

WSR 23-16-085  
PERMANENT RULES  
DEPARTMENT OF

**SOCIAL AND HEALTH SERVICES**

(Aging and Long-Term Support Administration)

[Filed July 28, 2023, 7:21 p.m., effective August 28, 2023]

Effective Date of Rule: Thirty-one days after filing.

Purpose: Amending WAC 388-106-0010 What definitions apply to this chapter? and 388-106-0130 How does the department determine the number of hours I may receive for in-home care? Most changes are a result of the department's efforts to modernize the comprehensive assessment and reporting evaluation (CARE) assessment tool. The amendments are consistent with updates made to the CARE tool. The changes were intended to be a part of WSR 20-23-124 and went through the majority of the rule-making review process, but had to be withdrawn in order to prioritize other rule-making priorities. There have been no changes that affect how the department determines eligibility or benefit level using the CARE tool.

In addition, in WAC 388-106-0010, "Turning and repositioning program," "Passive range of motion," "Active range of motion," and "Bowel program" definitions are being added. A couple of definitions that are no longer relevant are being removed.

In WAC 388-106-0130, subsection (6)(d) indicating "home health aide" is being removed because it has not been a service available in the COPES waiver since 2017 (public notice filed as WSR 16-15-065). Subsection (6)(c) is being removed because it is being added to WAC 388-106-0010, "Informal support" definition in this rule-making effort. Other updates to terminology were made due to CARE modernization.

Citation of Rules Affected by this Order: Amending WAC 388-106-0010 and 388-106-0130.

Statutory Authority for Adoption: RCW 74.08.090, 74.09.520.

Adopted under notice filed as WSR 23-08-041 on March 29, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 2, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 2, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 2, Repealed 0.

Date Adopted: July 28, 2023.

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**SHS-4948.7**

AMENDATORY SECTION (Amending WSR 21-04-037, filed 1/26/21, effective 3/1/21)

**WAC 388-106-0010 What definitions apply to this chapter? "Ability to make self understood"** means how you made yourself understood to those closest to you in the last seven days before the assessment; expressed or communicated requests, needs, opinions, urgent problems and social conversations, whether in speech, writing, sign language, symbols, or a combination of these including use of an alternative communication method:

- (1) Understood: You expressed ideas clearly;
- (2) Usually understood: You had difficulty finding the right words or finishing thoughts, resulting in delayed responses, or you required some prompting to make self understood;
- (3) Sometimes understood: You had limited ability, but were able to express concrete requests regarding at least basic needs (((e.g.)) such as food, drink, sleep, toilet);
- (4) Rarely/never understood: At best, understanding was limited to caregiver's interpretation of client specific sounds or body language (((e.g.)) such as indicated presence of pain or need to toilet);
- (5) Child under three: Proficiency is not expected of a child under three and a child under three would require assistance with communication with or without a functional disability. Refer to the developmental milestones table in WAC 388-106-0130.

**"Active range of motion"** means exercises performed by the client to maintain their joint function to the joint's optimal range. Exercises may be performed with the assistance of cueing or reminders by caregivers. A formal, active range of motion program needs to be first established by a qualified registered nurse or therapist. Range of motion may be self-directed based upon an occupational or physical therapist assessment and continued without occupational or physical therapist supervision.

**"Activities of daily living (ADL)"** means the following:

- (1) Bathing: How you took a full-body bath/shower, sponge bath, and transferred in/out of tub/shower.
- (2) Bed mobility: How you moved to and from a lying position, turned side to side, and positioned your body while in bed, in a recliner, or other type of furniture you slept in.
- (3) Dressing: How you put on, fastened, and took off all items of clothing, including donning/removing prosthesis, splints, either braces or orthotics, or both.
- (4) Eating: How you ate and drank, regardless of skill. Eating includes any method of receiving nutrition, (((e.g.)) such as, by mouth, tube, or through a vein. Eating does not include any set up help you received, (((e.g.)) such as bringing food to you or cutting it up in smaller pieces.
- (5) Locomotion in room and immediate living environment: How you moved between locations in your room and immediate living environment. If you are in a wheelchair, locomotion includes how self-sufficient you were once in your wheelchair.
- (6) Locomotion outside room: How you moved to and returned from your immediate living environment, outdoors, and more distant areas. If you are living in a contracted assisted living, enhanced services facility, adult residential care, enhanced adult residential care, enhanced adult residential care-specialized dementia care facility, or nursing facility (NF), this includes areas set aside for dining, activities, etc. If you are living in your own home or in an adult fami-

ly home, locomotion outside immediate living environment including outdoors, includes how you moved to and returned from a patio or porch, backyard, to the mailbox, to see the next-door neighbor, or when accessing your community.

(7) Walk in room, hallway and rest of immediate living environment: How you walked between locations in your room and immediate living environment.

(8) Medication management: Describes the amount of assistance, if any, required to receive prescription medications, over the counter medications, or herbal supplements.

(9) Toilet use: How you eliminated or toileted, used a commode, bedpan, or urinal, transferred on/off toilet, cleansed, changed pads, managed ostomy or catheter, and adjusted clothes. Toilet use does not include emptying a bedpan, commode, ostomy, or catheter bag. This type of set up assistance is considered under the definition of support provided.

(10) Transfer: How you moved between surfaces, ((e.g.)) such as, to/from bed, chair, wheelchair, standing position. Transfer does not include how you moved to/from the bath, toilet, or got in/out of a vehicle.

(11) Personal hygiene: How you ((~~maintain~~)) maintained personal hygiene tasks, such as combing hair, brushing teeth, shaving, applying makeup, washing/drying face, hands (including nail care), and perineum, including menses care. Personal hygiene does not include hygiene tasks completed in baths and showers.

**"Age appropriate"** proficiency in the identified task is not expected of a child that age and a child that age would require assistance with the task with or without a functional disability. Refer to the developmental milestones table in WAC 388-106-0130 for the specific ages.

**"Aged person"** means a person ((~~sixty-five~~)) 65 years of age or older.

**"Agency provider"** means a licensed home care agency or a licensed home health agency having a contract to provide long-term care personal care services to you in your own home.

**"Alternative benefit plan"** means the scope of services described in WAC 182-501-0060 available to persons eligible to receive health care coverage under the Washington apple health modified adjusted gross income (MAGI)-based adult coverage described in WAC 182-505-0250.

**"Application"** means a written request for medical assistance or long-term care services submitted to the department by the applicant, the applicant's authorized representative, or, if the applicant is incompetent or incapacitated, someone acting responsibly for the applicant. The applicant must submit the request on a form prescribed by the department.

**"Assessment details"** means a printed record of information that the department entered into the CARE assessment describing the assistance you may need.

**"Assessment or reassessment"** means an inventory and evaluation of strengths and limitations based on an in-person interview in your own home or another location that is convenient to you, using the department's comprehensive assessment reporting evaluation (CARE) tool.

**"Assistance available"** means the amount of assistance that will be available for a task if status is coded:

Partially met due to availability of other informal support. The department determines the amount of the assistance available using one of four categories:

- (1) Less than one-fourth of the time;
- (2) One-fourth to one-half of the time;
- (3) Over one-half of the time to three-fourths of the time; or
- (4) Over three-fourths but not all of the time.

**"Assistance with body care"** means you received or need assistance with:

- (1) Application of ointment or lotions;
- (2) Trimming of toenails;
- (3) Dry bandage changes; or
- (4) Passive range of motion treatment.

**"Authorization"** means an official approval of a departmental action, for example, a determination of client eligibility for service or payment for a client's long-term care services.

**"Blind person"** means a person determined blind as described under WAC 182-500-0015 by the division of disability determination services of the ~~((medical assistance administration))~~ health care authority.

**"Body care"** means how you perform with passive range of motion, applications of dressings and ointments or lotions to the body, and pedicure to trim toenails and apply lotion to feet. In adult family homes, enhanced services facilities, contracted assisted living, enhanced adult residential care, and enhanced adult residential care-specialized dementia care facilities, dressing changes using clean technique and topical ointments must be performed by a licensed nurse or through nurse delegation in accordance with chapter 246-840 WAC. Body care excludes:

- (1) Foot care if you are diabetic or have poor circulation; or
- (2) Changing bandages or dressings when sterile procedures are required.

**"Bowel program"** means a regular, ongoing program, other than oral medications, that must include interventions such as rectal stimulation using the finger, over the counter suppositories, or enemas to facilitate evacuation of your bowels. Regimens only promoting bowel regularity, including oral medications or supplements, nutrition, hydration, or positioning are not considered in this definition.

**"Categorically needy"** means the status of a person who is eligible for medical care under Title XIX of the Social Security Act. See WAC 182-512-0010 and chapter 182-513 WAC.

**"Child"** means an individual less than ~~((eighteen))~~ 18 years of age.

~~((("Health action plan")) ((means an individual plan, which identifies health-related problems, interventions and goals.))~~

**"Client"** means an applicant for service or a person currently receiving services from the department.

**"Current behavior"** means a behavior occurred within seven days of the CARE assessment date, including the day of the assessment. Behaviors that the department designates as current must include information about:

- (1) Whether the behavior is easily altered or not easily altered; and
- (2) The frequency of the behavior.

**"Decisions" ((making))** means your ability (verbally or nonverbally) to make, and actual performance in making, everyday decisions about tasks ~~((of activities))~~ of daily living in the last seven days



before the assessment. The department codes your ability to make decisions as one of the following:

(1) Independent: Decisions about your daily routine were consistent and organized; reflecting your lifestyle, choices, culture, and values((-));

(2) Difficulty in new situations: You had an organized daily routine, were able to make decisions in familiar situations, but experienced some difficulty in decision making when faced with new tasks or situations((-));

(3) Poor decisions; unaware of consequences: Your decisions were poor and you required reminders, cues, and supervision in planning, organizing, and correcting daily routines. You attempted to make decisions, although poorly.

(4) No or few decisions: Decision making was severely impaired; you never/rarely made decisions((-));

(5) Child under ((~~twelve~~)) 12: Proficiency in decision making is not expected of a child under ((~~twelve~~)) 12 and a child under ((~~twelve~~)) 12 would require assistance with decision making with or without a functional disability. Refer to the developmental milestones table in WAC 388-106-0130.

**"Department"** means the state department of social and health services, aging and long-term support administration, developmental disabilities administration, or its designee.

**"Designee"** means area agency on aging.

**"Developmental milestones table"** is a chart showing the age range for which proficiency in the identified task is not expected of a child and assistance with the task would be required whether or not the child has a functional disability.

~~(("Difficulty" means how difficult it is or would be for you to perform an instrumental activity of daily living (IADL). This is assessed as:~~

~~(1) No difficulty in performing the IADL;~~

~~(2) Some difficulty in performing the IADL (e.g., you need some help, are very slow, or fatigue easily); or~~

~~(3) Great difficulty in performing the IADL (e.g., little or no involvement in the IADL is possible).)~~

**"Disability"** is described under WAC 182-500-0025.

**"Disabling condition"** means you have a medical condition which prevents you from self-performance of personal care tasks without assistance.

**"Estate recovery"** means the department's process of recouping the cost of medicaid and long-term care benefit payments from the estate of the deceased client. See chapter 182-527 WAC.

**"Health action plan"** means an individual plan, which identifies health-related problems, interventions, and goals.

**"Home health agency"** means a licensed:

(1) Agency or organization certified under medicare to provide comprehensive health care on a part-time or intermittent basis to a patient in the patient's place of residence and reimbursed through the use of the client's medical identification card; or

(2) Home health agency, certified or not certified under medicare, contracted and authorized to provide:

(a) Private duty nursing; or

(b) Skilled nursing services under an approved medicaid waiver program.

**"Income"** means income as defined under WAC 182-509-0001.

**"Individual provider"** under RCW 74.39A.240 means a person (~~con-~~  
~~tracted with the department to provide personal care or respite serv-~~  
~~ices~~), including a personal aide, who, under an individual provider  
contract with the department, or as an employee of a consumer directed  
employer, provides personal care or respite care services to persons  
who are functionally disabled or otherwise eligible under programs au-  
thorized and funded by the medicaid state plan, medicaid waiver pro-  
grams, or similar state-funded in-home care programs.

**"Informal support"** means:

(1) Assistance that will be provided with the client's agreement as expressed in the assessment process without home and community-based services funding, except as allowed in subsection (3) of this definition. The person providing the informal support must be age 18 or older. Sources of informal support include but are not limited to: Family members, friends, housemates/roommates, neighbors, school, childcare, after school activities, church, and community programs.

(2) The department will not consider an individual provider to be a source of informal support unless:

(a) The individual provider is also a family member or a household member who had a relationship with the client that existed before the individual provider entered into a contract with the department; and

(b) The individual provider signs a written agreement that states:

(i) The individual provider understands that the provision of unpaid informal support is voluntary;

(ii) The individual provider understands that if they decline to provide unpaid informal support that the client's benefit could increase and that the client could choose to assign those increased hours to the individual provider;

(iii) If there is a collective bargaining representative that represents the individual provider for the purposes of collective bargaining, the individual provider is informed as to the collective bargaining representative's opinion, if any, about whether the individual provider should agree to provide unpaid informal supports;

(iv) The individual provider understands that the individual provider may stop providing unpaid informal support at any time by informing the case manager that the individual provider wishes to stop providing unpaid informal support; and

(v) The individual provider understands that if the individual provider is a family member or had a household relationship with the client prior to becoming the client's individual provider that they may provide unpaid care to a client above and beyond the individual provider authorization regardless of whether they are providing informal support.

(3) Adult day health and adult day care is coded in the assessment as a source of informal support, regardless of funding source;

(4) Informal support does not include age appropriate functioning.

**"Institution"** means medical facilities, nursing facilities, and institutions for the intellectually disabled. It does not include correctional institutions. See medical institutions in WAC 182-500-0050.

**"Instrumental activities of daily living (IADL)"** means routine activities performed around the home or in the community in (~~thirty~~) 30 days prior to the assessment and includes the following:

(1) Meal preparation: How meals were prepared (~~(e.g.)~~) such as, planning meals, cooking, assembling ingredients, setting out food,

utensils, and cleaning up after meals). NOTE: The department will not authorize this IADL to only plan meals or clean up after meals. You must need assistance with other tasks of meal preparation.

(2) Ordinary housework: How ordinary work around the house was performed (~~((e.g.))~~) such as, doing dishes, dusting, making bed, cleaning the bathroom, tidying up, laundry).

(3) Essential shopping: How shopping was completed to meet your health and nutritional needs (~~((e.g.))~~) such as, selecting items). Shopping is limited to brief, occasional trips in the local area to shop for food, medical necessities, and household items required specifically for your health, maintenance, or well-being. This includes shopping with or for you.

(4) Wood supply: How wood or pellets were supplied (~~((e.g.))~~) such as, splitting, stacking, or carrying wood or pellets) when you use wood, pellets, or a combination of both, as the only source of fuel for heating (~~(and/)~~) or cooking.

(5) Travel to medical services: How you traveled by vehicle to a physician's office or clinic in the local area to obtain medical diagnosis or treatment. This travel includes driving a vehicle yourself or traveling as a passenger in a car, bus, or taxi.

~~((6) Managing finances: How bills were paid, checkbook is balanced, household expenses are managed. The department cannot pay for any assistance with managing finances.~~

~~(7) Telephone use: How telephone calls were made or received on your behalf (with assistive devices such as large numbers on telephone, amplification as needed).)~~

"**Long-term care services**" means the services administered directly or through contract by the department and identified in WAC 388-106-0015.

"**MAGI**" means modified adjusted gross income. It is a methodology used to determine eligibility for Washington apple health (medicaid), and is defined in WAC 182-500-0070.

"**Medicaid**" is defined under WAC 182-500-0070.

"**Medically necessary**" is defined under WAC 182-500-0070.

"**Medically needy (MN)**" or "**medically needy program (MNP)**" means the ~~((status of a person who is eligible for a federally matched medical program under Title XIX of the Social Security Act, who, but for income above the categorically needy level, would be eligible as categorically needy. Effective January 1, 1996, an AFDC-related adult is not eligible for MN.))~~ state and federally funded health care program available to specific groups of people who would be eligible as categorically needy (CN), except their monthly income is above the CN standard. Some long-term care clients with income or resources above the CN standard may also qualify for MN.

"**New Freedom consumer directed services (NFCDS)**" means a mix of services and supports to meet needs identified in your assessment and identified in a New Freedom spending plan, within the limits of the individual budget, that provide you with flexibility to plan, select, and direct the purchase of goods and services to meet identified needs. Participants have a meaningful leadership role in:

- (1) The design, delivery, and evaluation of services and supports;
- (2) Exercising control of decisions and resources, and making their own decisions about health and well-being;
- (3) Determining how to meet their own needs;
- (4) Determining how and by whom these needs should be met; and
- (5) Monitoring the quality of services received.

**"New Freedom consumer directed services (NFCDS) participant"**

means a participant who is an applicant for or currently receiving services under the NFCDS waiver.

**"New Freedom spending plan (NFSP)"** means the plan developed by you, as a New Freedom participant, within the limits of an individual budget, that details your choices to purchase specific NFCDS and provides required federal medicaid documentation.

**"Own home"** means your present or intended place of residence:

- (1) In a building that you rent and the rental is not contingent upon the purchase of personal care services as defined in this section;
- (2) In a building that you own;
- (3) In a relative's established residence; or
- (4) In the home of another where rent is not charged and residence is not contingent upon the purchase of personal care services as defined in this section.

**"Passive range of motion"** means a maintenance movement exercise of each joint only to the extent the joint can move. Passive range of motion is performed by a caregiver because the client is unable to move the joint without assistance. A formal passive range of motion program needs to be first established by a qualified registered nurse or therapist. Passive range of motion may be self-directed based upon an occupational or physical therapist assessment and continue without occupational or physical therapist supervision.

**"Past behavior"** means the behavior (~~occurred from eight days to five years of the assessment date~~) did not occur in the last seven days, but did occur more than seven days from the assessment date. For behaviors indicated as past behaviors, the department (~~determines~~) documents the month and year the behavior last occurred and whether the behavior is addressed with current interventions or whether no interventions are in place.

**"Personal aide"** is defined in RCW 74.39.007.

**"Personal care services"** means physical or verbal assistance with activities of daily living (ADL) and instrumental activities of daily living (IADL) due to your functional limitations. Assistance is evaluated with the use of assistive devices.

**"Physician"** is defined under WAC 182-500-0085.

**"Plan of care"** means assessment details and service summary generated by CARE.

**"Provider or provider of service"** means an institution, agency, or person:

- (1) Having a signed department contract to provide long-term care client services; and
- (2) Qualified and eligible to receive department payment.

**"Reasonable cost"** means a cost for a service or item that is consistent with the market standards for comparable services or items.

**"Representative"** means a person who you have chosen, or has been appointed by a court, whose primary duty is to act on your behalf to direct your service budget to meet your identified health, safety, and welfare needs.

**"Residential facility"** means a licensed adult family home under department contract; a licensed enhanced services facility under department contract; or licensed assisted living facility under department contract to provide assisted living, adult residential care, or enhanced adult residential care.

**"Self-performance for ADLs"** means a code based on what you actually did for yourself and how much help you received with ADLs, with

the exception of bathing, in the last seven days before your assessment, not what you might be capable of doing. For codes of supervision, limited assistance, and extensive assistance, self-performance for ADLs is based on your level of performance that occurred three or more times in the seven-day period. Scoring of self-performance for ADL((s)) codes of supervision, limited assistance, and extensive assistance, does not include physical assistance that occurred less than three times in the seven-day look back period, or set-up help for any self-performance ADL code. ((Your self performance level is scored as:))

(1) Based on information provided during your assessment, the CARE tool assigns a self-performance code to each ADL. When you received the same type of help (such as oversight, nonweight bearing, or weight bearing help) with an ADL at least three times, CARE assigns the self-performance code associated with the most dependent type of help you received at least three times. Your self-performance level code is:

((1)) (a) Independent, if you received:  
(i) no help, including oversight, encouragement, or cueing, or;  
(ii) help including oversight, encouragement, or cueing only once or twice in the seven-day period; ((or oversight, or if you needed help or oversight only once or twice;))

((2)) (b) Supervision, if you received oversight (monitoring or standby), encouragement, or cueing three or more times;

((3)) (c) Limited assistance, if you were highly involved in the ADL and received assistance that involved physical, nonweight bearing contact between you and your caregiver, or guided maneuvering of limbs ((an)) three or more ((occasions)) times.

((4)) (d) Extensive assistance, if you performed part of the ADL, but on three or more occasions, you needed weight bearing ((support)) help or you ((received full performance of a)) did not participate in a subtask of the ADL, but ((not all,)) did participate in other subtasks of the ADL.

((5)) (e) Total dependence, if you did not participate at all in the completion of the ADL. Every time the ADL was completed during the entire seven-day period, you received ((full caregiver performance every time the ADL and)) complete assistance of all subtasks ((are)) completed during the entire seven-day period ((from)) by others. ((Total dependence means complete nonparticipation by you in all aspects of the ADL)); or

((6)) (f) ((ADL)) Did not occur, if you or others did not perform ((an)) the ADL over the last seven days before your assessment. This means the activity did not happen. For example, for "walk in room" to have a code of "did not occur" it means in the last seven days before your assessment, you did not walk even one time. The ADL may not have occurred because:

((a)) (i) You were not able ((e.g., walking)) such as, you were not able to walk because you are ((if)) paralyzed;

((b)) (ii) No provider was available to assist; or

((c)) (iii) You declined ((assistance)) help with the task.

(2) When your self-performance code is not independent, extensive assistance, total dependence, or did not occur, and you received help with the ADL at least three times, but not three times of the same type of help, the CARE tool determines a self-performance code by:

(a) Selecting the three times where you received the most help;  
and

(b) Assigning a self-performance code based on the least dependent type of help of those three times.

(3) CARE assigns a self-performance code of:

(a) Supervision, if oversight, encouragement, or cueing was the least dependent type of help you received of the three times; or

(b) Limited assistance, if nonweight bearing help or guided maneuvering of your limbs was the least dependent type of help you received out of the three times.

(c) For example, if you received oversight help twice, nonweight bearing help twice, and weight bearing help twice, CARE:

(i) Selects two times of weight bearing help and one time of nonweight bearing help because these were the three times where you received the most help; and

(ii) Assigns a self-performance code of limited assistance because nonweight bearing help was the least dependent type of help you received out of the three times where you received the most help.

**"Self-administration of medication"** means your ability to manage your prescribed and over the counter medications. Your level of ability is coded for the highest level of need and scored as:

(1) Independent, if you remember to take medications as prescribed and manage your medications without assistance.

(2) Assistance required, if you need assistance from a nonlicensed provider to facilitate your self-administration of a prescribed, over the counter, or herbal medication, as defined in chapter 246-888 WAC. Assistance required includes reminding or coaching you, handing you the medication container, opening the container, using an enabler to assist you in getting the medication into your mouth, alteration of a medication for self-administration, and placing the medication in your hand. This does not include assistance with intravenous or injectable medications. You must be aware that you are taking medications.

(3) Self-directed medication assistance/administration, if you are an adult with a functional disability who is capable of and who chooses to self-direct your medication assistance/administration as prescribed by your medical professional.

(4) Must be administered, if you must have prescription or over the counter medications placed in your mouth or applied or instilled to your skin or mucus membrane. Administration must either be performed by a licensed professional or delegated by a registered nurse to a qualified caregiver (per chapter 246-840 WAC). Administration may also be performed by a family member or unpaid caregiver in in-home settings or in residential settings if facility licensing regulations allow. Intravenous or injectable medications may never be delegated except for insulin injections.

**"Self-performance for bathing"** means what you actually did in the last seven days before your assessment, not what you might be capable of doing or how well you performed the ADL of bathing. Self-performance for bathing is based on your level of performance that occurred on at least one or more occasions in the seven-day period. Scoring of self-performance for bathing does not include physical assistance that did not occur in the seven-day look back period, or set-up help. Your self-performance level is scored as:

(1) Independent, if you received no help or oversight to complete the ADL of bathing.

(2) Supervision, if in order to bathe you received oversight (monitoring or standby), encouragement, or cueing.

(3) Physical help transfer only, if in order to bathe you had help to transfer only.

(4) Physical help, if in order to bathe you had hands on assistance with bathing, but you did not receive full caregiver performance of the ADL of bathing.

(5) Total dependence, if in order to bathe you received full caregiver performance of the ADL of bathing every time. Total dependence means complete physical nonparticipation by you in all aspects of bathing; or the ADL:

(6) Did not occur, if you or others did not perform the ADL of bathing over the last seven days before your assessment. The ADL of bathing may not have occurred because:

(a) You were not able ((e.g.)) for example, you may be paralyzed);

(b) No provider was available to assist; or

(c) You declined because you chose not to perform the ADL.

**"Self-performance for IADLs"** means what you actually did in the last ((thirty)) 30 days before the assessment, not what you might be capable of doing or how well you performed the IADL. Scoring is based on the level of performance that occurred at least one time in the ((thirty)) 30-day period. Your self-performance is scored as:

(1) Independent, if you received no help, set-up help, or supervision;

(2) Assistance, if you received any type of help with the ((task)) activity, including setup, cueing, or monitoring, or the activity was fully performed by others in the last ((thirty)) 30 days;

(3) Total assistance, if you are a child and needed the IADL fully performed by others and you are functioning outside of typical developmental milestones; or

(4) IADL did not occur, if you or others did not perform the IADL in the last ((thirty)) 30 days before the assessment.

**"Service summary"** is CARE information which includes: Contacts ((e.g.)) such as, emergency contacts), services the client is eligible for, number of hours or residential rates, personal care tasks, the list of formal and informal providers and what tasks they will provide, a ((provider)) preferred schedule if identified by the client, identified referrals((/information)), and dates and agreement to the outlined services.

**"SSI-related"** is defined under WAC 182-512-0050.

**"Status"** means the level of assistance:

(1) That will be provided by informal supports; or

(2) That will be provided to a child primarily due to his or her age.

(3) The department determines the status of each ADL or IADL and codes the status as follows:

(a) Met, which means the ADL or IADL will be fully provided by an informal support;

(b) Unmet, which means an informal support will not be available to provide assistance with the identified ADL or IADL;

(c) Partially met, which means an informal support will be available to provide some assistance, but not all, with the identified ADL or IADL;

(d) Age appropriate or child under (age), means proficiency in the identified task is not expected of a child that age and a child that age would require assistance with the task with or without a functional disability. The department presumes children have a responsible adult(s) in their life to provide assistance with personal care

tasks. Refer to the developmental milestones table in WAC 388-106-0130; or

(e) Client declines, which means you will not want assistance with the task.

**"Supplemental security income (SSI)"** means the federal program as described under WAC 182-500-0100.

**"Support provided"** means the highest level of support provided (to you) by others in the last seven days before the assessment, even if that level of support occurred only once. The department determines support provided as follows:

(1) No set-up or physical help provided by others;

(2) Set-up help only provided, which is the type of help characterized by providing you with articles, devices, or preparation necessary for greater independence in performance of the ADL. (For example, set-up help includes but is not limited to giving or holding out an item or cutting up prepared food);

(3) One-person physical assist provided;

(4) Two- or more person physical assist provided; or

(5) ADL did not occur during entire seven-day period.

**"Task"** means a component of an activity of daily living. Several tasks may be associated to a single activity of daily living.

**"Turning and repositioning program"** is a consistent and organized method in which your caregiver must position and realign your body to prevent or treat skin breakdown. This program is needed because you are physically unable to reposition yourself while sitting or lying down.

**"You/your"** means the client.

**Reviser's note:** RCW 34.05.395 requires the use of underlining and deletion marks to indicate amendments to existing rules. The rule published above varies from its predecessor in certain respects not indicated by the use of these markings.

**Reviser's note:** The typographical error in the above section occurred in the copy filed by the agency and appears in the Register pursuant to the requirements of RCW 34.08.040.

AMENDATORY SECTION (Amending WSR 21-04-037, filed 1/26/21, effective 3/1/21)

**WAC 388-106-0130 How does the department determine the number of hours I may receive for in-home care?** (1) The department assigns a base number of hours to each classification group as described in WAC 388-106-0125.

(2) The department will adjust base hours to account for informal supports and age appropriate functioning (as those terms are defined in WAC 388-106-0010), and other paid services that meet some of an individual's need for personal care services:

(a) The CARE tool determines the adjustment for informal supports and age appropriate functioning. A numeric value is assigned to the status and (~~/or~~) assistance available coding for ADLs and IADLs based on the table below. The base hours assigned to each classification group are adjusted by the numeric value in subsection (b) (~~below~~) of this section.



<b>Meds</b>	<b>Status</b>	<b>Assistance Available</b>	<b>Numeric Value</b>
Medication management  The rules to the right apply for all ((Self Performance)) self-performance codes except independent which is not counted as a qualifying ADL	Unmet	N/A	1
	Met	N/A	0
	Decline	N/A	0
	Age appropriate functioning	N/A	0
	Partially met	<1/4 time	.9
		1/4 to 1/2 time	.7
		1/2 to 3/4 time	.5
>3/4 time		.3	

<b>Unscheduled ADLs</b>	<b>Status</b>	<b>Assistance Available</b>	<b>Value</b>
Bed mobility, transfer, walk in room, eating, toilet use  The rules to the right apply for all ((Self Performance)) self-performance codes except: Did not occur/client not able and Did not occur/no provider = 1; Did not occur/client declined and independent are not counted as qualifying ADLs	Unmet	N/A	1
	Met	N/A	0
	Decline	N/A	0
	Age appropriate functioning	N/A	0
	Partially met	<1/4 time	.9
		1/4 to 1/2 time	.7
		1/2 to 3/4 time	.5
>3/4 time		.3	

<b>Scheduled ADLs</b>	<b>Status</b>	<b>Assistance Available</b>	<b>Value</b>
Dressing, personal hygiene, bathing  The rules to the right apply for all ((Self Performance)) self-performance codes except: Did not occur/client not able and Did not occur/no provider = 1; Did not occur/client declined and independent which are not counted as qualifying ADLs	Unmet	N/A	1
	Met	N/A	0
	Decline	N/A	0
	Age appropriate functioning	N/A	0
	Partially met	<1/4 time	.75
		1/4 to 1/2 time	.55
		1/2 to 3/4 time	.35
>3/4 time		.15	

<b>IADLs</b>	<b>Status</b>	<b>Assistance Available</b>	<b>Value</b>
Meal preparation, ordinary housework, essential shopping  The rules to the right apply for all ((Self Performance)) self-performance codes except independent is not counted as a qualifying IADL	Unmet	N/A	1
	Met	N/A	0
	Decline	N/A	0
	Child under (age) (see subsection (7))	N/A	0
	Partially met	<1/4 time	.3
		1/4 to 1/2 time	.2
		1/2 to 3/4 time	.1
>3/4 time		.05	

IADLs	Status	Assistance Available	Value
Travel to medical  The rules to the right apply for all ((Self Performance)) self-performance codes except independent which is not counted as a qualifying IADL	Unmet	N/A	1
	Met	N/A	0
	Decline	N/A	0
	Child under (age) (see subsection (7))	N/A	0
	Partially met	<1/4 time	.9
		1/4 to 1/2 time	.7
		1/2 to 3/4 time	.5
>3/4 time		.3	

Key: > means greater than; < means less than

(b) To determine the amount adjusted for informal support or age appropriate functioning, the numeric values are totaled and divided by the number of qualifying ADLs and IADLs needs. The result is value A. Value A is then subtracted from one. This is value B. Value B is divided by three. This is value C. Value A and Value C are summed. This is value D. Value D is multiplied by the "base hours" assigned to your classification group and the result is the number of adjusted in-home hours. Values are rounded to the nearest hundredths ((e.g.)) for example, .862 is rounded to .86.

(3) Effective July 1, 2012, after adjustments are made to your base hours, as described in subsection (2) of this section, the department may add on hours based on off-site laundry, living more than ((~~forty-five~~)) 45 minutes from essential services, and wood supply, as follows:

Condition	Status	Assistance Available	Add On Hours
Offsite laundry facilities, which means the client does not have facilities in own home and the caregiver is not available to perform any other personal or household tasks while laundry is done. The status used for the rules to the right is for housekeeping.	Unmet	N/A	8
	Met	N/A	0
	Declines	N/A	0
	Child under (age) (see subsection (7))	N/A	0
	Partially met:	<1/4 time	8
		between 1/4 to 1/2 time	6
		between 1/2 to 3/4 time	4
>3/4 time		2	
Client is >45 minutes from essential services (which means ((he/she)) <u>the client</u> lives more than 45 minutes one-way from a full-service market). The status used for the rules to the right is essential shopping.	Unmet	N/A	5
	Met	N/A	0
	Declines	N/A	0
	Child under (age) (see subsection (7))	N/A	0
	Partially met	<1/4 time	5
		between 1/4 to 1/2 time	4
		between 1/2 to 3/4 time	3
>3/4 time		2	

Condition	Status	Assistance Available	Add On Hours	
Wood supply used as sole source of heat.	Unmet	N/A	8	
	Met	N/A	0	
	Declines	N/A	0	
	Child under (age) (see subsection (7))	N/A	0	
	Partially met	<1/4 time		8
		between 1/4 to 1/2 time		6
		between 1/2 to 3/4 time		4
		>3/4 time		2

(4) In the case of New Freedom consumer directed services (NFCDS), the department determines the monthly budget available as described in WAC 388-106-1445.

(5) The result of adjustments under subsections (2) and (3) of this section is the maximum number of hours that can be used to develop your plan of care. The department must take into account cost effectiveness, client health and safety, and program limits in determining how hours can be used to address your identified needs. In the case of New Freedom consumer directed services (NFCDS), a New Freedom spending plan (NFSP) is developed in place of a plan of care.

(6) If you are eligible, your hours may be used to authorize the following services:

(a) Personal care services from a home care agency provider ~~((and/or))~~ an individual provider, or both.

(b) Home delivered meals ~~((i.e.))~~ a half hour from the available hours for each meal authorized) per WAC 388-106-0805.

~~((c))~~ Adult day care (i.e. a half hour from the available hours for each hour of day care authorized) per WAC 388-106-0805.

~~((d))~~ A home health aide (i.e., one hour from the available hours for each hour of home health aide authorized) per WAC 388-106-0300.

~~((e))~~ (c) A private duty nurse (PDN) if you are eligible per WAC 388-106-1010 or 182-551-3000 ((i.e.)) one hour from the available hours for each hour of PDN authorized).

~~((f))~~ (d) The purchase of New Freedom consumer directed services (NFCDS).

(7) If you are a child applying for personal care services:

(a) The department presumes that children have legally responsible parents or other responsible adults who provide informal support for the child's ADLs, IADLs, and other needs. The department will not provide services or supports that are within the range of activities that a legally responsible parent or other responsible adult would ordinarily perform on behalf of a child of the same age who does not have a disability or chronic illness.

(b) The department will complete a CARE assessment and use the developmental milestones tables ~~((below))~~ in this section when assessing your ability to perform personal care tasks.

(c) Your status will be coded as age appropriate for ADLs when your self-performance is at a level expected for persons in your assessed age range, as indicated by the developmental milestones table in subpart (e) of this section, unless the circumstances in subpart (d) ~~((below))~~ of this section apply.

(d) The department will code status as other than age appropriate for an ADL, despite your self-performance falling within the developmental age range for the ADL on the developmental milestones table in subpart (e) ~~((below))~~ of this section, if the department determines

during your assessment that your level of functioning is related to your disability and not primarily due to your age and the frequency ((and/)) or the duration of assistance required for a personal care task is not typical for a person of your age.

(e)

Developmental Milestones for Activities of Daily Living (ADLs)		
ADL	Self-Performance	Developmental Age Range
Medication management	Independent Self-directed Assistance required	Child under 18 years of age
	Must Be administered	Child under 12 years of age
Locomotion in room	Independent Supervision Limited Extensive	Child under 4 years of age
	Total	Child under 13 months of age
Locomotion outside room	Independent Supervision	Child under 6 years of age
	Limited Extensive	Child under 4 years of age
	Total	Child under 25 months of age
Walk in room	Independent Supervision Limited Extensive	Child under 4 years of age
	Total	Child under 19 months of age
Bed mobility	Independent Supervision Limited	Child under 37 months of age
	Extensive	Child under 25 months of age
	Total	Child under 19 months of age
Transfers	Independent Supervision Limited Extensive	Child under 3 years of age
	Total	Child under 19 months of age
Toilet use	Independent Supervision Limited Extensive	Child under 7 years of age
	Total	Child under 37 months of age
Eating	Independent Supervision Limited Extensive	Child under 3 years of age
	Total	Child under 13 months of age
Bathing	Independent Supervision	Child under 12 years of age
	Physical help/ Transfer only	Child under 5 years of age
	Physical help/part of bathing	Child under 6 years of age
	Total	Child under 37 months of age
Dressing	Independent Supervision	Child under 12 years of age
	Limited	Child under 8 years of age
	Extensive	Child under 7 years of age
	Total	Child under 25 months of age
Personal hygiene	Independent Supervision	Child under 12 years of age
	Limited Extensive	Child under 7 years of age
	Total	Child under 37 months of age

(f) For IADLs, the department presumes that children typically have legally responsible parents or other responsible adults to assist with IADLs. Status will be coded as "child under (age)" the age indicated by the developmental milestones table for IADLs in subpart (h) of this section unless the circumstances in subpart (g) (~~(below)~~) of this section apply. (For example, a (~~(sixteen)~~) 16-year-old child coded as supervision in self-performance for (~~(telephone)~~) wood supply would be coded "child under (~~(eighteen)~~) 18.")

(g) If the department determines during your assessment that the frequency (~~(and/)~~) or the duration of assistance required is not typical for a person of your age due to your disability or your level of functioning, the department will code status as other than described in subpart (h) of this section for an IADL.

(h)

Developmental Milestones for Instrumental Activities of Daily Living		
IADL	Self-Performance	Developmental Age Range
<del>((Finances Telephone))</del> Wood supply	Independent <del>((Supervision Limited Extensive))</del> Assistance <del>((Total))</del> Activity did not occur	Child under 18
Transportation	Independent <del>((Supervision Limited Extensive))</del> Assistance Activity did not occur	Child under 18
	Total	Child under 16
Essential shopping, housework, meal <del>((Prep))</del> preparation	Independent <del>((Supervision Limited Extensive))</del> Assistance Activity did not occur	Child under 18
	Total	Child under 12

(i) The department presumes that children have legally responsible parents or other responsible adults who provide support for comprehension, decision-making, memory, and continence issues. These items will be coded as indicated by the additional developmental milestones table in subpart (k) of this section unless the circumstances in subpart (j) (~~(below)~~) of this section apply.

(j) If the department determines during your assessment that due to your disability, the support you are provided for comprehension, decision making, memory, and continence issues is substantially greater than is typical for a person of your age, the department will code status as other than described in subpart (k) (~~(below)~~) of this section.

(k)

Additional Developmental Milestones coding within CARE			
Name of CARE panel	Question in CARE Panel	Developmental Milestone coding selection	Developmental Age Range
<del>((Speech/Hearing)) Behavioral Health: Cognitive Performance-Comprehension</del>	"By others, client is" / "By client, others are"	Child under 3	Child under 3
<del>((Psych-Social)) Behavioral Health: MMSE</del>	"Can MMSE be administered?"	= No	Child under 18
<del>((Psych-Social)) Behavioral Health: Memory(<del>/ Short Term</del>)</del>	<del>((<u>"Recent memory"</u>)) "Is there evidence of short term memory loss?"</del>	Child under 12	Child under 12
<del>((Psych-Social: Memory/ Long Term))</del>	<del>((<u>"Long Term memory"</u>)) "Is there evidence of long term memory loss?"</del>	Child under 12	Child under 12
<del>((Psych-Social)) Behavioral Health: Depression</del>	"Interview"	Unable to obtain	Child under <del>((+2)) 9</del>
<del>((Psych-Social)) Behavioral Health: Cognitive Performance-Decision Making</del>	"Rate how client makes decision"	Child under 12	Child under 12
Bladder/Bowel:	"Bladder/Bowel Control" is which of the following:		
	Continent Usually Continent Occasionally Incontinent	Age appropriate	Child under 12
	Frequently Incontinent	Age appropriate	Child under 9
	Incontinent all or most of the time	Age appropriate	Child under 6
Bladder/Bowel:	"Appliance and programs"	Potty Training	Child under 4

(8) If you are a child applying for personal care services and your status for ADLs and IADLs is not coded per the developmental age range indicated on the milestones tables under subsection (7) of this section, the department will assess for any informal supports available to assist you with each ADL and IADL. The department will presume that children have legally responsible parents or other responsible adults who provide informal support to them.

(a) The department will code status for an ADL or IADL as met if your assessment shows that your need for assistance with a personal care task is fully met by informal supports.

(b) Informal supports for school-age children include supports actually available through a school district, regardless of whether you take advantage of those available supports.

(c) When you are living with your legally responsible parent(s), the department will presume that you have informal supports available to assist you with your ADLs and IADLs over three-fourths but not all the time. Legally responsible parents include natural parents, step(-)parents, and adoptive parents. Generally, a legally responsible parent will not be considered unavailable to meet your personal care needs simply due to other obligations such as work or additional children because such obligations do not decrease the parent's legal responsibility to care for you regardless of your disabilities. However, the department will consider factors that cannot reasonably be avoided, and which prevent a legally responsible parent from providing for your personal care needs when determining the amount of informal support available to you. You may rebut the department's presumption by providing specific information during your assessment to indicate why you do not have informal supports available at least three-fourths of time to assist you with a particular ADL or IADL.

**WSR 23-17-005**  
**PERMANENT RULES**  
**OFFICE OF**  
**FINANCIAL MANAGEMENT**

[Filed August 3, 2023, 4:08 p.m., effective September 7, 2023]

Effective Date of Rule: September 7, 2023.

Purpose: The World Health Organization ended the global emergency status for COVID-19 on May 5, 2023. The Biden Administration ended the national COVID-19 public health emergency on May 11, 2023. To align Washington state policy with the ending of the national public health emergency, Governor Jay Inslee rescinded Directive 22-13.1 effective May 11, 2023, which directed a requirement that employees of executive and small cabinet state agencies be fully vaccinated against COVID-19 as a condition of employment. Repeal of the rules implementing Directive 22-13.1 is necessary to ensure that the civil service rules also align with the current public health policies of the World Health Organization, the federal government, and state of Washington. This rule making will remove provisions in Title 357 WAC which were filed in WSR 22-20-091, specifically removing the following provisions:

(1) The requirement for nonrepresented state employees who are employed by general government executive and small cabinet agencies, or an eligible candidate for such position, to be fully vaccinated against COVID-19 as a condition of employment, or granted an exemption and approved for an accommodation due to a disability and/or medical condition or sincerely held religious belief that prevents them from receiving the COVID-19 vaccine;

(2) The requirement for employers to separate an employee, or not hire an eligible candidate, if they cannot provide proof they are fully vaccinated and the employer cannot provide an accommodation; and

(3) Language that made the above requirements optional for higher education employers, independent agencies, boards, councils, commissions, and separately elected officials.

Citation of Rules Affected by this Order: Repealing WAC 357-01-1745, 357-04-125, 357-16-197 and 357-19-413; and amending WAC 357-46-165, 357-46-195, and 357-58-190.

Statutory Authority for Adoption: RCW 41.06.133 and 41.06.150.

Adopted under notice filed as WSR 23-11-037 on May 11, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 3, Repealed 4.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 3, Repealed 4.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 3, Repealed 4.

Date Adopted: August 3, 2023.

Nathan Sherrard  
Assistant Legal Affairs Counsel

## OTS-4587.1

AMENDATORY SECTION (Amending WSR 22-20-091, filed 10/4/22, effective 11/4/22)

**WAC 357-46-165 When may an employer separate an employee in accordance with WAC 357-46-160?** An employer may separate an employee due to disability when any of the following circumstances exist:

(1) The employer is unable to reasonably accommodate the employee.

(2) The employer has medical documentation of the employee's inability to work in any capacity.

(3) The employee requests separation due to disability and the employer has medical information which documents that the employee cannot perform the essential functions of the employee's position or class.

~~((4) The employer must separate an employee from employment for failure to comply with the COVID-19 vaccination requirements set forth in WAC 357-04-125 where an exemption was approved due to a disability and/or medical condition and the employer is unable to reasonably accommodate the employee.))~~

AMENDATORY SECTION (Amending WSR 22-20-091, filed 10/4/22, effective 11/4/22)

**WAC 357-46-195 May an employer separate an employee for nondisciplinary reasons?** An employer may separate a permanent employee from a position or from employment for nondisciplinary reasons such as failure to comply with the conditions of employment which may or may not have existed at the time of initial appointment or failure to authorize or to pass a background check required by the position.

The employer may consider other employment options such as transfer or voluntary demotion in lieu of separation.

~~((The employer must separate an employee from employment for nondisciplinary reasons for failure to comply with the COVID-19 vaccination requirements set forth in WAC 357-04-125.))~~

## OTS-4588.1

AMENDATORY SECTION (Amending WSR 22-20-091, filed 10/4/22, effective 11/4/22)

**WAC 357-58-190 What must be addressed in agency's WMS recruitment and selection policy and/or procedure?** An agency's WMS recruitment and selection policy and/or procedure must:

(1) Provide for the ability to consider any or all qualified candidates for hire, promotion, or internal movement;

(2) Ensure that hiring decisions are fair, objective, and based on the evaluation of leadership and other job related competencies and



characteristics required for successful job performance and performance management;

(3) Support workforce diversity and affirmative action goals;

(4) Consider the career development of the agency's employees and other state employees;

(5) Consider making appointments from a veterans placement program;

(6) Ensure that hiring decisions are not based on patronage or political affiliation;

(7) Ensure compliance with state and federal laws relating to employee selection and nondiscrimination;

(8) Encourage decentralized and regional administration of the recruitment and selection processes when it is appropriate for the agency; and

(9) Ensure compliance with requirements governing wage and salary information in accordance with RCW 49.58.100, 49.58.110, WAC 357-16-017, 357-16-215, and 357-16-220 (~~and~~

~~(10) Ensure compliance with the COVID-19 vaccination requirements in accordance with WAC 357-04-125 and 357-16-197)).~~

#### **OTS-4583.1**

##### REPEALER

The following section of the Washington Administrative Code is repealed:

WAC 357-01-1745 Fully vaccinated.

#### **OTS-4584.1**

##### REPEALER

The following section of the Washington Administrative Code is repealed:

WAC 357-04-125 Must an employee provide proof of being fully vaccinated as a condition of employment?

#### **OTS-4585.1**

REPEALER

The following section of the Washington Administrative Code is repealed:

WAC 357-16-197            Must an employer require an eligible candidate to provide proof of being fully vaccinated?

**OTS-4586.1**

REPEALER

The following section of the Washington Administrative Code is repealed:

WAC 357-19-413            What are the requirements for a nonpermanent employee to be fully vaccinated or for an employer to require an eligible candidate to provide proof of being fully vaccinated?

**WSR 23-17-019**  
**PERMANENT RULES**  
**DEPARTMENT OF**  
**RETIREMENT SYSTEMS**

[Filed August 7, 2023, 2:17 p.m., effective September 7, 2023]

Effective Date of Rule: Thirty-one days after filing.

Purpose: To provide clarification regarding reimbursement of medical premiums for law enforcement officers and firefighters' Plan 2 members who are catastrophically disabled in the line of duty.

Citation of Rules Affected by this Order: New WAC 415-104-4801; and amending WAC 415-104-480.

Statutory Authority for Adoption: RCW 41.50.050.

Adopted under notice filed as WSR 23-13-100 on June 20, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 1, Amended 1, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 1, Amended 1, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 0, Repealed 0.

Date Adopted: August 7, 2023.

Tracy Guerin  
Director

**OTS-4613.2**

AMENDATORY SECTION (Amending WSR 22-08-008, filed 3/23/22, effective 4/23/22)

**WAC 415-104-480 Does my disability qualify me for a LEOFF Plan 2 catastrophic duty disability benefit?** (1) If the department determines you are disabled and you became disabled in the line of duty, you qualify for a catastrophic duty disability if:

(a) The disability or disabilities that qualified you for a LEOFF Plan 2 duty disability benefit are so severe that considering your age, education, work experience, and transferable skills, you cannot engage in any other kind of substantial gainful activity in the labor market; and

(b) Your disability or disabilities have lasted or are expected to last at least 12 months, or are expected to result in your death.

(2) A person with multiple injuries/conditions, some duty-related and some not, could qualify for a catastrophic duty disability but only if the duty injury or injuries, standing on their own, are catastrophically disabling.

**Examples:**

- Totally disabled, but not from duty injury - Not eligible for catastrophic disability benefit.

A LEOFF Plan 2 member suffers a knee injury on duty, leaving the member disabled from LEOFF employment. The knee injury, by itself, is not totally disabling. The member also suffers from amyotrophic lateral sclerosis (ALS) or Lou Gehrig's disease, a progressive neurodegenerative disease that ultimately leaves the member totally disabled. Pursuant to the ALS diagnosis the member is granted a full disability from the Social Security Administration. In this case the member would qualify for a duty disability, but not for a catastrophic disability because the fully disabling condition, ALS, is not duty related.

- Totally disabled, duty injury totally disabling - Eligible for catastrophic disability benefits.

A LEOFF Plan 2 member suffers a knee injury while fishing. The knee injury, by itself, is neither duty related nor catastrophically disabling. The member also suffers severe burns while fighting a fire, leaving the member fully disabled. The Social Security Administration grants the member a full disability based on the member's total condition. The member qualifies for a LEOFF plan 2 catastrophic disability benefit because the burn injuries, by themselves, render the member totally disabled.

(3) Medical insurance premium reimbursement is an additional benefit for a member who is catastrophically disabled in the line of duty (RCW 41.26.470). However, if you choose to withdraw 150 percent of your accumulated contributions pursuant to RCW 41.26.470(6) you are not entitled to the medical insurance premium reimbursement. For more information, see WAC 415-104-4801.

(4) If you receive catastrophic duty disability benefits, the department will periodically review your income and medical status for continued eligibility. This review is not a reassessment of your initial determination, but an assessment of whether there has been any change in your condition. If it is determined that there has been a change in your condition and you are no longer eligible under subsection (1) of this section, or if you fail to provide required documentation or cooperate with the review, your catastrophic duty disability benefit may be discontinued or converted to a different retirement status. DRS will notify you of your review at least 30 days before the beginning of your review.

(a) Income review: At least annually, you must submit documentation to verify that your income from earnings is below the defined income threshold as defined in subsection (5)(c) of this section. You must also notify the department within 30 calendar days of any changes in your income that could impact your eligibility including, but not limited to, wages and earnings from self-employment. (See subsection (5)(c), (d) and (f) of this section.) If DRS is not notified on time, you may be responsible for any resulting overpayment.

Documentation you may need to provide includes a federal or state income tax return from the most recent year, (~~a copy of savings, checking or other bank accounts for the most recent two months~~) employment security records for the last four quarters, self-employment documents or 1099, or other documentation as requested by the department.

(b) Medical review: The department will conduct a continuing disability review (CDR) at least once every three years if at the time of your last determination your condition is expected to improve, or every six years if your condition is not expected to improve, until you reach age 65. The department may increase the frequency of your CDRs

and reserves the right to require a CDR at any time if notified of a change in your condition, but not more than once every 12 months. The department may also waive the CDR if your disability is determined to be permanent or terminal.

(i) DRS will first review any updated medical information available from any labor and industries claims related to your line of duty injury to determine if additional medical information is needed from you and your primary care provider.

(ii) If needed, the department will provide you with a Disability Review form, which asks for information about whether your medical condition has improved since your last eligibility determination. You will have at least 30 days to complete and return this form to the department or notify the department that you need additional time. Once received, the department will have 90 days to review this information and either notify you of your continued eligibility or the need for additional information. Before making a change to your disability retirement status, the department will consult with a contracted vendor for the purpose of providing an independent medical review.

(5) Definitions. As used in this section:

(a) **Catastrophically disabled** means the same as "totally disabled" as defined under RCW 41.26.470(9).

(b) **Continuing disability review (CDR)** means an assessment of your current medical condition to determine if it continues to be catastrophically disabling. The department's medical professional will review recent documentation, with supplemental assessment by external medical experts at the department's discretion.

(c) **Defined income threshold** means any substantial gainful activity that produces average earnings, as defined in (d) of this subsection, in excess of the federal Social Security disability standards, adjusted annually for inflation. Wages count toward earnings when they are earned, not when you receive them. Self-employment income counts when you receive it, not when you earn it.

(d) **Earnings** are any income or wages received, which are reportable as wages or self-employment income to the IRS.

(e) **Labor market** is the geographic area within reasonable commuting distance of where you were last gainfully employed or where you currently live, whichever provides the greatest opportunity for gainful employment.

(f) **Substantial gainful activity** describes a level of work activity and earnings. Substantial gainful activity is work activity that is both substantial and gainful, and it may be, but is not required to be, from work or self-employment. Earnings as defined in this section includes compensated work activity that meets or exceeds the defined income threshold:

(i) Work activity is substantial if it involves doing significant physical or mental activities. Your work activity may be substantial even if it is done on a part-time basis or if you do less, or get paid less, or have less responsibility than when you worked in your LEOFF position.

(ii) Work activity is gainful if it is work activity that you do for pay or profit. Work activity is gainful if it is the kind of work usually done for pay or profit, whether or not a profit is realized.

(iii) Generally, activities like taking care of yourself, household tasks, profits from rental income, hobbies, therapy, school attendance, club activities, or social programs are not substantial gainful activity.

(g) **Transferable skills** are any combination of learned or demonstrated behavior, education, training, work traits, and skills that you can readily apply. They are skills that are interchangeable among different jobs and workplaces.

NEW SECTION

**WAC 415-104-4801 Medical reimbursement for LEOFF 2 catastrophically disabled members.** (1) **What type of medical premiums are available for reimbursement for a LEOFF Plan 2 member who is catastrophically disabled in the line of duty?**

(a) LEOFF Plan 2 members who are catastrophically disabled in the line of duty are eligible for reimbursement of medical premiums of:

- (i) Employer-provided medical insurance.
- (ii) Medical insurance offered under the federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).
- (iii) Other medical premiums, not to exceed the COBRA amount.
- (iv) Medicare Part B.

(b) LEOFF Plan 2 members who are catastrophically disabled are eligible for reimbursement for medical insurance premiums paid after June 30, 2013. DRS will not reimburse for any supplemental health plans.

(2) **What if I am eligible for medicare coverage?** If you or your spouse become eligible for medicare coverage, you must notify DRS when you become eligible. To remain eligible for the reimbursement payment, you must enroll in and maintain enrollment in medicare Part B. At that point, DRS will only reimburse for medicare Part B and vision and dental coverage for that individual. DRS will not reimburse for any medicare supplemental or prescription plans.

(3) **How do I apply for medical premium reimbursements?** To receive medical premium reimbursements, you must first complete a request for medical reimbursement form and provide proof of medical insurance coverage and premium payment to DRS.

(4) **What is acceptable as proof of insurance coverage?** DRS will accept these documents as proof of insurance coverage:

- (a) Invoice from insurance provider.
- (b) Certificate from insurance provider.
- (c) Invoice from medicare.
- (d) Social Security Form SSA-1099.

(5) **What is acceptable as proof of premium payment?** DRS will accept these documents as proof of payment:

- (a) Letter from the Social Security Administration showing your medicare deduction from your monthly benefit;
- (b) Bank or credit card statement showing insurance payment that is supported by other documentation showing this is for medical insurance;
- (c) Receipt from insurance provider;
- (d) Copies of both sides of cashed checks; or
- (e) Letter from the Social Security Administration showing deduction amount.

(6) **What if my premiums are deducted from my DRS benefit or my spouse's payroll checks?** DRS will accept these documents as proof of both insurance coverage and premium payment:

- (a) Premium deduction authorization from your insurance provider, if premium payments are being paid directly from DRS.

(b) Copy of spouse's or partner's pay stub showing insurance deduction amount.

(7) **When is documentation required?**

(a) You must provide proof of insurance coverage and premium payments at the time you apply for reimbursement. After you are enrolled in the reimbursement program, you must submit this form each June and December along with requested documentation.

(b) DRS will reach out to each retiree receiving medical reimbursement payments, and retirees will have 90 days from the date of the letter to provide proof of premium payment. DRS will provide notifications of the 90-day window to ensure that retirees are aware of the requirement to reapply and supply proof.

(c) After 90 days, DRS will suspend reimbursement until receiving proof of insurance coverage and premium payments. After DRS receives this information, DRS will reinstate reimbursement payments.

**WSR 23-17-023**  
**PERMANENT RULES**  
**DEPARTMENT OF**  
**LABOR AND INDUSTRIES**

[Filed August 8, 2023, 8:29 a.m., effective September 8, 2023]

Effective Date of Rule: Thirty-one days after filing.

Purpose: SHB 1068 was adopted into law by the legislature effective July 23, 2023, requiring current rules be updated to align with changes made to RCW 51.36.070. The new statute (chapter 166, Laws of 2023) gives workers the right to record the audio, video, or both, of all independent medical examinations ordered under this statute, RCW 51.32.110, by the department and by the board of industrial insurance appeals. The repealed rule states video and audio recording is not allowed. This rule must be repealed as the statutory amendment invalidated the rule.

Citation of Rules Affected by this Order: Repealing WAC 296-23-367.

Statutory Authority for Adoption: RCW 51.04.020, 51.04.030.

Other Authority: RCW 51.36.070.

Adopted under notice filed as WSR 23-12-072 on June 6, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 0, Repealed 1.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 0, Repealed 0.

Date Adopted: August 8, 2023.

Joel Sacks  
Director

**OTS-4558.1**

REPEALER

The following section of the Washington Administrative Code is repealed:

WAC 296-23-367	May the worker videotape or audiotape the independent medical examination?
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## WSR 23-17-026

## PERMANENT RULES

## DEPARTMENT OF LICENSING

[Filed August 8, 2023, 10:55 a.m., effective September 8, 2023]

Effective Date of Rule: Thirty-one days after filing.

Purpose: The department is removing the requirement for schools to refer students for examination. This change aligns with HB 1017, passed during the 2023 legislative session, which allows cosmetology applicants to register for or take their exam if they are within 100 hours of completing the required coursework.

Citation of Rules Affected by this Order: Amending WAC 308-20-090 Student credit for training in a licensed school.

Statutory Authority for Adoption: RCW 18.16.030 Director—Powers and duties.

Adopted under notice filed as WSR 23-12-118 on June 7, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 1, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 1, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 1, Repealed 0.

Date Adopted: August 8, 2023.

Ellis Starrett  
Rules and Policy Manager

**OTS-4631.1**

AMENDATORY SECTION (Amending WSR 20-21-002, filed 10/8/20, effective 11/8/20)

**WAC 308-20-090 Student credit for training in a licensed school.**

(1) A maximum of (~~twenty~~) 20 students per instructor is required within a licensed school.

(2) Only those hours of instruction a student is given under the direction of a licensed instructor of the licensed school in which the student is enrolled and in the courses listed in WAC 308-20-080 and 308-20-105 or hours earned under WAC 308-20-091 shall be credited toward completion of the course of study required in RCW 18.16.100.

(3) When all of a school's requirements have been met by a student and within (~~thirty~~) 30 days of a student leaving a school, the school shall provide to the student a certified copy of the student's final report (~~and refer the student for examination(s) in a manner and format prescribed by the department~~).

(4) Students may transfer between the schools and apprenticeship salon/shops licensed under chapter 18.16 RCW and may receive credit

toward completion of the curriculum in the new school or apprenticeship salon/shop. In order to enroll a transfer student or apprentice, the new school or apprentice salon/shop shall do the following:

(a) Confirm that the student is available for transfer through the student registration process in a manner and format prescribed by the department;

(b) Evaluate the certified final student report provided by the student or apprentice and compare the report with the new school or apprentice salon/shop curriculum requirements; and

(c) The new school or apprentice salon/shop may accept or reject the final student or apprentice report in part or in total from the previous school or salon/shop and shall prepare a monthly report that documents the amount of instructions being accepted.

(5) Both the transferring and receiving school or salon/shop shall maintain student or apprentice records including the transfer record as required in WAC 308-20-040(4).

(6) Licensed instructors must be physically present where the students are training with the exception of approved online training.

(7) Certified training hours expire three years after the last day of attendance. Any hours earned by a student that are more than three years old are considered by the department to be expired and will not be considered valid towards initial licensure.

(8) Documentation providing evidence of experience as a licensed cosmetologist, hair designer, barber, manicurist, esthetician or master esthetician credited towards instructor training shall be included in the student record as required in WAC 308-20-040(4).

## WSR 23-17-038

## PERMANENT RULES

## EXECUTIVE ETHICS BOARD

[Filed August 9, 2023, 11:06 a.m., effective September 9, 2023, 11:06 a.m.]

Effective Date of Rule: Thirty-one days after filing.

Purpose: Updating language/pronouns to be gender-neutral; deletes fax reference and number.

Citation of Rules Affected by this Order: Amending 6 [WAC 292-100-020, 292-110-020, 292-110-060, 292-130-020, 292-130-050, and 292-130-100].

Statutory Authority for Adoption: RCW 42.52.360.

Adopted under notice filed as WSR 23-12-068 on June 5, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 6, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 6, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 0, Repealed 0.

Date Adopted: August 9, 2023.

Ruthann Bryant  
Administrative Officer

**OTS-3830.1**

AMENDATORY SECTION (Amending WSR 17-01-138, filed 12/20/16, effective 1/20/17)

**WAC 292-100-020 Complaint procedures—Status of complainant and others.** (1) When a complaint has been filed with the board, neither the complainant, if other than board, nor any other person will have special standing to participate or intervene in the investigation or consideration of the complaint by the board. The complainant is not a party to an ethics case for any purpose.

(2) If a member of the board or the board's staff files a complaint in (~~his or her~~) their individual capacity, the board member or staff member will be disqualified from acting in (~~his or her~~) their official capacity with regard to the disposition of that complaint.

(3) This section does not affect the right to request a review of a board staff decision to dismiss a complaint, pursuant to RCW 42.52.425 and WAC 292-100-045.

## OTS-3831.1

AMENDATORY SECTION (Amending WSR 18-11-062, filed 5/14/18, effective 6/14/18)

**WAC 292-110-020 Working hours.** (1) Nothing in RCW 42.52.180(1) or this rule prohibits a state officer or state employee from assisting in a campaign during nonworking hours provided that the state officer or state employee who engages in activity that would fall under RCW 42.52.180(1) during nonworking hours does not use any facilities of an agency.

(2) Some state officers and state employees occupy positions that have fixed schedules with the same beginning and ending times. For state officers and state employees with fixed schedules, working hours are the hours between the starting and ending times of their scheduled working hours. State officers and state employees with fixed schedules may not engage in activity that would fall under RCW 42.52.180(1) during these fixed working hours, unless (~~they are~~) on a lunch break under subsection (5) of this rule or on leave under subsection (6) of this rule.

(3) Some state officers and state employees occupy positions that do not have fixed schedules with the same starting and ending times. For state officers and state employees who do not have fixed schedules, working hours are defined as:

(a) The hours set forth in any policy on working hours adopted by their agency; or

(b) If the agency has not adopted a working hours policy, 8:00 a.m. to 5:00 p.m. Monday through Friday; or

(c) The work schedule for the state officer or state employee approved by (~~their~~) the agency.

(4) Working hours do not include state legal holidays unless the state officer's or state employee's work schedule requires the state officer or state employee to work on a state legal holiday.

(5) Working hours do not include the time designated for a state officer's or state employee's lunch break. A lunch break is between 12:00 p.m. and 1:00 p.m., unless the agency has designated a different time in a working hours policy or has approved a different lunch break as part of the state officer's or state employee's work schedule. If a state officer or state employee engages in activity that would fall under RCW 42.52.180(1) during the lunch break, the state officer or state employee may not make use of any of the facilities of the agency.

(6) Working hours do not include the time in official leave status. If a state officer or state employee engages in activity that would fall under RCW 42.52.180(1) while on leave, the state officer or state employee may not make use of any of the facilities of the agency.

(7) The definition of working hours also includes any time a state officer or state employee is actually working; for example overtime.

(8) The governor, lieutenant governor, secretary of state, treasurer, auditor, attorney general, superintendent of public instruction, commissioner of public lands, and the insurance commissioner are elected to office and hold office for a term of four years and until their successors are elected and qualified. Since these officers are elected to a term of office, they do not have working hours and may engage in

activity that would fall under RCW 42.52.180(1) at any time. However, if these officers engage in activity that would fall under RCW 42.52.180(1), they may not make use of any facilities of an agency except as provided in RCW 42.52.180(2).

AMENDATORY SECTION (Amending WSR 18-11-062, filed 5/14/18, effective 6/14/18)

**WAC 292-110-060 Current state officers and employees contracting with state agencies.** (1) **Approval required** - Under RCW 42.52.120(2), a state officer or state employee must receive board approval before entering into, or obtaining a beneficial interest in, a contract or grant with a state agency only if the process for awarding the contract or grant was not open and competitive, or, whenever only one bid or application was received. The review of the contract or grant is to determine whether performance under the contract or grant by the state employee or state officer is in accordance with the Ethics in Public Service Act.

(2) **Application for approval** - State officers and state employees seeking the approval of the board for a contract or grant application, must provide the following information to the executive director no later than thirty days prior to the commencement of the contract or grant:

(a) A description of current official duties and responsibilities;

(b) A statement of the work to be performed and a copy of the contract or grant;

(c) The duration and dollar value of the contract or grant, if applicable;

(d) A statement that no state resources will be used to perform or to fulfill the contract or grant;

(e) A description of how the work will be performed without the use of state resources; and

(f) A statement that the employing agency has reviewed or approved the outside contract or grant under applicable rules or policies, except when requesting a conditional approval as provided in subsection (3)(b) of this section.

(3) **Approval process** - The executive director will review the contract or grant application and related documents and determine whether there could be a potential conflict with RCW 42.52.120(1) or other applicable provisions of the Ethics in Public Service Act. If the executive director determines:

(a) There would be no potential conflict under RCW 42.52.120(1) or other applicable provisions of chapter 42.52 RCW, the executive director will approve the contract or grant application;

(b) There would be no potential conflict under RCW 42.52.120(1) or other applicable provisions of chapter 42.52 RCW but the contract or grant application has not been approved by the appointing authority, the executive director may conditionally approve the contract or grant application; or

(c) There could be a potential conflict under RCW 42.52.120(1) or other applicable provisions of chapter 42.52 RCW, the executive director will refer the matter to the board for approval or disapproval.

(4) **Contract or grant amendments.** If a contract or grant has been amended or the scope of work altered, and the effect of the amendment

or alteration may create a potential conflict of interest under RCW 42.52.120(1) or other applicable provisions of chapter 42.52 RCW, a state officer or state employee must resubmit the contract or grant to the board at least fifteen days prior to commencement of work under the amended or altered contract or grant.

(5) **Series of similar contracts or grants.** If a state officer or state employee anticipates receiving a series of substantially identical contracts or grants with a state agency, the state officer or state employee may request that the board preapprove such contracts or grants. Preapproval will be effective for the period of one calendar year, after which the state officer or state employee must resubmit the request.

(6) **Exemptions, preapproved contracts or grants.** A state officer or state employee who has a contract or grant or a beneficial interest in a contract or grant which is preapproved by the board under this section is not required to file an application for approval of the contract or grant. However, a state officer or state employee is responsible for determining that the contract or grant would not conflict with RCW 42.52.120(1) or other applicable provisions of chapter 42.52 RCW. Provided that the applicable conditions in RCW 42.52.120(1) are met, the following contracts or grants are preapproved by the board:

(a) A contract or grant in which a state officer or state employee receives assistance through state programs or federal programs administered by the state when they are entitled to receive such assistance by law and on the same basis as similarly situated citizens, and when the state officer or state employee does not exercise discretionary judgment with regard to an assistance program for which (~~he or she~~) the state officer or employee is otherwise eligible;

(b) A contract to perform teaching duties at a community college, vocational-technical school, or institution of higher learning, provided no state resources are used to perform the duties; there is no conflict with the performance of official duties; and the state officer or state employee did not use (~~his or her~~) the state officer or state employee's official position to influence the contract of employment;

(c) A contract held by a spouse, in which the state officer or state employee has a beneficial interest, with a state agency, provided that the state officer or state employee did not participate in the contract;

(d) A contract that was received by a state officer or state employee of an institution of higher education to provide expert witness services in state litigation provided no state resources are used to perform the duties; there is no conflict with the performance of official duties; and the state officer or state employee did not use (~~his or her~~) the state officer or state employee's official position to influence the contract.

(7) **Filing required** - Final contracts or grants reviewed under this rule must be filed with the board within thirty days of execution.

OTS-3832.1

AMENDATORY SECTION (Amending WSR 18-20-107, filed 10/2/18, effective 11/2/18)

**WAC 292-130-020 Agency description—Contact information—Public records officer.** (1) The executive ethics board was created by chapter 42.52 RCW to enforce the state's ethics law and rules adopted under it with respect to statewide elected officers and all other officers and employees in the executive branch, boards and commissions, and institutions of higher education.

(2) Any person wishing to request access to public records of the executive ethics board, or seeking assistance in making such a request, should contact the public records officer of the executive ethics board:

Executive Director  
Executive Ethics Board  
2425 Bristol Court S.W.  
P.O. Box 40149  
Olympia, WA 98504-0149  
360-664-0871  
(~~360-586-3955~~ (fax))  
ethics@atg.wa.gov

Information and a request form is also available at the executive ethics board's website at [www.ethics.wa.gov](http://www.ethics.wa.gov).

(3) The public records officer will oversee compliance with the act but another executive ethics board staff member may process the request. Therefore, these rules will refer to the public records officer or "designee."

AMENDATORY SECTION (Amending WSR 18-20-107, filed 10/2/18, effective 11/2/18)

**WAC 292-130-050 Availability of public records.** (1) Public records are available for inspection and copying Monday through Friday, 9:00 a.m. to noon, and 1:00 p.m. to 4:00 p.m., excluding legal holidays and during scheduled board meetings. Records must be inspected at the offices of the executive ethics board. Many public records are also available for inspection and copying on [www.ethics.wa.gov](http://www.ethics.wa.gov) at any time, at no cost.

(2) An index of public records is available for use by members of the public, including final orders, stipulations and advisory opinions. The indices for these documents are available upon request.

(3) The executive ethics board will maintain its records in a reasonably organized manner. The executive ethics board will take reasonable actions to protect records from damage and disorganization. A requestor must not take executive ethics board records from executive ethics board offices without the permission of the public records officer or designee. A variety of records is available on the executive ethics board website at [www.ethics.wa.gov](http://www.ethics.wa.gov). Requestors are encouraged to view the documents available on the website prior to submitting a records request.

(4) Any person wishing to inspect or copy public records of the executive ethics board should make the request in writing on the executive ethics board request form or through an online portal, or by

letter (~~(, fax,)~~) or email addressed to the public records officer at the email address publicly designated by the executive ethics board, or by submitting the request in person at the executive ethics board office and including the following information:

- (a) Name of requestor;
  - (b) Address of requestor;
  - (c) Other contact information, including telephone number and email address;
  - (d) Identification of the public records adequate for the public records officer or designee to locate the records; and
  - (e) The date and time of day of the request.
- (5) If the requestor wishes to have copies of the records made instead of simply inspecting them, (~~(he or she)~~) the requestor should so indicate and make arrangements to pay for copies of the records or a deposit. Pursuant to WAC 292-130-110, charges for copies are provided in a fee schedule available at the executive ethics board office or [www.ethics.wa.gov](http://www.ethics.wa.gov).
- (6) A records request form is available for use by requestors at the executive ethics board office and online at [www.ethics.wa.gov](http://www.ethics.wa.gov).
- (7) The public records officer or designee may accept requests for public records that contain the above information by telephone or in person. If the public records officer or designee accepts such a request, (~~(he or she)~~) the public records officer or designee will confirm receipt of the information and the substance of the request in writing.
- (8) If requestors refuse to identify themselves or provide sufficient contact information, the agency will respond to the extent feasible and consistent with the law.

AMENDATORY SECTION (Amending WSR 18-20-107, filed 10/2/18, effective 11/2/18)

**WAC 292-130-100 Processing of public records requests—General.**

- (1) Upon receipt of a request, the executive ethics board will assign it a tracking number and log it in.
- (2) The public records officer or designee will evaluate the request according to the nature of the request, volume, and availability of requested records.
- (3) Following the initial evaluation of the request under this subsection, and within five business days of receipt of the request, the public records officer or designee will do one or more of the following:
  - (a) Make the records available for inspection or copying including:
    - (i) If the copies are available on the executive ethics board's website, provide the internet address and link on the website to the specific records requested;
    - (ii) If copies are requested and payment of a deposit for the copies, if any, is made or other terms of payment are agreed upon, send the copies to the requestor.
  - (b) Acknowledge receipt of the request and provide a reasonable estimate of when records or an installment of records will be available; or



(c) Acknowledge receipt of the request and ask the requestor to provide clarification for a request that is unclear, and provide, to the greatest extent possible, a reasonable estimate of time the executive ethics board will require to respond to the request if it is not clarified.

(i) Such clarification may be requested and provided by telephone and memorialized in writing;

(ii) If the requestor fails to respond to a request for clarification and the entire request is unclear, the executive ethics board need not respond to it. The executive ethics board will respond to those portions of a request that are clear; or

(d) Deny the request.

(4) If the executive ethics board does not respond in writing within five business days of receipt of the request for disclosure, the requestor should contact the public records officer or designee to determine the reason for the failure to respond.

(5) In the event that the requested records contain information that may affect rights of others and may be exempt from disclosure, the public records officer or designee may, prior to providing the records, give notice to such others whose rights may be affected by the disclosure. Such notice should be given so as to make it possible for those other persons to contact the requestor and ask ~~((him or her))~~ the requestor to revise the request, or, if necessary, seek an order from a court to prevent or limit the disclosure. The notice to the affected persons will include a copy of the request.

(6) Some records are exempt from disclosure, in whole or in part. If the executive ethics board believes that a record is exempt from disclosure and should be withheld, the public records officer or designee will state the specific exemption and provide a brief written explanation of why the record or a portion of the record is being withheld. If only a portion of a record is exempt from disclosure, but the remainder is not exempt, the public records officer or designee will redact the exempt portions, provide the nonexempt portions, and indicate to the requestor why portions of the record are being redacted.

(7) Consistent with other demands, the executive ethics board will promptly provide space to inspect public records. No member of the public may remove a document from the viewing area or disassemble or alter any document. The requestor must indicate which documents ~~((he or she wishes))~~ they wish the executive ethics board to copy.

The requestor must claim or review the assembled records within thirty days of the executive ethics board's notification to ~~((him or her))~~ the requestor that the records are available for inspection or copying. The agency will notify the requestor in writing of this requirement and inform the requestor that ~~((he or she))~~ they should contact the agency to make arrangements to claim or review the records. If the requestor or a representative of the requestor fails to claim or review the records within the thirty-day period or make other arrangements, the executive ethics board may close the request and refile the assembled records. Other public records requests can be processed ahead of a subsequent request by the same person for the same or almost identical records, which can be processed as a new request.

(8) After inspection is complete, the public records officer or designee will make the requested copies or arrange for copying. Where executive ethics board charges for copies, the requestor must pay for the copies.

(9) When the request is for a large number of records, the public records officer or designee will provide access for inspection and copying in installments, if ~~((he or she))~~ the public records officer or designee reasonably determine~~((s))~~ that it would be practical to provide the records in that way. If, within thirty days, the requestor fails to inspect the entire set of records or one or more of the installments, the public records officer or designee may stop searching for the remaining records and close the request.

(10) When the inspection of the requested records is complete and all requested copies are provided, the public records officer or designee will indicate that the executive ethics board has completed a reasonable search for the requested records and made any located non-exempt records available for inspection.

(11) When the requestor either withdraws the request, fails to clarify an entirely unclear request, fails to fulfill ~~((his or her))~~ their obligations to inspect the records, pay the deposit, pay the required fees for an installment, or make final payment for the requested copies, the public records officer or designee will close the request and, unless the agency has already indicated in previous correspondence that the request would be closed under the above circumstances, indicate to the requestor that the executive ethics board has closed the request.

(12) If, after the executive ethics board has informed the requestor that it has provided all available records, the executive ethics board becomes aware of additional responsive documents existing at the time of the request, it will promptly inform the requestor of the additional documents and provide them on an expedited basis.

## WSR 23-17-044

## PERMANENT RULES

## WASHINGTON STATE

## SCHOOL DIRECTORS' ASSOCIATION

[Filed August 9, 2023, 4:21 p.m., effective September 9, 2023]

Effective Date of Rule: Thirty-one days after filing.

Purpose: Amendments update and bring further clarity to provisions based on statute.

Citation of Rules Affected by this Order: Amending chapter 430-01 WAC.

Statutory Authority for Adoption: Chapter 42.56 RCW, Public Records Act.

Adopted under notice filed as WSR 23-11-122 on May 22, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 1, Amended 10, Repealed 2.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 0, Repealed 0.

Date Adopted: August 9, 2023.

Tim Garchow  
Executive Director

**OTS-4571.1**

AMENDATORY SECTION (Amending WSR 18-09-072, filed 4/16/18, effective 5/17/18)

**WAC 430-01-010 Authority and purpose.** (1) (~~(EHB 1595)~~) RCW 42.56.070(1) requires state agencies to make available for inspection and copying nonexempt "public records" in accordance with published rules. In compliance, this chapter is approved and adopted by the board of directors of Washington state school directors' association (WSSDA) to (~~inform, facilitate, and regulate the collection of allowed charges for public records requests~~) establish the procedures the Washington state school directors' association will follow to provide full access to public records. These rules provide information to persons wishing to request access to public records of the Washington state school directors' association and establish processes for both requestors and Washington state school directors' association staff designed to best assist members of the public in obtaining access.

(2) These rules will be interpreted in favor of disclosure. Prompt assistance to the public shall be provided without affecting WSSDA's primordial mission of providing leadership, advocacy, and empowerment to its members.

AMENDATORY SECTION (Amending WSR 18-09-072, filed 4/16/18, effective 5/17/18)

**WAC 430-01-020 Definitions.** (1) "Business days" are weekdays, Monday through Friday, excluding official Washington state holidays and state agency closures for any reason.

(2) "Public Records Act" or "act" means chapter 42.56 RCW.

(3) "WSSDA" means Washington state school directors' association established under chapter 28A.345 RCW.

(4) "Public records" includes any writing containing information relating to the conduct of government or the performance of any governmental or proprietary function prepared, owned, used, or retained by ~~((the agency))~~ WSSDA.

(5) "Public records officer" means the employee designated by the WSSDA executive director under RCW 42.56.580(1) responsible for overseeing WSSDA's compliance with the Public Records Act.

(6) "Standard page" is an 8 × 11 size paper.

AMENDATORY SECTION (Amending WSR 18-09-072, filed 4/16/18, effective 5/17/18)

**WAC 430-01-030 Relevant training.** (1) Pursuant to RCW 42.56.152, WSSDA's public records officer will complete a training course regarding the act and records retention within 90 days of assuming their responsibilities as public records officer. Thereafter, the public records officer will complete refresher courses every four years that they maintain the designation.

(2) All new WSSDA employees will receive basic training on public records, open government meeting, and records retention within ~~((nine-ty))~~ 90 days from date of hire. Such training includes access to publications, online classes, and tutorials on the subject published and offered by different agencies of the state.

AMENDATORY SECTION (Amending WSR 18-09-072, filed 4/16/18, effective 5/17/18)

**WAC 430-01-040 Access to public records.** ~~((The public records are available for public access according to these rules, except as otherwise provided by law.))~~ (1) **Making requests for public records.**

(a) Any person wishing to inspect or copy public records of the agency must make the request in writing on WSSDA's request form or through the online portal located on WSSDA's website, or by letter addressed to the public records officer at the address listed in WAC 430-01-050(3), or by email to the public records officer at the email address listed in WAC 430-01-050(3), or by submitting the request in person at the address listed in WAC 430-01-050(3), and must include the following information:

(i) Name of requestor;

(ii) Address of requestor;

(iii) Other contact information, including telephone number and any email address;

(iv) Identification of the public records adequate for the public records officer or designee to locate the records; and

(v) The date and time of day of the request.

(b) If the requestor wishes to have copies of the records made instead of simply inspecting them, they should so indicate and make arrangements to pay for copies of the records or a deposit in accordance with the allowable costs under WAC 430-01-090.

(c) A records request form is available for use by requestors at the WSSDA office and online at [www.wssda.org](http://www.wssda.org).

(d) The public records officer or designee may accept requests for public records that contain the above information by telephone or in person. If the public records officer or designee accepts such a request, they will confirm receipt of the information and the substance of the request in writing.

(2) **Hours for inspection of public records.** Public records are available for inspection and copying during WSSDA normal business hours, Monday through Friday, 8:00 a.m. to 5:00 p.m., excluding legal holidays. Records must be inspected at the WSSDA office. Many public records are also available for inspection and copying on the WSSDA website, [www.wssda.org](http://www.wssda.org), at any time, at no cost.

(3) **Organization of public records.** WSSDA will maintain its records in a reasonably organized manner. WSSDA will take reasonable actions to protect records from damage or disorganization. When inspecting records in person, a requestor must comply with the protection requirements of WAC 430-01-130 and must make reasonable efforts to maintain the organization of the public records.

AMENDATORY SECTION (Amending WSR 18-09-072, filed 4/16/18, effective 5/17/18)

**WAC 430-01-050 Agency description—Contact information—Public records ((address)) officer.** (1) WSSDA is an agency charged with the coordination of programs and procedures about policymaking and control and management among the school districts of Washington state. The powers and duties of WSSDA are described in chapter 28A.345 RCW.

(2) WSSDA's administrative offices are located at: 225 College Street N.E., Olympia, WA 98516.

(3) WSSDA's public records officer is available at the following address, telephone and fax numbers or email address:

Office of Public Records/Open Public Meetings  
221 College Street N.E.  
Olympia, WA 98516-5313

WSSDA Public Records Officer  
Phone: 360-493-9231  
Fax: 360-252-3022

Attn: Public Records Officer  
Email: [PublicRecordsRequest@wssda.org](mailto:PublicRecordsRequest@wssda.org)

Information and records are also available at the WSSDA website at [www.wssda.org](http://www.wssda.org).

(4) The public records officer will oversee compliance with the act, but other WSSDA staff members may assist in processing the request. Therefore, these rules will refer to the public records officer or designee. The public records officer or designee and WSSDA will provide the fullest assistance to requestors and prevent fulfilling

public records requests from causing excessive interference with WSSDA's essential functions.

AMENDATORY SECTION (Amending WSR 18-09-072, filed 4/16/18, effective 5/17/18)

**WAC 430-01-070 Responses to public records requests.** (~~In general,~~) (1) Acknowledging receipt of the request. The public records officer shall respond within five business days from receipt of a request by doing one or more of the following:

- ~~((1))~~ (a) Provide copies of the records requested or make the record available for inspection;
- ~~((2))~~ (b) Provide an internet address and link to WSSDA's website where the specific record can be accessed;
- ~~((3))~~ (c) Acknowledge that WSSDA received the request and provide a reasonable estimate of the time to fully respond;
- ~~((4))~~ (d) Acknowledge that WSSDA received the request and ask the requestor to clarify a request that is unclear, while providing to the greatest extent possible, a reasonable estimate of the time WSSDA needs to respond to the request if it is not clarified; or
- ~~((5))~~ (e) Deny the request;

~~(6) When a requestor fails to respond to WSSDA's request for clarification within thirty days and the entire request is unclear, WSSDA may close the request without further response;~~

~~(7) When a requestor fails to respond to WSSDA's request for clarification within thirty days and only part of the request is unclear, WSSDA will respond to the portion of the request that is clear and may close the remainder of the request;~~

~~(8) In certain cases, WSSDA shall seek a court order enjoining disclosure pursuant to law;~~

~~(9))~~.

(2) Requests for clarification. In acknowledging receipt of a public record request that is unclear, WSSDA may ask the requestor to clarify what information the requestor is seeking.

(3) Additional time. Additional time required to respond to a request may be based upon the following:

- (a) The need to clarify the intent of the request;
- (b) The need to locate and assemble the information requested;
- (c) The need to notify third persons or agencies affected by the request; or
- (d) The need to determine whether any of the information requested is exempt and that a denial should be made as to all or part of the requested.

(4) Processing requests. WSSDA will process requests in the order in which they are received. WSSDA may modify this approach as necessary to ensure that requests that seek larger volumes of records, require closer review, or are otherwise more time consuming, do not unreasonably delay simpler, more routine requests.

(5) Providing records in installments. When the number of responsive records to a request is voluminous and the time for locating, assembling, or reviewing the records is considerable, the public records officer may choose to respond in installments.

(6) Providing electronic records.

- (a) When electronic records are requested, WSSDA will provide:

(i) The nonexempt records or portions of such records that are reasonably locatable in an electronic format that is used by WSSDA and is generally commercially available; or

(ii) At WSSDA's discretion, in a format that is reasonably translatable from the format in which WSSDA keeps the records.

(b) WSSDA is under no obligation to convert electronic records to a specific format identified by the requestor.

(c) When metadata is requested, the agency will provide the records in a native file format that preserves metadata where technically feasible. Metadata may be unavailable for records that require conversion to a nonnative format in order to apply exemptions.

(7) **Bot requests.** WSSDA shall deny a computer-generated bot request that is one of multiple requests from the requestor within a ~~((twenty-four))~~ 24 hour period whenever WSSDA establishes that responding to the multiple bot requests would cause excessive interference with WSSDA's other essential functions;

~~((10) When))~~ (8) If WSSDA inadvertently fails to respond in writing within five business days of receipt of the request for disclosure, the requestor can contact the public records officer or executive director to determine the reason for the failure to respond;

~~((11) When the number of responsive records to a request is voluminous and the time for locating, assembling, or reviewing the records is considerable, the public records officer may choose to respond in installments treating each installment as a separate public records request.))~~

AMENDATORY SECTION (Amending WSR 18-09-072, filed 4/16/18, effective 5/17/18)

**WAC 430-01-080 Records exemption and court protection.** WSSDA reserves the right to exempt public records from disclosure in accordance with chapter 42.56 RCW or other statutes which exempt or prohibit disclosure of specific information or records.

Whenever WSSDA believes that a record is exempt from disclosure and should be withheld, the public records officer shall specify in writing the exemption explaining how the exemption applies to the record withheld or redacted.

When only a portion of a record is exempt from disclosure, but the remainder is not exempt, the public records officer shall first redact the exempt portions; second, provide the nonexempt portions; and finally, explain in writing why portions of the record are exempt and redacted.

If the requested records contain information that may affect rights of others and the information is exempt from disclosure, the public records officer may, prior to providing the records, notify those affected to enable them to contact the requestor and ask ~~((him or her))~~ them to revise the request, or, if necessary, seek a court order to prevent or limit the disclosure. The notice to the affected persons may also include a copy of the request.

WSSDA is prohibited by statute from disclosing lists of individuals for commercial purposes.

AMENDATORY SECTION (Amending WSR 18-09-072, filed 4/16/18, effective 5/17/18)

**WAC 430-01-090 Costs of providing copies of public records.** (1) ~~((Costs for paper copies))~~ **Inspections.** There is no fee for inspecting public records ~~((and charges can be waived for humanitarian reasons. However, a requestor may obtain photocopies or printed copies for a fee of fifteen cents per standard 8 x 11 page.~~

~~WSSDA reserves [the right] to charge a flat rate of two dollars if the fees allowed under this procedure to provide the records are equal to, or more than, two dollars.~~

~~Before making the copies, the public records officer may require a deposit of up to ten percent of the estimated costs of copying all the records selected by the requestor and the balance to be paid before completion of the records request.~~

~~If requested, calculations of the costs excluding sales tax shall be shown to the requestor.~~

~~(2) **Costs for electronic records.** The actual costs for electronic records are as follows:~~

~~(a) Ten cents per page for public records scanned into an electronic format or for the use of WSSDA equipment to scan the records;~~

~~(b) Five cents per each four electronic files or attachment uploaded to email, cloud-based data storage service, or other means of electronic delivery;~~

~~(c) Ten cents per gigabyte for the transmission of public records in an electronic format or for the use of WSSDA equipment to send the records electronically; AND~~

~~(d) The actual cost of any digital storage media or device provided by WSSDA, the actual cost of any container or envelope used to mail the copies to the requestor, and the actual postage or delivery charge.~~

~~There is no charge for the emailing of electronic records to a requestor, unless another cost applies such as a scanning fee.~~

~~(3) **Costs of mailing.** WSSDA shall charge actual costs of mailing, including the cost of shipping.), either in person or on WSSDA's website.~~

(2) **Statutory default costs.** Pursuant to RCW 42.56.120(2), WSSDA declares for the following reasons that it would be unduly burdensome to calculate the actual costs it charges for providing copies of public records:

(a) Funds were not allocated for performing a study to calculate such actual costs and WSSDA lacks the necessary funds to perform a study and calculations;

(b) Staff resources are insufficient to perform a study and to calculate such actual costs; and

(c) A study would interfere with and disrupt other essential agency functions.

(3) **Fee scheduling.**

(a) WSSDA will charge for copies of public records pursuant to the default fee schedule in RCW 42.56.120 (2)(b) and (c).

(b) Under RCW 42.56.130, WSSDA may charge other copying fees authorized by statutes outside of chapter 42.56 RCW.

(c) WSSDA may enter into an alternative fee agreement with a requestor under RCW 42.56.120(4).

(d) The charges for copying methods used by WSSDA are summarized in the fee schedule available on the WSSDA website at [www.wssda.org](http://www.wssda.org).



(e) WSSDA will charge the actual amount charged by an external vendor for records copied by an external vendor including records in nonstandard sizes or formats.

(4) **Payment.** Payment is made by cash, check, or money order to WSSDA. Before copying public records, the public records officer or designee may require a deposit of up to 10 percent of the estimated costs of copying all of the records. The public records officer or designee may require payment of the remainder of the copying costs before providing all of the records, or the payment of costs of copying an installment before providing the installment. WSSDA will not charge sales tax when it makes copies of public records.

(5) **Customized charges.** A customized service charge is imposed by WSSDA when outside information technology experts are needed to prepare data compilations or to customize electronic access services when the compilations and customized access services are not used by WSSDA.

No customized service charge is applicable unless WSSDA notifies beforehand the requestor of the customized service charge explaining its reason, a description of the specific expertise needed, and a reasonable estimate of the charge.

(These costs and charges are not exclusive and subject to change upon prior notice.) (6) **Costs of mailing.** WSSDA will also charge actual costs of mailing, including the costs of the shipping container.

(7) **Payment of fees.** WSSDA will not release any requested copies of public records unless and until the requestor has paid all copying and other charges as set forth in this section.

(8) **Waiver of fees.** WSSDA may waive any charges for providing public records at the discretion of the public records officer. This determination will be made on a case-by-case basis.

AMENDATORY SECTION (Amending WSR 18-09-072, filed 4/16/18, effective 5/17/18)

**WAC 430-01-110 Closing and compliance of public records requests.** (1) **Closing requests.** The request is deemed closed once the requested records or last installment of the request has been provided with the requestor expressly or impliedly acknowledging receipt without further follow-up communication being made. The public records officer or designee will communicate with the requestor indicating that WSSDA has completed a reasonable search for the requested records and made any located nonexempt records available for inspection or disclosure.

(Other closing conditions. A request is also deemed closed:

(1) When the requestor fails to make the required deposit of up to ten percent of the estimated costs of copying including the cost of customized service charge;

(2) When the requestor fails to timely respond to a notice of availability to inspect the records requested;

(3) When the requestor failed to inspect, pay, and/or pick up any or all of the requested records within fifteen business days of issuance of such notice of availability;)) (2) **Closing withdrawn or abandoned requests.** The public records officer or designee will close a request and indicate to the requestor that WSSDA has closed the request:

(a) When the requestor withdraws the request;

- (b) When the requestor fails to clarify a request within 30 days after being asked to clarify the information the requestor is seeking;  
(c) When the requestor fails to comply with WSSDA's guidelines for inspecting public records;  
(d) When the requestor fails to pay any copying or other charges;  
 or  
(e) When the requestor fails to claim or inspect an installment within 30 days after the public records officer or designee provides notice of the installment's availability.

(3) **Records retention.** Once closed, the records of the public records request is retained and the originals of any records assembled in response to the request refiled. Any duplicate copies of records may be destroyed in accordance with the records retention schedule.

AMENDATORY SECTION (Amending WSR 18-09-072, filed 4/16/18, effective 5/17/18)

**WAC 430-01-120 Review of denials of public records requests.**

~~((The requestor may submit a petition for reconsideration either with the records officer or executive director of WSSDA for any denial of a public records request.~~

~~Upon receipt of the petition, the public records officer or executive director of WSSDA will review the petition the approval or disapproval of which constitute the final action of WSSDA.))~~ (1) **Petition for internal administrative review of denial of access.** Any person who objects to the initial denial or partial denial of a records request may submit a petition in writing, including email, to the public records officer for a review of that decision. The petition shall include a copy of or reasonably identify the written statement by the public records officer or designee denying the request.

(2) **Consideration of petition for review.** The public records officer must promptly provide the petition and any other relevant information to the executive director of WSSDA or their designee. The executive director or designee must consider the petition and either affirm or reverse the denial within two business days following WSSDA's receipt of the petition, or within such other time as WSSDA and the requestor mutually agree to.

(3) **Review by attorney general's office.** Pursuant to RCW 42.56.530, if WSSDA denies a requestor access to public records because WSSDA claims the records is exempt in whole or in part from disclosure, the requestor may request the attorney general's office to review the matter under WAC 44-06-160.

(4) **Judicial review.** Any person may obtain court review of denials of public records requests pursuant to RCW 42.56.550 regardless of any internal administrative appeal.

NEW SECTION

**WAC 430-01-130 Protection of public records.** In order to adequately protect WSSDA's public records, requestors must comply with the following requirements while inspecting public records:

(1) Requestors may not remove any public record from WSSDA's premises.

(2) Requestors must have a designated WSSDA employee present while inspecting a public record.

(3) Requestors may not mark or deface a public record in any manner during inspection.

(4) Requestors may not dismantle public records that are maintained in a file or jacket, or in chronological or other filing order, or those records that, if lost or destroyed, would constitute excessive interference with WSSDA's essential functions.

(5) Access to agency file cabinets, shelves, vaults, or other storage areas is restricted to agency personnel, unless other arrangements are made with the public records officer or designee.

REPEALER

The following sections of the Washington Administrative Code are repealed:

- WAC 430-01-060            Requests for public records.
- WAC 430-01-100        General rules for charging.

## WSR 23-17-045

## PERMANENT RULES

## EMPLOYMENT SECURITY DEPARTMENT

[Filed August 9, 2023, 4:26 p.m., effective January 1, 2024]

Effective Date of Rule: January 1, 2024.

Purpose: The purpose of this rule making is to update the employment security department's (department) rules to reflect the changes implemented by SSB 5176 (2023). SSB 5176 amended RCW 50.04.310 to expand the availability of unemployment benefits to officers of three types of employee-owned cooperative businesses.

Citation of Rules Affected by this Order: Amending WAC 192-310-190.

Statutory Authority for Adoption: RCW 50.12.010 and 50.12.040 provide general rule-making authority to the department. RCW 50.04.310 governs the circumstances under which officers of employee cooperative corporations, cooperative associations, and limited cooperative associations are considered to be unemployed.

Adopted under notice filed as WSR 23-11-073 on May 16, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 1, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 0, Repealed 0.

Date Adopted: August 9, 2023.

Joy E. Adams, Acting Director  
Employment System Policy and Integrity Division

## OTS-4565.2

AMENDATORY SECTION (Amending WSR 13-24-068, filed 11/27/13, effective 12/29/13)

**WAC 192-310-190 When is a corporate officer with at least ~~((ten))~~ 10 percent ownership considered unemployed?** (1) This section applies if your claim for benefits is based on wages from a corporation that are ~~((twenty-five))~~ 25 percent or more of your total covered base year wages and you are an officer of that corporation who:

(a) Owns ~~((ten))~~ 10 percent or more of the outstanding stock or shares of the corporation; or

(b) Has a family member who is also a corporate officer who owns ~~((ten))~~ 10 percent or more of the outstanding stock or shares of the corporation. For purposes of this section, a "family member" is a person related by blood or marriage or domestic partnership as parent,

stepparent, grandparent, spouse or domestic partner, child, brother, sister, stepchild, adopted child, or grandchild.

(2) At any time during the benefit year of your claim, you are a corporate officer under subsection (1) of this section even if you are not paid wages during that time.

(3) You are considered unemployed and potentially eligible for benefits for weeks after:

(a) The corporation dissolves; or

(b) You permanently resign or are permanently removed as a corporate officer under the articles of incorporation or bylaws.

For purposes of this section, "permanently" means for a period of indefinite duration, but expected to extend at least through the claimant's benefit year end date.

(4) You will be ineligible for benefits and liable for repayment of all benefits paid during that benefit year if you take a position as a corporate officer as defined under subsection (1) of this section at any time during your claim.

(5) For purposes of this section, the department will consider a corporation dissolved when the corporation has provided the department with at least two of the following documents:

(a) A business licensing service change form requesting closure of the corporate account;

(b) A department of revenue clearance certificate;

(c) Articles of dissolution of a Washington profit corporation filed with the secretary of state; or

(d) A court order dissolving the corporation.

(6) A corporation must provide notice to the department in a format approved by the department when the ownership percentage of a corporate officer increases to become ~~((ten))~~ 10 percent or more or decreases to become less than ~~((ten))~~ 10 percent. The notice is due by the time the next quarterly tax and wage report is due from the corporation.

(7) Subsection (1) of this section does not apply to officers of an employee cooperative corporation organized under chapter 23.78 RCW, a cooperative association organized under chapter 23.86 RCW, or a limited cooperative association organized under chapter 23.100 RCW. An officer of an employee cooperative corporation organized under chapter 23.78 RCW, a cooperative association organized under chapter 23.86 RCW, or a limited cooperative association under chapter 23.100 RCW will not be considered to be performing services by acting only as an officer for the entity.

**WSR 23-17-065**  
**PERMANENT RULES**  
**DEPARTMENT OF**

**SOCIAL AND HEALTH SERVICES**

(Economic Services Administration)

[Filed August 14, 2023, 12:34 p.m., effective September 14, 2023]

Effective Date of Rule: Thirty-one days after filing.

Purpose: The department is amending WAC 388-450-0185 What income deductions does the department allow when determining if I am eligible for food benefits and the amount of my monthly benefits? These amendments correct a typographical error within the WAC.

Citation of Rules Affected by this Order: Amending WAC 388-450-0185.

Statutory Authority for Adoption: RCW 74.04.005, 74.04.050, 74.04.055, 74.04.057, 74.04.500, 74.04.510, 74.08.090, 74.08A.010, 74.08A.120, and 74.08A.250.

Adopted under notice filed as WSR 23-11-159 on May 24, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 1, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 1, Repealed 0.

Date Adopted: August 14, 2023.

Katherine I. Vasquez  
Rules Coordinator

**SHS-4978.2**

AMENDATORY SECTION (Amending WSR 23-07-095, filed 3/17/23, effective 4/17/23)

**WAC 388-450-0185 What income deductions does the department allow when determining if I am eligible for food benefits and the amount of my monthly benefits?** (1) We determine if your assistance unit (AU) is eligible for basic food and calculate your monthly benefits according to requirements of the Food and Nutrition Act of 2008 and federal regulations related to the supplemental nutrition assistance program (SNAP).

(2) Under these federal laws, we subtract the following amounts from your AU's total monthly income to determine your countable monthly income under WAC 388-450-0162:

(a) A standard deduction based on the number of eligible people in your AU under WAC 388-408-0035:

Eligible AU members	Standard deduction
4 or fewer	\$193
5	\$225
6 or more	<del>(\$246)</del> <del>(\$258)</del> <u>\$258</u>

(b) (~~Twenty percent~~) 20% of your AU's gross earned income (earned income deduction);

(c) Your AU's expected monthly dependent care expense needed for an AU member to:

(i) Keep work, look for work, or accept work;

(ii) Attend training or education to prepare for employment; or

(iii) Meet employment and training requirements under chapter 388-444 WAC;

(d) Medical expenses over \$35 a month owed or anticipated by an elderly or disabled person in your AU as allowed under WAC 388-450-0200; and

(e) A portion of your shelter costs as described in WAC 388-450-0190.

**WSR 23-17-066**  
**PERMANENT RULES**  
**DEPARTMENT OF**

**SOCIAL AND HEALTH SERVICES**

(Economic Services Administration)

[Filed August 14, 2023, 1:06 p.m., effective September 14, 2023]

Effective Date of Rule: Thirty-one days after filing.

Purpose: The department is adopting amendments to WAC

388-446-0015 What is an intentional program violation (IPV) and administrative disqualification hearings (ADH) for basic food? These amendments align with federal regulations in 7 C.F.R. 273.16 (e)(3) regarding administrative disqualification hearing notices and actions related to trafficked benefits.

Citation of Rules Affected by this Order: Amending WAC

388-446-0015.

Statutory Authority for Adoption: RCW 74.04.050, 74.04.055, 74.04.057, 74.04.510, 74.08.090, and 43.20A.550.

Other Authority: 7 C.F.R. 273.16 (e)(3).

Adopted under notice filed as WSR 23-07-082 on March 15, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 1, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 1, Repealed 0.

Date Adopted: August 14, 2023.

Katherine I. Vasquez  
Rules Coordinator

**SHS-4963.1**

AMENDATORY SECTION (Amending WSR 20-13-090, filed 6/16/20, effective 8/1/20)

**WAC 388-446-0015 What is an intentional program violation (IPV) and administrative disqualification hearing (ADH) for basic food?** (1) An intentional program violation (IPV) is an act in which someone intentionally:

(a) Misrepresents, conceals, or withholds facts in order to be found eligible for benefits or to receive more benefits than their actual circumstances would allow including making a false statement regarding household circumstances;

(b) Acts in violation of the Food Nutrition Act of 2008, regulations for the supplemental nutrition assistance program (SNAP) under Title 7 of the Code of Federal Regulations, any state statute, or WAC



relating to the use, presentation, transfer, acquisition, receipt, trafficking, or possession of food assistance benefits including; or

(c) Attempts to buy, sell, steal, or trade food assistance benefits issued and accessed via electronic benefit transfer (EBT) cards, EBT card numbers or personal identification numbers (PINs), for cash or anything other than eligible food, alone or acting with others.

(2) If we suspect someone has committed an IPV we refer their case for an administrative disqualification hearing (ADH), unless:

(a) The case is currently referred for prosecution; or

(b) A court or prosecutor already took action against the person for the same or related facts.

(3) An administrative disqualification hearing (ADH) is a formal hearing to determine if a person committed an IPV. ADHs are governed by the rules found in chapter 388-02 WAC. However, rules in this section are the overriding authority if there is a conflict.

(4) A person suspected of an IPV may choose to waive their right to an ADH by signing a waiver of administrative disqualification hearing or a disqualification consent agreement that waives their right to the hearing and accept the IPV penalty under WAC 388-446-0020.

(5) If someone commits one or more IPV's and is suspected of committing another, we refer them for an ADH when the act of suspected violation occurred:

(a) After we mailed the disqualification notice to the client for the most recent IPV; or

(b) After criminal proceedings for the most recent IPV are concluded.

(6) When we refer a case for an administrative disqualification hearing (ADH), the office of administrative hearings (OAH) sends the person notice of the ADH at least (~~(thirty)~~) 30 days in advance of the hearing date. OAH sends the notice by certified mail, or personal service. The notice will contain the following information:

(a) The date, time, and place of the hearing;

(b) The charges against the person;

(c) A summary of the evidence, and how and where they may examine the evidence;

(d) A warning that a decision will be based entirely on the evidence the department provides if they fail to appear at the hearing;

(e) A statement that the person has (~~(ten)~~) 10 days from the date of the scheduled hearing to show good cause for failing to attend the hearing and to ask for a new hearing date;

(f) A warning that a determination of IPV will result in a disqualification period; and

(g) A statement that if we schedule a telephone hearing, they may request an in-person hearing by filing a request with the administrative law judge one week or more prior to the date of the hearing.

(h) If there is an individual or organization available that provides free legal representation, the notice shall advise the affected individual of the availability of the service.

(7) The department may combine an ADH and a regular hearing when the reason for both hearings is related.

(8) The person or a representative has the right to one continuance of up to (~~(thirty)~~) 30 days if a request is filed (~~(ten)~~) 10 days or more prior to the hearing date.

(9) The administrative law judge (ALJ) will conduct the ADH and render a decision even if the person or representative fails to appear, unless within (~~(ten)~~) 10 days from the date of the scheduled hearing:

- (a) The person can show good cause for failing to appear; and
- (b) The person or representative requests the hearing be reinstated.

(10) We may change a scheduled telephone hearing to an in-person hearing if (~~this is requested by~~) the person or department representative requests this at least one week in advance. The person requesting a change less than one week in advance must show good cause for the requested change.

(11) The ALJ issues a final decision as specified in WAC 388-02-0215 through 388-02-0525. The decision determines whether the department had established with clear and convincing evidence that the person committed and intended to commit an IPV.

(12) The department and the client each have the right to request a reconsideration of the decision as specified in WAC 388-02-0610 through 388-02-0635. The final order or the reconsideration decision is the final agency decision.

(13) We will not implement a disqualification and continue benefits at the current amount if:

(a) The client can show good cause for not attending the hearing within (~~thirty~~) 30 days from the date the disqualification notice was mailed; and

(b) An administrative law judge determines the client had good cause; or

(c) The client requests reconsideration or files a petition for judicial review to appeal the disqualification as specified in WAC 388-02-0530 (1) or (4).

## WSR 23-17-071

## PERMANENT RULES

## DEPARTMENT OF HEALTH

[Filed August 14, 2023, 3:36 p.m., effective September 14, 2023]

Effective Date of Rule: Thirty-one days after filing.

Purpose: The department of health (department) adopts revisions to the Death with Dignity Act requirements in chapter 246-978 WAC that reflect: (1) The amendments made during the 2023 legislative session; and (2) the writing style described in the 2023 Bill Drafting Guide.

ESSB 5179 did the following:

- In RCW 70.245.010, made changes to multiple definitions.
  - "Attending physician" became "attending qualified medical provider."
  - "Consulting physician" became "consulting qualified medical provider."
  - Added independent clinical social worker, advanced social worker, mental health counselor, psychiatric advanced registered nurse practitioner to the "counseling" definition.
  - Removed the definition of "physician."
  - Added a definition of "qualified medical provider" that includes physician, physician assistant, and advanced registered nurse practitioner.
- Changed the terms used throughout chapter 70.245 RCW to match the terms defined in RCW 70.245.010.
- In RCW 70.245.030, removed the long-term care facility witness requirement in subsection (4).
- In RCW 70.245.150, expanded how participating providers may send forms to the department. Now the department can accept forms electronically and by fax.

WAC 246-978-010 duplicates the definitions in statute, which means that the department must update definitions every time the legislature changes the definitions. The department adopts replacement of duplicate definitions with a cross-reference to statute and removal of definitions no longer in use.

WAC 246-978-020 describes how participating providers must report to the department as required by RCW 70.245.150(2). The department adopts three changes:

- Replacing "physician" with "qualified medical provider."
- Replacing the mailing address with "electronically, by mail, or fax."
- Removing the publication number after the form name.

WAC 246-978-030 duplicates language in RCW 70.245.150(2). The department repeals WAC 246-978-030 to remove the duplication and prevent potential conflicts between statute and rule.

WAC 246-978-040 describes who can be a witness for a patient living in a long-term care facility. ESSB 5179 repealed the witness requirement for a long-term care facility described in RCW 70.245.030(4). The department repeals WAC 246-978-040 because statute no longer requires it.

The department also adopts style changes throughout chapter 246-978 WAC that do not change the meaning of the rule.

Citation of Rules Affected by this Order: Repealing WAC 246-978-030 and 246-978-040; and amending WAC 246-978-010 and 246-978-020.

Statutory Authority for Adoption: ESSB 5179 (chapter 38, Laws of 2023); chapter 70.245 RCW.

Adopted under notice filed as WSR 23-12-093 on June 6, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 2, Repealed 2.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 2, Repealed 2.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 2, Repealed 2.

Date Adopted: August 14, 2023.

Kristin Peterson, JD  
Chief of Policy  
for Umair A. Shah, MD, MPH  
Secretary

#### OTS-4607.1

AMENDATORY SECTION (Amending WSR 09-06-010, filed 2/20/09, effective 3/5/09)

**WAC 246-978-001 Purpose and authority.** (~~This chapter is adopted by~~) The Washington state department of health adopts this chapter to implement the provisions of chapter 70.245 RCW, the Washington Death with Dignity Act.

AMENDATORY SECTION (Amending WSR 09-06-010, filed 2/20/09, effective 3/5/09)

**WAC 246-978-010 Definitions.** (~~For the purpose of this chapter, the following definitions apply:~~) In addition to the definitions contained in RCW 70.245.010, the following definitions in this section apply throughout this chapter unless the context clearly requires otherwise.

(1) "Act" means the "Washington Death with Dignity Act" or Initiative Measure No. 1000 as adopted by the voters on November 4, 2008, codified as chapter 70.245 RCW, and as amended.

(2) (~~"Adult" means an individual who is eighteen years of age or older.~~

(3) ~~"Attending physician" means the physician, as defined in chapter 18.71 or 18.57 RCW, who has primary responsibility for the care of the patient and treatment of the patient's terminal disease.~~

(4) ~~"Competent" means that, in the opinion of a court or in the opinion of the patient's attending physician or consulting physician,~~

psychiatrist, or psychologist, a patient has the ability to make and communicate an informed decision to health care providers, including communication through persons familiar with the patient's manner of communicating, if those persons are available.

~~(5) "Consulting physician" means a physician who is qualified by specialty or experience to make a professional diagnosis and prognosis regarding the patient's disease.~~

~~(6) "Counseling" means one or more consultations as necessary between a state licensed psychiatrist or psychologist and a patient for the purpose of determining that the patient is competent and not suffering from a psychiatric or psychological disorder or depression causing impaired judgment.~~

~~(7)) "Department" means the department of health.~~

~~((8) "Dispensing record" means a copy of the Pharmacy Dispensing Record form, DOH 422-067.~~

~~(9) "Health care provider" means a person licensed, certified or otherwise authorized or permitted by the law to administer health care or dispense medication in the ordinary course of business or practice of a profession and includes a health care facility.~~

~~(10) "Informed decision" means a decision by a qualified patient, to request and obtain a prescription for medication that the qualified patient may self-administer to end his or her life in a humane and dignified manner, that is based on an appreciation of the relevant facts and after being fully informed by the attending physician of:~~

~~(a) His or her medical diagnosis;~~

~~(b) His or her prognosis;~~

~~(c) The potential risks associated with taking the medication to be prescribed;~~

~~(d) The probable result of taking the medication to be prescribed; and~~

~~(e) The feasible alternatives including, but not limited to, comfort care, hospice care, and pain control.~~

~~(11) "Long-term care facility" means a facility licensed under chapter 18.51 or 72.36 RCW.~~

~~(12) "Medically confirmed" means the medical opinion of the attending physician has been confirmed by a consulting physician who has examined the patient and the patient's relevant medical records.~~

~~(13) "Patient" means a person who is under the care of a physician.~~

~~(14) "Physician" means a doctor of medicine, as defined in chapter 18.71 RCW, or osteopathy, as defined in chapter 18.57 RCW, licensed to practice medicine in the state of Washington.~~

~~(15) "Qualified patient" means a competent adult who is a resident of Washington state and has satisfied the requirements of the act in order to obtain a prescription for medication that the qualified patient may self-administer to end his or her life in a humane and dignified manner.~~

~~(16) "Self-administer" means a qualified patient's act of ingesting medication to end his or her life in a humane and dignified manner.~~

~~(17) "Terminal disease" means an incurable and irreversible disease that has been medically confirmed and will, within reasonable medical judgment, produce death within six months.)~~

AMENDATORY SECTION (Amending WSR 09-06-010, filed 2/20/09, effective 3/5/09)

**WAC 246-978-020 Reporting.** (1) To comply with the act, within ~~((thirty))~~ 30 calendar days of writing a prescription for medication to end the life of a qualified patient, the attending ~~((physician))~~ qualified medical provider shall send the following completed ~~((, signed, and dated documentation by mail to the State Registrar, Center for Health Statistics, P.O. Box 47814, Olympia, WA 98504))~~ documents to the department electronically, by mail, or fax:

(a) The patient's ~~((completed))~~ written request for medication to end life, either using the Written Request for Medication to End My Life in a Humane and Dignified Manner form ~~((, DOH 422-063,))~~ or in substantially the same form as described in the act;

(b) Attending ~~((Physician's))~~ qualified medical provider's compliance form ~~((, DOH 422-064));~~

(c) Consulting ~~((Physician's))~~ qualified medical provider's compliance form ~~((, DOH 422-065));~~ and

(d) Psychiatric/psychological consultant's compliance form, ~~((DOH 422-066,))~~ if an evaluation was performed.

(2) Within ~~((thirty))~~ 30 calendar days of a qualified patient's ingestion of a lethal dose of medication obtained under the act, or death from any other cause, whichever comes first, the attending ~~((physician shall complete the Attending Physician's After Death Reporting form, DOH 422-068))~~ qualified medical provider shall send the completed attending qualified medical provider's after death reporting form to the department electronically, by mail, or fax.

(3) To comply with the act, within ~~((thirty))~~ 30 calendar days of dispensing medication, the dispensing health care provider shall ~~((file))~~ send a copy of the ~~((Pharmacy Dispensing Record form, DOH 422-067, with the State Registrar, Center for Health Statistics, P.O. Box 47814, Olympia, WA 98504. Information to be reported to the department shall include))~~ pharmacy dispensing record form to the department electronically, by mail, or fax. The pharmacy dispensing record form must contain:

(a) Patient's name and date of birth;

(b) Patient's address;

(c) Prescribing ~~((physician's))~~ qualified medical provider's name and phone number;

(d) Dispensing health care provider's name, address and phone number;

(e) Medication dispensed and quantity;

(f) Date the prescription was written; and

(g) Date the medication was dispensed.

#### REPEALER

The following sections of the Washington Administrative Code are repealed:

WAC 246-978-030 Confidentiality—Liability.

WAC 246-978-040 Qualifications of witness in a long-term care facility.

WSR 23-17-073

PERMANENT RULES

DEPARTMENT OF HEALTH

[Filed August 14, 2023, 4:10 p.m., effective September 14, 2023]

Effective Date of Rule: Thirty-one days after filing.

Purpose: WAC 246-282-990(4), Sanitary control of shellfish—Fees, annual paralytic shellfish poisoning (PSP) testing fee redistribution. The adopted rule equitably assesses the cost of PSP testing by following the annual redistribution formula, which is based on the number of PSP tests done in the previous year. PSP testing is essential to public health as it is the only means available to determine if dangerous levels of PSP exist in commercial geoduck so that toxic shellfish do not reach consumers.

Citation of Rules Affected by this Order: Amending WAC 246-282-990.

Statutory Authority for Adoption: RCW 43.20.250.

Other Authority: RCW 69.30.050.

Adopted under notice filed as WSR 23-10-070 on May 2, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 1, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 1, Repealed 0.

Date Adopted: August 14, 2023.

Kristin Petersen, JD  
 Chief of Policy  
 for Umair A. Shah, MD, MPH  
 Secretary

**OTS-4372.2**

AMENDATORY SECTION (Amending WSR 22-10-050, filed 4/29/22, effective 5/29/22)

**WAC 246-282-990 Fees.** (1) Annual shellfish operation license fees are:

Type of Operation	Annual Fee
Harvester	\$263
Shellstock Shipper	
0 - 49 Acres	\$297
50 or greater Acres	\$476
Scallop Shellstock Shipper	\$297

Type of Operation	Annual Fee
Shucker-Packer	
Plants with floor space < 2000 sq. ft.	\$542
Plants with floor space 2000 sq. ft. to 5000 sq. ft.	\$656
Plants with floor space > 5000 sq. ft.	\$1,210

(2) The fee for each export certificate is \$55.00.

(3) Annual biotoxin testing fees for companies harvesting species other than geoduck intertidally (between the extremes of high and low tide) are as follows:

Fee Category		
Type of Operation	Number of Harvest Sites	Fee
Harvester	≤ 2	\$353
Harvester	3 or more	\$535
Shellstock Shipper		\$198
Wholesale Company		
Shellstock Shipper	≤ 2	\$393
0 - 49 acres		
Shellstock Shipper	3 or more	\$610
0 - 49 acres		
Shellstock Shipper	N/A	\$961
50 or greater acres		
Shucker-Packer	≤ 2	\$752
(plants < 2000 ft <sup>2</sup> )		
Shucker-Packer	3 or more	\$1,076
(plants < 2000 ft <sup>2</sup> )		
Shucker-Packer	≤ 2	\$882
(plants 2000 - 5000 ft <sup>2</sup> )		
Shucker-Packer	3 or more	\$1,297
(plants 2000 - 5000 ft <sup>2</sup> )		
Shucker-Packer	N/A	\$2,412
(plants > 5000 ft <sup>2</sup> )		

(a) The number of harvest sites will be the total number of harvest sites on the licensed company's harvest site certificate:

(i) At the time of first licensure; or

(ii) January 1st of each year for companies licensed as harvesters; or

(iii) July 1st of each year for companies licensed as shellstock shippers and shucker packers.

(b) Two or more contiguous parcels with a total acreage of one acre or less is considered one harvest site.

(4) Annual PSP testing fees for companies harvesting geoduck are as follows:

Harvester	Cert #	Fee
<u>Chuckanut Shellfish Inc.</u>	<u>WA-1350-HA</u>	<u>\$997</u>
Department of Natural Resources	NA	<del>(\$15,037)</del>
		<u>\$13,354</u>



Harvester	Cert #	Fee
Jamestown S'Klallam Tribe	WA-0588-SS	<del>(\$5,618)</del> \$4,584
Lower Elwha Klallam Tribe	WA-0587-HA	<del>(\$2,644)</del> \$2,392
Lummi Indian Business Council	WA-0098-SS	<del>(\$496)</del> \$399
<u>Nisqually Indian Tribe</u>	<u>WA-1268-HA</u>	<u>\$199</u>
Port Gamble S'Klallam Tribe	WA-0859-HA	<del>(\$5,123)</del> \$3,388
Puyallup Tribe of Indians	WA-1137-HA	<del>(\$4,957)</del> \$5,381
<u>Rising Tide CE, LLC</u>	<u>WA-1951-HA</u>	<u>\$199</u>
<del>((Seaproducts, Inc.</del>	<del>WA-1416-SS</del>	<del>\$661</del>
<del>Skokomish Indian Tribe</del>	<del>WA-0577-HA</del>	<del>\$165)</del>
Suquamish Tribe	WA-0694-SS	<del>(\$5,618)</del> \$7,175
Swinomish Indian Tribal Community	WA-1420-SS	<del>(\$661)</del> \$997
Taylor Shellfish Company, Inc.	WA-0046-SP	<del>(\$7,932)</del> \$9,168
The Tulalip Tribes	WA-0997-HA	<del>(\$9,088)</del> \$9,766

(5) Fees must be paid in full to department of health before a commercial shellfish license is issued or renewed.

(6) Refunds for fees will be given only if the applicant withdraws a new or renewal license application prior to the effective date of the new or renewed license.

## WSR 23-17-083

## PERMANENT RULES

## DEPARTMENT OF AGRICULTURE

[Filed August 15, 2023, 10:52 a.m., effective September 15, 2023]

Effective Date of Rule: Thirty-one days after filing.

Purpose: This rule making amends chapters 16-325 WAC, Seed potato isolation district and 16-482 WAC, Seed potato quarantine. In response to a petition received from the Washington seed potato commission, the department of agriculture (department) is amending the seed potato rules to strengthen protections for the seed potato isolation district (isolation district) located in a portion of Whatcom County.

In consideration of the petition, the department is amending the two identified chapters to:

- Expand the definition of "seed potatoes";
- Clarify that the requirement to be enrolled in the certification program includes all plantings for commercial use and adds the option for certified seed to be used for each growing season in commercial potato plantings of one acre or less instead of enrollment in the certification program;
- Add a requirement that all lots of potatoes entering the isolation district for planting or further sale, except for those intended for immediate human consumption (example: Potatoes sold in grocery stores), must be tested and found negative for bacterial ring rot by an approved laboratory at origin;
- Add a requirement that shipments entering or transiting the isolation district must be covered in a manner that safeguards pathogen dispersal;
- Establish a prior notification requirement for seed potatoes entering the isolation district;
- Require shipments of potatoes be held for 24 hours after delivery to allow the department time to contact the receiver for inspection;
- Add a violation section regarding the disposition of potatoes in the isolation district found to be in violation of this chapter;
- Clarify in the seed potato quarantine rule (WAC 16-482-010) that all lots of potatoes entering the seed potato isolation district, except for those intended for immediate human consumption, are also subject to the requirements under chapter 16-325 WAC.

Citation of Rules Affected by this Order: New WAC 16-325-030; and amending WAC 16-325-010, 16-325-020, and 16-482-010.

Statutory Authority for Adoption: RCW 15.14.015, 15.15.010, 17.24.011, and 17.24.041.

Adopted under notice filed as WSR 23-13-084 on June 15, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 1, Amended 3, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 0, Repealed 0.

Date Adopted: August 15, 2023.

Derek I. Sandison  
Director

## OTS-4629.2

AMENDATORY SECTION (Amending WSR 98-09-071, filed 4/20/98, effective 5/21/98)

**WAC 16-325-010 Definitions.** The definitions in this section shall apply throughout this chapter.

(1) "Department" means the department of agriculture of the state of Washington.

(2) "Director" means the director of the department of agriculture or a duly appointed representative.

(3) "Potato" means plants or plant parts of *Solanum tuberosum*.

(4) "Seed potatoes" means vegetatively propagated tubers of *Solanum tuberosum* used for propagation, research, breeding, or production.

(5) "Seed potato certification program" means the program in which certified seed potatoes are produced, as set forth in chapter 16-324 WAC.

AMENDATORY SECTION (Amending WSR 98-09-071, filed 4/20/98, effective 5/21/98)

**WAC 16-325-020 Regulations for potato production within the seed potato isolation district.** All potato plantings in excess of one acre must be enrolled in the seed potato certification program described in chapter 16-324 WAC. All commercial potato plantings of one acre or less must either be enrolled in the seed potato certification program or planted exclusively with certified seed potatoes. Affected growers shall be responsible for all associated fees as required in chapter 16-324 WAC. All potatoes entering the isolation district for planting, processing or further sale, except for those intended for immediate human consumption, must be derived from tested mother lots and found negative for bacterial ring rot by an approved laboratory at origin. This requirement does not apply to shipments merely transiting through the district where the potatoes will not be planted, processed, or sold within the district. Shipments entering or transiting through the isolation district must be covered in a manner that safeguards pathogen dispersal.

The receiver must give prior notification to the department of all lots of seed potatoes entering the isolation district and hold all shipments for 24 hours after delivery, to allow the department to contact the receiver for inspection. Notification may be by email or facsimile to:

- Email: [PlantServices@agr.wa.gov](mailto:PlantServices@agr.wa.gov); or

- Facsimile: 360-902-2094.

Documentation must include bacterial ring rot test results from a laboratory approved by the director and a bill of lading showing address of shipper and receiver.

#### NEW SECTION

**WAC 16-325-030 Violations.** (1) At the option and expense of the owner or owners or their responsible agents, potatoes shipped into or planted in the isolation district in violation of this chapter may be returned to the point of origin or destroyed. Destruction will be done in a manner that safeguards pathogen dispersal as approved by the department and shall be monitored by the department.

(2) Anyone violating the terms of this chapter or chapter 16-482 WAC may be subject to civil and/or criminal penalties as provided in law.

#### **OTS-4630.1**

AMENDATORY SECTION (Amending WSR 07-11-013, filed 5/3/07, effective 6/3/07)

**WAC 16-482-010 Regulations—Certified seed requirement.** (1) Except as provided in WAC 16-482-015, all seed potatoes planted within the state for commercial or for seed production shall be certified seed, produced as a part of a certified seed potato program in the state or country of origin that meets the requirements of Article 4 of the State National Harmonization Program for seed potatoes. All potatoes entering the seed potato isolation district must comply with the requirements of chapter 16-325 WAC including, but not limited to, the requirement that all potatoes entering the district, except those intended for immediate human consumption, must be tested and found negative for bacterial ring rot by an approved laboratory at origin.

(2) The department may sample and test any lot of seed potatoes or conduct field inspections for the purpose of testing and verification of compliance with this chapter.

## WSR 23-17-085

## PERMANENT RULES

## DEPARTMENT OF HEALTH

[Filed August 15, 2023, 10:57 a.m., effective September 15, 2023]

Effective Date of Rule: Thirty-one days after filing.

Purpose: Health equity continuing education (CE) training for acupuncturists or acupuncture and Eastern medicine practitioners. RCW 43.70.613 (3)(b) directed the rule-making authority or each health profession licensed under Title 18 RCW that is subject to CE to adopt rules requiring a licensee to complete health equity CE training at least once every four years. The statute also directed the department of health (department) to create model rules establishing the minimum standards for health equity CE programs. The department filed model rules for health equity CE minimum standards on November 23, 2022, under WSR 22-23-167. Any rules developed for the acupuncture and Eastern medicine program must meet or exceed the minimum standards in the model rules in WAC 246-12-800 through 246-12-830.

The department is adopting new WAC 246-803-425 to implement ESSB 5229 (chapter 276, Laws of 2021). The department is adopting the health equity model rules, WAC 246-12-800 through 246-12-830, for acupuncturists or acupuncture and Eastern medicine practitioners to comply with RCW 43.70.613. The adopted rule adds two hours of health equity education, as required in the model rules, to be completed as part of the current CE requirements every four years.

The adopted rule does not change the total CE hours but requires two hours in health equity every four years which is absorbed into the existing number of CE hours required. The health equity CE requirements is counted under existing, unspecified CE requirements for the profession.

Citation of Rules Affected by this Order: New WAC 246-803-425.

Statutory Authority for Adoption: RCW 18.06.160, 43.70.040, 43.70.613, and 18.130.040.

Adopted under notice filed as WSR 23-10-066 on May 2, 2023.

A final cost-benefit analysis is available by contacting Vicki Brown, P.O. Box 47852, Olympia, WA 98504-7852, phone 360-235-4865, fax 360-236-2901, TTY 711, email vicki.brown@doh.wa.gov, website www.doh.wa.gov.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 1, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 1, Amended 0, Repealed 0.

Date Adopted: August 15, 2023.

Kristin Peterson, JD  
Chief of Policy  
for Umair A. Shah, MD, MPH  
Secretary

OTS-4402.1

NEW SECTION

**WAC 246-803-425 Health equity continuing education training requirements.** (1) A licensed acupuncturist or acupuncture and Eastern medicine practitioner, must complete two hours of health equity continuing education training every four years as described in WAC 246-12-800 through 246-12-830.

(2) The two hours of health equity continuing education a licensed acupuncturist or acupuncture and Eastern medicine practitioner completes counts toward meeting the applicable continuing education requirements under WAC 246-803-420.

WSR 23-17-106

PERMANENT RULES

TRANSPORTATION COMMISSION

[Filed August 17, 2023, 9:59 a.m., effective September 17, 2023]

Effective Date of Rule: Thirty-one days after filing.

Purpose: The purpose of this proposal is to: (i) Increase ferry fares to meet legislative financial requirements; (ii) add an additional one percent discount to the current discount amount offered for multiride fares, effective October 1, 2023, and expiring September 30, 2025; and (iii) adopt changes to the ferry fare fuel surcharge rule to require a review and approval from the commission before any fuel surcharge can be implemented.

Citation of Rules Affected by this Order: Amending WAC 468-300-010, 468-300-020, 468-300-040, and 468-300-080.

Statutory Authority for Adoption: RCW 47.56.030 and 47.60.315.

Adopted under notice filed as WSR 23-14-047 on July 27, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 1, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 4, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 1, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 4, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 0, Repealed 0.

Date Adopted: August 10, 2023.

Reema Griffith  
Executive Director

**OTS-4692.2**

AMENDATORY SECTION (Amending WSR 22-18-017, filed 8/26/22, effective 10/1/22)

**WAC 468-300-010 Ferry passenger tolls.**

**EFFECTIVE 03:00 A.M. October 1, ((2021)) 2023**

ROUTES	Full Fare <sup>9</sup>	Senior/ Disabled( Youth) <sup>9</sup>	Multiride Media ((20 Rides)) 10 Round Trips <sup>1, 9</sup>	Monthly Pass <sup>5, 9</sup>	Bicycle Surcharge <sup>2</sup>
Via Auto Ferry	((7.20))	((3.60))	((58.60))	((93.80))	
*Fautleroy-Southworth	7.70	3.85	61.90	99.05	1.00
*Seattle-Bremerton					
*Seattle-Bainbridge Island	((9.25))	((4.60))	((75.00))	((120.00))	
*Edmonds-Kingston	9.85	4.90	78.85	126.15	1.00
Port Townsend-Coupeville	((3.85))	((1.90))	((63.60))	((101.80))	
	4.10	2.05	66.90	107.05	0.50

ROUTES	Full Fare <sup>9</sup>	Senior/Disabled((; Youth)) <sup>9</sup>	Multiride Media ((20 Rides)) 10 Round Trips <sup>1, 9</sup>	Monthly Pass <sup>5, 9</sup>	Bicycle Surcharge <sup>2</sup>
*Fautleroy-Vashon	((6.10))	((3.05))	((49.80))	((79.70))	
*Southworth-Vashon	6.50	3.25	52.40	83.85	1.00
*Pt. Defiance-Tahlequah	((5.65))	((2.80))	((46.20))	((73.95))	
*Mukilteo-Clinton	6.00	3.00	48.45	77.50	1.00
*Anacortes to Lopez, Shaw, Orcas or Friday Harbor	((14.85))	((7.40))	((98.30))	N/A	2.00 <sup>6</sup>
Between Lopez, Shaw, Orcas and Friday Harbor <sup>4</sup>	N/C	N/C	N/C	N/A	N/C
Anacortes to Sidney and Sidney to all destinations	((21.80))	((10.90))	N/A	N/A	4.00 <sup>7</sup>
From Lopez, Shaw, Orcas and Friday Harbor to Sidney	((13.70))	((6.85))	N/A	N/A	2.00 <sup>8</sup>
Lopez, Shaw, Orcas and Friday Harbor to Sidney (round trip) <sup>3</sup>	((26.90))	((13.20))	N/A	N/A	4.00 <sup>7</sup>

All fares rounded to the nearest multiple of \$0.05.

\*These routes operate as a one-point toll collection system with round trip tolls.

<sup>1</sup>MULTIRIDE MEDIA - A multiride pass provides 10 round-trip rides on all routes except Port Townsend/Coupeville, in which case the multiride pass is valid for 20 round-trip rides. A multiride pass shall be valid only for 90 days from date of purchase after which time the tickets shall not be accepted for passage. Remaining value will not be eligible for refund or exchange. There shall be no commercial resale of this fare media. For mail order deliveries, WSF may add additional days to allow for delivery times. Multiride media provides a 20% discount off of the full fare for all routes except for Anacortes to Lopez, Shaw, Orcas, or Friday Harbor. For Anacortes to Lopez, Shaw, Orcas, or Friday Harbor, multiride media provides a 35% discount off the full fare. For all routes, the multiride media prices listed above also include an additional 1% discount, expiring on September 30, 2025.

<sup>2</sup>BICYCLE SURCHARGE - Is an addition to the appropriate passenger fare. Customers using multiride media and monthly passes are exempt from the bicycle surcharge. On all routes except Anacortes/San Juan Islands/Sidney, B.C., customers paying with the ePurse or the ORCA card are exempt from the bicycle surcharge. Children/youth passengers 18 years and under are exempt from the bicycle surcharge. For the purposes of WSF fares determination, the bicycle fare category shall include both bicycles as defined by RCW 46.04.071 and electric-assisted bicycles as defined by RCW 46.04.169. Bicycles towing a kayak or canoe are to be charged the motorcycle/driver (stowage) rate in WAC 468-300-020. This rate includes the fare for the walk on passenger with the bicycle, and the kayak or canoe being towed by the bicycle. This requirement shall not apply to interisland travel in the San Juan Islands. All other bicycles towing trailers are charged the applicable bicycle surcharge.

<sup>3</sup>ROUND TRIP - Round trip passage for international travel available for trips beginning or ending on one of the Islands served.

<sup>4</sup>INTER-ISLAND FARES - Passenger fares included in Anacortes tolls.

<sup>5</sup>PASSES - Passenger passes are available for all routes except Anacortes/San Juan Islands/Sidney, B.C. Passes are valid for the period printed on the pass and will be presented to Washington state ferries staff or scanned through an automated turnstile whenever a passenger fare is collected. This pass is based on 16 days of passenger travel with ((~~20%~~)) the applicable multiride media discount. A \$1.00 retail/shipping and handling fee will be added to the price of the pass.

A combination ferry-transit pass may be available for a particular route when determined by Washington state ferries and a local public transit agency to be a viable fare instrument. The WSF portion of the fare is based on 16 days of passenger travel per month at ((~~20%~~)) the applicable multiride media discount.

The monthly pass is valid for a maximum of 31 round trips per month, is nontransferable, is nonreproducible, and is intended for a single user. Monthly passes purchased through



the regional SmartCard program are also nontransferable and intended for a single user, but allow for unlimited usage.

<sup>6</sup>BICYCLE SURCHARGE - This becomes \$4.00 during peak season (May 1 through September 30).

<sup>7</sup>BICYCLE SURCHARGE - This becomes \$6.00 during peak season (May 1 through September 30).

<sup>8</sup>BICYCLE SURCHARGE - This becomes \$3.00 during peak season (May 1 through September 30).

<sup>9</sup>CAPITAL SURCHARGE - Included is a \$0.50 capital surcharge on each single passenger fare collected. On all multiride cards except for Port Townsend/Coupeville, the included capital surcharge is \$5.00. For Port Townsend/Coupeville, the included capital surcharge is \$10.00 on multiride cards. On all monthly passes except Port Townsend/Coupeville, there is included a \$8.00 capital surcharge. For Port Townsend/Coupeville, the included capital surcharge is \$16.00 on monthly passes. (~~For passenger half fare on Port Townsend/Coupeville the capital surcharge is \$0.40.~~)

CHILDREN/YOUTH - (~~Children under six years of age will be carried free when accompanied by parent or guardian. Children/youths six through 18 years of age will be charged the youth fare, which will be 50% of full fare rounded down to the nearest multiple of \$0.05.~~) Children/youth passengers 18 years and under will ride free of charge on all system routes.

SENIOR CITIZENS - Passengers age 65 and over, with proper identification establishing proof of age, may travel at half-fare passenger tolls on any route where passenger fares are collected, which will be rounded down to the nearest multiple of \$0.05.

PEOPLE WITH DISABILITIES - Any person who has a physical or mental impairment that substantially limits one or more major life activity, upon presentation of a WSF Disability Travel Permit, Regional Reduced Fare Permit, or other identification which establishes a disability may travel at half-fare passenger tolls on any route where passenger fares are collected, which will be rounded down to the nearest multiple of \$0.05. In addition, people with disabilities who require attendant care while traveling on the ferries, and are so certified by their physician, may obtain an endorsement on their WSF Disability Travel Permit and such endorsement shall allow the attendant to travel free as a passenger.

BUS PASSENGERS - Passengers traveling on public transit buses pay the applicable fare. Passengers traveling in private or commercial buses will be charged the half-fare rate, which will be rounded down to the nearest multiple of \$0.05.

MEDICARE CARD HOLDERS - Any person holding a medicare card duly issued to that person pursuant to Title II or Title XVIII of the Social Security Act may travel at half-fare passenger tolls, which will be rounded down to the nearest multiple of \$0.05 on any route upon presentation of a WSF Disability Travel Permit or a Regional Reduced Fare Permit at time of travel.

IN-NEED ORGANIZATIONS - For qualified organizations serving in-need clients by providing tickets for transportation on WSF at no cost to clients, program would offer a monthly discount to approximate appropriate multiride media discount rates. Appointing bodies (those that appoint Ferry Advisory Committees) will nominate to the Washington State Transportation Commission those organizations that meet the criteria of the program. The Commission will review such nominations and certify those organizations that qualify. The following criteria will be used for nominating and certifying in-need organizations: Nongovernmental and not-for-profit organizations whose primary purpose is one or more of the following: Help clients with medical issues; provide clients with low-income social services; help clients suffering from domestic violence; provide clients with employment-seeking services; and/or help clients with Social Security. Travel will be initially charged based on full fare and billed monthly. The credits will be approximately based on the discount rates offered to multiride media users applicable on the date of travel.

PROMOTIONAL TOLLS - A promotional rate may be established at the discretion of the WSF Assistant Secretary, Executive Director for a specific discount in order to enhance total revenue and effective only at designated times on designated routes. A promotional fare product

may also be established to support tourism or other special events. The promotional fare or product may be bundled and sold as part of a multiparty promotional program.

Special passenger fare rate(s) may be established for a pilot program in conjunction with the Central Puget Sound Regional Fare Integration project on ferry route(s) serving King, Pierce, Snohomish and Kitsap counties. The rate(s) may be established at the discretion of the WSF Assistant Secretary, Executive Director for a specific discount not to exceed 50 percent of full fare.

**SCHOOL GROUPS** - Passengers traveling in authorized school groups, including home-school groups, will be charged a flat rate of \$5.00 per walk-on group or per vehicle of students and/or advisors and staff. All school groups require a letter of authorization and prior notification. In the case of home-school groups, in addition to prior notification, a copy of the filed Declaration of Intent (as outlined in RCW 28A.200.010) shall be submitted to the tollbooth at the time of travel. Notification shall be made no less than 72 hours before the scheduled departure and will include the expected number of school-age children and adults that will be traveling to ensure WSF can satisfy U.S. Coast Guard lifesaving equipment requirements. Failure to provide adequate notification may result in delayed travel. Vehicles and drivers will be charged the fare applicable to vehicle size. The special school rate is \$10.00 on routes where one-point toll systems are in effect.

**BUNDLED SINGLE FARE BOOKS** - WSF may bundle single fare types into multiride media as a customer convenience. Remaining value will not be eligible for refund or exchange. For mail order deliveries, WSF may add additional days for delivery times.

**FIRE DEPARTMENT AND FIRE DISTRICT FARE CONSIDERATION** - At the discretion of the WSF Assistant Secretary, WSF may authorize no-fare or discounted fare passage on scheduled and/or special ferry sailings for fire departments and fire districts that provide contracted fire protection services for WSF ferry terminals and/or other WSF facilities within their jurisdiction. Such passage shall be considered full and complete consideration for such fire protection services, in lieu of annual payments for such services, to be so noted in such fire protection agreements. The scope of such authorization includes designated fire department and fire district vehicles (see below), drivers and passengers en route to and from an emergency call, on ferry routes with a WSF terminal and/or other WSF facility served by a fire department or fire district pursuant to a WSF fire protection service agreement. Authorized vehicles may include public fire department and fire district medical aid units, fire trucks, incident command and/or other vehicles dispatched to and returning from an emergency call.

**GROUP OR VOLUME SALES** - In order to increase total revenues, WSF may develop full fare or discounted customer packages or bundle single fare types into multiride media or offer passes for high volume or group users. In pricing these packages, WSF will have discretion to set appropriate volume discounts based on a case-by-case basis.

**SPECIAL EVENTS** - In order to increase total revenues, WSF may develop, create or participate in special events that may include, but not be limited to, contributing or packaging discounted fares in exchange for the opportunity to participate in the income generated by the event.

**LOW-INCOME FARE PILOT** - Starting no earlier than January 1, 2020, special passenger fare rate(s) may be established for a pilot program offering a low-income fare on any ferry route for riders made eligible through an existing transit agency's low-income fare program. Enactment of this program is dependent upon legislative funding for the pilot project. If funded, Washington State Ferries' Assistant Secretary shall submit a proposal to carry out this pilot program and the Washington State Transportation Commission must approve both the program and the fare schedule before it is implemented. Once implemented, WSF shall provide, at a minimum, updates to the Commission every six months on the pilot. The pilot will conclude no longer than three years from its implementation.

**GOOD TO GO! PILOT** - Special ferry toll rate(s) may be established for a pilot program of Good to Go! or similar fare collection infrastructure, technology, or ORCA replacement system on

any ferry route. Washington State Ferries Assistant Secretary shall design the program and submit a proposed program and fare schedule to the Washington State Transportation Commission. The Commission shall review, modify and approve the proposed fare schedule and fare policies before it is implemented. Once implemented, WSF shall provide, at a minimum, updates to the Commission every six months on the pilot. The pilot will conclude no longer than three years from its implementation.

**EFFECTIVE 03:00 A.M. October 1, ((2022)) 2024**

ROUTES	Full Fare <sup>8</sup>	Senior/ Disabled <sup>8</sup>	Multiride Media ((20 Rides)) 10 Round Trips <sup>1, 8</sup>	Monthly Pass <sup>5, 8</sup>	Bicycle Surcharge <sup>2</sup>
Via Auto Ferry	((7.40))	((3.70))	((60.20))	((96.35))	
*Fauntleroy-Southworth	<u>8.00</u>	<u>4.00</u>	<u>64.25</u>	<u>102.80</u>	1.00
*Seattle-Bremerton					
*Seattle-Bainbridge Island	((9.45))	((4.70))	((76.60))	((122.60))	
*Edmonds-Kingston	<u>10.25</u>	<u>5.10</u>	<u>82.05</u>	<u>131.30</u>	1.00
Port Townsend-Coupeville	((3.95))	((1.95))	((65.20))	((104.35))	
	<u>4.25</u>	<u>2.10</u>	<u>69.25</u>	<u>110.80</u>	0.50
*Fauntleroy-Vashon					
*Southworth-Vashon	((6.25))	((3.10))	((51.00))	((81.60))	
*Pt. Defiance-Tahlequah	<u>6.75</u>	<u>3.35</u>	<u>54.40</u>	<u>87.05</u>	1.00
*Mukilteo-Clinton	((5.80))	((2.90))	((47.40))	((75.85))	
	<u>6.25</u>	<u>3.10</u>	<u>50.45</u>	<u>80.70</u>	1.00
*Anacortes to Lopez, Shaw, Orcas or Friday Harbor	((15.20))	((7.60))	((100.55))		
	<u>16.50</u>	<u>8.25</u>	<u>107.40</u>	N/A	2.00 <sup>6</sup>
Between Lopez, Shaw, Orcas and Friday Harbor <sup>4</sup>	N/C	N/C	N/C	N/A	N/C
Anacortes to Sidney and Sidney to all destinations	((22.35))	((11.15))			
	<u>24.25</u>	<u>12.10</u>	N/A	N/A	4.00 <sup>7</sup>
From Lopez, Shaw, Orcas and Friday Harbor to Sidney	((14.05))	((7.00))			
	<u>15.20</u>	<u>7.60</u>	N/A	N/A	2.00 <sup>8</sup>
Lopez, Shaw, Orcas and Friday Harbor to Sidney (round trip) <sup>3</sup>	((27.60))	((13.50))			
	<u>29.90</u>	<u>14.70</u>	N/A	N/A	4.00 <sup>7</sup>

All fares rounded to the nearest multiple of \$0.05.

\*These routes operate as a one-point toll collection system with round trip tolls.

<sup>1</sup>MULTIRIDE MEDIA - A multiride pass provides 10 round-trip rides on all routes except Port Townsend/Coupeville, in which case the multiride pass is valid for 20 round-trip rides. A multiride pass shall be valid only for 90 days from date of purchase after which time the tickets shall not be accepted for passage. Remaining value will not be eligible for refund or exchange. There shall be no commercial resale of this fare media. For mail order deliveries, WSF may add additional days to allow for delivery times. Multiride media provides a 20% discount off of the full fare for all routes except for Anacortes to Lopez, Shaw, Orcas, or Friday Harbor. For Anacortes to Lopez, Shaw, Orcas, or Friday Harbor, multiride media provides a 35% discount off the full fare. For all routes, the multiride media prices listed above also include an additional 1% discount, expiring on September 30, 2025.

<sup>2</sup>BICYCLE SURCHARGE - Is an addition to the appropriate passenger fare. Customers using multiride media and monthly passes are exempt from the bicycle surcharge. On all routes except Anacortes/San Juan Islands/Sidney, B.C., customers paying with the ePurse or the ORCA card are exempt from the bicycle surcharge. Children/youth passengers 18 years and under are exempt from the bicycle surcharge. For the purposes of WSF fares determination, the bicycle fare category shall include both bicycles as defined by RCW 46.04.071 and electric-assisted bicycles as defined by RCW 46.04.169. Bicycles towing a kayak or canoe are to be charged the motorcycle/driver (stowage) rate in WAC 468-300-020. This rate includes the fare for the walk on passenger with the bicycle, and the kayak or canoe being towed by the bicycle. This requirement shall not apply to interisland travel in the San Juan Islands. All other bicycles towing trailers are charged the applicable bicycle surcharge.

<sup>3</sup>ROUND TRIP - Round trip passage for international travel available for trips beginning or ending on one of the Islands served.

<sup>4</sup>INTER-ISLAND FARES - Passenger fares included in Anacortes tolls.

<sup>5</sup>PASSES - Passenger passes are available for all routes except Anacortes/San Juan Islands/Sidney, B.C. Passes are valid for the period printed on the pass and will be presented to Washington state ferries staff or scanned through an automated turnstile whenever a passenger fare is collected. This pass is based on 16 days of passenger travel with (~~(a-20%)~~) the applicable multiride media discount. A \$1.00 retail/shipping and handling fee will be added to the price of the pass.

A combination ferry-transit pass may be available for a particular route when determined by Washington state ferries and a local public transit agency to be a viable fare instrument. The WSF portion of the fare is based on 16 days of passenger travel per month at (~~(a-20%)~~) the applicable multiride media discount.

The monthly pass is valid for a maximum of 31 round trips per month, is nontransferable, is nonreproducible, and is intended for a single user. Monthly passes purchased through the regional SmartCard program are also nontransferable and intended for a single user, but allow for unlimited usage.

<sup>6</sup>BICYCLE SURCHARGE - This becomes \$4.00 during peak season (May 1 through September 30).

<sup>7</sup>BICYCLE SURCHARGE - This becomes \$6.00 during peak season (May 1 through September 30).

<sup>8</sup>BICYCLE SURCHARGE - This becomes \$3.00 during peak season (May 1 through September 30).

<sup>9</sup>CAPITAL SURCHARGE - Included is a \$0.50 capital surcharge on each single passenger fare collected. On all multiride cards except for Port Townsend/Coupeville, the included capital surcharge is \$5.00. For Port Townsend/Coupeville, the included capital surcharge is \$10.00 on multiride cards. On all monthly passes except Port Townsend/Coupeville, there is an included \$8.00 capital surcharge. For Port Townsend/Coupeville, the included capital surcharge is \$16.00 on monthly passes. (~~For passenger half fare on Port Townsend/Coupeville the capital surcharge is \$0.40.~~)

CHILDREN/YOUTH - Children/youth passengers 18 years and under will ride free of charge on all system routes.

SENIOR CITIZENS - Passengers age 65 and over, with proper identification establishing proof of age, may travel at half-fare passenger tolls on any route where passenger fares are collected, which will be rounded down to the nearest multiple of \$0.05.

PEOPLE WITH DISABILITIES - Any person who has a physical or mental impairment that substantially limits one or more major life activity, upon presentation of a WSF Disability Travel Permit, Regional Reduced Fare Permit, or other identification which establishes a disability may travel at half-fare passenger tolls on any route where passenger fares are collected, which will be rounded down to the nearest multiple of \$0.05. In addition, people with disabilities who require attendant care while traveling on the ferries, and are so certified by their physician, may obtain an endorsement on their WSF Disability Travel Permit and such endorsement shall allow the attendant to travel free as a passenger.

BUS PASSENGERS - Passengers traveling on public transit buses pay the applicable fare. Passengers traveling in private or commercial buses will be charged the half-fare rate, which will be rounded down to the nearest multiple of \$0.05.

MEDICARE CARD HOLDERS - Any person holding a medicare card duly issued to that person pursuant to Title II or Title XVIII of the Social Security Act may travel at half-fare passenger tolls, which will be rounded down to the nearest multiple of \$0.05 on any route upon presentation of a WSF Disability Travel Permit or a Regional Reduced Fare Permit at time of travel.

IN-NEED ORGANIZATIONS - For qualified organizations serving in-need clients by providing tickets for transportation on WSF at no cost to clients, program would offer a monthly discount to approximate appropriate multiride media discount rates. Appointing bodies (those that appoint Ferry Advisory Committees) will nominate to the Washington State Transportation Commission those organizations that meet the criteria of the program. The Commission will re-

view such nominations and certify those organizations that qualify. The following criteria will be used for nominating and certifying in-need organizations: Nongovernmental and not-for-profit organizations whose primary purpose is one or more of the following: Help clients with medical issues; provide clients with low-income social services; help clients suffering from domestic violence; provide clients with employment-seeking services; and/or help clients with Social Security. Travel will be initially charged based on full fare and billed monthly. The credits will be approximately based on the discount rates offered to multiride media users applicable on the date of travel.

**PROMOTIONAL TOLLS** - A promotional rate may be established at the discretion of the WSF Assistant Secretary, Executive Director for a specific discount in order to enhance total revenue and effective only at designated times on designated routes. A promotional fare product may also be established to support tourism or other special events. The promotional fare or product may be bundled and sold as part of a multiparty promotional program.

Special passenger fare rate(s) may be established for a pilot program in conjunction with the Central Puget Sound Regional Fare Integration project on ferry route(s) serving King, Pierce, Snohomish and Kitsap counties. The rate(s) may be established at the discretion of the WSF Assistant Secretary, Executive Director for a specific discount not to exceed 50 percent of full fare.

**SCHOOL GROUPS** - Passengers traveling in authorized school groups, including home-school groups, will be charged a flat rate of \$5 per walk-on group or per vehicle of students and/or advisors and staff. All school groups require a letter of authorization and prior notification. In the case of home-school groups, in addition to prior notification, a copy of the filed Declaration of Intent (as outlined in RCW 28A.200.010) shall be submitted to the tollbooth at the time of travel. Notification shall be made no less than 72 hours before the scheduled departure and will include the expected number of school-age children and adults that will be traveling to ensure WSF can satisfy U.S. Coast Guard lifesaving equipment requirements. Failure to provide adequate notification may result in delayed travel. Vehicles and drivers will be charged the fare applicable to vehicle size. The special school rate is \$10 on routes where one-point toll systems are in effect.

**BUNDLED SINGLE FARE BOOKS** - WSF may bundle single fare types into multiride media as a customer convenience. Remaining value will not be eligible for refund or exchange. For mail order deliveries, WSF may add additional days for delivery times.

**FIRE DEPARTMENT AND FIRE DISTRICT FARE CONSIDERATION** - At the discretion of the WSF Assistant Secretary, WSF may authorize no-fare or discounted fare passage on scheduled and/or special ferry sailings for fire departments and fire districts that provide contracted fire protection services for WSF ferry terminals and/or other WSF facilities within their jurisdiction. Such passage shall be considered full and complete consideration for such fire protection services, in lieu of annual payments for such services, to be so noted in such fire protection agreements. The scope of such authorization includes designated fire department and fire district vehicles (see below), drivers and passengers en route to and from an emergency call, on ferry routes with a WSF terminal and/or other WSF facility served by a fire department or fire district pursuant to a WSF fire protection service agreement. Authorized vehicles may include public fire department and fire district medical aid units, fire trucks, incident command and/or other vehicles dispatched to and returning from an emergency call.

**GROUP OR VOLUME SALES** - In order to increase total revenues, WSF may develop full fare or discounted customer packages or bundle single fare types into multiride media or offer passes for high volume or group users. In pricing these packages, WSF will have discretion to set appropriate volume discounts based on a case-by-case basis.

**SPECIAL EVENTS** - In order to increase total revenues, WSF may develop, create or participate in special events that may include, but not be limited to, contributing or packaging discounted fares in exchange for the opportunity to participate in the income generated by the event.

LOW-INCOME FARE PILOT - Starting no earlier than January 1, 2020, special passenger fare rate(s) may be established for a pilot program offering a low-income fare on any ferry route for riders made eligible through an existing transit agency's low-income fare program. Enactment of this program is dependent upon legislative funding for the pilot project. If funded, Washington State Ferries' Assistant Secretary shall submit a proposal to carry out this pilot program and the Washington State Transportation Commission must approve both the program and the fare schedule before it is implemented. Once implemented, WSF shall provide, at a minimum, updates to the Commission every six months on the pilot. The pilot will conclude no longer than three years from its implementation.

GOOD TO GO! PILOT - Special ferry toll rate(s) may be established for a pilot program of Good to Go! or similar fare collection infrastructure, technology, or ORCA replacement system on any ferry route. Washington State Ferries Assistant Secretary shall design the program and submit a proposed program and fare schedule to the Washington State Transportation Commission. The Commission shall review, modify and approve the proposed fare schedule and fare policies before it is implemented. Once implemented, WSF shall provide, at a minimum, updates to the Commission every six months on the pilot. The pilot will conclude no longer than three years from its implementation.

AMENDATORY SECTION (Amending WSR 21-18-069, filed 8/26/21, effective 9/26/21)

**WAC 468-300-020 Vehicle under 22', motorcycle, and stowage ferry tolls.**

**EFFECTIVE 03:00 A.M. October 1, ((2021)) 2023**

ROUTES	Vehicle Under 14' Incl. Driver One Way <sup>7</sup>	Vehicle Under 14' w/Sr Citizen or Disabled Driver <sup>4, 7</sup>	Vehicle under 14' Multiride Media 20 Rides <sup>2, 7</sup>
Fauntleroy-Southworth Port Townsend/Coupeville	((10.30)) <u>10.95</u>	((8.50)) <u>9.00</u>	((166.80)) <u>175.10</u>
Seattle-Bainbridge Island Seattle-Bremerton Edmonds-Kingston	((13.20)) <u>14.10</u>	((10.85)) <u>11.60</u>	((213.20)) <u>224.90</u>
*Fauntleroy-Vashon *Southworth-Vashon *Pt. Defiance-Tahlequah	((16.75)) <u>17.90</u>	((13.70)) <u>14.65</u>	((135.00)) <u>142.45</u>
Mukilteo-Clinton	((8.00)) <u>8.50</u>	((6.55)) <u>7.00</u>	((130.00)) <u>136.40</u>
	10 Rides - 5 Round Trips		
*Anacortes to Lopez	((30.25)) <u>32.25</u>	((22.80)) <u>24.30</u>	((114.05)) <u>120.00</u>
*Anacortes to Shaw, Orcas	((36.30)) <u>38.70</u>	((28.85)) <u>30.75</u>	((136.75)) <u>143.85</u>
*Anacortes to Friday Harbor	((43.00)) <u>45.85</u>	((35.55)) <u>37.90</u>	((161.90)) <u>170.30</u>
Between Lopez, Shaw, Orcas and Friday Harbor <sup>3</sup>	((18.05)) <u>19.25</u>	((18.05)) <u>19.25</u>	((72.70)) <u>76.55</u>
<i>International Travel</i>			
Anacortes to Sidney and Sidney to all destinations	((49.35)) <u>52.70</u>	((38.45)) <u>41.05</u>	N/A
Lopez, Shaw, Orcas and Friday Harbor to Sidney	((30.75)) <u>32.85</u>	((23.90)) <u>25.50</u>	N/A
Lopez, Shaw, Orcas and Friday Harbor to Sidney (round trip) <sup>5</sup>	((61.00)) <u>65.20</u>	((47.30)) <u>50.50</u>	N/A
ROUTES	Vehicle 14' to Under 22' Incl. Driver One Way <sup>7</sup>	Vehicle 14' to Under 22' w/Sr Citizen or Disabled Driver <sup>4, 7</sup>	Vehicle 14' to Under 22' Multiride Media 20 Rides <sup>2, 7</sup>
Fauntleroy-Southworth Port Townsend/Coupeville	((13.05)) <u>13.90</u>	((11.25)) <u>11.95</u>	((210.80)) <u>221.70</u>
Seattle-Bainbridge Island Seattle-Bremerton Edmonds-Kingston	((16.80)) <u>17.90</u>	((14.45)) <u>15.40</u>	((270.80)) <u>284.90</u>
*Fauntleroy-Vashon *Southworth-Vashon *Pt. Defiance-Tahlequah	((21.35)) <u>22.75</u>	((18.30)) <u>19.50</u>	((171.80)) <u>180.80</u>
Mukilteo-Clinton	((10.10)) <u>10.75</u>	((8.65)) <u>9.25</u>	((163.60)) <u>171.95</u>

ROUTES	Vehicle 14' to Under 22' Incl. Driver One Way <sup>7</sup>	Vehicle 14' to Under 22' w/Sr Citizen or Disabled Driver <sup>4, 7</sup>	Vehicle 14' to Under 22' Multiride Media 20 Rides <sup>2, 7</sup>
	10 Rides - 5 Round Trips		
*Anacortes to Lopez	<del>((38.00))</del> 40.50	<del>((30.55))</del> 32.55	<del>((143.15))</del> 150.50
*Anacortes to Shaw, Orcas	<del>((45.50))</del> 48.50	<del>((38.05))</del> 40.55	<del>((171.25))</del> 180.10
*Anacortes to Friday Harbor	<del>((53.95))</del> 57.55	<del>((46.50))</del> 49.60	<del>((202.95))</del> 213.60
Between Lopez, Shaw, Orcas and Friday Harbor <sup>3</sup>	<del>((25.60))</del> 27.30	<del>((25.60))</del> 27.30	<del>((102.90))</del> 108.35
<i>International Travel</i>			
Anacortes to Sidney and Sidney to all destinations	<del>((61.15))</del> 65.30	<del>((50.25))</del> 53.65	N/A
Lopez, Shaw, Orcas and Friday Harbor to Sidney	<del>((38.05))</del> 40.65	<del>((31.20))</del> 33.30	N/A
Lopez, Shaw, Orcas and Friday Harbor to Sidney (round trip) <sup>5</sup>	<del>((75.60))</del> 80.80	<del>((61.90))</del> 66.10	N/A

**EFFECTIVE 03:00 A.M. October 1, ((2021)) 2023**

ROUTES	Motorcycle <sup>(5)</sup> Incl. Driver Stowage <sup>1, 7</sup> One Way	Motorcycle w/Sr Citizen or Disabled Driver Stowage <sup>1, 7</sup> One Way	Motorcycle Frequent User Commuter 20 Rides <sup>2, 7</sup>
Fauntleroy-Southworth Port Townsend/Coupeville	<del>((5.70))</del> 6.05	<del>((3.90))</del> 4.10	<del>((93.20))</del> 97.70
Seattle-Bainbridge Island Seattle-Bremerton Edmonds-Kingston	<del>((7.30))</del> 7.70	<del>((4.95))</del> 5.20	<del>((118.80))</del> 123.75
*Fauntleroy-Vashon			
*Southworth-Vashon			
*Pt. Defiance-Tahlequah	<del>((9.15))</del> 9.75	<del>((6.10))</del> 6.50	<del>((74.20))</del> 78.10
Mukilteo-Clinton	<del>((4.55))</del> 4.75	<del>((3.10))</del> 3.25	<del>((74.80))</del> 77.15
*Anacortes to Lopez	<del>((19.50))</del> 20.80	<del>((12.05))</del> 12.85	<del>((147.50))</del> 155.20
*Anacortes to Shaw, Orcas	<del>((21.00))</del> 22.40	<del>((13.55))</del> 14.45	<del>((158.75))</del> 167.05
*Anacortes to Friday Harbor	<del>((22.70))</del> 24.20	<del>((15.25))</del> 16.25	<del>((171.50))</del> 180.40
Between Lopez, Shaw, Orcas and Friday Harbor <sup>3</sup>	<del>((7.35))</del> 7.75	<del>((7.35))</del> 7.75	N/A
Anacortes to Sidney and Sidney to all destinations	<del>((29.70))</del> 31.70	<del>((18.80))</del> 20.05	N/A
Lopez, Shaw, Orcas and Friday Harbor to Sidney	<del>((18.55))</del> 19.85	<del>((11.70))</del> 12.50	N/A
Lopez, Shaw, Orcas and Friday Harbor to Sidney (round trip) <sup>5</sup>	<del>((36.60))</del> 39.20	<del>((22.90))</del> 24.50	N/A

All fares rounded to the nearest multiple of \$0.05.

\*These routes operate as a one-point toll collection system with round trip tolls.

<sup>1</sup>SIZE - Vehicles under 14' in length shall pay the vehicle under 14' toll. Customers may be required to provide documentation, digitally or on paper, at the tollbooth to prove vehicle length. Documentation may include an owner's manual, materials from an auto research website, or similar reference material that clearly lists the relevant vehicle specifications. Vehicles from 14' to under 22' in length shall pay the 14' to under 22' toll. Motorcycles towing a trailer and vehicles licensed as motorcycles with three or more wheels that are 8'0" or longer shall pay the appropriate length-based vehicle fare. Motorcycles include both mopeds and motorcycles as defined by RCW 46.04.304 and 46.04.330. Both are considered vehicles for the purposes of vehicle registration, license plate display, and WSF fare determination.

<sup>2</sup>MULTIRIDE MEDIA - Shall be valid only for 90 days from date of purchase after which time the media shall not be accepted for passage. Remaining value will not be eligible for refund or exchange. There shall be no commercial resale of this fare media. For mail order deliveries, WSF may add additional days to allow for delivery time. The vehicle/driver multiride card may be used for passage for an attendant driver plus one disabled passenger. Multiride media provides a 20% discount off of the full fare for all routes except for Anacortes to Lopez, Shaw, Orcas, or Friday Harbor. For Anacortes to Lopez, Shaw, Orcas, or Friday Harbor, multiride media provides a 25% discount off the full fare. For all routes, the multiride media prices listed above also include an additional 1% discount, expiring on September 30, 2025.

<sup>3</sup>INTER-ISLAND FARES - Tolls collected westbound only. Vehicles traveling between islands may request a single transfer ticket good for one transfer at an intermediate island. The transfer may only be obtained when purchasing the appropriate vehicle fare for inter-island

travel (westbound at Lopez, Shaw, or Orcas) and is free of charge. Transfers shall be valid until the end of the service day on the day of purchase.

<sup>4</sup>SENIOR CITIZENS - Passengers age 65 and over, with proper identification establishing proof of age, may travel at half-fare passenger tolls on any route where passenger fares are collected, which will be rounded down to the nearest multiple of \$0.05. The half-fare discount applies to the driver portion of the vehicle-driver fare. The vehicle portion of the vehicle-driver fare is never further discounted.

PEOPLE WITH DISABILITIES - Any person who has a physical or mental impairment that substantially limits one or more major life activity, upon presentation of a WSF Disability Travel Permit, Reduced Fare Permit, or other identification which establishes a disability, may travel at half-fare passenger tolls on any route where passenger fares are collected, which will be rounded down to the nearest multiple of \$0.05. The half-fare discount applies to driver portion of the vehicle-driver fare. The vehicle portion of the vehicle-driver fare is never discounted. In addition, people with disabilities who require attendant care while traveling on the ferries, and are so certified by their physician, may obtain an endorsement on their WSF Disability Travel Permit and such endorsement shall allow the attendant to travel free.

<sup>5</sup>ROUND TRIP - Round trip passage for international travel available for trips beginning or ending on one of the islands served.

<sup>6</sup>VEHICLE RESERVATION DEPOSIT - Nonrefundable deposits for advance vehicle reservations may be established at a level of from 25 to 100 percent of the applicable 14' to under 22' standard vehicle one way fare. This is a deposit toward the fare and not an additional fee and applies only to those routes where the legislature has approved the use of a reservation system. Where it is operationally necessary (routes where vehicle fares are collected in only one direction or to increase operational efficiency at the terminal) a reservation no-show fee may be used in lieu of a deposit. The no-show fee will be limited to 25 to 100 percent of the applicable one way 14' to under 22' standard vehicle fare and will be charged if the customer does not travel within the same service day as their reserved sailing, provided there are no service disruptions.

<sup>7</sup>CAPITAL SURCHARGE - Included is a \$0.50 capital surcharge on each single vehicle/driver fare collected. On all multiride cards except for routes serving Vashon Island and the San Juan Islands, there is an included capital surcharge of \$10.00. For Vashon Island routes, the included capital surcharge is \$5.00 on multiride cards. For motorcycles in the San Juan Islands, the included capital surcharge on multiride cards is \$5.00. For vehicles under 22' in the San Juan Islands, the included capital surcharge on multiride cards is \$2.50.

RIDE SHARE VEHICLES - A commuter ride share vehicle which carries three or more persons on a regular and expense-sharing basis for the purpose of travel to and from work or school and which is certified as such by a local organization approved by the Washington state ferry system, may purchase for a \$20 fee, a permit valid for one year valid only during the hours shown on the permit. The \$20.00 fee shall include the driver. Remaining passengers shall pay the applicable passenger fare. Except that the minimum total paid for all passengers in the van shall not be less than two times the applicable passenger fare. Carpools of three or more registered in WSF's preferential loading program must also pay a \$20.00 yearly permit fee.

STOWAGE - Stowage carry-on items including kayaks, canoes and other items of comparable size which are typically stowed on the vehicle deck of the vessel shall be charged at the motorcycle rate. This rate includes the walk-on passenger carrying on the item to be stowed.

PEAK SEASON SURCHARGE - A 25% surcharge shall be applied to vehicles from May 1 through September 30 except those using multiride media. A 35% surcharge shall be applied on vehicle fares from Anacortes to Lopez, Shaw, Orcas and Friday Harbor, except those using multiride media. The resulting fare is rounded to the nearest \$0.05 if required.



FIRE DEPARTMENT AND FIRE DISTRICT FARE CONSIDERATION - At the discretion of the WSF Assistant Secretary, WSF may authorize no-fare or discounted fare passage on scheduled and/or special ferry sailings for fire departments and fire districts that provide contracted fire protection services for WSF ferry terminals and/or other WSF facilities within their jurisdiction. Such passage shall be considered full and complete consideration for such fire protection services, in lieu of annual payments for such services, to be so noted in such fire protection agreements. The scope of such authorization includes designated fire department and fire district vehicles (see below), drivers and passengers en route to and from an emergency call, on ferry routes with a WSF terminal and/or other WSF facility served by a fire department or fire district pursuant to a WSF fire protection service agreement. Authorized vehicles may include public fire department and fire district medical aid units, fire trucks, incident command and/or other vehicles dispatched to and returning from an emergency call.

IN-NEED ORGANIZATIONS - For qualified organizations serving in-need clients by providing tickets for transportation on WSF at no cost to clients, program would offer a monthly discount to approximate appropriate multiride media discount rates (~~((20% off base season rates, except for Anacortes to San Juan Islands where it is 35% off base season end of week rates))~~). Appointing bodies (those that appoint Ferry Advisory Committees) will nominate to the Washington State Transportation Commission those organizations that meet the criteria of the program. The Commission will review such nominations and certify those organizations that qualify. The following criteria will be used for nominating and certifying in-need organizations: Nongovernmental and not-for-profit organizations whose primary purpose is one or more of the following: Help clients with medical issues; provide clients with low-income social services; help clients suffering from domestic violence; provide clients with employment-seeking services; and/or help clients with Social Security. Travel will be initially charged based on full fare and billed monthly. The credits will be approximate based on the discount rates offered to multiride media users applicable on the date of travel.

PENALTY CHARGES - Owner of vehicle without driver will be assessed a \$100.00 penalty charge.

PROMOTIONAL TOLLS - A promotional rate may be established at the discretion of the WSF Assistant Secretary, Executive Director for a specified discount in order to enhance total revenue and effective only at designated times on designated routes. A promotional fare product may also be established to support tourism or other special events. The promotional fare or product may be bundled and sold as part of a multiparty promotional program.

GROUP OR VOLUME SALES - In order to increase total revenues, WSF may develop full fare or discounted customer packages or bundle single fare types into multiride media or offer passes for high volume or group users. In pricing these packages, WSF will have discretion to set appropriate volume discounts based on a case-by-case basis.

SPECIAL EVENTS - In order to increase total revenues, WSF may develop, create or participate in special events that may include, but not be limited to, contributing or packaging discounted fares in exchange for the opportunity to participate in the income generated by the event.

BUNDLED SINGLE FARE MEDIA - WSF may bundle single fare types into multiple trip books as a customer convenience. Remaining value will not be eligible for refund or exchange. For mail order deliveries, WSF may add additional days to allow for delivery time.

GOOD TO GO! PILOT - Special ferry toll rate(s) may be established for a pilot program of Good to Go! or similar fare collection infrastructure, technology, or ORCA replacement system on any ferry route. Washington State Ferries Assistant Secretary shall design the program and submit a proposed program and fare schedule to the Washington State Transportation Commission. The Commission shall review, modify and approve the proposed fare schedule and fare policies before it is implemented. Once implemented, WSF shall provide, at a minimum, updates to the Commission every six months on the pilot. The pilot will conclude no longer than three years from its implementation.

**EFFECTIVE 03:00 A.M. October 1, ((2022)) 2024**

ROUTES	Vehicle Under 14' Incl. Driver One Way <sup>7</sup>	Vehicle Under 14' w/Sr Citizen or Disabled Driver <sup>4, 7</sup>	Vehicle Under 14' Multiride Media 20 Rides <sup>2, 7</sup>
Fauntleroy-Southworth Port Townsend/Coupeville	((10.55)) <u>11.45</u>	((8.70)) <u>9.45</u>	((170.80)) <u>183.00</u>
Seattle-Bainbridge Island Seattle-Bremerton Edmonds-Kingston	((13.55)) <u>14.65</u>	((11.15)) <u>12.05</u>	((218.80)) <u>233.55</u>
*Fauntleroy-Vashon *Southworth-Vashon *Pt. Defiance-Tahlequah	((17.20)) <u>18.65</u>	((14.05)) <u>15.25</u>	((138.60)) <u>148.40</u>
Mukilteo-Clinton	((8.20)) <u>8.85</u>	((6.75)) <u>7.25</u>	((133.20)) <u>141.95</u>
	10 Rides - 5 Round Trips		
*Anacortes to Lopez	((31.00)) <u>33.60</u>	((23.40)) <u>25.35</u>	((116.90)) <u>124.95</u>
*Anacortes to Shaw, Orcas	((37.20)) <u>40.35</u>	((29.60)) <u>32.10</u>	((140.15)) <u>149.95</u>
*Anacortes to Friday Harbor	((44.05)) <u>47.80</u>	((36.45)) <u>39.55</u>	((165.80)) <u>177.50</u>
Between Lopez, Shaw, Orcas and Friday Harbor <sup>3</sup>	((18.50)) <u>20.05</u>	((18.50)) <u>20.05</u>	((74.50)) <u>79.70</u>
<i>International Travel</i>			
Anacortes to Sidney and Sidney to all destinations	((50.55)) <u>54.90</u>	((39.35)) <u>42.75</u>	N/A
Lopez, Shaw, Orcas and Friday Harbor to Sidney	((31.50)) <u>34.20</u>	((24.45)) <u>26.60</u>	N/A
Lopez, Shaw, Orcas and Friday Harbor to Sidney (round trip) <sup>5</sup>	((62.50)) <u>67.90</u>	((48.40)) <u>52.70</u>	N/A

**EFFECTIVE 03:00 A.M. October 1, ((2022)) 2024**

ROUTES	Vehicle 14' to Under 22' Incl. Driver One Way <sup>7</sup>	Vehicle 14' to Under 22' w/Sr Citizen or Disabled Driver <sup>4, 7</sup>	Vehicle 14' to Under 22' Multiride Media 20 Rides <sup>2, 7</sup>
Fauntleroy-Southworth Port Townsend/Coupeville <sup>6</sup>	((13.35)) <u>14.50</u>	((11.50)) <u>12.50</u>	((215.60)) <u>231.20</u>
Seattle-Bainbridge Island Seattle-Bremerton Edmonds-Kingston	((17.20)) <u>18.65</u>	((14.80)) <u>16.05</u>	((277.20)) <u>296.75</u>
*Fauntleroy-Vashon *Southworth-Vashon *Pt. Defiance-Tahlequah	((21.90)) <u>23.75</u>	((18.75)) <u>20.35</u>	((176.20)) <u>188.70</u>
Mukilteo-Clinton	((10.35)) <u>11.20</u>	((8.90)) <u>9.60</u>	((167.60)) <u>179.05</u>
	10 Rides - 5 Round Trips		
*Anacortes to Lopez <sup>6</sup>	((38.90)) <u>42.25</u>	((31.30)) <u>34.00</u>	((146.50)) <u>156.95</u>
*Anacortes to Shaw, Orcas <sup>6</sup>	((46.60)) <u>50.60</u>	((39.00)) <u>42.35</u>	((175.40)) <u>187.85</u>
*Anacortes to Friday Harbor <sup>6</sup>	((55.30)) <u>60.05</u>	((47.70)) <u>51.80</u>	((208.00)) <u>222.85</u>
Between Lopez, Shaw, Orcas and Friday Harbor <sup>3</sup>	((26.20)) <u>28.45</u>	((26.20)) <u>28.45</u>	((105.30)) <u>112.90</u>
<i>International Travel</i>			
Anacortes to Sidney and Sidney to all destinations <sup>6</sup>	((62.65)) <u>68.05</u>	((51.45)) <u>55.90</u>	N/A
Lopez, Shaw, Orcas and Friday Harbor to Sidney	((39.00)) <u>42.35</u>	((31.95)) <u>34.75</u>	N/A
Lopez, Shaw, Orcas and Friday Harbor to Sidney (round trip) <sup>6</sup>	((77.50)) <u>84.20</u>	((63.40)) <u>69.00</u>	N/A

**EFFECTIVE 03:00 A.M. October 1, ((2022)) 2024**

ROUTES	Motorcycle(( <sup>2</sup> )) Incl. Driver Stowage <sup>1, 7</sup> One Way	Motorcycle w/Sr Citizen or Disabled Driver Stowage <sup>1, 7</sup> One Way	Motorcycle Frequent User Commuter 20 Rides <sup>2, 7</sup>
Fauntleroy-Southworth Port Townsend/Coupeville <sup>6</sup>	((5.85)) <u>6.30</u>	((4.00)) <u>4.30</u>	((95.60)) <u>101.65</u>
Seattle-Bainbridge Island Seattle-Bremerton Edmonds-Kingston	((7.45)) <u>8.05</u>	((5.05)) <u>5.45</u>	((121.20)) <u>129.30</u>
*Fauntleroy-Vashon *Southworth-Vashon *Pt. Defiance-Tahlequah	((9.40)) <u>10.15</u>	((6.25)) <u>6.75</u>	((76.20)) <u>81.25</u>
Mukilteo-Clinton	((4.60)) <u>4.95</u>	((3.15)) <u>3.35</u>	((75.60)) <u>80.30</u>
*Anacortes to Lopez <sup>6</sup>	((19.95)) <u>21.65</u>	((12.35)) <u>13.40</u>	((150.90)) <u>161.50</u>
*Anacortes to Shaw, Orcas <sup>6</sup>	((21.50)) <u>23.30</u>	((13.90)) <u>15.05</u>	((162.50)) <u>173.70</u>
*Anacortes to Friday Harbor <sup>6</sup>	((23.25)) <u>25.20</u>	((15.65)) <u>16.95</u>	((175.65)) <u>187.80</u>

ROUTES	Motorcycle( <sup>5</sup> ) Incl. Driver Stowage <sup>1,7</sup> One Way	Motorcycle w/Sr Citizen or Disabled Driver Stowage <sup>1,7</sup> One Way	Motorcycle Frequent User Commuter 20 Rides <sup>2,7</sup>
Between Lopez, Shaw, Orcas and Friday Harbor <sup>3</sup>	((7.50)) <u>8.10</u>	((7.50)) <u>8.10</u>	N/A
Anacortes to Sidney and Sidney to all destinations <sup>6</sup>	((30.45)) <u>33.00</u>	((19.25)) <u>20.85</u>	N/A
Lopez, Shaw, Orcas and Friday Harbor to Sidney	((19.05)) <u>20.65</u>	((12.00)) <u>13.05</u>	N/A
Lopez, Shaw, Orcas and Friday Harbor to Sidney (round trip) <sup>6</sup>	((37.60)) <u>40.80</u>	((23.50)) <u>25.60</u>	N/A

All fares rounded to the nearest multiple of \$0.05.

\*These routes operate as a one-point toll collection system with round trip tolls.

<sup>1</sup>SIZE - Vehicles under 14' in length shall pay the vehicle under 14' toll. Customers may be required to provide documentation, digitally or on paper, at the tollbooth to prove vehicle length. Documentation may include an owner's manual, materials from an auto research website, or similar reference material that clearly lists the relevant vehicle specifications. Vehicles from 14' to under 22' in length shall pay the 14' to under 22' toll. Motorcycles towing a trailer and vehicles licensed as motorcycles with three or more wheels that are 8'0" or longer shall pay the appropriate length-based vehicle fare. Motorcycles include both mopeds and motorcycles as defined by RCW 46.04.304 and 46.04.330. Both are considered vehicles for the purposes of vehicle registration, license plate display, and WSF fare determination.

<sup>2</sup>MULTIRIDE MEDIA - Shall be valid only for 90 days from date of purchase after which time the media shall not be accepted for passage. Remaining value will not be eligible for refund or exchange. There shall be no commercial resale of this fare media. For mail order deliveries, WSF may add additional days to allow for delivery time. The vehicle/driver multiride card may be used for passage for an attendant driver plus one disabled passenger. Multiride media provides a 20% discount off of the full fare for all routes except for Anacortes to Lopez, Shaw, Orcas, or Friday Harbor. For Anacortes to Lopez, Shaw, Orcas, or Friday Harbor, multiride media provides a 25% discount off the full fare. For all routes, the multiride media prices listed above also include an additional 1% discount, expiring on September 30, 2025.

<sup>3</sup>INTER-ISLAND FARES - Tolls collected westbound only. Vehicles traveling between islands may request a single transfer ticket good for one transfer at an intermediate island. The transfer may only be obtained when purchasing the appropriate vehicle fare for inter-island travel (westbound at Lopez, Shaw, or Orcas) and is free of charge. Transfers shall be valid until the end of the service day on the day of purchase.

<sup>4</sup>SENIOR CITIZENS - Passengers age 65 and over, with proper identification establishing proof of age, may travel at half-fare passenger tolls on any route where passenger fares are collected, which will be rounded down to the nearest multiple of \$0.05. The half-fare discount applies to the driver portion of the vehicle-driver fare. The vehicle portion of the vehicle-driver fare is never further discounted.

PEOPLE WITH DISABILITIES - Any person who has a physical or mental impairment that substantially limits one or more major life activity, upon presentation of a WSF Disability Travel Permit, Reduced Fare Permit, or other identification which establishes a disability, may travel at half-fare passenger tolls on any route where passenger fares are collected, which will be rounded down to the nearest multiple of \$0.05. The half-fare discount applies to driver portion of the vehicle-driver fare. The vehicle portion of the vehicle-driver fare is never discounted. In addition, people with disabilities who require attendant care while traveling on the ferries, and are so certified by their physician, may obtain an endorsement on their WSF Disability Travel Permit and such endorsement shall allow the attendant to travel free.

<sup>5</sup>ROUND TRIP - Round trip passage for international travel available for trips beginning or ending on one of the islands served.

<sup>6</sup>VEHICLE RESERVATION DEPOSIT - Nonrefundable deposits for advance vehicle reservations may be established at a level of from 25 to 100 percent of the applicable 14' to under 22' standard

vehicle one way fare. This is a deposit toward the fare and not an additional fee and applies only to those routes where the legislature has approved the use of a reservation system. Where it is operationally necessary (routes where vehicle fares are collected in only one direction or to increase operational efficiency at the terminal) a reservation no-show fee may be used in lieu of a deposit. The no-show fee will be limited to 25 to 100 percent of the applicable one way 14' to under 22' standard vehicle fare and will be charged if the customer does not travel within the same service day as their reserved sailing, provided there are no service disruptions.

<sup>7</sup>CAPITAL SURCHARGE - Included is a \$0.50 capital surcharge on each single vehicle/driver fare collected. On all multiride cards except for routes serving Vashon Island and the San Juan Islands, there is an included capital surcharge of \$10.00. For Vashon Island routes, the included capital surcharge is \$5.00 on multiride cards. For motorcycles in the San Juan Islands, the included capital surcharge on multiride cards is \$5.00. For vehicles under 22' in the San Juan Islands, the included capital surcharge on multiride cards is \$2.50.

RIDE SHARE VEHICLES - A commuter ride share vehicle which carries three or more persons on a regular and expense-sharing basis for the purpose of travel to and from work or school and which is certified as such by a local organization approved by the Washington state ferry system, may purchase for a \$20 fee, a permit valid for one year valid only during the hours shown on the permit. The \$20.00 fee shall include the driver. Remaining passengers shall pay the applicable passenger fare. Except that the minimum total paid for all passengers in the van shall not be less than two times the applicable passenger fare. Carpools of three or more registered in WSF's preferential loading program must also pay a \$20.00 yearly permit fee.

STOWAGE - Stowage carry-on items including kayaks, canoes and other items of comparable size which are typically stowed on the vehicle deck of the vessel shall be charged at the motorcycle rate. This rate includes the walk-on passenger carrying on the item to be stowed.

PEAK SEASON SURCHARGE - A 25% surcharge shall be applied to vehicles from May 1 through September 30 except those using multiride media. A 35% surcharge shall be applied on vehicle fares from Anacortes to Lopez, Shaw, Orcas and Friday Harbor, except those using multiride media. The resulting fare is rounded to the nearest \$0.05 if required.

FIRE DEPARTMENT AND FIRE DISTRICT FARE CONSIDERATION - At the discretion of the WSF Assistant Secretary, WSF may authorize no-fare or discounted fare passage on scheduled and/or special ferry sailings for fire departments and fire districts that provide contracted fire protection services for WSF ferry terminals and/or other WSF facilities within their jurisdiction. Such passage shall be considered full and complete consideration for such fire protection services, in lieu of annual payments for such services, to be so noted in such fire protection agreements. The scope of such authorization includes designated fire department and fire district vehicles (see below), drivers and passengers en route to and from an emergency call, on ferry routes with a WSF terminal and/or other WSF facility served by a fire department or fire district pursuant to a WSF fire protection service agreement. Authorized vehicles may include public fire department and fire district medical aid units, fire trucks, incident command and/or other vehicles dispatched to and returning from an emergency call.

IN-NEED ORGANIZATIONS - For qualified organizations serving in-need clients by providing tickets for transportation on WSF at no cost to clients, program would offer a monthly discount to approximate appropriate multiride media discount rates (~~((20% off base season rates, except for Anacortes to San Juan Islands where it is 35% off base season end of week rates))~~). Appointing bodies (those that appoint Ferry Advisory Committees) will nominate to the Washington State Transportation Commission those organizations that meet the criteria of the program. The Commission will review such nominations and certify those organizations that qualify. The following criteria will be used for nominating and certifying in-need organizations: Nongovernmental and not-for-profit organizations whose primary purpose is one or more of the following: Help clients with medical issues; provide clients with low-income social services; help clients suffering from domestic violence; provide

clients with employment-seeking services; and/or help clients with Social Security. Travel will be initially charged based on full fare and billed monthly. The credits will be approximate based on the discount rates offered to multiride media users applicable on the date of travel.

**PENALTY CHARGES** - Owner of vehicle without driver will be assessed a \$100.00 penalty charge.

**PROMOTIONAL TOLLS** - A promotional rate may be established at the discretion of the WSF Assistant Secretary, Executive Director for a specified discount in order to enhance total revenue and effective only at designated times on designated routes. A promotional fare product may also be established to support tourism or other special events. The promotional fare or product may be bundled and sold as part of a multiparty promotional program.

**GROUP OR VOLUME SALES** - In order to increase total revenues, WSF may develop full fare or discounted customer packages or bundle single fare types into multiride media or offer passes for high volume or group users. In pricing these packages, WSF will have discretion to set appropriate volume discounts based on a case-by-case basis.

**SPECIAL EVENTS** - In order to increase total revenues, WSF may develop, create or participate in special events that may include, but not be limited to, contributing or packaging discounted fares in exchange for the opportunity to participate in the income generated by the event.

**BUNDLED SINGLE FARE MEDIA** - WSF may bundle single fare types into multiple trip books as a customer convenience. Remaining value will not be eligible for refund or exchange. For mail order deliveries, WSF may add additional days to allow for delivery time.

**GOOD TO GO! PILOT** - Special ferry toll rate(s) may be established for a pilot program of Good to Go! or similar fare collection infrastructure, technology, or ORCA replacement system on any ferry route. Washington State Ferries Assistant Secretary shall design the program and submit a proposed program and fare schedule to the Washington State Transportation Commission. The Commission shall review, modify and approve the proposed fare schedule and fare policies before it is implemented. Once implemented, WSF shall provide, at a minimum, updates to the Commission every six months on the pilot. The pilot will conclude no longer than three years from its implementation.

AMENDATORY SECTION (Amending WSR 21-18-069, filed 8/26/21, effective 9/26/21)

**WAC 468-300-040 Oversize vehicle ferry tolls.**

**EFFECTIVE 03:00 A.M. October 1, ((2021)) 2023**

ROUTES	Oversize Vehicle Ferry Tolls <sup>1</sup>							Cost Per Ft. Over 80'
	Overall Unit Length - Including Driver							
	22' To Under 30' Under 7'2" High <sup>5</sup>	22' To Under 30' 7'2" High or Over <sup>5</sup>	30' To Under 40' <sup>5</sup>	40' To Under 50' <sup>5</sup>	50' To Under 60' <sup>5</sup>	60' To under 70' <sup>5</sup>	70' To and include 80' <sup>5</sup>	
Fauntleroy-Southworth Port Townsend/Coupeville	((19.30)) 20.60	((38.15)) 40.70	((50.70)) 54.10	((63.25)) 67.50	((75.80)) 80.90	((88.35)) 94.30	((100.90)) 107.70	((1.25)) 1.35
Seattle-Bainbridge Island Seattle/Bremerton Edmonds-Kingston	((24.95)) 26.60	((49.40)) 52.70	((65.70)) 70.10	((82.00)) 87.50	((98.30)) 104.90	((114.60)) 122.30	((130.90)) 139.70	((1.65)) 1.75
*Fauntleroy-Vashon *Southworth-Vashon *Pt. Defiance-Tahlequah	((31.80)) 33.90	((63.10)) 67.30	((83.95)) 89.60	((104.80)) 111.85	((125.70)) 134.15	((146.55)) 156.40	((167.40)) 178.70	((2.10)) 2.25
Mukilteo-Clinton	((14.95)) 15.90	((29.35)) 31.30	((38.95)) 41.55	((48.60)) 51.85	((58.20)) 62.10	((67.80)) 72.35	((77.45)) 82.65	((0.95)) 1.05
*Anacortes to Lopez <sup>2</sup>	((56.75)) 60.55	((112.95)) 120.55	((150.45)) 160.60	((187.95)) 200.60	((225.45)) 240.60	((262.95)) 280.65	((300.40)) 320.65	((3.75)) 4.00

Oversize Vehicle Ferry Tolls<sup>1</sup>  
Overall Unit Length - Including Driver

ROUTES	22' To Under 30' Under 7'2" High <sup>5</sup>	22' To Under 30' 7'2" High or Over <sup>5</sup>	30' To Under 40' <sup>5</sup>	40' To Under 50' <sup>5</sup>	50' To Under 60' <sup>5</sup>	60' To under 70' <sup>5</sup>	70' To and include 80' <sup>5</sup>	Cost Per Ft. Over 80'
*Anacortes to Shaw, Orcas <sup>2</sup>	<del>((68.00))</del> <u>72.55</u>	<del>((135.45))</del> <u>144.55</u>	<del>((180.45))</del> <u>192.60</u>	<del>((225.45))</del> <u>240.60</u>	<del>((270.45))</del> <u>288.65</u>	<del>((315.40))</del> <u>336.65</u>	<del>((360.40))</del> <u>384.70</u>	<del>((4.50))</del> <u>4.80</u>
*Anacortes to Friday Harbor	<del>((80.70))</del> <u>86.10</u>	<del>((160.90))</del> <u>171.70</u>	<del>((214.35))</del> <u>228.80</u>	<del>((267.80))</del> <u>285.85</u>	<del>((321.30))</del> <u>342.95</u>	<del>((374.75))</del> <u>400.00</u>	<del>((428.20))</del> <u>457.10</u>	<del>((5.35))</del> <u>5.70</u>
Between Lopez, Shaw, Orcas and Friday Harbor <sup>3</sup>	<del>((38.15))</del> <u>40.70</u>	<del>((75.80))</del> <u>80.90</u>	<del>((100.90))</del> <u>107.70</u>	<del>((126.00))</del> <u>134.50</u>	<del>((151.10))</del> <u>161.30</u>	<del>((176.20))</del> <u>188.05</u>	<del>((201.30))</del> <u>214.85</u>	N/A
<i>International Travel</i> Anacortes to Sidney to all destinations	<del>((101.50))</del> <u>108.40</u>	<del>((101.50))</del> <u>108.40</u>	<del>((135.15))</del> <u>144.35</u>	<del>((168.80))</del> <u>180.35</u>	<del>((202.45))</del> <u>216.30</u>	<del>((236.15))</del> <u>252.25</u>	<del>((269.80))</del> <u>288.25</u>	<del>((3.35))</del> <u>3.60</u>
Lopez, Shaw, Orcas and Friday Harbor to Sidney	<del>((63.05))</del> <u>67.30</u>	<del>((63.05))</del> <u>67.30</u>	<del>((83.90))</del> <u>89.60</u>	<del>((104.75))</del> <u>111.85</u>	<del>((125.60))</del> <u>134.15</u>	<del>((146.40))</del> <u>156.40</u>	<del>((167.25))</del> <u>178.65</u>	<del>((2.10))</del> <u>2.25</u>
Lopez, Shaw, Orcas and Friday Harbor to Sidney (round trip) <sup>4</sup>	<del>((125.60))</del> <u>134.10</u>	<del>((125.60))</del> <u>134.10</u>	<del>((167.30))</del> <u>178.70</u>	<del>((209.00))</del> <u>223.20</u>	<del>((250.70))</del> <u>267.80</u>	<del>((292.30))</del> <u>312.30</u>	<del>((334.00))</del> <u>356.80</u>	<del>((4.20))</del> <u>4.50</u>

All fares rounded to the nearest multiple of \$0.05.  
\*These routes operate as a one-point toll collection system with round trip tolls.

<sup>1</sup>OVERSIZE VEHICLES - Includes all vehicles 22 feet in length and longer regardless of type: Commercial trucks, recreational vehicles, vehicles under 22' pulling trailers, etc. Length shall include vehicle and load to its furthest extension. Overheight charge is included in oversize vehicle toll. Vehicles wider than 8'6" pay double the fare applicable to their length. Private and commercial passenger buses or other passenger vehicles pay the applicable oversize vehicle tolls. Public transit buses and drivers shall travel free upon display of an annual permit which may be purchased for \$10. Upon presentation by either the driver or passenger of a WSF Disability Travel Permit, Regional Reduced Fare Permit, or other identification which establishes disability, vehicles 22-30 feet in length and 7'2" or over in height shall be charged the 22-30 foot length and under 7'2" in height fare for vehicles equipped with wheelchair lift or other feature designed to accommodate the person with the disability.

<sup>2</sup>TRANSFERS - Tolls collected westbound only. Oversize vehicles traveling westbound from Anacortes may receive a single intermediate transfer when first purchasing the fare for the furthest intended point of travel for the trip. The transfer is valid until the end of the service day on the day purchased.

<sup>3</sup>INTER-ISLAND - Tolls collected westbound only. Vehicles traveling between islands may request a single transfer ticket good for one transfer at an intermediate island. The transfer may only be obtained when purchasing the appropriate vehicle fare for inter-island travel (westbound at Lopez, Shaw, or Orcas) and is free of charge. Transfers shall be valid until the end of the service day on the day of purchase.

<sup>4</sup>ROUND TRIP - Round trip passage for international travel available for trips beginning or ending on one of the islands served.

<sup>5</sup>CAPITAL SURCHARGE - There is included an additional \$0.50 capital surcharge on each single vehicle/driver fare collected.

BULK NEWSPAPERS - Per 100 lbs. \$2.85 (Shipments exceeding 60,000 lbs. in any month shall be assessed \$1.42 per 100 lbs.). Daily newspapers, in bundles, to be received and delivered without receipt and subject to owner's risk, will be transported between ferry terminals on regular scheduled sailings.

VEHICLE RESERVATION DEPOSIT - Nonrefundable deposits for advanced reservations may be established at a level of from 25 to 100 percent of the applicable oversize vehicle one way fare. This is a deposit toward the fare and not an additional fee and applies only to those routes where the legislature has approved the use of a reservation system. Where it is operationally necessary (routes where vehicle fares are collected in only one direction or to increase operational efficiency at the terminal) a reservation no-show fee may be used in lieu of a deposit. The no-show fee will be limited to 25 to 100 percent of the applicable

one way oversize vehicle fare and will be charged if the customer does not travel within the same service day as their reserved sailing, provided there are no service disruptions.

**PEAK SEASON SURCHARGE** - A peak season surcharge shall apply to all oversize vehicles from May 1 through September 30. The oversize fare shall be determined based on the peak-season car-and-driver fare and the analogous oversize vehicle fare, calculated with the same factor as the oversize base seasons fares are to the base season under 20 foot fare. The senior citizen discount shall apply to the driver of an oversize vehicle. The resulting fare is rounded to the nearest \$0.05 if required.

**SENIOR CITIZEN DISCOUNTS** - Discounts of 50% for the driver of the above vehicles shall apply. Senior citizen discount is determined by subtracting full-fare passenger rate and adding half-fare passenger rate, which will be rounded down to the nearest multiple of \$0.05. The senior citizen discount shall apply to the driver of an oversize vehicle.

**PENALTY CHARGES** - Owner of vehicle without driver will be assessed a \$100.00 penalty charge.

**COMMERCIAL ACCOUNTS** - Commercial customers making 12 or more, one-way crossings per week (Sunday through Saturday) will qualify for a 10% discount from the regular ferry tolls. WSF will provide a commercial account program that will be prepaid and offer access to volume discounts based on travel, revenue or other criteria in accordance with WSF business rules. On an annual basis, commercial accounts will pay a \$50 nonrefundable account maintenance fee.

**GROUP OR VOLUME SALES** - In order to increase total revenues, WSF may develop full fare or discounted customer packages or bundle single fare types into multiple trip books or offer passes for high volume or group users. In pricing these packages, WSF will have discretion to set appropriate volume discounts based on a case-by-case basis.

**SPECIAL EVENTS** - In order to increase total revenues, WSF may develop, create or participate in special events that may include, but not be limited to, contributing or packaging discounted fares in exchange for the opportunity to participate in the income generated by the event.

**FIRE DEPARTMENT AND FIRE DISTRICT FARE CONSIDERATION** - At the discretion of the WSF Assistant Secretary, WSF may authorize no-fare or discounted fare passage on scheduled and/or special ferry sailings for fire departments and fire districts that provide contracted fire protection services for WSF ferry terminals and/or other WSF facilities within their jurisdiction. Such passage shall be considered full and complete consideration for such fire protection services, in lieu of annual payments for such services, to be so noted in such fire protection agreements. The scope of such authorization includes designated fire department and fire district vehicles (see below), drivers and passengers en route to and from an emergency call, on ferry routes with a WSF terminal and/or other WSF facility served by a fire department or fire district pursuant to a WSF fire protection service agreement. Authorized vehicles may include public fire department and fire district medical aid units, fire trucks, incident command and/or other vehicles dispatched to and returning from an emergency call.

**EMERGENCY TRIPS DURING NONSERVICE HOURS** - While at locations where crew is on duty charge shall be equal to the cost of fuel consumed to make emergency trip. Such trips shall only be offered as a result of official requests from an emergency services agency and only in the case of no reasonable alternative.

**DISCLAIMER** - Under no circumstances does Washington state ferries warrant the availability of ferry service at a given date or time; nor does it warrant the availability of space on board a vessel on a given sailing.

**GOOD TO GO! PILOT** - Special ferry toll rate(s) may be established for a pilot program of Good to Go! or similar fare collection infrastructure, technology, or ORCA replacement system on any ferry route. Washington State Ferries Assistant Secretary shall design the program and submit a proposed program and fare schedule to the Washington State Transportation Commission. The Commission shall review, modify and approve the proposed fare schedule and fare

policies before it is implemented. Once implemented, WSF shall provide, at a minimum, updates to the Commission every six months on the pilot. The pilot will conclude no longer than three years from its implementation.

**EFFECTIVE 03:00 A.M. October 1, ((2022)) 2024**

ROUTES	Oversize Vehicle Ferry Tolls <sup>1</sup> Overall Unit Length - Including Driver							Cost Per Ft. Over 80'
	22' To Under 30' Under 7'2" High <sup>5</sup>	22' To Under 30' 7'2" High or Over <sup>5</sup>	30' To Under 40' <sup>5</sup>	40' To Under 50' <sup>5</sup>	50' To Under 60' <sup>5</sup>	60' To under 70' <sup>5</sup>	70' To and include 80' <sup>5</sup>	
Fauntleroy-Southworth Port Townsend/Coupeville	((19.80)) 21.50	((39.10)) 42.45	((51.95)) 56.40	((64.80)) 70.40	((77.65)) 84.35	((90.50)) 98.35	((103.35)) 112.30	((1.30)) 1.40
Seattle-Bainbridge Island Seattle/Bremerton Edmonds-Kingston	((25.55)) 27.75	((50.60)) 54.95	((67.30)) 73.10	((84.00)) 91.25	((100.70)) 109.40	((117.40)) 127.55	((134.10)) 145.70	((1.65)) 1.80
*Fauntleroy-Vashon *Southworth-Vashon *Pt. Defiance-Tahlequah	((32.60)) 35.35	((64.65)) 70.20	((86.00)) 93.45	((107.40)) 116.65	((128.75)) 139.90	((150.15)) 163.10	((171.50)) 186.35	((2.15)) 2.35
Mukilteo-Clinton	((15.30)) 16.55	((30.05)) 32.65	((39.90)) 43.35	((49.75)) 54.05	((59.60)) 64.75	((69.45)) 75.45	((79.30)) 86.15	((1.00)) 1.05
*Anacortes to Lopez <sup>2</sup>	((58.15)) 63.15	((115.75)) 125.75	((154.15)) 167.50	((192.55)) 209.25	((230.95)) 250.95	((269.35)) 292.70	((307.80)) 334.45	((3.85)) 4.20
*Anacortes to Shaw, Orcas <sup>2</sup>	((69.65)) 75.65	((138.80)) 150.80	((184.85)) 200.90	((230.95)) 250.95	((277.05)) 301.05	((323.15)) 351.15	((369.25)) 401.25	((4.60)) 5.00
*Anacortes to Friday Harbor	((82.70)) 89.80	((164.85)) 179.10	((219.60)) 238.65	((274.40)) 298.15	((329.15)) 357.70	((383.95)) 417.20	((438.70)) 476.75	((5.45)) 5.95
Between Lopez, Shaw, Orcas and Friday Harbor <sup>3</sup>	((39.10)) 42.45	((77.65)) 84.35	((103.35)) 112.30	((129.10)) 140.25	((154.80)) 168.20	((180.55)) 196.15	((206.25)) 224.10	N/A
<i>International Travel</i> Anacortes to Sidney to all destinations	((104.00)) 113.00	((104.00)) 113.00	((138.50)) 150.45	((172.95)) 187.95	((207.45)) 225.45	((241.95)) 262.95	((276.45)) 300.45	((3.45)) 3.75
Lopez, Shaw, Orcas and Friday Harbor to Sidney	((64.60)) 70.15	((64.60)) 70.15	((85.95)) 93.35	((107.30)) 116.60	((128.65)) 139.80	((150.05)) 163.00	((171.40)) 186.25	((2.15)) 2.35
Lopez, Shaw, Orcas and Friday Harbor to Sidney (round trip) <sup>4</sup>	((128.70)) 139.80	((128.70)) 139.80	((171.40)) 186.20	((214.10)) 232.70	((256.80)) 279.10	((299.60)) 325.50	((342.30)) 372.00	((4.30)) 4.70

All fares rounded to the nearest multiple of \$0.05.  
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COMMERCIAL ACCOUNTS - Commercial customers making 12 or more, one-way crossings per week (Sunday through Saturday) will qualify for a 10% discount from the regular ferry tolls. WSF will provide a commercial account program that will be prepaid and offer access to volume discounts based on travel, revenue or other criteria in accordance with WSF business rules. On an annual basis, commercial accounts will pay a \$50 nonrefundable account maintenance fee.

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cal aid units, fire trucks, incident command and/or other vehicles dispatched to and returning from an emergency call.

EMERGENCY TRIPS DURING NONSERVICE HOURS - While at locations where crew is on duty charge shall be equal to the cost of fuel consumed to make emergency trip. Such trips shall only be offered as a result of official requests from an emergency services agency and only in the case of no reasonable alternative.

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AMENDATORY SECTION (Amending WSR 13-18-019, filed 8/26/13, effective 9/26/13)

**WAC 468-300-080 Fuel surcharge.** (1) In order to manage the financial risk associated with fuel price volatility, it is hereby declared to be the policy of the Washington state transportation commission (~~(to)~~) (WSTC) that the WSTC may implement a fuel surcharge as an added component to the regular posted fares for passage on vessels operated by Washington state ferries (WSF) to mitigate the financial impacts associated with unexpected increases in fuel prices which exceed those incorporated in WSF's fuel budget. Upon WSTC approval, the total ferry fare charged will consist of the base fare plus an (~~automatic,~~) incremental, additional surcharge as calculated according to the formula set forth in this rule.

~~(2) (The method for calculating the fuel surcharge amount shall be as follows:~~

~~(a) Determine excess fuel costs for the current quarter by subtracting budgeted fuel costs from actual fuel costs for the quarter. For the purposes of this rule, quarters shall be consistent with the state fiscal year definition of quarters.~~

~~(b) To minimize lags in the application of this rule, the quarter will be closed one month prior to the actual end of the quarter, and an estimate of actual costs will be prepared to account for the third month and any lags in accounting for actual purchases.~~

~~(c) The estimate of costs for the missing month shall be developed as follows:~~

~~(i) Estimated fuel costs for the third month of the quarter will be based on the Oil Price Information Service (OPIS) daily contract average rack prices for ultra low-sulfur dyed diesel fuel for the first fifteen days of the missing month as reported by the Washington state department of general administration's office of state procurement for Tacoma and Anacortes fuel price data as of the cutoff date.~~

~~(ii) Applicable taxes and fees are added to the Anacortes and Tacoma rack prices to derive total estimated cost per gallon for purchases at Anacortes and Tacoma on the missing days.~~

~~(iii) Total price per gallon is multiplied by budgeted gallons of fuel for the missing month in the quarter, where gallons are split into estimated purchases at Anacortes and Tacoma prices based on the year-to-date shares of gallons purchased at Tacoma and Anacortes rack prices.~~

~~(d) Net excess fuel costs for the quarter shall be determined on the basis of the current estimate of the excess fuel costs for the quarter plus an accounting for the following:~~

~~(i) Any necessary reconciliation from the previous quarter's estimate of actual costs once full accounting of actual costs is complete.~~

~~(ii) Any necessary adjustments to ensure actual costs reflect budget assumptions regarding the appropriate share of biodiesel fuel or total diesel gallons to be purchased. Where actual gallons purchased or share of biodiesel vary from the assumptions used to develop the budget, the actual costs shall be reduced by the amount that these variations may have increased costs beyond the amounts assumed in the budget appropriation.~~

~~(iii) Subtracting any fuel surcharge revenues collected in the current quarter.~~

~~(iv) Adding net excess fuel costs from the previous quarter.~~

~~(e) Calculate an excess fuel cost percentage by dividing adjusted excess fuel costs by the current quarter's budgeted fuel costs.~~

~~(f) A fuel surcharge amount is then calculated as follows:~~

~~(i) Multiply the excess fuel cost percentage by the share of budgeted fuel costs to total operating costs for the current biennium (defined as the specific fuel appropriation divided by the total appropriation made to "Program X - Marine" as provided in the current transportation budget and supporting financial plan); then~~

~~(ii) Divide the result by the farebox recovery rate for the current biennium (defined as the fare revenue target divided by total appropriation to "Program X - Marine" as provided in the current transportation budget and supporting financial plan).~~

~~(3) A fuel surcharge shall be determined based on the calculation of the surcharge amount (as defined in subsection (2)(f) of this section) and applied to applicable fares as follows:~~

~~(a) If the surcharge amount is less than 2.5%, then a fuel surcharge shall not be applied.~~

~~(b) If the surcharge amount is equal to or greater than 2.5%, then the surcharge shall be determined as follows:~~

~~(i) Surcharge amount is equal to or greater than 2.5% and less than 5% then the surcharge shall be 2.5% of the applicable fare.~~

~~(ii) Surcharge amount is equal to or greater than 5% and less than 7.5% then the surcharge shall be 5% of the applicable fare.~~

~~(iii) Surcharge amount is equal to or greater than 7.5% and less than 10% then the surcharge shall be 7.5% of the applicable fare.~~

~~(iv) Surcharge amount is 10% or greater, the surcharge shall be 10% of the applicable fare.~~

~~(c) The surcharge shall be applied to all fares, with resulting fares rounded to the nearest nickel.~~

~~(4) WSF shall estimate the need for a fuel surcharge on a quarterly basis, based upon the formula prescribed in this rule, and if)) WSF shall estimate the need for a fuel surcharge on a quarterly basis, based upon the standards prescribed in this rule. For the purposes of this rule, quarters shall be consistent with the state fiscal year definition of quarters.~~

(3) A fuel surcharge may be implemented where the amount appropriated by the legislature for ferry fuel is less than the reasonable fuel costs projected by WSF for that period. Any fuel surcharge implemented under this section must be approved by a vote of the Washington state transportation commission. Any fuel surcharge implemented under this section may not exceed the amount that would be sufficient to cover the difference between WSF's projected fuel costs and the amount appropriated by the legislature for ferry fuel.

(4) If a fuel surcharge is implemented under this section, the WSTC shall re-evaluate the need for the surcharge on at least a quarterly basis, and if the WSTC determines the surcharge is no longer needed to cover fuel costs not paid for by legislative appropriation, the WSTC shall revoke the surcharge.

(5) If the WSTC approves such a surcharge ((is)) to be added or modified, then, the department shall:

(a) Notify ORCA partners and customers of the pending surcharge changes at least ((thirty)) 30 days prior to implementation of said changes.

(b) Make all surcharge changes effective on the first of the month.

~~((5) Excess fuel costs shall be reset to zero at the beginning of the biennium.))~~

(6) The amount of any fuel surcharge shall be shown separately on customer receipts.

(7) WSF shall provide an annual report to the legislature, OFM, and the Washington state transportation commission summarizing its fuel cost mitigation activities, including how the department has managed its costs as well as the application, performance and impact of fuel surcharges pursuant to this authority.

(8) To facilitate understanding on the part of WSF customers and to ensure a transparent process, an explanation of how the surcharge is applied, including a summary of the actual calculation of the surcharge percentage, shall be described on the WSF website.

(9) This rule goes into effect on October 1, 2011.

**WSR 23-17-115**  
**PERMANENT RULES**  
**DEPARTMENT OF**  
**FINANCIAL INSTITUTIONS**  
(Securities Division)

[Filed August 18, 2023, 8:18 a.m., effective September 18, 2023]

Effective Date of Rule: Thirty-one days after filing.

Purpose: The securities division hereby amends chapter 460-80 WAC to adopt the statement of policy regarding the use of franchise questionnaires and acknowledgments (statement of policy) promulgated by the North American Securities Administrators Association, Inc. (NASAA). On September 18, 2022, NASAA adopted the statement of policy regarding the use of statement of policy. The statement of policy sets uniform standards for the proper use of questionnaires and acknowledgments in franchise offerings. The statement of policy prohibits provisions that would require a prospective franchisee to make statements that are subjective, unreasonable, or that attempt to absolve the franchisor or its agents of liability in connection with the sale of a franchise. These provisions are also inconsistent with the Franchise Investment Protection Act's antiwaiver provisions. See RCW 19.100.220(2) and 19.100.180 (2)(g). It is important to note that the adoption of the statement of policy does not represent a material change in requirements for franchise offerings in Washington. However, adoption of the statement of policy will aid franchisors in complying with existing Washington law by providing specific examples of prohibited questionnaires and acknowledgments, while also increasing compliance with antiwaiver and antifraud requirements across the states with such requirements.

Citation of Rules Affected by this Order: New WAC 460-80-325.

Statutory Authority for Adoption: RCW 19.100.250.

Adopted under notice filed as WSR 23-10-048 on April 28, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 1, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 1, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 0, Repealed 0.

Date Adopted: August 18, 2023.

Charlie Clark  
Director

**OTS-4307.1**

NEW SECTION

**WAC 460-80-325 NASAA statement of policy regarding the use of franchise questionnaires and acknowledgments.** In order to promote uniform regulation, the administrator adopts the North American Securities Administrators Association (NASAA) Statement of Policy Regarding the Use of Franchise Questionnaires and Acknowledgments, as adopted September 18, 2022.

## WSR 23-17-118

## PERMANENT RULES

## HEALTH CARE AUTHORITY

[Filed August 18, 2023, 9:41 a.m., effective September 18, 2023]

Effective Date of Rule: Thirty-one days after filing.

Purpose: The health care authority (agency) amended these rules to provide more precise language to define the program parameters and ensure consistency. Specifically, in addition to housekeeping changes, the agency amended:

- WAC 182-546-5100 to add a definition for against medical advice (AMA), fix WAC reference in ambulance definition, and remove definitions for extended stay and short stay.
- WAC 182-546-5550 to add in a new subsection (1)(b) regarding AMA discharges and a new subsection (1)(k) for standalone pharmacy trips.
- WAC 182-546-5600 (3)(b) to clarify the agency may pay for transportation for a client to a pharmacy to obtain medicare Part D prescriptions if the prescriptions are billable to medicaid and not paid for by medicare Part D.
- WAC 182-546-5800(1) to clarify that out of state requests require a minimum of seven days' notice before the client's travel.
- WAC 182-546-5900(4) to clarify the reasonable cost of lodging and meals is measured against the state per diem of the location where the client is receiving covered medical services and striking subsections (4)(a), (b), and (c).

Citation of Rules Affected by this Order: Amending WAC 182-546-5000, 182-546-5100, 182-546-5550, 182-546-5600, 182-546-5800, 182-546-5900, and 182-546-6200.

Statutory Authority for Adoption: RCW 41.05.021, 41.05.160.

Other Authority: 42 C.F.R. 431.53, 42 C.F.R. 440.170.

Adopted under notice filed as WSR 23-14-121 [23-14-120] on July 5, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 7, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 7, Repealed 0.

Date Adopted: August 18, 2023.

Wendy Barcus  
Rules Coordinator

OTS-4406.3

AMENDATORY SECTION (Amending WSR 16-12-022, filed 5/20/16, effective 6/20/16)

**WAC 182-546-5000 Nonemergency transportation—General.** (1) The ~~((medicaid))~~ agency covers nonemergency nonambulance transportation to and from covered health care services, as ~~((provided by the Code of Federal Regulations—))~~ required by 42 C.F.R. 431.53 ~~((and 42 C.F.R. 440.170))~~, subject to the limitations and requirements under WAC 182-546-5000 through 182-546-6200. See WAC 182-546-1000 for nonemergency ground ambulance transportation.

(2) The agency pays for nonemergency transportation for clients covered under state-funded medical programs subject to funding appropriated by the legislature.

(3) Clients may not select the transportation provider or the mode of transportation.

(4) A client's right to freedom of choice does not require the agency to cover transportation at unusual or exceptional cost in order to meet a client's personal choice of health care provider.

AMENDATORY SECTION (Amending WSR 20-05-066, filed 2/14/20, effective 3/16/20)

**WAC 182-546-5100 Nonemergency transportation—Definitions.** The following definitions and those found in chapter 182-500 WAC apply to nonemergency medical brokered transportation. Unless otherwise defined in WAC 182-546-5200 through 182-546-6000, medical terms are used as commonly defined within the scope of professional medical practice in the state of Washington.

"Against medical advice (AMA)" - When a client elects to discharge from a health care facility against the advice of medical professionals.

"Ambulance" - See WAC ~~((182-546-0001))~~ 182-546-0125.

"Broker" - An organization or entity contracted with the ~~((medicaid))~~ agency to arrange nonemergency transportation and related services for clients.

"Drop off point" - The location authorized by the transportation broker for the client's trip to end.

"Escort" - A person authorized by the transportation broker to accompany and be transported with a client to a health care service. An escort's transportation may be authorized depending on the client's age, mental state or capacity, safety requirements, mobility skills, communication skills, or cultural issues.

~~(( "Extended stay" - A period of time spanning thirty consecutive days or longer for which a client receives health care services outside of their local community and for which they may request assistance with meals and lodging. ))~~

"Guardian" - A person who is legally responsible for a client and who may be required to be present when a client is receiving health care services.

"Local community" - The client's city or town of residence or nearest location to residence.

"Local provider" - A provider, as defined in WAC 182-500-0085, who delivers covered health care service within the client's local



community, and the treatment facility where the services are delivered within the client's local community.

**"Lodging and meals"** - Temporary housing and meals provided during a client's out-of-area medical stay.

**"Mode"** - A method of transportation assistance used by the general public that an individual client can use in a specific situation. Methods that may be considered include, but are not limited to:

- Air transport;
- Public bus;
- Commercial bus;
- Ferries/water taxis;
- Gas vouchers/gas cards;
- Grouped or shared-ride vehicles;
- Mileage reimbursement;
- Parking;
- Stretcher vans or cars;
- Taxi;
- Tickets;
- Tolls;
- Train;
- Volunteer drivers;
- Walking or other personal conveyance; and
- Wheelchair vans.

**"Noncompliance or noncompliant"** - When a client:

- Fails to appear at the pickup point of the trip at the scheduled pickup time;
- Misuses or abuses agency-paid medical, transportation, or other services;
- Fails to comply with the rules, procedures, or policies of the agency or those of the agency's transportation brokers, the brokers' subcontracted transportation providers, or health care service providers;
- Poses a direct threat to the health or safety of self or others; or
- Engages in violent, seriously disruptive, or illegal conduct.

**"Pickup point"** - The location authorized by the agency's transportation broker for the client's trip to begin.

**"Return trip"** - The return of the client to the client's residence, or another authorized drop-off point, from the location where a covered health care service has occurred.

**"Service animal"** - An animal individually trained to work or perform tasks for an individual with a disability. The work or task an animal has been trained to provide must be directly related to the individual's disability. Animals whose sole function is to provide comfort or emotional support do not qualify as service animals under the American with Disabilities Act.

~~(**"Short stay"** - A period of time up to twenty-nine days for which a client receives health care services outside of their local community and for which they may request assistance with meals and lodging.)~~

**"Stretcher car or van"** - A vehicle that can legally transport a client in a prone or supine position when the client does not require medical attention en route.

**"Stretcher trip"** - A transportation service that requires a client to be transported in a prone or supine position without medical attention during the trip. This may be by stretcher, board, gurney, or

other appropriate device. Medical or safety requirements must be the basis for transporting a client in the prone or supine position.

**"Transportation provider"** - A person or company under contract with a broker to provide trips to eligible clients.

**"Trip"** - Transportation one-way from the pickup point to the drop off point by an authorized transportation provider.

**"Urgent care"** - An unplanned appointment for a covered medical service with verification from an attending physician or facility that the client must be seen that day or the following day.

AMENDATORY SECTION (Amending WSR 20-05-066, filed 2/14/20, effective 3/16/20)

**WAC 182-546-5550 Nonemergency transportation—Exclusions and limitations.**

(1) The following service categories listed in WAC 182-501-0060 are subject to the following exclusions and limitations:

(a) Adult day health (ADH) - Nonemergency transportation for ADH services is not provided through the brokers. ADH providers are responsible for arranging or providing transportation to ADH services.

(b) Against medical advice (AMA) discharges - Nonemergency transportation is not provided through the brokers for clients that elect to discharge from a facility or hospital AMA.

(c) Ambulance - Nonemergency ambulance transportation is not provided through the brokers except as specified in WAC 182-546-5200 (2) (e).

~~((e))~~ (d) Emergency department (ED) - When a client is discharged from the ED, brokers may provide transportation only to another medicaid-covered service or to the client's residence (~~only~~).

~~((d))~~ (e) Hospice services - Nonemergency transportation is not provided through the brokers when the health care service is related to a client's hospice diagnosis. See WAC 182-551-1210.

~~((e))~~ (f) Medical equipment, durable (DME) - Nonemergency transportation is not provided through the brokers for DME services, except for complex rehabilitation technology (CRT) and DME equipment that needs to be fitted to the client (such as braces/crutches, wheelchairs).

~~((f))~~ (g) Medical nutrition services - Nonemergency transportation is not provided through the brokers to pick up medical nutrition products.

~~((g))~~ (h) Medical supplies/equipment, nondurable (MSE) - Nonemergency transportation is not provided through the brokers for MSE services.

~~((h))~~ (i) The following mental health and substance use disorder services:

(i) Nonemergency transportation brokers generally provide one round trip per day. The broker must request agency approval for additional trips for off-site activities.

(ii) Nonemergency transportation of an involuntarily detained person under the Involuntary Treatment Act (ITA) is not a service provided or authorized by transportation brokers. Involuntary transportation is a service provided by an ambulance or a designated ITA transportation provider.

(iii) Nonemergency transportation is not provided through the brokers to or from information and assistance services which include:

- (A) Alcohol and drug information school;
- (B) Information and crisis services; and
- (C) Emergency service patrol.

~~((i))~~ (j) Program of all-inclusive care for the elderly (PACE)-nonemergency transportation for clients in the PACE program is not provided through the brokers. The PACE contractor is responsible for transportation to PACE services.

(k) Standalone pharmacy trips - Transportation that occurs solely for the purpose of picking up a medication prescribed by a health care provider from a pharmacy.

(i) The broker may provide mileage reimbursement to the client or coordinate a standalone pharmacy trip only when:

(A) The client cannot receive the medication through the mail and such transportation assistance has been requested two business days in advance; or

(B) Documentation from a medical professional has been provided to the broker that indicates medication was prescribed for a condition that requires urgent treatment.

(ii) A standalone pharmacy trip that meets the conditions of (k) of this subsection is restricted to one trip per week per household, unless documentation from a medical professional indicates the medication must be picked up urgently.

(iii) Documentation of medical necessity from the client's health care provider, pharmacy, or other medical professional is required before the broker can authorize a standalone pharmacy trip more frequently than once a week per household.

(iv) If the client has a scheduled trip to an eligible medical appointment in the same week as a pharmacy pick up, the prescription must be picked up when in route to or from the medical appointment. See WAC 182-546-5600 (3)(b).

(2) Service animals as defined in WAC 182-546-5100 may be transported with clients.

(3) The following programs do not have a benefit for brokered nonemergency transportation through the agency:

(a) Federal medicare savings and state-funded medicare buy-in programs (see chapter 182-517 WAC);

(b) Family planning services - Nonemergency transportation is not provided for clients that are enrolled only in family planning only services; and

(c) Alien emergency medical (AEM) - See WAC 182-507-0115.

AMENDATORY SECTION (Amending WSR 15-03-050, filed 1/14/15, effective 2/14/15)

**WAC 182-546-5600 Nonemergency transportation—Intermediate stops or delays.** (1) The ~~(medicaid)~~ agency does not pay for any costs related to intermediate stops or delays that are not directly related to the original approved trip, including trips that would, or did, result in additional transportation costs due to client convenience.

(2) Brokers may authorize intermediate stops or delays for clients if the broker determines that the intermediate stop is:

(a) Directly related to the original approved trip; or

(b) Likely to limit or eliminate the need for supplemental covered trips.

(3) The agency considers the following reasons to be related to the original trip:

(a) Transportation of the client to and from an immediate subsequent medical referral/appointment; or

(b) Transportation of the client to a pharmacy to obtain one or more prescriptions when in route to or from the covered service and the pharmacy is within a reasonable distance of the usual route to the medical appointment. The agency does not pay for transportation of the client to a pharmacy to obtain medicare Part D prescriptions unless the prescription is billable to medicaid and not paid by medicare Part D.

AMENDATORY SECTION (Amending WSR 15-03-050, filed 1/14/15, effective 2/14/15)

**WAC 182-546-5800 Nonemergency transportation—Trips out-of-state/out-of-country.** (1) The ((~~medicaid~~)) agency reviews requests for out-of-state nonemergency transportation in accordance with regulations for covered health care services((~~r~~)) including, but not limited to, WAC 182-501-0180, 182-501-0182 and 182-501-0184. Out-of-state requests must be submitted to the agency no less than seven business days prior to the client's anticipated travel date.

(2) The agency does not pay for nonemergency transportation to or from locations outside of the United States and U.S. territories, except as allowed under WAC 182-501-0184 for British Columbia, Canada.

AMENDATORY SECTION (Amending WSR 20-05-066, filed 2/14/20, effective 3/16/20)

**WAC 182-546-5900 Nonemergency transportation—Meals, lodging, escort/guardian.** (1) The ((~~medicaid~~)) agency may pay for meals and lodging for clients who must be transported to health care services outside of the client's local community. The agency's transportation brokers determine when meals and lodging are necessary based on a client's individual need.

(2) Brokers may authorize payment for meals and lodging for up to one calendar month. Extensions beyond the initial calendar month must be prior authorized by the broker on a month-to-month, week-to-week, or as-needed basis.

(3) Brokers may not authorize payment for alcohol, cannabis, or other nonfood items.

(4) Brokers follow the agency's guidelines in determining the reasonable costs of meals and lodging. ((~~The agency's guidelines are:~~

~~(a) The reasonable cost of lodging for short and extended stays is measured against state per diem rates.~~

~~(b) For short stays, the cost of meals may not exceed the state per diem rate.~~

~~(c) For extended stays, the reasonable cost of meals is measured against the state's basic food program. The maximum monthly allowable meal cost for extended stays is not to exceed the client's calculated monthly food benefit.)) The reasonable cost of lodging and meals is~~

measured against the state per diem for the location where the client is receiving covered health care services.

(5) The agency pays for the transportation of an authorized escort, including meals and lodging, when all of the following apply:

(a) The client is present, except as stated in subsection (5) of this section; and

(b) The broker determines the transportation costs of an escort (~~(is)~~) are necessary based upon the client's age, mental state or capacity, safety requirements, mobility requirements, communication or translation requirements, or cultural issues.

(6) The agency may authorize and pay for the transportation of an authorized escort or guardian, with or without the presence of the client, if the broker determines, and documents, that the presence of the authorized escort or guardian is necessary to ensure that the client has access to medically necessary care.

(7) Lodging and meals for all out-of-state nonemergency transportation must be prior authorized by the agency. Border areas as defined by WAC 182-501-0175 are considered in-state under this section and subsequent sections.

AMENDATORY SECTION (Amending WSR 20-05-066, filed 2/14/20, effective 3/16/20)

**WAC 182-546-6200 Nonemergency transportation—Reimbursement.**

(1) To be reimbursed for trips, meals, or lodging, the requestor must receive prior authorization from the broker at least two business days in advance of the client's travel.

(2) A client must request reimbursement of preauthorized expenditures for trips, meals, or lodging within (~~(thirty)~~) 30 calendar days after their medical appointment. The broker may consider reimbursement requests beyond (~~(thirty)~~) 30 calendar days if a client shows good cause as defined in WAC 388-02-0020 for having not requested reimbursement within (~~(thirty)~~) 30 calendar days.

(3) To be reimbursed for transportation-related services, the requestor must provide the broker with legible copies of:

- (a) Itemized receipt(s);
- (b) The operator's valid driver's license;
- (c) Valid vehicle registration; and

(d) Proof of insurance for the vehicle/operator at the time of the trip.

(4) The (~~(medicaid)~~) agency or the broker may retroactively authorize and reimburse for transportation costs, including meals and lodging when:

(a) A client is approved for a delayed certification period as defined in WAC 182-500-0025, or for a retroactive eligibility period as defined in WAC 182-500-0095, or is retroactively eligible for a medically needy program which requires a spenddown as defined in WAC 182-500-0100;

(b) The transportation costs were not used to meet a client spenddown liability in accordance with WAC 182-519-0110;

(c) The transportation costs for which retroactive reimbursement is requested falls within the period of retroactive eligibility or delayed certification;

(d) The client received medically necessary services that were covered by the client's medical program for the date(s) of service for which retroactive reimbursement is requested; and

(e) The request for retroactive reimbursement is made within ((sixty)) 60 calendar days from the date of eligibility notification (award letter), not to exceed eight months from the date(s) of service for which reimbursement is requested.

(5) When transportation cost(s) are retroactively authorized, the reimbursement amount must not exceed the reimbursement amount that would have been authorized prior to the date(s) of service.

(6) To be paid by the broker for nonemergency transportation services:

(a) Ambulance providers must be subcontracted with the broker in accordance with WAC 182-546-5200.

(b) Nonambulance providers must be subcontracted with the broker in accordance with WAC 182-546-5200.

(7) The agency, through its contracted brokers, does not pay for nonemergency transportation when:

(a) The health care service the client is requesting transportation to or from is not a service covered by the client's medical program;

(b) The covered health care service is within three-quarters of a mile from the pick-up point, except when:

(i) The client's documented and verifiable medical condition and personal capabilities demonstrates that the client is not able to walk three-quarters mile distance;

(ii) The trip involves an area that the broker determines is not physically accessible to the client; or

(iii) The trip involves an area that the agency's broker considers to be unsafe for the client, other riders, or the driver.

(c) The client has personal or informal transportation resources that are available and appropriate to the clients' needs;

(d) Fixed-route public transportation service is available to the client within three-quarters of a mile walking distance. Exceptions to this rule may be granted by the transportation broker when the need for more specialized transportation is documented. Examples of such a need may be the client's use of a portable ventilator, a walker, or a quad cane; or

(e) The mode of transport that the client requests is not necessary, suitable, or appropriate to the client's medical condition.

## WSR 23-17-127

## PERMANENT RULES

## FOREST PRACTICES BOARD

[Filed August 21, 2023, 10:28 a.m., effective January 1, 2024]

Effective Date of Rule: January 1, 2024.

Purpose: To enhance the protection of marbled murrelets, a state listed endangered species, by adding clarification to: When a survey is necessary in suitable habitat and the area adjacent to suitable habitat which will be evaluated for environmental impact for probable significant adverse impact on the environment; the definition of marbled murrelet nesting platform and suitable habitat; harvest within the critical habitat; and guidance to landowners proposing harvest within critical habitat.

Citation of Rules Affected by this Order: Amending WAC 222-10-042, 222-12-090, 222-16-010, and 222-16-080.

Statutory Authority for Adoption: RCW 76.09.040.

Adopted under notice filed as WSR 23-11-165 on May 24, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 4, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 0, Repealed 0.

Date Adopted: August 9, 2023.

Alexandra K. Smith  
Chair

**OTS-4602.2**

AMENDATORY SECTION (Amending WSR 97-15-105, filed 7/21/97, effective 8/21/97)

**WAC 222-10-042 Marbled murrelets.** The following policies shall apply to forest practices subject to SEPA where the forest practices may cause adverse impacts to marbled murrelets.

(1) Within an occupied marbled murrelet site, forest practices that will adversely impact this habitat will likely have a probable significant adverse impact on the environment except where the department determines, in consultation with the department of fish and wildlife, that the applicant's proposal will actually have no significant adverse impact.

(2) Within marbled murrelet detection areas: ~~((a) Suitable marbled murrelet habitat with at least a 50% probability of occupancy is assumed to have a high likelihood of marbled murrelet occupancy. It is currently assumed that 5 platforms per acre meets the 50% probability~~

~~of occupancy. Without survey information, forest practices that will adversely impact this habitat may have a probable significant adverse impact on the environment.~~

~~(b)) Suitable marbled murrelet habitat with at least a 30((%)) percent, ((but less than 50%)) probability of occupancy has a sufficiently high likelihood of marbled murrelet occupancy to warrant a survey. ((This additional information is necessary for the department to evaluate the environmental impact of the forest practice.)) It is currently assumed that ((2)) two platforms per acre meets the 30((%)) percent probability of occupancy. Without survey information, forest practices that will adversely impact this habitat may have a probable significant adverse impact on the environment.~~

A landowner may request the department of fish and wildlife to survey. The department of fish and wildlife should survey to the maximum extent practicable based on an appropriation to survey marbled murrelet suitable habitat within detection areas where the landowner provides access for surveys to the department of fish and wildlife, and sufficient time is allowed to complete the protocol surveys. The department shall provide a notice to the landowner within 60 days from the date of application of the department of fish and wildlife's intent to survey. If the department of fish and wildlife cannot conduct marbled murrelet surveys the responsibility for surveys remains with the landowner.

(3) Outside a marbled murrelet detection area:

(a) Suitable marbled murrelet habitat with at least a 60((%)) percent probability of occupancy is assumed to have a high likelihood of marbled murrelet occupancy. It is currently assumed that ((7)) seven platforms per acre meets the 60((%)) percent probability of occupancy. Without survey information, forest practices that will adversely impact this habitat may have a probable significant adverse impact on the environment.

(b) Within a marbled murrelet special landscape suitable marbled murrelet habitat with at least a 50((%)) percent probability of occupancy is assumed to have a high likelihood of marbled murrelet occupancy. It is currently assumed that five platforms per acre meets the 50 percent probability of occupancy. Without survey information, forest practices that will adversely impact this habitat may have a probable significant adverse impact on the environment.

(4) The adjacent forested area within 300 feet of "suitable marbled murrelet habitat" described in subsections (2) and (3) of this section is assumed to be necessary for buffering potentially occupied habitat as defined in WAC 222-16-080 (1)(h)(v). This additional information on the forested area within 300 feet of "suitable habitat" is necessary for the department to evaluate the environmental impact of the forest practice. Without survey information, forest practices that will adversely impact this buffer may have a probable significant adverse impact on the environment.

(5) When determining whether a forest practice will have a probable significant adverse impact on the environment, the department shall, in consultation with the department of fish and wildlife, evaluate the impacts on the statewide, regional (Southwest Washington, Olympic Peninsula, Hood Canal, North Puget Sound, South Puget Sound and South Cascades) and local (within the marbled murrelet detection area) marbled murrelet populations and associated habitats. The department should consider a variety of information including, but not limited to, survey data, habitat quality and patch size, the amount of edge in relation to the area of habitat, amount of interior habitat,



distance from saltwater, detection rates, the amount and quality of habitat, the likelihood of predation and the recovery goals for the marbled murrelet.

((5)) (6) The platform assumptions set forth above are based on regional data. Applicants or others may submit information to the department which was gathered in conjunction with a marbled murrelet survey agreement with the department of fish and wildlife, and other reliable information that is more current, or specific to the platform numbers in the marbled murrelet suitable habitat definition. The department shall use such information in making its determinations under this section where the department finds, in consultation with the department of fish and wildlife, that the information is more likely to be valid for a particular WRIA or physiographic province. If the department does not use the information, it shall explain its reasons in writing to the applicant.

#### OTS-4604.1

AMENDATORY SECTION (Amending WSR 13-21-032, filed 10/8/13, effective 12/30/13)

**WAC 222-16-010 \*General definitions.** Unless otherwise required by context, as used in these rules:

"**Act**" means the Forest Practices Act, chapter 76.09 RCW.

"**Affected Indian tribe**" means any federally recognized Indian tribe that requests in writing from the department information on forest practices applications and notification filed on specified areas.

"**Alluvial fan**" see "sensitive sites" definition.

"**Appeals board**" means the pollution control hearings board established in RCW 43.21B.010.

"**Aquatic resources**" means water quality, fish, the Columbia torrent salamander (*Rhyacotriton kezeri*), the Cascade torrent salamander (*Rhyacotriton cascadae*), the Olympic torrent salamander (*Rhyacotriton olympian*), the Dunn's salamander (*Plethodon dumni*), the Van Dyke's salamander (*Plethodon vandyke*), the tailed frog (*Ascaphus truei*) and their respective habitats.

"**Area of resource sensitivity**" means areas identified in accordance with WAC 222-22-050 (2)(d), 222-22-060(2), or 222-22-090.

"**Bankfull depth**" means the average vertical distance between the channel bed and the estimated water surface elevation required to completely fill the channel to a point above which water would enter the flood plain or intersect a terrace or hillslope. In cases where multiple channels exist, the bankfull depth is the average depth of all channels along the cross-section. (See board manual section 2.)

"**Bankfull width**" means:

(a) For streams - The measurement of the lateral extent of the water surface elevation perpendicular to the channel at bankfull depth. In cases where multiple channels exist, bankfull width is the sum of the individual channel widths along the cross-section (see board manual section 2).

(b) For lakes, ponds, and impoundments - Line of mean high water.

(c) For tidal water - Line of mean high tide.

(d) For periodically inundated areas of associated wetlands - Line of periodic inundation, which will be found by examining the edge of inundation to ascertain where the presence and action of waters are so common and usual, and so long continued in all ordinary years, as to mark upon the soil a character distinct from that of the abutting upland.

**"Basal area"** means the area in square feet of the cross section of a tree bole measured at (~~4-1/2~~) four and one-half feet above the ground.

**"Bedrock hollows"** (colluvium-filled bedrock hollows, or hollows; also referred to as zero-order basins, swales, or bedrock depressions) means landforms that are commonly spoon-shaped areas of convergent topography within unchanneled valleys on hillslopes. (See board manual section 16 for identification criteria.)

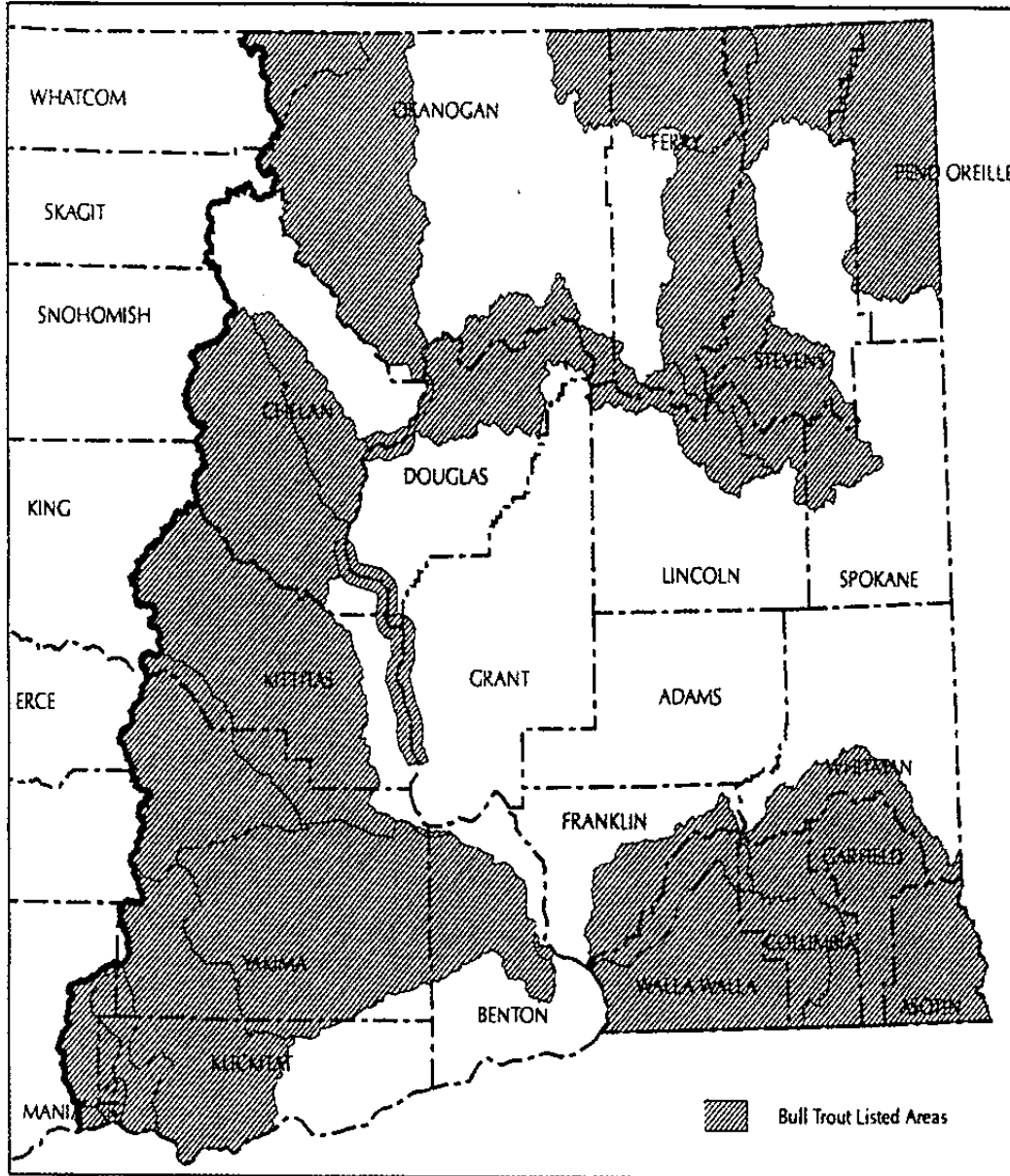
**"Board"** means the forest practices board established by the act.

**"Bog"** means wetlands which have the following characteristics: Hydric organic soils (peat and/or muck) typically 16 inches or more in depth (except over bedrock or hardpan); and vegetation such as sphagnum moss, Labrador tea, bog laurel, bog rosemary, sundews, and sedges; bogs may have an overstory of spruce, western hemlock, lodgepole pine, western red cedar, western white pine, Oregon crabapple, or quaking aspen, and may be associated with open water. This includes nutrient-poor fens. (See board manual section 8.)

**"Borrow pit"** means an excavation site outside the limits of construction to provide material necessary to that construction, such as fill material for the embankments.

**"Bull trout habitat overlay"** means those portions of Eastern Washington streams containing bull trout habitat as identified on the department of fish and wildlife's bull trout map. Prior to the development of a bull trout field protocol and the habitat-based predictive model, the "bull trout habitat overlay" map may be modified to allow for locally based corrections using current data, field knowledge, and best professional judgment. A landowner may meet with the departments of natural resources, fish and wildlife and, in consultation with affected tribes and federal biologists, determine whether certain stream reaches have habitat conditions that are unsuitable for supporting bull trout. If such a determination is mutually agreed upon, documentation submitted to the department will result in the applicable stream reaches no longer being included within the definition of bull trout habitat overlay. Conversely, if suitable bull trout habitat is discovered outside the current mapped range, those waters will be included within the definition of "bull trout habitat overlay" by a similar process.

## Bull Trout Overlay Map



"**Channel migration zone (CMZ)**" means the area where the active channel of a stream is prone to move and this results in a potential near-term loss of riparian function and associated habitat adjacent to the stream, except as modified by a permanent levee or dike. For this purpose, near-term means the time scale required to grow a mature forest. (See board manual section 2 for descriptions and illustrations of CMZs and delineation guidelines.)

"**Chemicals**" means substances applied to forest lands or timber including pesticides, fertilizers, and other forest chemicals.

"**Clearcut**" means a harvest method in which the entire stand of trees is removed in one timber harvesting operation. Except as provided in WAC 222-30-110, an area remains clearcut until:

It meets the minimum stocking requirements under WAC 222-34-010(2) or 222-34-020(2); and

The largest trees qualifying for the minimum stocking levels have survived on the area for five growing seasons or, if not, they have reached an average height of four feet.

**"Columbia River Gorge National Scenic Area or CRGNSA"** means the area established pursuant to the Columbia River Gorge National Scenic Area Act, 16 U.S.C. §544b(a).

**"CRGNSA special management area"** means the areas designated in the Columbia River Gorge National Scenic Area Act, 16 U.S.C. §544b(b) or revised pursuant to 16 U.S.C. §544b(c). For purposes of this rule, the special management area shall not include any parcels excluded by 16 U.S.C. §544f(o).

**"CRGNSA special management area guidelines"** means the guidelines and land use designations for forest practices developed pursuant to 16 U.S.C. §544f contained in the CRGNSA management plan developed pursuant to 15 U.S.C. §544d.

**"Commercial tree species"** means any species which is capable of producing a merchantable stand of timber on the particular site, or which is being grown as part of a Christmas tree or ornamental tree-growing operation.

**"Completion of harvest"** means the latest of:

Completion of removal of timber from the portions of forest lands harvested in the smallest logical unit that will not be disturbed by continued logging or an approved slash disposal plan for adjacent areas; or

Scheduled completion of any slash disposal operations where the department and the applicant agree within ((6)) six months of completion of yarding that slash disposal is necessary or desirable to facilitate reforestation and agree to a time schedule for such slash disposal; or

Scheduled completion of any site preparation or rehabilitation of adjoining lands approved at the time of approval of the application or receipt of a notification: Provided, That delay of reforestation under this paragraph is permitted only to the extent reforestation would prevent or unreasonably hinder such site preparation or rehabilitation of adjoining lands.

**"Constructed wetlands"** means those wetlands voluntarily developed by the landowner. Constructed wetlands do not include wetlands created, restored, or enhanced as part of a mitigation procedure or wetlands inadvertently created as a result of current or past practices including, but not limited to: Road construction, landing construction, railroad construction, or surface mining.

**"Contamination"** means introducing into the atmosphere, soil, or water, sufficient quantities of substances as may be injurious to public health, safety or welfare, or to domestic, commercial, industrial, agriculture or recreational uses, or to livestock, wildlife, fish or other aquatic life.

**"Convergent headwalls"** (or headwalls) means teardrop-shaped landforms, broad at the ridgetop and terminating where headwaters converge into a single channel; they are broadly concave both longitudinally and across the slope, but may contain sharp ridges separating the headwater channels. (See board manual section 16 for identification criteria.)

**"Conversion activities"** means activities associated with conversions of forest land to land uses other than commercial timber operation. These activities may be occurring during or after timber harvest on forest land. They may include but are not limited to the following:

- Preparation for, or installation of, utilities on the forest practices activity site. The development or maintenance of existing rights of way providing utilities exclusively for other ownerships shall not be considered conversions of forest land (see WAC 222-20-010(5)).

- Any of, or any combination of, the following activities in preparation for nonforestry use of the land: Grading, filling, or stump removal.

- Preparation for, or construction of, any structure requiring local government approval.

- Construction of, or improvement of, roads to a standard greater than needed to conduct forest practices activities.

- Clearing for, or expansion of, rock pits for nonforest practices uses or developing surface mines.

**"Conversion option harvest plan"** means a voluntary plan developed by the landowner and approved by the local governmental entity indicating the limits of harvest areas, road locations, and open space.

**"Conversion to a use other than commercial timber operation"** means a bona fide conversion to an active use which is incompatible with timber growing.

**"Cooperative habitat enhancement agreement (CHEA)"** see WAC 222-16-105.

**"Critical habitat (federal)"** means the habitat of any threatened or endangered species designated as critical habitat by the United States Secretary of the Interior or Commerce under Sections 3 (5) (A) and 4 (a) (3) of the Federal Endangered Species Act.

**"Critical habitat (state)"** means those habitats designated by the board in accordance with WAC 222-16-080.

**"Critical nesting season"** means for marbled murrelets - April 1 to August 31.

**"Cultural resources"** means archaeological and historic sites and artifacts, and traditional religious, ceremonial and social uses and activities of affected Indian tribes.

**"Cumulative effects"** means the changes to the environment caused by the interaction of natural ecosystem processes with the effects of two or more forest practices.

**"Daily peak activity"** means for marbled murrelets - One hour before official sunrise to two hours after official sunrise and one hour before official sunset to one hour after official sunset.

**"Date of receipt,"** as that term is defined in RCW 43.21B.001, means:

(a) Five business days after the date of mailing; or

(b) The date of actual receipt, when the actual receipt date can be proven by a preponderance of the evidence. The recipient's sworn affidavit or declaration indicating the date of receipt, which is unchallenged by the department, shall constitute sufficient evidence of actual receipt. The date of actual receipt, however, may not exceed (~~forty-five~~) 45 days from the date of mailing.

**"Debris"** means woody vegetative residue less than (~~(3)~~) three cubic feet in size resulting from forest practices activities which would reasonably be expected to cause significant damage to a public resource.

**"Deep-seated landslides"** means landslides in which most of the area of the slide plane or zone lies below the maximum rooting depth of forest trees, to depths of (~~tens to hundreds~~) 10s to 100s of feet. (See board manual section 16 for identification criteria.)

**"Demographic support"** means providing sufficient suitable spotted owl habitat within the SOSEA to maintain the viability of northern spotted owl sites identified as necessary to meet the SOSEA goals.

**"Department"** means the department of natural resources.

**"Desired future condition (DFC)"** is a reference point on a pathway and not an endpoint for stands. DFC means the stand conditions of a mature riparian forest at 140 years of age, the midpoint between 80 and 200 years. Where basal area is the only stand attribute used to describe 140-year old stands, these are referred to as the "Target Basal Area."

**"Diameter at breast height (dbh)"** means the diameter of a tree at ((4-1/2)) four and one-half feet above the ground measured from the uphill side.

**"Dispersal habitat"** see WAC 222-16-085(2).

**"Dispersal support"** means providing sufficient dispersal habitat for the interchange of northern spotted owls within or across the SOSEA, as necessary to meet SOSEA goals. Dispersal support is provided by a landscape consisting of stands of dispersal habitat interspersed with areas of higher quality habitat, such as suitable spotted owl habitat found within RMZs, WMZs or other required and voluntary leave areas.

**"Drainage structure"** means a construction technique or feature that is built to relieve surface runoff and/or intercepted ground water from roadside ditches to prevent excessive buildup in water volume and velocity. A drainage structure is not intended to carry any typed water. Drainage structures include structures such as: Cross drains, relief culverts, ditch diversions, water bars, or other such structures demonstrated to be equally effective.

**"Eastern Washington"** means the geographic area in Washington east of the crest of the Cascade Mountains from the international border to the top of Mt. Adams, then east of the ridge line dividing the White Salmon River drainage from the Lewis River drainage and east of the ridge line dividing the Little White Salmon River drainage from the Wind River drainage to the Washington-Oregon state line.

Eastern Washington Definition Map



**"Eastern Washington timber habitat types"** means elevation ranges associated with tree species assigned for the purpose of riparian management according to the following:

Timber Habitat Types	Elevation Ranges
ponderosa pine	0 - 2500 feet
mixed conifer	2501 - 5000 feet
high elevation	above 5000 feet

**"Edge"** of any water means the outer edge of the water's bankfull width or, where applicable, the outer edge of the associated channel migration zone.

**"End hauling"** means the removal and transportation of excavated material, pit or quarry overburden, or landing or road cut material from the excavation site to a deposit site not adjacent to the point of removal.

**"Equipment limitation zone"** means a 30-foot wide zone measured horizontally from the outer edge of the bankfull width of a Type Np or Ns Water. It applies to all perennial and seasonal nonfish bearing streams.

**"Erodible soils"** means those soils that, when exposed or displaced by a forest practices operation, would be readily moved by water.

**"Even-aged harvest methods"** means the following harvest methods:  
Clearcuts;

Seed tree harvests in which (~~twenty~~) 20 or fewer trees per acre remain after harvest;

Shelterwood regeneration harvests in which (~~twenty~~) 20 or fewer trees per acre remain after harvest;

Group or strip shelterwood harvests creating openings wider than two tree heights, based on dominant trees;

Shelterwood removal harvests which leave fewer than (~~one hundred fifty~~) 150 trees per acre which are at least five years old or four feet in average height;

Partial cutting in which fewer than (~~fifty~~) 50 trees per acre remain after harvest;

Overstory removal when more than (~~five thousand~~) 5,000 board feet per acre is removed and fewer than (~~fifty~~) 50 trees per acre at least (~~ten~~) 10 feet in height remain after harvest; and

Other harvesting methods designed to manage for multiple age classes in which six or fewer trees per acre remain after harvest.

Except as provided above for shelterwood removal harvests and overstory removal, trees counted as remaining after harvest shall be at least (~~ten~~) 10 inches in diameter at breast height and have at least the top one-third of the stem supporting green, live crowns. Except as provided in WAC 222-30-110, an area remains harvested by even-aged methods until it meets the minimum stocking requirements under WAC 222-34-010(2) or 222-34-020(2) and the largest trees qualifying for the minimum stocking levels have survived on the area for five growing seasons or, if not, they have reached an average height of four feet.

**"Fen"** means wetlands which have the following characteristics: Peat soils 16 inches or more in depth (except over bedrock); and vegetation such as certain sedges, hardstem bulrush and cattails; fens may have an overstory of spruce and may be associated with open water.

**"Fertilizers"** means any substance or any combination or mixture of substances used principally as a source of plant food or soil amendment.

**"Fill"** means the placement of earth material or aggregate for road or landing construction or other similar activities.

**"Fish"** means for purposes of these rules, species of the vertebrate taxonomic groups of *Cephalospidomorphi* and *Osteichthyes*.

**"Fish habitat"** means habitat, which is used by fish at any life stage at any time of the year including potential habitat likely to be used by fish, which could be recovered by restoration or management and includes off-channel habitat.

**"Fish passage barrier"** means any artificial in-stream structure that impedes the free passage of fish.

**"Fish protection standards"** means the standards met by fulfilling certain fish protection objectives when conducting forest practices hydraulic projects in Type S and F and associated Np Waters. The objectives, identified in WAC 222-16-025, are met by following rules associated with forest practices hydraulic projects.

**"Flood level - 100 year"** means a calculated flood event flow based on an engineering computation of flood magnitude that has a one percent chance of occurring in any given year. For purposes of field interpretation, landowners may use the following methods:

Flow information from gauging stations;

Field estimate of water level based on guidance for "Determining the 100-Year Flood Level" in the forest practices board manual section 2.

The 100-year flood level shall not include those lands that can reasonably be expected to be protected from flood waters by flood control devices maintained by or under license from the federal government, the state, or a political subdivision of the state.

**"Forest biomass"** means material from trees and woody plants that are by-products of forest management, ecosystem restoration, or hazardous fuel reduction treatments on forest land. Although stumps are a



by-product of these activities, only those removed for the purpose of road and landing construction, forest health treatments, or conversion activities may qualify as forest biomass.

**"Forest land"** means all land which is capable of supporting a merchantable stand of timber and is not being actively used for a use which is incompatible with timber growing. Forest land does not include agricultural land that is or was enrolled in the conservation reserve enhancement program by contract if such agricultural land was historically used for agricultural purposes and the landowner intends to continue to use the land for agricultural purposes in the future. For small forest landowner road maintenance and abandonment planning only, the term "forest land" excludes the following:

(a) Residential home sites. A residential home site may be up to five acres in size, and must have an existing structure in use as a residence;

(b) Cropfields, orchards, vineyards, pastures, feedlots, fish pens, and the land on which appurtenances necessary to the production, preparation, or sale of crops, fruit, dairy products, fish, and live-stock exist.

**"Forest landowner"** means any person in actual control of forest land, whether such control is based either on legal or equitable title, or on any other interest entitling the holder to sell or otherwise dispose of any or all of the timber on such land in any manner. However, any lessee or other person in possession of forest land without legal or equitable title to such land shall be excluded from the definition of "forest landowner" unless such lessee or other person has the right to sell or otherwise dispose of any or all of the timber located on such forest land.

**"Forest practice"** means any activity conducted on or directly pertaining to forest land and relating to growing, harvesting, or processing timber, or removing forest biomass, including but not limited to:

- Activities in and over typed water;
- Road and trail construction;
- Harvesting, final and intermediate;
- Precommercial thinning;
- Reforestation;
- Fertilization;
- Prevention and suppression of diseases and insects;
- Salvage of trees; and
- Brush control.

"Forest practice" shall not include: Forest species seed orchard operations and intensive forest nursery operations; or preparatory work such as tree marking, surveying and road flagging; or removal or harvest of incidental vegetation from forest lands such as berries, ferns, greenery, mistletoe, herbs, mushrooms, and other products which cannot normally be expected to result in damage to forest soils, timber or public resources.

**"Forest practices hydraulic project"** means a forest practices activity that includes the construction or performance of work that will use, divert, obstruct, or change the natural flow or bed of any Type S, F, or N Water. Stand-alone proposals involving channel change and realignment, dredging in fresh water areas, and constructing outfall structures are not forest practices hydraulic projects and remain governed by chapters 77.55 RCW and 220-110 WAC.

**"Forest road"** means ways, lanes, roads, or driveways on forest land used since 1974 for forest practices. "Forest road" does not in-

clude skid trails, highways, or local government roads except where the local governmental entity is a forest landowner. For road maintenance and abandonment planning purposes only, "forest road" does not include forest roads used exclusively for residential access located on a small forest landowner's forest land.

**"Forest trees"** does not include hardwood trees cultivated by agricultural methods in growing cycles shorter than 15 years if the trees were planted on land that was not in forest use immediately before the trees were planted and before the land was prepared for planting the trees. "Forest trees" includes Christmas trees but does not include Christmas trees that are cultivated by agricultural methods, as that term is defined in RCW 84.33.035.

**"Full bench road"** means a road constructed on a side hill without using any of the material removed from the hillside as a part of the road. This construction technique is usually used on steep or unstable slopes.

**"Green recruitment trees"** means those trees left after harvest for the purpose of becoming future wildlife reserve trees under WAC 222-30-020(12).

**"Ground water recharge areas for glacial deep-seated slides"** means the area upgradient that can contribute water to the landslide, assuming that there is an impermeable perching layer in or under a deep-seated landslide in glacial deposits. (See board manual section 16 for identification criteria.)

**"Headwater spring"** means a permanent spring at the head of a perennial channel. Where a headwater spring can be found, it will coincide with the uppermost extent of Type Np Water.

**"Herbicide"** means any substance or mixture of substances intended to prevent, destroy, repel, or mitigate any tree, bush, weed or algae and other aquatic weeds.

**"Horizontal distance"** means the distance between two points measured at a zero percent slope.

**"Hyporheic"** means an area adjacent to and below channels where interstitial water is exchanged with channel water and water movement is mainly in the downstream direction.

**"Identified watershed processes"** means the following components of natural ecological processes that may in some instances be altered by forest practices in a watershed:

- Mass wasting;
- Surface and road erosion;
- Seasonal flows including hydrologic peak and low flows and annual yields (volume and timing);
- Large organic debris;
- Shading; and
- Stream bank and bed stability.

**"Inner gorges"** means canyons created by a combination of the downcutting action of a stream and mass movement on the slope walls; they commonly show evidence of recent movement, such as obvious landslides, vertical tracks of disturbance vegetation, or areas that are concave in contour and/or profile. (See board manual section 16 for identification criteria.)

**"Insecticide"** means any substance or mixture of substances intended to prevent, destroy, repel, or mitigate any insect, other arthropods or mollusk pests.

**"Interdisciplinary team"** (ID Team) means a group of varying size comprised of individuals having specialized expertise, assembled by

the department to respond to technical questions associated with a proposed forest practices activity.

**"Islands"** means any island surrounded by salt water in Kitsap, Mason, Jefferson, Pierce, King, Snohomish, Skagit, Whatcom, Island, or San Juan counties.

**"Large forest landowner"** is a forest landowner who is not a small forest landowner.

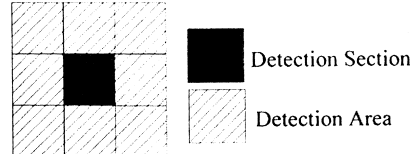
**"Limits of construction"** means the area occupied by the completed roadway or landing, including the cut bank, fill slope, and the area cleared for the purpose of constructing the roadway or landing.

**"Load bearing portion"** means that part of the road, landing, etc., which is supportive soil, earth, rock or other material directly below the working surface and only the associated earth structure necessary for support.

**"Local governmental entity"** means the governments of counties and the governments of cities and towns as defined in chapter 35.01 RCW.

**"Low impact harvest"** means use of any logging equipment, methods, or systems that minimize compaction or disturbance of soils and vegetation during the yarding process. The department shall determine such equipment, methods or systems in consultation with the department of ecology.

**"Marbled murrelet detection area"** means an area of land associated with a visual or audible detection of a marbled murrelet, made by a qualified surveyor which is documented and recorded in the department of fish and wildlife database. The marbled murrelet detection area shall be comprised of the section of land in which the marbled murrelet detection was made and the eight sections of land immediately adjacent to that section.



**"Marbled murrelet nesting platform"** means any horizontal tree structure such as a limb, an area where a limb branches, a horizontal surface created by multiple leaders, a deformity created by mistletoe infection or branch break, or a debris/moss platform or stick nest equal to or greater than ~~((7))~~ seven inches in ~~((diameter))~~ width including associated moss if present, that is 50 feet or more above the ground in western hemlock trees ((32)) 24 inches dbh and greater ~~((generally over 90 years of age))~~ and in other conifer trees 32 inches dbh and greater and is capable of supporting nesting by marbled murrelets.

**"Median home range circle"** means a circle, with a specified radius, centered on a spotted owl site center. The radius for the median home range circle in the Hoh-Clearwater/Coastal Link SOSEA is 2.7 miles; for all other SOSEAs the radius is 1.8 miles.

**"Merchantable stand of timber"** means a stand of trees that will yield logs and/or fiber:

Suitable in size and quality for the production of lumber, plywood, pulp or other forest products;

Of sufficient value at least to cover all the costs of harvest and transportation to available markets.

**"Multiyear permit"** means a permit to conduct forest practices which is effective for longer than three years but no longer than five years.

**"Northern spotted owl site center"** means the location of status 1, 2 or 3 northern spotted owls based on the following definitions:

- Status 1: Pair or reproductive - A male and female heard and/or observed in close proximity to each other on the same visit, a female detected on a nest, or one or both adults observed with young.
- Status 2: Two birds, pair status unknown - The presence or response of two birds of opposite sex where pair status cannot be determined and where at least one member meets the resident territorial single requirements.
- Status 3: Resident territorial single - The presence or response of a single owl within the same general area on three or more occasions within a breeding season with no response by an owl of the opposite sex after a complete survey; or three or more responses over several years (i.e., two responses in year one and one response in year two, for the same general area).

In determining the existence, location, and status of northern spotted owl site centers, the department shall consult with the department of fish and wildlife and use only those sites documented in substantial compliance with guidelines or protocols and quality control methods established by and available from the department of fish and wildlife.

**"Notice of a conversion to a nonforestry use"** means a notice issued by the department pursuant to RCW 76.09.060 (3)(b). A landowner who receives such notice is subject to the actions and requirements described in RCW 76.09.460 and 76.09.470.

**"Notice to comply"** means a notice issued by the department pursuant to RCW 76.09.090 of the act and may require initiation and/or completion of action necessary to prevent, correct and/or compensate for material damage to public resources which resulted from forest practices.

**"Occupied marbled murrelet site"** means:

(1) A contiguous area of suitable marbled murrelet habitat where at least one of the following marbled murrelet behaviors or conditions occur:

- (a) A nest is located; or
- (b) Downy chicks or eggs or egg shells are found; or
- (c) Marbled murrelets are detected flying below, through, into or out of the forest canopy; or
- (d) Birds calling from a stationary location within the area; or
- (e) Birds circling above a timber stand within one tree height of the top of the canopy; or

(2) A contiguous forested area, which does not meet the definition of suitable marbled murrelet habitat, in which any of the behaviors or conditions listed above has been documented by the department of fish and wildlife and which is distinguishable from the adjacent forest based on vegetative characteristics important to nesting marbled murrelets.

(3) For sites defined in subsections (1) and (2) (~~(above)~~) of this section, the sites will be presumed to be occupied based upon observation of circling described in subsection (1)(e) of this section, unless a two-year survey following the ((2003)) most current Pacific

Seabird Group (PSG) terrestrial survey protocol has been completed and an additional third-year of survey following a method listed below is completed and none of the behaviors or conditions listed in subsection (1)(a) through (d) of this definition are observed. The landowner may choose one of the following methods for the third-year survey:

(a) Conduct a third-year survey with a minimum of nine visits conducted in compliance with ((2003)) the most current PSG terrestrial survey protocol. If one or more marbled murrelets are detected during any of these nine visits, three additional visits conducted in compliance with the protocol of the first nine visits shall be added to the third-year survey. Department of fish and wildlife shall be consulted prior to initiating third-year surveys; or

(b) Conduct a third-year survey designed in consultation with the department of fish and wildlife to meet site specific conditions.

(4) For sites defined in subsection (1) ((above)) of this section, the outer perimeter of the occupied site shall be presumed to be the closer, measured from the point where the observed behaviors or conditions listed in subsection (1) ((above)) of this section occurred, of the following:

(a) ((1.5)) One and one-half miles from the point where the observed behaviors or conditions listed in subsection (1) ((above)) of this section occurred; or

(b) The beginning of any gap greater than 300 feet wide lacking one or more of the vegetative characteristics listed under "suitable marbled murrelet habitat"; or

(c) The beginning of any narrow area of "suitable marbled murrelet habitat" less than 300 feet in width and more than 300 feet in length.

(5) For sites defined under subsection (2) ((above)) of this section, the outer perimeter of the occupied site shall be presumed to be the closer, measured from the point where the observed behaviors or conditions listed in subsection (1) ((above)) of this section occurred, of the following:

(a) ((1.5)) One and one-half miles from the point where the observed behaviors or conditions listed in subsection (1) ((above)) of this section occurred; or

(b) The beginning of any gap greater than 300 feet wide lacking one or more of the distinguishing vegetative characteristics important to murrelets; or

(c) The beginning of any narrow area of suitable marbled murrelet habitat, comparable to the area where the observed behaviors or conditions listed in subsection (1) ((above)) of this section occurred, less than 300 feet in width and more than 300 feet in length.

(6) In determining the existence, location and status of occupied marbled murrelet sites, the department shall consult with the department of fish and wildlife and use only those sites documented in substantial compliance with guidelines or protocols and quality control methods established by and available from the department of fish and wildlife.

**"Old forest habitat"** see WAC 222-16-085 (1)(a).

**"Operator"** means any person engaging in forest practices except an employee with wages as his/her sole compensation.

**"Ordinary high-water line"** means the mark on the shores of all waters, which will be found by examining the beds and banks and ascertaining where the presence and action of waters are so common and usual, and so long continued in all ordinary years, as to mark upon the soil a character distinct from that of the abutting upland, in respect

to vegetation: Provided, That in any area where the ordinary high-water line cannot be found, the ordinary high-water line adjoining salt-water shall be the line of mean high tide and the ordinary high-water line adjoining freshwater shall be the line of mean high-water.

**"Other forest chemicals"** means fire retardants when used to control burning (other than water), nontoxic repellents, oil, dust-control agents (other than water), salt, and other chemicals used in forest management, except pesticides and fertilizers, that may present hazards to the environment.

**"Park"** means any park included on the parks register maintained by the department pursuant to WAC 222-20-100(2). Developed park recreation area means any park area developed for high density outdoor recreation use.

**"Partial cutting"** means the removal of a portion of the merchantable volume in a stand of timber so as to leave an uneven-aged stand of well-distributed residual, healthy trees that will reasonably utilize the productivity of the soil. Partial cutting does not include seedtree or shelterwood or other types of regeneration cutting.

**"Pesticide"** means any insecticide, herbicide, fungicide, or rodenticide, but does not include nontoxic repellents or other forest chemicals.

**"Plantable area"** is an area capable of supporting a commercial stand of timber excluding lands devoted to permanent roads, utility rights of way, that portion of riparian management zones where scari-fication is not permitted, and any other area devoted to a use incompatible with commercial timber growing.

**"Power equipment"** means all machinery operated with fuel burning or electrical motors, including heavy machinery, chain saws, portable generators, pumps, and powered backpack devices.

**"Preferred tree species"** means the following species listed in descending order of priority for each timber habitat type:

<b>Ponderosa pine habitat type</b>	<b>Mixed conifer habitat type</b>
all hardwoods	all hardwoods
ponderosa pine	western larch
western larch	ponderosa pine
Douglas-fir	western red cedar
western red cedar	western white pine
	Douglas-fir
	lodgepole pine

**"Public resources"** means water, fish, and wildlife and in addition means capital improvements of the state or its political subdivisions.

**"Qualified surveyor"** means an individual who has successfully completed the marbled murrelet field training course offered by the department of fish and wildlife or its equivalent.

**"Rehabilitation"** means the act of renewing, or making usable and reforesting forest land which was poorly stocked or previously non-stocked with commercial species.

**"Resource characteristics"** means the following specific measurable characteristics of fish, water, and capital improvements of the state or its political subdivisions:

- For fish and water:
- Physical fish habitat, including temperature and turbidity;
- Turbidity in hatchery water supplies; and

Turbidity and volume for areas of water supply.

For capital improvements of the state or its political subdivisions:

Physical or structural integrity.

If the methodology is developed and added to the manual to analyze the cumulative effects of forest practices on other characteristics of fish, water, and capital improvements of the state or its subdivisions, the board shall amend this list to include these characteristics.

**"Riparian function"** includes bank stability, the recruitment of woody debris, leaf litter fall, nutrients, sediment filtering, shade, and other riparian features that are important to both riparian forest and aquatic system conditions.

**"Riparian management zone (RMZ)"** means:

(1) **For Western Washington**

(a) The area protected on each side of a Type S or F Water measured horizontally from the outer edge of the bankfull width or the outer edge of the CMZ, whichever is greater (see table below); and

Site Class	Western Washington Total RMZ Width
I	200'
II	170'
III	140'
IV	110'
V	90'

(b) The area protected on each side of Type Np Waters, measured horizontally from the outer edge of the bankfull width. (See WAC 222-30-021(2).)

(2) **For Eastern Washington**

(a) The area protected on each side of a Type S or F Water measured horizontally from the outer edge of the bankfull width or the outer edge of the CMZ, whichever is greater (see table below); and

Site Class	Eastern Washington Total RMZ Width
I	130'
II	110'
III	90' or 100'*
IV	75' or 100'*
V	75' or 100'*

\* Dependent upon stream size. (See WAC 222-30-022.)

(b) The area protected on each side of Type Np Waters, measured horizontally from the outer edge of the bankfull width. (See WAC 222-30-022(2).)

(3) **For exempt 20 acre parcels**, a specified area alongside Type S and F Waters where specific measures are taken to protect water quality and fish and wildlife habitat.

**"RMZ core zone"** means:

(1) **For Western Washington**, the 50 foot buffer of a Type S or F Water, measured horizontally from the outer edge of the bankfull width or the outer edge of the channel migration zone, whichever is greater. (See WAC 222-30-021.)

(2) **For Eastern Washington**, the (~~thirty~~) 30 foot buffer of a Type S or F Water, measured horizontally from the outer edge of the

bankfull width or the outer edge of the channel migration zone, whichever is greater. (See WAC 222-30-022.)

**"RMZ inner zone"** means:

(1) **For Western Washington**, the area measured horizontally from the outer boundary of the core zone of a Type S or F Water to the outer limit of the inner zone. The outer limit of the inner zone is determined based on the width of the affected water, site class and the management option chosen for timber harvest within the inner zone. (See WAC 222-30-021.)

(2) **For Eastern Washington**, the area measured horizontally from the outer boundary of the core zone 45 feet (for streams less than 15 feet wide) or 70 feet (for streams more than 15 feet wide) from the outer boundary of the core zone. (See WAC 222-30-022.)

**"RMZ outer zone"** means the area measured horizontally between the outer boundary of the inner zone and the RMZ width as specified in the riparian management zone definition above. RMZ width is measured from the outer edge of the bankfull width or the outer edge of the channel migration zone, whichever is greater. (See WAC 222-30-021 and 222-30-022.)

**"Road construction"** means either of the following:

- (a) Establishing any new forest road;
- (b) Road work located outside an existing forest road prism, except for road maintenance.

**"Road maintenance"** means either of the following:

- (a) All road work located within an existing forest road prism;
- (b) Road work located outside an existing forest road prism specifically related to maintaining water control, road safety, or visibility, such as:
  - Maintaining, replacing, and installing drainage structures;
  - Controlling road-side vegetation;
  - Abandoning forest roads according to the process outlined in WAC 222-24-052(3).

**"Rodenticide"** means any substance or mixture of substances intended to prevent, destroy, repel, or mitigate rodents or any other vertebrate animal which the director of the state department of agriculture may declare by regulation to be a pest.

**"Salvage"** means the removal of snags, down logs, windthrow, or dead and dying material.

**"Scarification"** means loosening the topsoil and/or disrupting the forest floor in preparation for regeneration.

**"Sensitive sites"** are areas near or adjacent to Type Np Water and have one or more of the following:

(1) **Headwall seep** is a seep located at the toe of a cliff or other steep topographical feature and at the head of a Type Np Water which connects to the stream channel network via overland flow, and is characterized by loose substrate and/or fractured bedrock with perennial water at or near the surface throughout the year.

(2) **Side-slope seep** is a seep within 100 feet of a Type Np Water located on side-slopes which are greater than 20 percent, connected to the stream channel network via overland flow, and characterized by loose substrate and fractured bedrock, excluding muck with perennial water at or near the surface throughout the year. Water delivery to the Type Np channel is visible by someone standing in or near the stream.

(3) **Type Np intersection** is the intersection of two or more Type Np Waters.



(4) **Headwater spring** means a permanent spring at the head of a perennial channel. Where a headwater spring can be found, it will coincide with the uppermost extent of Type Np Water.

(5) **Alluvial fan** means a depositional land form consisting of cone-shaped deposit of water-borne, often coarse-sized sediments.

(a) The upstream end of the fan (cone apex) is typically characterized by a distinct increase in channel width where a stream emerges from a narrow valley;

(b) The downstream edge of the fan is defined as the sediment confluence with a higher order channel; and

(c) The lateral margins of a fan are characterized by distinct local changes in sediment elevation and often show disturbed vegetation.

Alluvial fan does not include features that were formed under climatic or geologic conditions which are not currently present or that are no longer dynamic.

**"Shorelines of the state"** shall have the same meaning as in RCW 90.58.030 (Shoreline Management Act).

**"Side casting"** means the act of moving excavated material to the side and depositing such material within the limits of construction or dumping over the side and outside the limits of construction.

**"Site class"** means a grouping of site indices that are used to determine the 50-year or 100-year site class. In order to determine site class, the landowner will obtain the site class index from the state soil survey, place it in the correct index range shown in the two tables provided in this definition, and select the corresponding site class. The site class will then drive the RMZ width. (See WAC 222-30-021 and 222-30-022.)

(1) **For Western Washington**

Site class	50-year site index range (state soil survey)
I	137+
II	119-136
III	97-118
IV	76-96
V	<75

(2) **For Eastern Washington**

Site class	100-year site index range (state soil survey)	50-year site index range (state soil survey)
I	120+	86+
II	101-120	72-85
III	81-100	58-71
IV	61-80	44-57
V	≤60	<44

(3) For purposes of this definition, the site index at any location will be the site index reported by the *Washington State Department of Natural Resources State Soil Survey*, (soil survey) and detailed in the associated forest soil summary sheets. If the soil survey does not report a site index for the location or indicates noncommercial or marginal forest land, or the major species table indicates red alder, the following apply:

(a) If the site index in the soil survey is for red alder, and the whole RMZ width is within that site index, then use site class V. If the red alder site index is only for a portion of the RMZ width, or there is on-site evidence that the site has historically supported conifer, then use the site class for conifer in the most physiographically similar adjacent soil polygon.

(b) In Western Washington, if no site index is reported in the soil survey, use the site class for conifer in the most physiographically similar adjacent soil polygon.

(c) In Eastern Washington, if no site index is reported in the soil survey, assume site class III, unless site specific information indicates otherwise.

(d) If the site index is noncommercial or marginally commercial, then use site class V.

See also section 7 of the board manual.

**"Site preparation"** means those activities associated with the removal of slash in preparing a site for planting and shall include scarification and/or slash burning.

**"Skid trail"** means a route used by tracked or wheeled skidders to move logs to a landing or road.

**"Slash"** means pieces of woody material containing more than ((3)) three cubic feet resulting from forest practices activities.

**"Small forest landowner"** means an owner of forest land who, at the time of submission of required documentation to the department:

- Has harvested no more than an average timber volume of ((two million)) 2,000,000 board feet per year from their own forest lands in Washington state during the three years prior to submitting required documentation; and

- Certifies they do not expect to exceed that average timber volume for ((ten)) 10 years after the department receives the required documentation.

However, a landowner who exceeded or expects to exceed those harvest limits may still be deemed a small forest landowner under circumstances described in RCW 76.09.450.

**"Small forest landowner long-term application"** means a proposal from a small forest landowner to conduct forest practices activities for terms of four to ((fifteen)) 15 years. Small forest landowners are eligible to submit long-term applications if they meet the definition of "small forest landowner."

**"SOSEA goals"** means the goals specified for a spotted owl special emphasis area as identified on the SOSEA maps (see WAC 222-16-086). SOSEA goals provide for demographic and/or dispersal support as necessary to complement the northern spotted owl protection strategies on federal land within or adjacent to the SOSEA.

**"Spoil"** means excess material removed as overburden or generated during road or landing construction which is not used within limits of construction.

**"Spotted owl conservation advisory group"** means a three-person advisory group designated by the board as follows: One person shall be a representative of Washington's forest products industry, one person shall be a representative of a Washington-based conservation organization actively involved with spotted owl conservation, and one person shall be a representative of the department's forest practices program. Members of the group shall have a detailed working knowledge of spotted owl habitat relationships and factors affecting northern spotted owl conservation. On an annual basis, beginning November 2010, the

board will determine whether this group's function continues to be needed for spotted owl conservation.

**"Spotted owl dispersal habitat"** see WAC 222-16-085(2).

**"Spotted owl special emphasis areas (SOSEA)"** means the geographic areas as mapped in WAC 222-16-086. Detailed maps of the SOSEAs indicating the boundaries and goals are available from the department at its regional offices.

**"Stop work order"** means the "stop work order" defined in RCW 76.09.080 of the act and may be issued by the department to stop violations of the forest practices chapter or to prevent damage and/or to correct and/or compensate for damages to public resources resulting from forest practices.

**"Stream-adjacent parallel roads"** means roads (including associated right of way clearing) in a riparian management zone on a property that have an alignment that is parallel to the general alignment of the stream, including roads used by others under easements or cooperative road agreements. Also included are stream crossings where the alignment of the road continues to parallel the stream for more than 250 feet on either side of the stream. Not included are federal, state, county or municipal roads that are not subject to forest practices rules, or roads of another adjacent landowner.

**"Sub-mature habitat"** see WAC 222-16-085 (1)(b).

**"Suitable marbled murrelet habitat"** means for the purpose of conducting a protocol survey, a contiguous forested area containing trees capable of providing nesting opportunities((+)) with all of the following indicators unless the department, in consultation with the department of fish and wildlife, has determined that the habitat is not likely to be occupied by marbled murrelets:

(a) Within 50 miles of marine waters;

(b) At least ((~~forty~~)) 40 percent of the dominant and codominant trees are ((~~Douglas fir, western hemlock, western red cedar or sitka spruce~~)) conifer tree species;

(c) Two or more nesting platforms per acre;

(d) At least ((7)) five acres in size, ((~~including the contiguous forested area within 300 feet of nesting platforms, with similar forest stand characteristics (age, species composition, forest structure) to the forested area in which the nesting platforms occur~~)) (minimum convex polygon), of qualifying platform-bearing trees.

**"Suitable spotted owl habitat"** see WAC 222-16-085(1).

**"Temporary road"** means a forest road that is constructed and intended for use during the life of an approved forest practices application/notification. All temporary roads must be abandoned in accordance to WAC 222-24-052(3).

**"Threaten public safety"** means to increase the risk to the public at large from snow avalanches, identified in consultation with the department of transportation or a local government, or landslides or debris torrents caused or triggered by forest practices.

**"Threatened or endangered species"** means all species of wildlife listed as "threatened" or "endangered" by the United States Secretary of the Interior or Commerce, and all species of wildlife designated as "threatened" or "endangered" by the Washington fish and wildlife commission.

**"Timber"** means forest trees, standing or down, of a commercial species, including Christmas trees. However, timber does not include Christmas trees that are cultivated by agricultural methods, as that term is defined in RCW 84.33.035.

**"Unconfined stream"** see WAC 222-23-010(2).

**"Validation,"** as used in WAC 222-20-016, means the department's agreement that a small forest landowner has correctly identified and classified resources, and satisfactorily completed a roads assessment for the geographic area described in Step 1 of a long-term application.

**"Water bar"** means a diversion ditch and/or hump in a trail or road for the purpose of carrying surface water runoff into the vegetation duff, ditch, or other dispersion area so that it does not gain the volume and velocity which causes soil movement and erosion.

**"Watershed administrative unit (WAU)"** means an area shown on the map specified in WAC 222-22-020(1).

**"Watershed analysis"** means, for a given WAU, the resource assessment completed under WAC 222-22-050 or 222-22-060 together with the prescriptions selected under WAC 222-22-080 and shall include resource assessments completed under WAC 222-22-050 where there are no areas of resource sensitivity and the ongoing reviews and reanalyses completed under WAC 222-22-090.

**"Weed"** is any plant which tends to overgrow or choke out more desirable vegetation.

**"Western Washington"** means the geographic area of Washington west of the Cascade crest and the drainages defined in Eastern Washington.

**"Wetland"** means those areas that are inundated or saturated by surface or ground water at a frequency and duration sufficient to support, and under normal circumstances do support, a prevalence of vegetation typically adapted for life in saturated soil conditions, such as swamps, bogs, fens, and similar areas. This includes wetlands created, restored, or enhanced as part of a mitigation procedure. This does not include constructed wetlands or the following surface waters of the state intentionally constructed from wetland sites: Irrigation and drainage ditches, grass lined swales, canals, agricultural detention facilities, farm ponds, and landscape amenities.

**"Wetland functions"** include the protection of water quality and quantity, providing fish and wildlife habitat, and the production of timber.

**"Wetland management zone"** means a specified area adjacent to Type A and B Wetlands where specific measures are taken to protect the wetland functions.

**"Wildlife"** means all species of the animal kingdom whose members exist in Washington in a wild state. The term "wildlife" includes, but is not limited to, any mammal, bird, reptile, amphibian, fish, or invertebrate, at any stage of development. The term "wildlife" does not include feral domestic mammals or the family Muridae of the order Rodentia (old world rats and mice).

**"Wildlife reserve trees"** means those defective, dead, damaged, or dying trees which provide or have the potential to provide habitat for those wildlife species dependent on standing trees. Wildlife reserve trees are categorized as follows:

Type 1 wildlife reserve trees are defective or deformed live trees that have observably sound tops, limbs, trunks, and roots. They may have part of the top broken out or have evidence of other severe defects that include: "Cat face," animal chewing, old logging wounds, weather injury, insect attack, or lightning strike. Unless approved by the landowner, only green trees with visible cavities, nests, or obvious severe defects capable of supporting cavity dependent species shall be considered as Type 1 wildlife reserve trees. These trees must be stable and pose the least hazard for workers.

Type 2 wildlife reserve trees are dead Type 1 trees with sound tops, limbs, trunks, and roots.

Type 3 wildlife reserve trees are live or dead trees with unstable tops or upper portions. Unless approved by the landowner, only green trees with visible cavities, nests, or obvious severe defects capable of supporting cavity dependent species shall be considered as Type 3 wildlife reserve trees. Although the roots and main portion of the trunk are sound, these reserve trees pose high hazard because of the defect in live or dead wood higher up in the tree.

Type 4 wildlife reserve trees are live or dead trees with unstable trunks or roots, with or without bark. This includes "soft snags" as well as live trees with unstable roots caused by root rot or fire. These trees are unstable and pose a high hazard to workers.

"**Windthrow**" means a natural process by which trees are uprooted or sustain severe trunk damage by the wind.

"**Yarding corridor**" means a narrow, linear path through a riparian management zone to allow suspended cables necessary to support cable logging methods or suspended or partially suspended logs to be transported through these areas by cable logging methods.

"**Young forest marginal habitat**" see WAC 222-16-085 (1)(b).

## OTS-4603.2

AMENDATORY SECTION (Amending WSR 13-21-032, filed 10/8/13, effective 12/30/13)

**WAC 222-12-090 \*Forest practices board manual.** When approved by the board the manual serves as an advisory technical supplement to these forest practices rules. The department, in cooperation with the departments of fish and wildlife, agriculture, ecology, and such other agencies, affected Indian tribes, or interested parties as may have appropriate expertise, is directed to prepare, and submit to the board for approval, revisions to the forest practices board manual. The manual shall include:

(1) **Method for determination of adequate shade requirements on streams** needed for use with WAC 222-30-040.

(2) Standards for identifying channel migration zones and bank-full channel features.

(3) **Guidelines** for forest roads.

(4) **Guidelines** for clearing slash and debris from Type Np and Ns Waters.

(5) **Guidelines** for forest practices hydraulic projects.

(6) **Guidelines** for determining acceptable stocking levels.

(7) **Guidelines** for riparian management zones.

(8) **Guidelines** for wetland delineation.

(9) **Guidelines** for wetland replacement or substitution.

(10) A list of nonnative wetland plant species.

(11) The standard methodology for conducting watershed analysis shall specify the quantitative methods, indices of resource conditions, and definitions, for conducting watershed analysis under chapter 222-22 WAC. The methodology shall also include a cultural resource module that shall specify the quantitative and qualitative methods, indices of resource conditions, and guidelines for developing volunta-

ry management strategies for cultural resources. Except for cultural resources, the department, in consultation with Timber/Fish/Wildlife's Cooperative Monitoring, Evaluation and Research Committee (CMER), may make minor modifications to the version of the standard methodology approved by the board. Substantial amendments to the standard methodology requires approval by the board.

(12) **Guidelines** for forest chemicals.

(a) A list of special concerns related to aerial application of pesticides developed under WAC 222-16-070(3).

(b) Guidelines for aerial applications of pesticides and other forest chemicals under chapter 222-38 WAC.

(13) **Guidelines** for determining fish use for the purpose of typing waters under WAC 222-16-031.

(14) **Survey protocol for marbled murrelets.** The most current Pacific Seabird Group *terrestrial* survey protocol ((dated January 6, 2003, and formally titled *Methods for Surveying Marbled Murrelets in Forests: A Revised Protocol for Land Management and Research*)) shall be used when surveying for marbled murrelets in a stand. Surveys are valid if they were conducted in compliance with the board-recognized Pacific Seabird Group survey protocols in effect at the beginning of the season in which the surveys were conducted.

(15) The department shall, in consultation with the department of fish and wildlife, develop:

(a) **Platform protocols** for use by applicants in estimating the number of platforms, and by the department in reviewing and classifying forest practices under WAC 222-16-050. These protocols shall include:

((a)) (i) A sampling method to determine platforms per acre in the field;

((b)) (ii) A method to predict the number of platforms per acre based on information measurable from typical forest inventories. The method shall be derived from regression models or other accepted statistical methodology, and incorporate the best available data; and

((c)) (iii) Other methods determined to be reliable by the department, in consultation with the department of fish and wildlife.

(b) Guidance for applications classified by the department under WAC 222-16-080 (1)(h)(v) to be Class IV-Special forest practices for lands designated as critical habitat (state) for marbled murrelet (*Brachyramphus marmoratus*) for the following two forest practices activities:

(i) Harvesting within a 150-foot no-cut inner zone buffer of a 300-foot managed buffer zone adjacent to an occupied marbled murrelet site.

(ii) Harvesting within a 150-foot outer zone managed buffer of a 300-foot managed buffer zone adjacent to an occupied marbled murrelet site that results in less than a residual stand relative density of 35 for Douglas-fir or red alder dominant species group or a residual stand relative density of 50 for Western hemlock dominant species group.

(16) **Guidelines** for evaluating potentially unstable slopes and landforms.

(17) **Guidelines** for the small forest landowner forestry riparian easement program.

(18) **Guidelines** for rivers and habitat open space program.

(19) **Guidelines** for hardwood conversion.

(20) **Guidelines** for financial assurances.

(21) **Guidelines** for alternate plans.

- (22) **Guidelines** for adaptive management program.
- (23) **Guidelines** for field protocol to locate mapped divisions between stream types and perennial stream identification.
- (24) **Guidelines** for interim modification of bull trout habitat overlay.
- (25) **Guidelines** for bull trout presence survey protocol.
- (26) **Guidelines** for placement strategy for woody debris in streams.

## OTS-4605.2

AMENDATORY SECTION (Amending WSR 21-06-020, filed 2/22/21, effective 3/25/21)

**WAC 222-16-080 Critical habitats (state) of threatened and endangered species.** (1) Critical habitats (state) of threatened or endangered species and specific forest practices designated as Class IV-Special are as follows:

- (a) Gray wolf (*Canis lupus*) - Harvesting, road construction, or site preparation within ((±)) one mile of a known active den site, documented by the department of fish and wildlife, between the dates of March 15<sup>th</sup> and July 30<sup>th</sup> or 0.25 mile from the den site at other times of the year.
- (b) Grizzly bear (*Ursus arctos*) - Harvesting, road construction, aerial application of pesticides, or site preparation within ((±)) one mile of a known active den site, documented by the department of fish and wildlife, between the dates of October 1<sup>st</sup> and May 30<sup>th</sup> or 0.25 mile at other times of the year.
- (c) Mountain (woodland) caribou (*Rangifera tarandus*) - Harvesting, road construction, aerial application of pesticides, or site preparation within 0.25 mile of a known active breeding area, documented by the department of fish and wildlife.
- (d) Oregon silverspot butterfly (*Speyeria zerene hippolyta*) - Harvesting, road construction, aerial or ground application of pesticides, or site preparation within 0.25 mile of an individual occurrence, documented by the department of fish and wildlife.
- (e) Sandhill crane (*Grus canadensis*) - Harvesting, road construction, aerial application of pesticides, or site preparation within 0.25 mile of a known active nesting area, documented by the department of fish and wildlife.
- (f) Northern spotted owl (*Strix occidentalis caurina*).
  - (i) **Within a SOSEA boundary** (see maps in WAC 222-16-086), except as indicated in (f)(ii) of this subsection, harvesting, road construction, or aerial application of pesticides on suitable spotted owl habitat within a median home range circle that is centered within the SOSEA or on adjacent federal lands.
  - (ii) **Within the Entiat SOSEA**, harvesting, road construction, or aerial application of pesticides within the areas indicated for demographic support (see WAC 222-16-086(2)) on suitable spotted owl habitat located within a median home range circle that is centered within the demographic support area.
  - (iii) **Outside of a SOSEA**, harvesting, road construction, or aerial application of pesticides, between March 1<sup>st</sup> and August 31<sup>st</sup> on

the ((seventy)) 70 acres of highest quality suitable spotted owl habitat surrounding a northern spotted owl site center located outside a SOSEA. The highest quality suitable habitat shall be determined by the department in cooperation with the department of fish and wildlife. Consideration shall be given to habitat quality, proximity to the activity center and contiguity.

(iv) **Small parcel northern spotted owl exemption.** Forest practices proposed on the lands owned or controlled by a landowner whose forest land ownership within the SOSEA is less than or equal to 500 acres and where the forest practice is not within 0.7 mile of a northern spotted owl site center shall not be considered to be on lands designated as critical habitat (state) for northern spotted owls.

(g) Pacific pond turtle (*Actinemys marmorata*) - Harvesting, road construction, aerial application of pesticides, or site preparation within 0.25 mile of a known individual occurrence, documented by the department of fish and wildlife.

(h) Marbled murrelet (*Brachyramphus marmoratus*).

(i) Harvesting, other than removal of down trees outside of the critical nesting season, or road construction within an occupied marbled murrelet site.

(ii) Harvesting, other than removal of down trees outside of the critical nesting season, or road construction within suitable marbled murrelet habitat within a marbled murrelet detection area.

(iii) Harvesting, other than removal of down trees outside of the critical nesting season, or road construction within suitable marbled murrelet habitat containing ((7)) seven platforms per acre outside a marbled murrelet detection area.

(iv) Harvesting, other than removal of down trees outside of the critical nesting season, or road construction outside a marbled murrelet detection area within a marbled murrelet special landscape and within suitable marbled murrelet habitat with ((5)) five or more platforms per acre.

(v) Harvesting within a 300 foot managed buffer zone adjacent to an occupied marbled murrelet site that results in ((less than a residual stand stem density of 75 trees per acre greater than 6 inches in dbh; provided that 25 of which shall be greater than 12 inches dbh including 5 trees greater than 20 inches in dbh, where they exist)) harvest within a no-cut inner buffer of 150 feet; or, harvest within a managed 150 foot outer buffer which will leave a residual stand relative density of less than 35 for Douglas-fir or red alder dominant species group or residual stand relative density of less than 50 for Western hemlock-spruce dominant species group. The inner zone of the buffer shall begin at the edge of the outer extent of the platform trees of the occupied habitat. The primary consideration for the design of managed buffer zone widths and leave tree retention patterns shall be to ((mediate)) help minimize edge effects. The width of the buffer zone may be reduced in some areas to a minimum of 200 feet and extended to a maximum of 400 feet as long as the average of 300 feet is maintained. The landowners shall consult with WDFW on managed buffer prescriptions.

(vi) Except that the following shall not be critical habitat (state):

(A) Where a landowner owns less than 500 acres of forest land within 50 miles of saltwater and the land does not contain an occupied marbled murrelet site or the 300-foot average buffer of an occupied marbled murrelet site; or



(B) Where a protocol survey (see WAC 222-12-090(14)) has been conducted and no murrelets were detected. The landowner is then relieved from further survey requirements. However, if an occupied marbled murrelet site is established, this exemption is void.

(2) The following critical habitats (federal) designated by the United States Secretary of the Interior or Commerce, or specific forest practices within those habitats, have been determined to have the potential for a substantial impact on the environment and therefore are designated as critical habitats (state) of threatened or endangered species.

(3) For the purpose of identifying forest practices which have the potential for a substantial impact on the environment with regard to threatened or endangered species newly listed by the Washington fish and wildlife commission and/or the United States Secretary of the Interior or Commerce, the department shall after consultation with the department of fish and wildlife, prepare and submit to the board a proposed list of critical habitats (state) of threatened or endangered species. This list shall be submitted to the board within 30 days of the listing of the species. The department shall, at a minimum, consider potential impacts of forest practices on habitats essential to meeting the life requisites for each species listed as threatened or endangered. Those critical habitats (state) adopted by the board shall be added to the list in subsection (1) of this section. See WAC 222-16-050 (1)(b).

(4) For the purpose of identifying any areas and/or forest practices within critical habitats (federal) designated by the United States Secretary of the Interior or Commerce which have the potential for a substantial impact on the environment, the department shall, after consultation with the department of fish and wildlife, submit to the board a proposed list of any forest practices and/or areas proposed for inclusion in Class IV - Special forest practices. The department shall submit the list to the board within 30 days of the date the United States Secretary of the Interior or Commerce publishes a final rule designating critical habitat (federal) in the Federal Register. Those critical habitats included by the board in Class IV - Special shall be added to the list in subsection (2) of this section. See WAC 222-16-050 (1)(b).

(5)(a) The critical habitats (state) of threatened and endangered species and specific forest practices designated in subsections (1) and (2) of this section are intended to be interim. These interim designations shall expire for a given species on the earliest of:

(i) The effective date of a regulatory system for wildlife protection referred to in (b) of this subsection or of substantive rules on the species.

(ii) The delisting of a threatened or endangered species by the Washington fish and wildlife commission and by the United States Secretary of Interior or Commerce.

(b) The board shall examine current wildlife protection and department authority to protect wildlife and develop and recommend a regulatory system, including baseline rules for wildlife protection. To the extent possible, this system shall:

(i) Use the best science and management advice available;

(ii) Use a landscape approach to wildlife protection;

(iii) Be designed to avoid the potential for substantial impact to the environment;

(iv) Protect known populations of threatened and endangered species of wildlife from negative effects of forest practices consistent with RCW 76.09.010; and

(v) Consider and be consistent with recovery plans adopted by the department of fish and wildlife pursuant to RCW 77.12.020(6) or habitat conservation plans or 16 U.S.C. 1533(d) rule changes of the Endangered Species Act.

(6) Regardless of any other provision in this section, forest practices applications shall not be classified as Class IV - Special based on critical habitat (state) (WAC 222-16-080 and 222-16-050

(1)(b)) for a species, if the forest practices are consistent with one or more of the following:

(a) Documents addressing the needs of the affected species provided such documents have received environmental review with an opportunity for public comment under the National Environmental Policy Act, 42 U.S.C. section 4321 et seq.:

(i) A habitat conservation plan and incidental take permit; or an incidental take statement covering such species approved by the Secretary of the Interior or Commerce pursuant to 16 U.S.C. § 1536(b) or 1539(a); or

(ii) An "unlisted species agreement" covering such species approved by the U.S. Fish and Wildlife Service or National Marine Fisheries Service; or

(iii) Other conservation agreement entered into with a federal agency pursuant to its statutory authority for fish and wildlife protection that addresses the needs of the affected species; or

(iv) A rule adopted by the U.S. Fish and Wildlife Service or the National Marine Fisheries Service for the conservation of an affected species pursuant to 16 U.S.C. section 1533(d); or

(b) Documents addressing the needs of the affected species so long as they have been reviewed under the State Environmental Policy Act;

(i) A landscape management plan; or

(ii) Another cooperative or conservation agreement entered into with a state resource agency pursuant to its statutory authority for fish and wildlife protection;

(c) A special wildlife management plan (SWMP) developed by the landowner and approved by the department in consultation with the department of fish and wildlife;

(d) A landowner option plan (LOP) for northern spotted owls developed pursuant to WAC 222-16-100(1);

(e) A cooperative habitat enhancement agreement (CHEA) developed pursuant to WAC 222-16-105; or

(f) A take avoidance plan issued by the U.S. Fish and Wildlife Service or the National Marine Fisheries Service prior to March 20, 2000;

(g) Surveys demonstrating the absence of northern spotted owls at a northern spotted owl site center have been reviewed and approved by the department of fish and wildlife and all three of the following criteria have been met:

(i) The site has been evaluated by the spotted owl conservation advisory group; and

(ii) As part of the spotted owl conservation advisory group's evaluation, the department's representative has consulted with the department of fish and wildlife; and

(iii) The spotted owl conservation advisory group has reached consensus that the site need not be maintained while the board com-

pletes its evaluation of rules affecting the northern spotted owl. The spotted owl conservation advisory group shall communicate its findings to the department in writing within (~~sixty~~) 60 days of the department of fish and wildlife's approval of surveys demonstrating the absence of northern spotted owls.

In those situations where one of the options above has been used, forest practices applications may still be classified as Class IV-Special based upon the presence of one or more of the factors listed in WAC 222-16-050(1), other than critical habitat (state) for the species covered by the existing plan or evaluations.

(7) The department, in consultation with the department of fish and wildlife, shall review each SOSEA to determine whether the goals for that SOSEA are being met through approved plans, permits, statements, letters, or agreements referred to in subsection (6) of this section. Based on the consultation, the department shall recommend to the board the suspension, deletion, modification or reestablishment of the applicable SOSEA from the rules. The department shall conduct a review for a particular SOSEA upon approval of a landowner option plan, a petition from a landowner in the SOSEA, or under its own initiative.

(8) The department, in consultation with the department of fish and wildlife, shall report annually to the board on the status of the northern spotted owl to determine whether circumstances exist that substantially interfere with meeting the goals of the SOSEAs.

**WSR 23-17-141**  
**PERMANENT RULES**  
**DEPARTMENT OF**  
**LABOR AND INDUSTRIES**

[Filed August 22, 2023, 8:50 a.m., effective October 2, 2023]

Effective Date of Rule: October 2, 2023.

Purpose: The purpose of this rule making is to adopt new safety codes for elevators and other conveyances under chapter 296-96 WAC. The department of labor and industries' (L&I) elevator program reviewed the existing rules to adopt new safety codes from the 2019 edition of the American Society of Mechanical Engineers (ASME) A17.1/CSA B44 - 2019, Safety Code for Elevators and Escalators, and other related codes. The review process included an opportunity for elevator stakeholders to participate in the review of the existing rules, submit proposals for amendments, and provide recommendations to L&I on proposals. A technical advisory committee (TAC), consisting of multiple industry representatives, and the elevator safety advisory board (ESAC) reviewed the proposals and provided advice to L&I on adoption of the rules. This rule making is necessary to update the rules with the latest safety code requirements, so Washington state is consistent with the national consensus codes that govern conveyances. Additionally, other amendments to this chapter are needed to bring the rules up-to-date and to adopt amendments requested by stakeholders.

A summary of the adopted rules to this chapter are as follows:

**New Sections:**

**WAC 296-96-00905 Primary point of contact.**

- Adds a new section to establish the duties and responsibilities of an elevator primary point of contact for accountability and uniformity with the elevator program's existing practices.

**WAC 296-96-02610 Private residence platform lifts.**

- Adds a new section that allows a cord and plug to be used as an additional disconnecting means for private residence platform lifts and the requirements for implementing this option.

**WAC 296-96-02705 Location of speed governor.**

- Adds a new section to clarify the existing code requirements for allowing manufacturers to install a governor over speed in locations where they can be more easily serviced.

**WAC 296-96-02710 Residential governor ropes.**

- Adds a new section to allow belts and other means to be used for a governor rope under certain conditions to improve public safety.

**WAC 296-96-02715 Disconnecting means, hoistwayless elevators.**

- Adds a new section that requires hoistwayless elevators to have the same standards as hoistway elevators for an auxiliary disconnect to improve safety. The amendments require an additional location for the disconnecting means to allow for safely disconnecting the power without having to get into the elevator.

**WAC 296-96-02720 Two-way communications means.**

- Adds a new section to clarify the existing national consensus code requirements for two-way communication means for private

residence elevators. Adds new language that phone lines in conveyances must be monitored by a person other than an answering machine or voicemail and connected to either a cellular network, VOIP, or central telephone exchange, and adds requirements to address failure of the communication means.

**WAC 296-96-23102 Roof access through horizontal hatch-type covers.**

- Adds a new section that requires the replacement of wooden ladders with metal ladders in kind for existing elevators to provide for safer access to roof doors leading to elevator machine rooms.

**Amended Sections:**

**WAC 296-96-00500 Scope, purpose, and authority.**

- Adds a new subsection to clarify that L&I's interpretation of RCW 70.87.200 (1)(b) does not include construction personnel hoists and material hoists covered by ANSI/ASSP A10.4 and A10.5.

**WAC 296-96-00600 Application of adopted standards and rules.**

- Amends language for general housekeeping, such as renumbering of subsections, formatting, adding verbiage for rule clarity, punctuation corrections, and combining language for simplicity, etc.

**WAC 296-96-00650 Adopted standards.**

- Adds new language to adopt new safety code requirements for conveyances in the state of Washington to improve public safety. This includes:
  - ASME A17.1/CSA B44-2019, Safety Code for Elevators and Escalators;
  - ASME A18.1-2020, Safety Standards for Platform Lifts and Stairway Chair Lifts;
  - ASME A10.5 ANSI/ASSP A10.5-2020, Safety Requirements for Material Hoists; and
  - ASME A17.2-2020, Guide for Inspection of Elevators, Escalators, and Moving Walks.
- Updates the installation dates in the table of national elevator codes and supplements adopted by L&I to reflect adoption of new safety codes.
- Updates the title of A10.4-2016, as the code authority has relabeled the standard.

**WAC 296-96-00675 Amendments to adopted standards.**

- Adds new language to clarify the amendments to ASME safety codes.
- Adds new lighting requirements of 200 lx or 19 fc in the machine room and in the truss interior for all conveyance types to improve safety.
- Adds new requirements that allow records for the grain industry to be kept remotely from the building site for uniformity with existing and accepted practices for this industry.
- Adds new requirements for annual cleaning of escalators for uniformity with the national consensus codes.
- Adds a new requirement that a record of the fire alarm initiating device testing must be kept on-site for inspection to improve safety.
- Adds new language to allow exceptions for some minor alterations from full compliance with ASME A17.3 to align with industry standards. A major alteration is defined as an operational con-

troller change and all of the provisions of ASME A17.3 would be effective.

- Adds new language to the firefighter's emergency operation requirements to clarify that deficiencies must be reported to the building owner and corrected by elevator personnel for uniformity with the national consensus code.
- Amends existing language to clarify that periodic testing applies to all standards for additional clarification.
- Amends language for general housekeeping, such as relocating existing language throughout the rule, reformatting, reference corrections, replacing the spelling of the number with the numeral for consistency with the national standards, etc.

**WAC 296-96-00700 Chapter definitions.**

- Adds new definitions to define the "authority having jurisdiction (AHJ)," "conveyance work," "construction personnel hoist (CPH)," "controller," "machine room less (MRL elevator)," "material hoist," "vertical reciprocating conveyors (VRC)," and "WAC material lift" for terms used throughout the chapter.
- Amends the existing definition for "replacement" for clarity and uniformity with statute.
- Removes the definition of "standard application material lift," as this term is being removed throughout the chapter.
- Adds subsections to the definitions for formatting and easier referencing.

**WAC 296-96-00904 License requirements for elevator contractors.**

- Amends language for general housekeeping, such as formatting, correcting code references, and replacing the spelling of the number with the numeral for consistency with the national consensus codes.

**WAC 296-96-00910 Elevator mechanic license categories.**

- Removes "special purpose elevators" from the list of conveyances that Category 04 elevator mechanic license holders can perform work on, as this licensing category does not cover the education requirements needed for special purpose elevators.
- Adds new language that allows for elevator mechanic licensing endorsements, so elevator mechanics can attain the ability to do other work.

**WAC 296-96-02400 Requests for acceptance inspections.**

- Adds new requirements for cancellation of acceptance inspections by contractors and L&I inspectors to clarify expectations.

**WAC 296-96-02421 Layout plans.**

- Adds language for the additional information that must be submitted to L&I on plan views for new machine room less and hydraulic machine room less equipment for uniformity with the national consensus code.
- Amends subsection numbers and removes wording for formatting.

**WAC 296-96-02452 Access to machines, overhead sheaves, shackles, and hitch supports.**

- Adds language for clarity to provide detailed instruction on locating a reference point in the hoistway for taking measurements.

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-02460 Location.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-02465 Machine rooms, control rooms, and control spaces.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-02530 Handrails.**

- Removes "with a gripping surface" from the handrail configuration requirements for uniformity with the national consensus codes.
- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-02580 Inspection keys.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-02605 Private residence inclined stairway chairlifts.**

- Amends the title to clarify that private residence inclined stairway chairlifts apply to both private residential and commercial buildings.
- Amends language to clarify the requirements allowed for battery operated inclined stairway chairlifts and the way they can be disconnected from power.
- Adds language to clarify the disconnecting means requirements pertaining to residential and commercial stairway chairlifts.
- Amends language to clarify full load safety testing.
- Amends language for reference corrections and to relocate existing language for formatting.

**WAC 296-96-02650 Additional required on-site documentation.**

- Amends language to reformat the rule so it's easier to understand and use.
- Amends the term "platform lifts" to "platform chair" for proper reference.

**WAC 296-96-02700 Machine room requirements.**

- Amends the rule title to allow other residential spaces to be used for elevator machinery under this section.
- Amends language to provide owners an additional option to not have to partition or install guards in an area to create a dedicated space for their elevator machinery for uniformity with national consensus codes.
- Amends language to convert measurements for uniformity with national consensus codes.

**WAC 296-96-05000 Scope.**

- Amends language to replace the term "standard application" material lifts with "WAC" material lifts throughout the chapter, as this equipment is not standard and is constructed to the rules within Part C1.

**WAC 296-96-05010 Definition and use.**

- Amends language to replace the term "standard application" material lifts with "WAC" material lifts throughout the chapter, as this equipment is not standard and is constructed to the rules within Part C1.
- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-05020 Hoistway enclosure.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-05030 Hoistway gates and doors.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-05070 Car enclosures.**

- Amends language to convert measurements for uniformity with the national consensus codes.
- Amends language to replace the term "standard application" material lifts with "WAC" material lifts throughout the chapter, as this equipment is not standard and is constructed to the rules within Part C1.

**WAC 296-96-05080 Running clearance.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-05090 Car and counterweight guides.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-05190 Pits.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-05210 Signage.**

- Adds language to create new subsections for formatting.
- Amends language to convert measurements for uniformity with the national consensus codes.
- Creates a new subsection to define a "code data plate" and the information needed for WAC material lifts.

**WAC 296-96-07150 Guide rails, track supports and fastenings.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-23116 Car numbers.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-23117 Car top guard railings.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-23119 Low overhead signs.**



- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-23122 Machine room and machinery space illumination.**

- Adds new language to correctly reference the full ASME national code.

**WAC 296-96-23126 Guarding of equipment.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-23130 Pit access.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-23605 Examination of standard application material lifts, special purpose elevators, electric manlifts, and hand-powered manlifts.**

- Amends language to replace the term "standard application" material lifts with "WAC" material lifts throughout the rules, as this equipment is not standard and constructed to the rules within Part C1.
- Amends language to reformat the rule so it's easier to understand and use.

**WAC 296-96-23606 Installations placed in voluntary red tag status.**

- Amends language to remove "voluntary" from "red tag status" throughout the rule to clarify the requirements are to be followed, regardless of either voluntary or red tag status.

**WAC 296-96-23701 Maintenance and tests on commercial accessibility lifts.**

- Amends language to update the one- and five-year inspection test tag requirements for uniformity with national consensus codes.
- Adds new language to clarify that tests, exams, and maintenance must be accessible in the written maintenance program for uniformity with the national consensus codes.

**WAC 296-96-24000 Applicable codes and rules.**

- Amends language to replace the term "standard application" material lifts with "WAC" material lifts throughout the rules, as this equipment is not standard and constructed to the rules within Part C1.

**WAC 296-96-24112 Runway clearances.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24115 Landing enclosures and gates.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24118 Bumpers and buffers.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24127 Maximum rated speed.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24133 Car enclosures.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24136 Car doors and gates.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24139 Capacity and data plates.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24142 Guide rails, track supports and fastenings.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24148 Safeties and governors.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24154 Driving machines and sheaves.**

- Adds new language to correctly reference the full ASME national code.

**WAC 296-96-24163 Suspension means.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24221 Bumpers and buffers.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24231 Rated speed.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24237 Car enclosures.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24240 Capacity and data plates.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24243 Guide rails, track supports, and fastenings.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24255 Drive machines, sheaves and brakes.**

- Adds new language to correctly reference the full ASME national code.

**WAC 296-96-24264 Suspension means.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24279 Additional requirements.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24457 Up-limit stop devices.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24500 Scope.**

- Adds new language to correctly reference the full ASME national code.

**WAC 296-96-24519 Hoistway and landing construction.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24522 Hoistway doors and gates.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24525 Car enclosures and frames.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24528 Car doors and gates.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24531 Counterweight enclosures, counterweight and fastenings.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24534 Guide rails.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24537 Suspension means.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24543 Car safeties.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24553 Drive machines.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24560 Additional applicable requirements.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24620 Landings and entrances.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24635 Guide rails.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24640 Buffers.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24645 Car construction.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24650 Counterweights.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24655 Sheaves and supporting members.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24660 Suspension means.**

- Amends language to convert measurements for uniformity with the national consensus codes.
- Amends language to update a subsection reference.

**WAC 296-96-24665 Operating ropes.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**WAC 296-96-24670 Hoistway requirements.**

- Amends language to convert measurements for uniformity with the national consensus codes.

**Repealed Sections:****WAC 296-96-02640 Inclined commercial stairway chair lifts.**

- Repeals the rules for inclined commercial stairway chairlifts, as these lifts fall under the same category or design as residential inclined chairlifts under ASME A18.1, Section 10.4.

**WAC 296-96-18010 Definition, 296-96-18011 Minimum maintenance requirements, 296-96-18020 Car and platform enclosures, 296-96-18030 Electrical wiring requirements, 296-96-18040 Brakes, 296-96-18050 Stop switches and protective devices, 296-96-18060 Reshacking and refastening of hoisting cables, 296-96-18070 Hoistway gates and doors, and 296-96-18080 Hoistway enclosures.**

- Repeals the rules pertaining to boat launching elevators; the elevator program is no longer regulating this type of equipment as a national standard for this equipment no longer exists.

**WAC 296-96-20010 Minimum maintenance requirements and 296-96-24700 Scope.**

- Repeals the rules pertaining to mechanized parking garages. L&I's elevator program is no longer regulating this type of equipment, as a national standard for this equipment no longer exists.

**WAC 296-96-24703 Minimum maintenance requirements, 296-96-24706 Machine rooms and machinery space, 296-96-24709 Equipment in machine rooms/spaces, 296-96-24712 Electrical wiring, pipes and ducts in hoistways and machine rooms, 296-96-24715 Pits, 296-96-24718 Hoistway door openings, 296-96-24721 Hoistway door installation, 296-96-24724, Hoistway door clearances, 296-96-24727 Hoistway door locking devices, 296-96-24730 Protection of space beneath hoistway, 296-96-24733 Car doors and gates, 296-96-24736 Car enclosure, 296-96-24739 Construction of car frames and platforms, 296-96-24742 Connecting car frames to platforms, 296-96-24745 Capacity, 296-96-24748 Driving machines, 296-96-24751 Material and grooving for sheaves and drums, 296-96-24754 Brakes, 296-96-24757 Terminal stopping devices, 296-96-24760 Suspension means, 296-96-24765 Hydraulic casket lifts, 296-96-24770 Valves, supply piping and fittings, 296-96-24775 Stopping devices, and 296-96-24780 Operating devices.**

- Repeals the rules pertaining to casket lifts. L&I's elevator program is no longer regulating this type of equipment, as a national standard for this equipment no longer exists.

Citation of Rules Affected by this Order: New WAC 296-96-00905, 296-96-02610, 296-96-02705, 296-96-02710, 296-96-02715, 296-96-02720 and 296-96-23102; repealing WAC 296-96-02640, 296-96-18010, 296-96-18011, 296-96-18020, 296-96-18030, 296-96-18040, 296-96-18050, 296-96-18060, 296-96-18070, 296-96-18080, 296-96-20010, 296-96-24700, 296-96-24703, 296-96-24706, 296-96-24709, 296-96-24712, 296-96-24715, 296-96-24718, 296-96-24721, 296-96-24724, 296-96-24727, 296-96-24730, 296-96-24733, 296-96-24736, 296-96-24739, 296-96-24742, 296-96-24745, 296-96-24748, 296-96-24751, 296-96-24754, 296-96-24757, 296-96-24760, 296-96-24765, 296-96-24770, 296-96-24775 and 296-96-24780; and amending WAC 296-96-00500, 296-96-00600, 296-96-00650, 296-96-00675, 296-96-00700, 296-96-00904, 296-96-00910, 296-96-02400, 296-96-02421, 296-96-02452, 296-96-02460, 296-96-02465, 296-96-02530, 296-96-02580, 296-96-02605, 296-96-02650, 296-96-02700, 296-96-05000, 296-96-05010, 296-96-05020, 296-96-05030, 296-96-05070, 296-96-05080, 296-96-05090, 296-96-05190, 296-96-05210, 296-96-07150, 296-96-23116, 296-96-23117, 296-96-23119, 296-96-23122, 296-96-23126, 296-96-23130, 296-96-23605, 296-96-23606, 296-96-23701, 296-96-24000, 296-96-24112, 296-96-24115, 296-96-24118, 296-96-24127, 296-96-24133, 296-96-24136, 296-96-24139, 296-96-24142, 296-96-24148, 296-96-24154, 296-96-24163, 296-96-24221, 296-96-24231, 296-96-24237, 296-96-24240, 296-96-24243, 296-96-24255, 296-96-24264, 296-96-24279, 296-96-24457, 296-96-24500, 296-96-24519, 296-96-24522, 296-96-24525, 296-96-24528, 296-96-24531, 296-96-24534, 296-96-24537, 296-96-24543, 296-96-24553, 296-96-24560, 296-96-24620, 296-96-24635, 296-96-24640, 296-96-24645, 296-96-24650, 296-96-24655, 296-96-24660, 296-96-24665, and 296-96-24670.

Statutory Authority for Adoption: RCW 70.87.030.

Adopted under notice filed as WSR 23-10-083 on May 2, 2023.

Changes Other than Editing from Proposed to Adopted Version:

WAC 296-96-00600 Application of adopted standards and rules.

- Removed subsection (4) of this section that required sprinklers to be installed per NFPA 13 and 72, within ASME A17.1/CSA B44 for buildings equipped with sprinklers, due to conflicting rules with

state building and fire code amendments and confusion about enforcement issues throughout the state.

- Amended subsection (2) of this section to add back the word "and" for formatting and rule clarity.

WAC 296-96-00650 Adopted standards.

- Added to the table to adopt ASME A17.2-2020, Guide for Inspection of Elevators, Escalators, and Moving Walks, for continuity with the inspection standards of ASME A17.1-2019/CSA B44-19.
- Updates the installation dates for the elevator codes and supplements adopted to reflect changes in the effective date of the rules for this rule making.

WAC 296-96-00675 Amendments to adopted standards.

- Amends subsection (1)(h)(iii) to add "building owner" to the reporting requirement for deficiencies. This change is necessary to address a concern from a stakeholder and to clarify that deficiencies must be reported to the building owner, as the original language implied it should be reported to the licensed elevator mechanic.

WAC 296-96-00700 Chapter definitions.

- Added back the definition of "form, fit, and function" as originally written, due to confusion on replacement items not being clearly defined in the rules.
- Removed the definition of "machine room" to eliminate confusion. This rule making adopts all of the definitions from the ASME code, so this definition is not needed in rule.
- Renumbered the subsections.

WAC 296-96-01000 Permits for new construction and alterations.

- The amendment to the proposed rule regarding "*form, fit, and function*" was removed from the adoption language, due to confusion on replacement items not being clearly defined in the rules.

WAC 296-96-02452 Access to machines, overhead sheaves, shackles, and hitch supports.

- Amended the second paragraph of this section to replace "top directional limit" with "normal terminal stopping device" for clarity and uniformity with ASME A17.1-2019/CSA B44-19 Section 1.3 definition description.

WAC 296-96-02487 State requirements for sprinklers and shunt trips for hydraulic elevators in buildings.

- Removed the new section requiring buildings equipped with sprinklers to have them in hydraulic elevator equipment areas, due to conflicting rules with state building and fire code amendments and confusion about enforcement issues throughout the state.

WAC 296-96-05210 Signage.

- Amended subsection (2) of this section to correct the measurements for a code data plate for uniformity with ASME data plate lettering as per ASME A17.1-2019/CSA B44-19 Section 2.16.3.3.3.

A final cost-benefit analysis is available by contacting Alicia Curry, L&I, Field Services and Public Safety, P.O. Box 44400, Olympia,

WA 98504-4400, phone 360-902-6244, fax 360-902-6134, email  
Alicia.Curry@Lni.wa.gov, website <http://www.Lni.wa.gov>.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 7, Amended 77, Repealed 36.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 7, Amended 77, Repealed 36.

Date Adopted: August 22, 2023.

Joel Sacks  
Director

## OTS-3924.10

AMENDATORY SECTION (Amending WSR 13-24-066, filed 11/27/13, effective 1/1/14)

**WAC 296-96-00500 Scope, purpose, and authority.** This chapter is authorized by chapter 70.87 RCW covering elevators, lifting devices, moving walks, and other conveyances. The purpose of this chapter is to:

- (1) Provide for the safe design, installation, mechanical and electrical operation, maintenance, examinations, safety tests and inspection of conveyances, and the performance of conveyance work.
- (2) Ensure that all such operation, design inspection, and conveyance work subject to the provisions of this chapter will be reasonably safe to persons and property and in conformity with the provisions of this chapter and the applicable statutes of the state of Washington.
- (3) Establish and ensure compliance with the minimum standards for becoming a licensed elevator contractor and/or licensed elevator mechanic performing work on elevators or other conveyances covered by chapter 70.87 RCW and this chapter.
- (4) In any case where the national standards codes adopted by reference in chapter 296-96 WAC conflict with the requirements of national standards adopted, this chapter supersedes.
- (5) When no applicable standard exists to address subsections (1), (2), and (3) of this section the department will issue a ruling or interpretation that outlines the intent of this chapter.
- (6) The exemption for lifts, hoists for persons, or material hoists under RCW 70.87.200 (1)(b) does not apply to construction personnel hoists covered under ANSI/ASSP A10.4 or material hoists covered under ANSI/ASSP A10.5.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-00600 Application of adopted standards and rules.**

Conveyances are required to comply with rules and standards that:

(1) Were in effect at the time of the original installation(~~(†)~~)

or

~~((2) Were in effect))~~ at the time of any alteration;

~~((3))~~ (2) Apply to new and existing elevators (see ASME A17.1/CSA B44 1.1.3); and

~~((4))~~ (3) Apply to ASME A17.3, Safety Code for Existing Elevators and Escalators and chapter 296-96 WAC, Part D.

Copies of previous rules adopted by the department are available upon request.

If the department determines that a conveyance was installed or altered without a permit and inspection, the installation or alteration will be required to comply with the applicable rules and standards adopted by the department at the time the noncompliant installation or alteration was identified.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-00650 Adopted standards.**

ELEVATOR CODES AND SUPPLEMENTS ADOPTED				
TYPE OF CONVEYANCE	CODE AND SUPPLEMENTS	DATE INSTALLED		COMMENTS
		FROM	TO	
Elevators, Dumbwaiters, Escalators	American Standard Safety Code (ASA) A17.1, 1960	11/1/1963	12/29/1967	Adopted Standard
NATIONAL ELEVATOR CODES AND SUPPLEMENTS ADOPTED				
TYPE OF CONVEYANCE	CODE AND SUPPLEMENTS	DATE INSTALLED		COMMENTS
		FROM	TO	
Moving Walks	American Standard Safety Code (ASA) A17.1.13, 1962	11/1/1963	12/29/1967	Adopted Standard
Elevators, Dumbwaiters, Escalators, and Moving Walks	U.S.A. Standards USAS A17.1-1965 Supplements A17.1a-1967 A17.1b-1968 A17.1c-1969	12/30/1967	2/24/1972	Adopted Standard USAS 1965 includes revision and consolidation of A17.1-1960, A17.1a-1963, & A17.1.13-1962. Adopted code and supplements, excluding Appendix E & ANSI A17.1-1970.
Elevators, Dumbwaiters, Escalators, and Moving Walks	American National Standards Institute A17.1-1971	2/25/1972	6/30/1982	Adopted Standard as amended and revised through 1971.
Elevators, Dumbwaiters, Escalators, and Moving Walks	ANSI A17.1-1971; A17.1a-1972	2/25/1972	6/30/1982	Adopted Supplement
Elevators, Dumbwaiters, Escalators, and Moving Walks	ANSI A17.1-1981	7/1/1982	1/9/1986	Adopted Standard
Elevators, Dumbwaiters, Escalators, and Moving Walks	ANSI A17.1a-1982	3/1/1984	1/9/1986	Adopted Supplement
Elevators, Dumbwaiters, Escalators, and Moving Walks	ANSI A17.1b-1983	12/1/1984	1/9/1986	Adopted Supplement, except portable escalators covered by Part VIII A17.1b-1983.
Elevators, Dumbwaiters, Escalators, and Moving Walks	ANSI A17.1-1984	1/10/1986	12/31/1988	Adopted Standard Except Part XIX. After 11/1/1988 Part II, Rule 211.3b was replaced by WAC 296-81-275.
Elevators, Dumbwaiters, Escalators, and Moving Walks	ANSI A17.1a-1985	1/10/1986	12/31/1988	Adopted Supplement



NATIONAL ELEVATOR CODES AND SUPPLEMENTS ADOPTED				
TYPE OF CONVEYANCE	CODE AND SUPPLEMENTS	DATE INSTALLED		COMMENTS
		FROM	TO	
Elevators, Dumbwaiters, Escalators, and Moving Walks	ANSI A17.1b-1985 A17.1c-1986 A17.1d-1986 A17.1e-1987	12/6/1987	12/31/1988	Adopted Supplement
Elevators, Dumbwaiters, Escalators, and Moving Walks	ANSI A17.1-1987	1/1/1989	12/31/1992	Adopted Standard Except Part XIX and Part II, Rule 211.3b. WAC 296-81-275 replaced Part II, Rule 211.3b.
Elevators, Dumbwaiters, Escalators, and Moving Walks	ASME A17.1-1990	1/1/1993	2/28/1995	Adopted Standard Except Part XIX and Part V, Section 513. Chapter 296-94 WAC replaced Part V, Section 513.
Elevators, Dumbwaiters, Escalators, and Moving Walks	ASME A17.1-1993	3/1/1995	6/30/1998	Adopted Standard Except Part XIX and Part V, Section 513. Chapter 296-94 WAC replaced Part V, Section 513.
Elevators, Dumbwaiters, Escalators, and Moving Walks	ASME A17.1-1996	6/30/1998	6/30/2004	Adopted Standard Except Part V, Section 513.
Elevators, Dumbwaiters, Escalators, and Moving Walks	ASME A17.1-2000 A17.1a-2002 A17.1b-2003	7/1/2004	1/1/2008	Adopted Standards and Addenda Except Rules 2.4.12.2, 8.6.5.8 and Sections 5.4, 7.4, 7.5, 7.6, 7.9, 7.10, 8.10.1.1.3 and 8.11.1.1.
Safety Standards for Platform Lifts and Stairway Chairlifts	ASME A18.1-1999 A18.1a-2001 A18.1b-2001	7/1/2004	1/1/2008	Adopted Standards and Addenda.
Safety Code for Elevators, Escalators, Dumbwaiters, Residential Elevators, Special Purpose	ASME A17.1-2004 A17.1a-2005	1/1/2008	1/1/2014	Adopted Standards and Addenda Except Rules 2.4.7.2, marked car top clearance space, 8.6.5.8, Maintenance of safety bulkhead, 5.4, Private residence incline elevators, 7.4 & 7.5 & 7.9 & 7.10 Material lifts, 8.10.1.1.3 and 8.11.1.1, QEI-1 inspector.
Safety Code for Platform Lifts and Stairway Chairlifts	ASME A18.1-2005	1/1/2008	9/30/2018	
Safety Code for Belt Manlifts	ASME A90.1-2003	1/1/2008	9/30/2018	
Safety Code for Personnel Hoists, Retroactive	ANSI A10.4-2004	1/1/2008	9/30/2018	
Safety Code for Elevators, Escalators, Dumbwaiters, Residential Elevators, Special Purpose	ASME A17.1-2010	1/1/2014	9/30/2018	
Standard for Elevator Suspension, Compensation, and Governor Systems	ASME A17.6-2010	1/1/2014	Current	
Safety Code for Platform Lifts and Stairway Chairlifts	ASME A18.1-2011	1/1/2014	9/30/2018	
Safety Code for Belt Manlifts	ASME A90.1-2009	1/1/2014	9/30/2018	
Safety Code for Personnel Hoists	ANSI A10.4-2007	1/1/2014	9/30/2018	
Safety Code for Elevators, Escalators, Dumbwaiters, Residential Elevators, and Special Purpose	ASME A17.1-2016/CSA B44-16	10/1/2018	<del>(Current)</del> 10/1/2023	
Guide for Inspection of Elevators, Escalators, and Moving Walks	ASME A17.2-2017	10/1/2018	<del>(Current)</del> 10/1/2023	
Safety Code for Existing Elevators and Escalators	ASME A17.3-2015	10/1/2018	Current	
Safety Standards for Platform Lifts and Stairway Chair Lifts	ASME A18.1-2017	10/1/2018	<del>(Current)</del> 10/1/2023	
Safety Code for Belt Manlifts	ASME A90.1-2015	10/1/2018	Current	
Safety <del>(Code)</del> Requirements for Personnel Hoists and Employee Elevators on Construction and Demolition Sites	<del>(ASME/ANSI)</del> ANSI/ASSP A10.4-2016	10/1/2018	Current	
Safety Code for Material Hoists	ASSE/ANSI A10.5-2013	10/1/2018	<del>(Current)</del> 10/1/2023	
Safety Code for Elevators and Escalators	ASME A17.1-2019/CSA B44-19	10/2/2023	Current	

NATIONAL ELEVATOR CODES AND SUPPLEMENTS ADOPTED				
TYPE OF CONVEYANCE	CODE AND SUPPLEMENTS	DATE INSTALLED		COMMENTS
		FROM	TO	
<u>Safety Standards for Platform Lifts and Stairway Chair Lifts</u>	<u>ASME A18.1-2020</u>	<u>10/2/2023</u>	<u>Current</u>	
<u>Safety Requirements for Material Hoists</u>	<u>ANSI/ASSP A10.5-2020</u>	<u>10/2/2023</u>	<u>Current</u>	
<u>Guide for Inspection of Elevators, Escalators, and Moving Walks</u>	<u>ASME A17.2-2020</u>	<u>10/2/2023</u>	<u>Current</u>	

**Note:** Copies of codes and supplements can be obtained from the following: The American Society of Mechanical Engineers (ASME), Order Department 150 Clove Road, 6th Floor, Little Falls, New Jersey 07424-2138 or by visiting [www.asme.org](http://www.asme.org). The American Society of Safety Engineers (ASSE) 1800 East Oakton Street, Des Plaines, IL 60018-2187 or by visiting [www.asse.org](http://www.asse.org).

Comments: Codes adopted by this chapter will be identified with the applicable ASME/ANSI code reference number contained within the rules or as excluded or amended in WAC 296-96-00675.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-00675 Amendments to adopted standards.** The department amends the following adopted standards:

(1) ~~((Exclude all references to QEI certification in ASME A17.1/CSA B44, ASME A18.1, and ANSI/ASSE A10.4 from code adoption.~~

~~(2-))~~ ASME A17.1/CSA B44, all amendments to this standard are as follows:

(a) Section 1.2 Purpose and Exceptions amended as follows: The purpose of this code is to provide for the safety of life and limb, and to promote the public welfare. Compliance with these rules shall be achieved by:

~~((a))~~ (i) Conformance with the requirements in ASME A17.1/CSA B44 as amended by this chapter; or

~~((b))~~ (ii) Conformance with a combination of requirements in ASME A17.1/CSA B44, this chapter, and ASME A17.7/CSA B44.7 with the following ASME A17.7/CSA B44.7 inclusions:

~~((i))~~ (A) All system or component certifications performed by an Accredited Elevator/Escalator Certification Organization (AECO) under ASME A17.7/CSA B44.7 shall be approved by the department before any such system or component is allowed to be permitted or installed in the state of Washington.

~~((ii))~~ (B) The applicant shall provide the certificate of certification for the device or system evaluated by an AECO.

~~((iii))~~ (C) The department has the final authority regarding acceptance of any item in ASME A17.7/CSA B44.7. The department may remove approval if a design has changed or unforeseen or undisclosed information is obtained.

~~((iv))~~ (D) The department will post the specific ASME A17.7/CSA B44.7 AECO certificate including exceptions agreed upon. At that time the certificate and exceptions become part of the adopted rule in the state of Washington and not subject to a variance process. The installer shall include the certificate and exceptions and all required information on each conveyance installed utilizing the ASME A17.7/CSA B44.7 method in the Maintenance Control Program documentation.

~~((v))~~ (E) The department may charge an additional fee for each item in review based upon the variance fee table.

~~((e))~~ (iii) Additions or modifications to adopted standards and/or this chapter shall require approval from the department.

~~((3) ASME A17.1/CSA B44,))~~ (b) Section 5.8, Marine Elevators. This section only applies to elevators installed on board a marine vessel flying the Washington state flag and under ~~((one hundred))~~ 100 gross metric tons.

~~((4) ASME A17.1/CSA B44,))~~ (c) Section 5.11, Wind Turbine Elevator is not adopted.

~~((5))~~ (d) Section 6.1 as follows:

(i) 6.1.7.1.1 Remote Machine Room. Permanent electric lighting and at least one duplex receptacle rated at not less than 15 A, 120 V shall be provided in every remote machine room.

The illumination shall be not less than 200 lx (19 fc) at the floor level. The lighting control switch shall be located within easy reach of the access to such rooms and located so that it can be operated without passing over or reaching over any part of the machinery.

(ii) 6.1.7.1.2 Truss Interior. A duplex receptacle rated at not less than 15 A, 120 V and accessibly located shall be provided under the access plates (see ASME A17.1 CSA/B44 6.1.7.3) at the top and bottom landings and in any machine areas located in the incline.

The illumination shall be not less than 200 lx (19 fc) at the floor level. The light and lighting control switch shall be provided under the access plates (see ASME A17.1 CSA/B44 6.1.7.3) at the top and bottom landings and in any machine areas located in the incline. The lighting control switch shall be located within easy reach of the access to such spaces and so located that it can be operated without passing over or reaching over any part of the machinery.

(e) Section 8.6 as follows: 8.6.1.4.1(b). The department does not adopt verbiage stating "records may be kept remotely from the site." This is for all conveyance types.

With the exception of those conveyances used in the "grain" industry whose conveyances do not have a secure place to house these records, the records shall be made available at the time of annual inspection.

(f) Periodic tests and inspections. Pursuant to requirements ASME A17.1/CSA B44, 8.6.1.7 and 8.11.1.3, the department adopts ASME A17.1/CSA B44, Appendix N for the frequency of periodic tests. Pursuant to RCW 70.87.120 (2) (a) periodic inspections shall be performed annually.

~~((6) ASME A17.1/CSA B44 requirement 8.11.1.1.2 is not adopted. The department shall be permitted to witness periodic tests when the department deems necessary.~~

(7) ASME A17.1-2016/CSA B44-16,)) (g) Escalator cleaning shall be performed at least once annually. It can be performed concurrently with the required Cat I testing. (ASME A17.1, 8.6.8.13 Cleaning).

(h) Section 8.6 is adopted with the following amendments:

(i) 8.6.4.19.6: At least once each year, the fire alarm initiating devices associated with elevator recall and shunt trip initiating devices shall be tested to ensure they are still properly interfaced with the elevator control. Deficiencies shall be corrected. A record of findings shall be available to elevator personnel and the authority having jurisdiction. This test applies to electric and hydraulic elevators.

(ii) 8.6.1.4.1(c): Provide a record of findings for fire alarm initiating device testing as required by (1) (h) (i) of this subsection.

(iii) 8.6.11.1 Firefighters' Emergency Operation is amended as follows: All elevators provided with firefighters' emergency operation shall be subjected quarterly, by authorized personnel, to Phase I recall by use of the keyed switch, and a minimum of one-floor operation

on Phase II. Deficiencies shall be reported to the building owner and corrected by a licensed elevator mechanic. A record of findings shall be available to elevator personnel and the authority having jurisdiction.

~~((8) Append ASME A17.1-2016/CSA B44-16, 8.6.4.19.6 as follows: At least once each year, the fire alarm initiating devices associated with elevator recall and shunt trip initiating devices shall be tested to ensure they are still properly interfaced with the elevator control.~~

~~This test applies to electric and hydraulic elevators.~~

~~(9)) (iv) The department will not allow the 8.6.11.10 "Category 5 Tests Without Load Via Alternative Test Methodologies" portion of ASME A17.1 to be followed in Washington. Standard testing as outlined in ASME A17.1 shall be followed.~~

~~(i) Section 8.7 is amended as follows: 8.7.1.1 Applicability of Alteration Requirements.~~

~~When any alteration is performed, regardless of any other requirements of Section 8.7, the installation as a minimum shall conform to the following applicable code requirements:~~

~~(i) The code at the time of installation;~~

~~(ii) The code requirements for the alteration at the time of any alteration; and~~

~~(iii) ASME A17.3 if adopted by the authority having jurisdiction for major alterations only. Major alterations are considered to be controller replacements.~~

~~(2) ASME A17.3 all amendments to this standard are as follows:~~

~~ASME A17.3 ((requirement)), 3.10.3 is modified as follows: Where the car top stop switch located in the inspection control station is not accessible from the landing, a separate car top stop switch shall be provided as required by ASME A17.1/CSA B44, 2.26.1.4.2(a).~~

~~((10) The department will not allow the 8.6.11.10 "Category 5 Tests Without Load Via Alternative Test Methodologies" portion of ASME A17.1 to be followed in Washington. Standard testing as outlined in ASME A17.1 shall be followed.)~~

~~(3) Exclude all references to OEI certification in ASME A17.1/CSA B44, ASME A18.1, and ANSI/ASSP A10.4 from code adoption.~~

~~(4) All references pertaining to periodic tests, in all adopted standards, the department shall be permitted to witness periodic tests when the department deems necessary.~~

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-00700 Chapter definitions.** The following definitions apply to this chapter (see RCW 70.87.010 and ASME A17.1/CSA B44 for additional definitions necessary for use with this chapter):

(1) **"ANSI"** means the American National Standard Institute.

(2) **"ASA"** means the American Safety Association.

(3) **"ASME"** means the American Society of Mechanical Engineers.

(4) **"Acceptable proof"** refers to the documentation that is required to be provided to the department during the elevator contractor and mechanic license application and renewal process.

(5) **"Alteration"** means an intended change to the original design of elevator equipment.

(6) "Authority having jurisdiction (AHJ)" means the organization, office, or individual responsible for enforcement of this code. Where compliance with this code has been mandated by legislation or regulation, the "authority having jurisdiction" is the regulatory authority.

(7) "Code" refers to nationally recognized codes (i.e., ASME, ANSI, ICC, and NFPA) and the Washington Administrative Code.

(8) "Conveyance work" means the alteration, construction, dismantling, erection, installation, maintenance, relocation, and wiring of a conveyance.

(9) "Construction personnel hoist (CPH)" refers to equipment installed inside or outside buildings or structures during construction, alteration, demolition or operations and are used to raise and lower workers and other personnel connected with or related to the structure. The hoist may also be used for transportation of materials. These personnel hoists are exclusively covered in ANSI/ASSP A10.4.

(10) "Controller" shall include, but not be limited to:

(a) A device or group of devices that serves to control in a predetermined manner the apparatus to which it is connected.

(b) Controller, motion: An operative unit comprising a device or group of devices for actuating the moving member.

(c) Controller, motor: The operative units of a motion control system comprising the starter devices and/or power conversion equipment required to drive an electric motor.

(d) Controller, operation: An operative unit comprising a device or group of devices for actuating the motion control.

(11) "Decommissioning conveyance" means a group of tasks that are to be accomplished in order to place the conveyance in a long-term out-of-service status.

(12) "Examination" means a routine process or procedural task(s) or test(s) that ensures a conveyance and its systems and subsystems remain properly maintained and safe to operate.

(13) "Final judgment" means any money that is owed the department as the result of an individual's or firm's unsuccessful appeal or failure to appeal a civil penalty.

(14) "Form, fit, and function" means specific characteristics of a device (such as a component or assembly) that enable direct substitution of the device for a similar device without adversely affecting the operation or safety of the overall equipment. Factors to be considered with respect to form, fit, and function include, but are not always limited to: The ability of the device to be connected in place of the original; having similar size, shape and appearance; ability to perform the same function as the original device; and having ratings equal to or greater than the original device.

(15) "General direction - Installation and alteration work" means the necessary education, assistance, and supervision provided by a licensed elevator mechanic (in the appropriate license category) who is on the same job site as the helper/apprentice.

(16) "General direction - Maintenance work" means the necessary education, assistance, and supervision provided by a licensed elevator mechanic (in the appropriate license category) to ensure that the maintenance work is performed safely and to code.

(17) "Layout drawings" or "plans" or "shop drawings" means elevation and plan view drawings that show required clearances and dimensions of elevator equipment in relation to building structure and other elevator equipment.

(18) **"Layout drawings, engineering"** means structural drawings verified and stamped by a professional engineer registered in the state of Washington.

(19) **"Lockout/tagout"** means the placement of a lockout device on an energy isolating device.

(20) **"Machine room less (MRL elevator)"** means there is not a machine room that contains the actual controls and lifting machine for electric traction elevators, or the actual controls and pumping machine/tank for hydraulic elevators. These are located inside the hoistway or pit.

(21) **"Material hoist"** means a hoist that is not a part of a permanent structure used to raise or lower materials during construction, alteration, or demolition. It is not applicable to the temporary use of permanently installed personnel elevators as material hoists.

(22) **"Primary point of contact"** is the designated individual employed by a licensed elevator contractor.

(23) **"Private residence elevator"** means a power passenger elevator which is installed in a private residence or multiple dwelling as a means of access to a single private residence.

(24) **"Red tag" or "red tag status"** means an elevator or other conveyance that has been removed from service and operation because of noncompliance with chapter 70.87 RCW and this chapter or at the request of the owner.

(25) **"Repair"** means a procedure used to restore a device or system to its original design parameters without supplying a complete new component or device.

(26) **"Replacement"** means the ~~((complete replacement of a device or component that has the same "form, fit, and function" as the original but is not intended as a change in design))~~ substitution of a device, component, and/or subsystem in its entirety with a unit that is basically the same as the original for the purpose of ensuring performance in accordance with chapter 70.87 RCW.

(27) **"RCW"** means the Revised Code of Washington.

~~(("Standard application material lift" means a lift used strictly for freight transport and is in compliance with this chapter, Part C1. (Note: These are not to be confused with Type A and Type B material lifts covered in ASME A17.1/CSA B44, Part 7).)~~

(28) **"Traction elevator"** means an elevator in which the friction between the hoist ropes and the drive machine sheave is used to move the elevator car.

(29) **"USAS"** means the U.S.A. Standards.

(30) **"Vertical reciprocating conveyors (VRC)"** means B20.1 lifts which are designed by way of reciprocating power or gravity actuated unit (not designed to carry passengers or an operator) to raise and lower objects on a carrier and transmits them between two or more levels. VRC's are mounted in a stationary position. The equipment may perform a stand-alone function. These conveyances that are manufactured to ASME/ANSI B20.1 standard are not permitted in the state of Washington.

(31) **"WAC"** means the Washington Administrative Code.

(32) **"WAC material lift"** means a lift used strictly for freight transport and is in compliance with this chapter, Part C1. (Note: These are not to be confused with Type A and Type B material lifts covered in ASME A17.1/CSA B44, Part 7).

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-00904 License requirements for elevator contractors.**

(1) Any sole proprietor, firm or corporation wishing to engage in the business of installation, alteration, service, replacement of maintenance of equipment covered by this chapter within the state of Washington shall apply for a license with the department of labor and industries.

The entities above shall obtain and maintain a valid specialty or general contractor registration under chapter 18.27 RCW to engage in the business of conveyance work.

(2) The potential licensee shall complete and submit a department-approved application. As part of the application the following shall be provided:

(a) The employee who is the licensed elevator contractor's primary point of contact.

(b) The number of years the applicant has been engaged in the business of installing, constructing, altering, replacing, maintaining, removing, dismantling and/or servicing conveyances.

(c) Documentation that at least one licensed elevator mechanic is employed by the applicant.

(3) The person representing the company, firm or corporation who is applying for the elevator contractor's license shall be considered the company's primary point of contact and shall:

(a) Provide acceptable proof to the department that shows that the person representing the company, firm, or corporation has five years of work experience in performing conveyance work as verified by current and previous state of Washington elevator licenses; or

(b) Pass a written examination administered by the department on chapter 70.87 RCW and this chapter with a minimum score of (~~seventy~~) 70 percent.

(c) Failure to pass the examination will require the submittal of a new application.

(4) Pay the fees specified in WAC 296-96-00922.

(5) The department may deny application or renewal of a license under this section if the applicant owes outstanding final judgments to the department.

(6) If the primary point of contact identified in subsection (2)(a) of this section separates employment, his/her relationship or designation is terminated, or death of the designated individual occurs, the elevator contractor shall, within (~~ninety~~) 90 days, designate a new individual who has met the requirement noted above to serve as the elevator contractor's primary point of contact. The elevator contractor shall inform the department of the change in writing or the contractor's license will be automatically suspended.

(7) Where unique or product-specific procedures or methods are required to inspect or test equipment, such procedures, or methods shall be:

(a) Provided in the maintenance control program.

(b) Provided by the manufacturer or installer or their license may be suspended.

(c) Available to owners for their use or used by their qualified service provider.

(d) Accessible on-site to elevator personnel (see also ASME (~~(A17.1-8.6.1.2.1(f))~~) A17.1/CSA B44-8.6.1.2.2).

(e) Where special tools or devices are necessary for maintenance and testing of conveyances, they shall remain on-site for the life of the conveyance.

(8) Contractor licenses may be revoked for failure to comply with this subsection.

Legal maintenance contracts notwithstanding, all elevator companies and other approved maintenance providers (see RCW 70.87.270) who continuously demonstrate noncompliance with the maintenance, examination, testing, documentation, and performance of work outlined in ASME A17.1/CSA B44 and this chapter shall:

(a) Be notified in writing by the department outlining the reason or reasons for noncompliance;

(b) Respond to the department inquiry within (~~fifteen~~) 15 days;

(c) Outline a solution(s) agreeable to the department within (~~thirty~~) 30 days;

(i) Otherwise the elevator company's license may be suspended until such a time as they can demonstrate compliance; and

(ii) Other approved maintenance providers shall cease maintenance, examination, and testing until such a time as they can demonstrate compliance. Continuous demonstrations of maintenance, examination, and testing noncompliance shall result in approval being revoked.

#### NEW SECTION

**WAC 296-96-00905 Primary point of contact.** (1) Duties of the primary point of contact are as follows:

(a) Enrolling in the department of labor and industries elevator program distribution email system via website;

(b) Ensuring the primary point of contact information is updated and correct. This ensures you may be reached during regular working hours regarding:

(i) Actions of the company and/or mechanics;

(ii) Company licensing renewal; and

(iii) Unpaid invoices prior to relicensing.

(c) Staying informed and up to date on RCW, WAC, codes, policies, and technical clarifications adopted and used by the state. This includes WAC 296-96-01010 Installation and alteration permit fees and their methods of calculation;

(d) Attending virtually or in person elevator safety advisory committee meetings held once each quarter.

(i) If the primary point of contact is not able to attend, they shall assign an alternate in their place. The alternate shall adhere to the same communication standards in (e) of this subsection.

(ii) If the primary point of contact or their alternate is not present at more than two of any four sequential elevator safety advisory committee meetings, the contractor will have 90 days to apply for new primary point of contact.

(iii) If multiple licenses are held by the same company, only one primary point of contact of that company is required to attend.

(e) Disseminating information to impacted employees of contractor received from:

(i) Elevator safety advisory committee meetings; and

(ii) Communications received via department of labor and industries elevator program distribution email system.



(f) Signing and certifying the Temporary Mechanic License form as the company representative.

(2) If the elevator program finds one or more of these requirements are not being fulfilled, the program may ask the contractor to start the process for a new primary point of contact.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-00910 Elevator mechanic license categories.** The following are the licensing categories for qualified elevator mechanics or temporary elevator mechanics:

(1) **Category (01):** A general elevator mechanic license encompasses the installation, alteration, maintenance, inspection, relocation, decommission, removal, and repair of all types of elevators and other conveyances in any location covered under chapter 70.87 RCW and this chapter.

(2) **Category (02):** This license is limited to the installation, alteration, maintenance, inspection, relocation, decommission, removal, and repair of the following commercial and residential conveyances:

(a) Residential conveyances:

(i) Wheelchair lifts\*;

(ii) Dumbwaiters;

(iii) Incline chairlifts\*; and

(iv) Residential elevators.

\*License is not required to remove these.

(b) Commercial conveyances:

(i) Wheelchair lifts;

(ii) Dumbwaiters;

(iii) Incline chairlifts; and

(iv) LULA elevators.

(3) **Category (03):** This license is limited to the installation, alteration, maintenance, inspection, relocation, decommission, removal, and repair of the following conveyances in industrial sites and grain terminals:

(a) Electric and hand-powered manlifts;

(b) Special purpose elevators; and

(c) Belt manlifts.

(4) **Category (04):** This license is limited to the installation, alteration, maintenance, inspection, relocation, decommission, removal, and repair of the following conveyances:

(a) Temporary personnel hoists; and

(b) Temporary material hoists (~~;~~ and

~~(c) Special purpose elevators).~~

(5) **Category (05):** This license is limited to the installation, alteration, maintenance, inspection, relocation, decommission, removal, and repair of material lifts.

(6) **Category (06):**

(a) This license is limited to the installation, alteration, maintenance, inspection, relocation, decommission, and repair of the following conveyances:

(i) Residential wheelchair lifts;

(ii) Residential dumbwaiters; and

(iii) Residential incline chairlifts.

(b) Work experience on conveyances in (a) (i), (ii), and (iii) of this subsection may not be all inclusively applied toward the category (02) license requirements.

**Note:** Maintenance work performed by the owner or at the direction of the owner is exempted from licensing requirements if the owner resides in the residence at which the conveyance is located and the conveyance is not accessible to the public. Such exempt work does not count toward work experience for licensure.

(7) **Category (07):** This license is limited to the installation, alteration, maintenance, inspection, relocation, decommission, and repair of residential inclined elevators.

**Note:** Maintenance work performed by the owner or at the direction of the owner is exempted from licensing requirements if the owner resides in the residence at which the conveyance is located and the conveyance is not accessible to the public. Such exempt work does not count toward work experience for licensure.

(8) **Category (08):** This license is limited to maintenance and nonalteration repair and replacement of all conveyances and is further limited to employees of public agencies to obtain and maintain the license. This work should not count towards other licenses.

(9) **Category (09):** A temporary license is limited to the installation, alteration, maintenance, inspection, relocation, decommission, removal, and repair of conveyances in the category for which the license is sought. The license shall be issued pursuant to the conditions of RCW 70.87.250.

(10) **Category (10):** An emergency license is limited to the installation, alteration, maintenance, inspection, relocation, decommission, removal, and repair of conveyances by elevator mechanics that are certified by an elevator contractor to have an acceptable combination of documented experience and education to perform elevator work without direct and immediate supervision and is further limited for use during a state of emergency.

(11) **Endorsements:** The program AHJ may provide the ability for category licenses to apply for an endorsement. The endorsement will give the recipient the ability to do additional work on different conveyances outside of their category license they already possess. There are additional education requirements for this endorsement and there may be an additional fee.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-02400 Requests for acceptance inspections.** (1) The person or firm installing, relocating, or altering a conveyance shall notify the department in writing, at least seven days before requesting any inspection of the work, and shall subject the new, moved, or altered portions of the conveyance to the acceptance tests.

(a) If the scheduled acceptance inspection is not ready, the contractor must cancel the inspection in writing the preceding business day with the scheduled inspector, or a reinspection fee may be charged.

(b) If the inspector is not able to make the scheduled inspection, they must communicate with the elevator contractor in writing the preceding business day.

(2) The department may grant exceptions to this notice requirement.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-02421 Layout plans.** A set of legible layout/plans shall be submitted to the department. In addition to the layout criteria in ASME A17.1/CSA B44 these shall include the following:

(1) A machine/control room plan view drawing identifying room dimensions, location of drive machine, motor controller, mainline disconnect, light switch, and door swing;

(2) A hoistway plan view identifying hoistway and conveyance equipment dimensions and clearances, foot print of car enclosure showing doors and inside net dimensions, location and dimensions of hoistway, and car door or gates;

(3) A hoistway elevation view identifying elevation of the hoistway and conveyance equipment dimensions and clearances, the location of the pit ladder, pit light, light switch, pit stop switch, and top and bottom vertical car clearances. The height to the maintainable equipment at the top of the hoistway from the horizontal plane of the top of the car with the car positioned at the top landing shall be indicated on the hoistway elevation plans; (~~and~~)

(4) Detail drawings identifying specific details of conveyance components: Rail bracket fastening, sill support and fastening, machine beams, entrance assembly detail, and additional seismic requirements (see ASME A17.1/CSA B44, Section 8.4 or 8.5 as applicable);

(5) General conveyance data to include:

(a) Conveyance type (e.g., electric, hydraulic, platform lift, etc.);

(b) Rated capacity;

(c) Building designation (e.g., Elev. #1, Car #2, etc.);

(d) Rated speed;

(e) Car enclosure (construction material);

(f) Standoff panels (if applicable) (submit test data to ASTM E 84 if applicable);

(g) Door type and manufacturer (single speed, two-speed, center opening, RH/LH opening);

(h) Car and hall fixture detail;

(i) Finish floor (tile, carpet) (submit test data to ASTM E 648 if applicable);

(j) Power unit/drive motor (manufacturer and HP);

(k) Equipment heat generation (BTU) (items (l) through (p) are applicable only to hydraulic elevators);

(l) Jack assembly manufacturer;

(m) Plunger O.D. (if telescoping O.D. of each section);

(n) Plunger wall thickness;

(o) Cylinder O.D.;

(p) Cylinder wall thickness (items (q) through (u) are applicable to roped-hydraulic and/or electric elevators);

(q) Size and number of suspension means;

(r) Roping type (1:1, 2:1, underslung);

(s) Governor location;

(t) Governor rope size and type;

(u) Safety manufacturer and type;

(v) Emergency brake manufacturer and type;

(w) Car buffer type and stroke;

(x) CWT buffer type, impact, and stroke; and

(y) Designed top/bottom runby.

(6) Additional plan views for machine-room-less machine room/machine space, control room/control space as outlined in the ASME A17.1 Appendix Q (see Table Q-1 and Figures Q-1 through Q-6.). These details shall show applicable working clearances for both mechanical and electrical clearances.

(a) Additional ADA compliant clearances shall be noted on the submitted plan views, such as roll-by distances in hallways and lobbies.

(b) Storage for required barricades shall be noted on plan views.

(c) Location for fire extinguishers adjacent to hoistway entrances and rooms that provide access to elevator equipment shall be noted.

(7) The installation of a conveyance shall not begin until an approved set of plans and permit has been issued by the department.

~~((7))~~ (8) The stamped approved plans and permit shall be posted on the job site during the installation and up to the time the conveyance has passed an acceptance inspection.

~~((8))~~ (9) Where structural elements are part of any installation, relocation, or alteration, the plans shall be reviewed and stamped by a professional engineer, registered in the state of Washington.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-02452 Access to machines, overhead sheaves, shackles, and hitch supports.** When the machine space is provided inside the hoistway, maintainable items on the machine, overhead sheaves, shackles, and hitch supports shall not be located more than 1981.2 mm (78 in.) from the horizontal plane of the car top.

Measurement must be taken with the car on or below the normal terminal stopping device.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-02460 Location.** (1) The main line disconnect(s) shall be located per NFPA 70, Article 620.51(c) and:

(a) Inside the machine room door on the strike side of the machine or control room door;

(b) Not more than 609.6 mm (24 in.) from the door to the operating handle; and

(c) Be at a height not less than 914.4 mm (36 in.) nor more than 1676.4 mm (66 in.) above the finish floor as measured centerline to the disconnect handle.

(2) For multicar machine rooms the switches shall be grouped together as close as possible to that location.

(3) For machine rooms with double swing doors, the doors shall swing out and the switch(es) shall be located on the wall adjacent to the hinge side of the active door panel.

(4) Shunt-trip breakers, where provided, shall be located in the elevator machine room or control room.

(5) Where shunt-trip breakers are also being used as a main line disconnect, they shall comply with subsections (1) through (3) of this section.

**EXCEPTION:** Special purpose, residential elevators, and residential inclined elevators are exempt from this section. For LULAs, the main disconnect and car light disconnect shall be located adjacent to the controller when not located in a dedicated machine room. When a machine room is provided it shall comply with this section.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-02465 Machine rooms, control rooms, and control spaces.** (1) The lighting control switch shall be located inside the machine room or control room within 609.6 mm (24 in.) of the lock jamb side of the access door.

For machine rooms and control rooms with double swing doors, the doors shall swing out and the switch(es) shall be located on the wall adjacent to the hinge side of the active door panel.

(2) Elevator machine room, control room, and control space access doors shall be provided with a sign that reads "Elevator Equipment Room/Authorized Personnel Only! Storage of equipment not pertaining to the elevator is prohibited." The sign shall be located approximately 1524 mm (60 in.) above floor level. Lettering shall not be less than 9.525 mm (0.375 in.) in height and shall contrast with the background. Where double doors are provided, the sign is only required to be provided on the active door panel.

**EXCEPTION:** Residential conveyances, LULAs and special purpose elevators are exempted from these requirements.

(3) The temperature and humidity shall comply with ASME A17.1/CSA B44. Where no manufacturer's temperature range is available, the room or space shall be kept between 13°C (55°F) and 38°C (100°F).

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-02530 Handrails.** Handrails are not required. Where handrails are provided in elevator cars, they shall comply with the following:

- (1) Be securely attached to the wall;
- (2) Be located at a height between 812.8 mm (32 in.) and 965.2 mm (38 in.) from the top of the handrail to the floor; and
- (3) Be constructed with smooth surfaces and no sharp corners; and
- (4) Be configured (~~((with a gripping surface))~~) as required by AN-SI/ICC A117.1 for handrails.

**Exception:** Residential conveyances are excluded from this requirement.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-02580 Inspection keys.** (1) All keys necessary for the operation and maintenance of the elevator(s) shall be provided and kept on-site in a key retainer box.

- (2) The key retainer box shall be:

- (a) Located in the elevator lobby at the designated level above the hall buttons or located by the machine room door at a height not more than 1828.8 mm (72 in.) above the floor. Access to the key box shall not require passage through locked doors;
- (b) Readily accessible to inspection personnel;
- (c) Clearly labeled "<sup>ELEVATOR</sup>;"
- (d) Securely mounted;
- (e) Equipped with a (~~1-inch~~) 25.4 mm (1 in.) mortise cylinder cam lock with keyway set to a #39504 barrel type key;
- (f) Keys for access to the elevator machine rooms and for operating elevator equipment shall be labeled as to their function and kept in the key box;
- (g) Mechanical hoistway access devices shall be located in the key box. Where the key cannot fit into the key box, it may be located in the machine/control room;
- (h) Where the box cannot be located as indicated in (a) of this subsection, it shall be permitted to be in an unsecured location (such as the outside portion of a condominium). Other arrangements shall be accommodated with the written permission of the department;
- (i) No persons except the building owner and inspectors shall have access to the key box; and
- (j) All other keys kept elsewhere on-site shall be segregated into groups and secured as required by ASME A17.1/CSA B44, Section 8.1.

**Exceptions:** The cities of Seattle and Spokane may designate their own options for keys and lockbox arrangement via their rule processes. Residential elevators are exempt from this section.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-02605 ((Private residence)) Inclined stairway chairlifts.** (1) (~~Battery operated~~) Private residence, battery operated, inclined stairway chairlifts are not required to be ((permanently wired or installed on)) supplied by an individual branch circuit ((as required by)) in order to comply with NFPA 70 620.51 (A) Exception 2. ((These conveyances shall be permitted to use a cord and plug that will act as the equipment disconnecting means.)) The cord and plug is permitted by the disconnecting means from the outlet to the unit's batteries. A second disconnect shall be provided on the unit and shall comply with the following:

(a) The disconnecting means shall be lockable in the open position.

(b) The disconnecting means shall open all ungrounded main power supply conductors for the motor.

The circuit, which is used for the equipment, shall have overcurrent protection that will protect the circuit and the equipment. The circuit shall have sufficient capacity to support the additional load of the stairway chairlift. Units that are operated by line voltage shall comply with ((NEC)) NFPA 70, 620.51 (A) Exception 2.

(2) (~~Governor overspeed safety testing shall be verified by manufacturer's documentation (see A18.1 Requirement 9.9.3). Safeties shall be manually tripped at rated speed with no load on the chair (see A18.1 Section 10.4).)~~ Commercial, battery operated, inclined stairway chairlifts installed in compliance with NFPA 70, 620.51(A), Exception No. 2 shall also comply with the following:

(a) A disconnecting means located on the unit shall be provided;

(b) The disconnecting means shall be lockable in the open position;

(c) The disconnecting means shall open all ungrounded main power supply conductors for the motor; and

(d) A sign shall be provided adjacent to the disconnect located on the unit and on the cord and plug end or outlet and shall read as follows: WARNING PARTS OF THE CONTROLLER ARE NOT DE-ENERGIZED BY THIS SWITCH. See NFPA 70, 620.52 (B) and 110.21(B).

(3) If applicable, governor overspeed safety testing shall be verified by manufacturer's documentation (see ASME A18.1, 9.9.2). If 9.9.2 testing documentation is provided, safeties shall be permitted to be manually tripped at its normal speed in the down direction with no load on the chair (see ASME A18.1). If ASME A18.1, 9.9.2 documentation is not provided or applicable, safeties shall be tested with rated load (see ASME A18.1, 10.3.1.1).

#### NEW SECTION

**WAC 296-96-02610 Private residence platform lifts.** (1) Battery operated private residence platform lifts are not required to be permanently wired or installed on an individual branch circuit as required by NFPA 70, 620.51 (A) Exception 1. These conveyances shall be permitted to use a cord and plug that will act as the equipment disconnecting means if the following conditions are met:

(a) The lifts main power source must be from a battery system that is receiving its charge from a cord and plug connected AC battery charger connected to a branch circuit.

(b) If located outside, the charger needs the circuit supplying the battery charger to be protected by a ground fault circuit protection device.

(c) If located outside, the receptacle used to connect to the battery charger must have a cover meeting the requirements of NEC 406.8(B).

(d) The cord must be:

(i) Hard service rated;

(ii) Listed by an electrical testing laboratory approved by the department of labor and industries electrical program;

(iii) In compliance with the requirements of NFPA 70, 400; and

(iv) Properly secured at least every 609.6 mm (24 in.), not presenting a tripping hazard, and be limited to a total of 365.76 cm (12 ft.) in length from the power source to the unit.

(e) A sign must be posted at both the AC and DC source of power disconnecting means and shall read as follows: WARNING PARTS OF THE CONTROLLER ARE NOT DE-ENERGIZED BY THIS SWITCH. See NFPA 70, 620.52 (B) and 110.21(B).

(f) At the DC source of power, a disconnect must be located on the exterior of the lift and shall be lockable in the open position.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-02650 Additional required on-site documentation.** (1) Wiring diagrams.

(2) A log identifying applicable tests.

(3) Manufacturer's operational instructions that include the operation of the manual lowering device.

(4) Maintenance logs shall include the following tasks:

(a) Stair chair lifts:

(i) Platform (~~(lifts)~~) chair: ((A) Operating control devices;

~~(B) Seat, arm rests, and foot rest;~~

~~(C) Rated load and data plate; and~~

~~(D) Ride.)~~ Operating control devices, seat, arm rests, and foot rest, rated load and data plate, and ride.

(ii) Machine: (~~(A) Enclosure;~~

~~(B) Drive machine brake;~~

~~(C) Suspension means;~~

~~(D) Disconnecting means;~~

~~(E) Numbering of equipment;~~

~~(F) Gears and bearings;~~

~~(G) Winding drum;~~

~~(H) Suspension fastenings;~~

~~(I) Slack-rope devices; and~~

~~(J) Overspeed governor.)~~ Enclosure, drive machine brake, suspension means, disconnecting means, numbering of equipment, gears and bearings, winding drum, suspension fastenings, slack-rope devices, and overspeed governor.

(iii) Runway: (~~(A) Normal terminal stopping devices;~~

~~(B) Final terminal stopping devices;~~

~~(C) Head room;~~

~~(D) Guiding members;~~

~~(E) Construction;~~

~~(F) Clearances;~~

~~(G) Traveling cables and junction boxes;~~

~~(H) Guide rail fastenings and equipment; and~~

~~(I) Equipment exposure to weather.)~~ Normal terminal stopping devices, final terminal stopping devices, head room, guiding members, construction, clearances, traveling cables and junction boxes, guide rail fastenings and equipment, and equipment exposure to weather.

(b) Inclined platform lifts:

(i) Platform: (~~(A) Stop switch;~~

~~(B) Operating control devices;~~

~~(C) Floor;~~

~~(D) Lighting;~~

~~(E) Emergency signal;~~

~~(F) Signs and operating device symbols;~~

~~(G) Rated load and data plates;~~

~~(H) Ride; and~~

~~(I) Arms and retractable ramps.)~~ Stop switch, operating control devices, floor, lighting, emergency signal, signs and operating device symbols, rated load and data plates, ride, and arms and retractable ramps.

(ii) Machine: (~~(A) Enclosure;~~

~~(B) Guarding of exposed auxiliary equipment;~~

~~(C) Drive machine brake;~~

~~(D) Gears and bearings;~~

~~(E) Winding drum;~~

~~(F) Belt or chain drive;~~

~~(G) Secondary and deflector sheaves;~~

~~(H) Suspension fastenings;~~

~~(I) Slack-rope devices;~~



- ~~(J) Safety device;~~
- ~~(K) Overspeed governor;~~
- ~~(L) Disconnecting means;~~
- ~~(M) Numbering of equipment; and~~

~~(N) Controller.)) Enclosure, guarding of exposed auxiliary equipment, drive machine brake, gears and bearings, winding drum, belt or chain drive, secondary and deflector sheaves, suspension fastenings, slack-rope devices, safety device, overspeed governor, disconnecting means, numbering of equipment, and controller.~~

- ~~(iii) Runway: ((~~(A) Normal terminal stopping devices;~~~~
- ~~(B) Final terminal stopping devices;~~
- ~~(C) Head room;~~
- ~~(D) Slack rope devices;~~
- ~~(E) Safeties and guiding members;~~
- ~~(F) Construction;~~
- ~~(G) Clearances;~~
- ~~(H) Guide rail fastenings and equipment;~~
- ~~(I) Suspension means; and~~

~~(J) Equipment exposure to weather.)) Normal terminal stopping devices, final terminal stopping devices, head room, slack rope devices, safeties and guiding members, construction, clearances, guide rail fastenings and equipment, suspension means, and equipment exposure to weather.~~

(c) Vertical platform lifts:

- ~~(i) Platform: ((~~(A) Stop switch;~~~~
- ~~(B) Operating control devices;~~
- ~~(C) Lighting and auxiliary lighting;~~
- ~~(D) Emergency signaling device;~~
- ~~(E) Gates and retractable ramps;~~
- ~~(F) Enclosure;~~
- ~~(G) Signs and operating device symbols;~~
- ~~(H) Rated load and data plate; and~~

~~(I) Ride.)) Stop switch, operating control devices, lighting and auxiliary lighting, emergency signaling device, gates and retractable ramps, enclosure, signs and operating device symbols, rated load and data plate, and ride.~~

- ~~(ii) Machine: ((~~(A) Enclosure;~~~~
- ~~(B) Drive machine brake;~~
- ~~(C) Gears and bearings;~~
- ~~(D) Winding drum;~~
- ~~(E) Belt or chain drive machine;~~
- ~~(F) Secondary or deflector sheaves;~~
- ~~(G) Suspension fastenings;~~
- ~~(H) Slack rope device;~~
- ~~(I) Overspeed governors;~~
- ~~(J) Hydraulic power unit;~~
- ~~(K) Control valves; and~~

~~(L) Hydraulic cylinders and supply piping.)) Enclosure, drive machine brake, gears and bearings, winding drum, belt or chain drive machine, secondary or deflector sheaves, suspension fastenings, slack rope device, overspeed governors, hydraulic power unit, control valves, hydraulic cylinders and supply piping, numbering of equipment, disconnecting means, and controller.~~

- ~~(iii) Runways: ((~~(A) Normal terminal stopping device;~~~~
- ~~(B) Final terminal stopping device;~~
- ~~(C) Head room;~~
- ~~(D) Slack rope device;~~

- ~~(E) Safeties and guiding members;~~
- ~~(F) Construction;~~
- ~~(G) Clearances;~~
- ~~(H) Traveling cables;~~
- ~~(I) Door and gate equipment;~~
- ~~(J) Suspension fastenings;~~
- ~~(K) Suspension means; and~~
- ~~(L) Equipment exposure to weather.)~~

Normal terminal stopping device, final terminal stopping device, head room, slack rope device, safeties and guiding members, construction, clearances, traveling cables, door and gate equipment, suspension fastenings, suspension means, and equipment exposure to weather.

- (iv) Outside runway: (~~(A) Doors and gates;~~
- ~~(B) Door locking devices; and~~
- ~~(C) Enclosure.)~~ Doors and gates, door locking devices, and enclosure.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-02700 ((Machine room)) Residential machinery space requirements.** (1) Where provided main line disconnects and car light disconnects shall be located adjacent to the controller ((when not located in a dedicated machine room. When located in a dedicated room, commercial machine room requirements shall be followed. Main line disconnects shall comply with WAC 296-96-02460)).

(2) Access to the motor brake shall have:

(a) A lockable door that is a minimum of ((6")) 152.4 mm (6 in.) x ((6")) 152.4 mm (6 in.) or ((36 sq. in.)) 914.4 mm<sup>2</sup> (36 in.<sup>2</sup>).

(b) A "STOP" switch shall be located within reach of the access door.

(c) A light switch and GFCI receptacle shall be located within reach of the access door.

#### NEW SECTION

**WAC 296-96-02705 Location of speed governor.** Where a speed governor is used, it shall be located where it is readily accessible from outside the hoistway, inside the car, or on top of the car and it cannot be struck by any moving object in normal operation or under conditions of overtravel, and where there is sufficient space for full movement of the governor parts.

#### NEW SECTION

**WAC 296-96-02710 Residential governor ropes.** The governor ropes, where used, shall be iron, steel, monel metal, or phosphor bronze not less than 6 mm (0.25 in.) in diameter. Tiller rope construction shall not be used.

If equipped with a safety that is operated by the breakage of the suspension means, belts may be used for governor rope. Other means may also be used for governor rope if approved by the AHJ.

NEW SECTION

**WAC 296-96-02715 Disconnecting means, hoistwayless elevators.**

Where the controller is located on the car, the disconnecting means shall be located adjacent to the controller. Auxiliary disconnect means shall be provided at the main landing when the main power supply disconnect means is mounted adjacent to the controller on the car.

NEW SECTION

**WAC 296-96-02720 Two-way communications means.**

A two-way communications means permanently installed in the car shall be provided to summon dial or call (one or the other, or both) personnel who can take the appropriate action 24 hours each day. The two-way communications means shall not be transmitted to an automated answering device. A telephone may be connected to either a cellular network, VOIP, or a central telephone exchange shall be installed in the car.

If the normal power source for the communications means fails, the communications means shall automatically transfer to a source of power capable of providing service for at least four hours.

**PART C1 - MINIMUM STANDARDS FOR NEW AND ALTERED ((STANDARD APPLICATION)) WAC MATERIAL LIFTS**

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-05000 Scope.** The requirements in this part are intended to cover those stand-alone ((standard application)) WAC material lifts. Where Type-A or Type-B material lifts are installed, they shall comply with ASME A17.1/CSA B44, Part 7.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-05010 Definition and use.** (1) These rules define a "((standard application)) WAC material lift" as a fixed stationary conveyance that:

- (a) Has a car or platform moving in guides;

- (b) Serves two or more floors of a building or structure;
- (c) Has a vertical rise of at least (~~(5-ft.)~~) 1524 mm (60 in.) and no more than 18.288 m (60 ft.);
- (d) Has a maximum speed of 0.254 m/s (50 ft./min.);
- (e) Is not part of a conveying system but is an isolated self-contained lift;
- (f) Travels only in an inclined or vertical direction;
- (g) Is operated or supervised by an individual designated by the employer;
- (h) Is installed in a commercial or industrial area not accessible to the general public; and
- (i) May not be operated from within the car.

(2) (~~(Standard application)~~) WAC material lifts shall not carry people so their operation or failure will not endanger people working near them. WAC 296-96-05010 through 296-96-05290 establishes requirements for the construction, installation, and operation of standard material lifts.

These rules do not apply to conveyances that lack a car (platform) and use rollers, belts, tracks, power conveyors, or similar carrying (loading) surfaces. (See ASME/ANSI B20.1.)

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-05020 Hoistway enclosure.** Generally, local codes and ordinances govern hoistway enclosure construction. When not in conflict with a local code requirement, the enclosure shall:

- (1) Be built to a height of 2133.6 mm (84 in.) above each floor, landing and adjacent stairway tread;
- (2) Extend (adjacent to the counterweights) the full height of the floor and 203.2 mm (8 in.) beyond the counterweight raceway;
- (3) Be constructed of either solid material or material with openings that will reject a 50.8 mm (2 in.) diameter ball;
- (4) Be supported and braced so that it does not deflect more than (~~(1-inch)~~) 25.4 mm (1 in.) when subjected to a force of 100 lbs. applied perpendicular at any point;
- (5) A full height hoistway enclosure is required only on the side(s) of the material lift for which the car is not equipped with a gate or enclosure.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-05030 Hoistway gates and doors.** Enclosure gates (doors) shall be constructed according to the following standards:

- (1) The gate shall guard the full width of each opening on every landing.
- (2) It shall be built in one of the following styles:
  - (a) Vertically sliding;
  - (b) Biparting;
  - (c) Counter-balanced;
  - (d) Horizontally swinging; or
  - (e) Horizontally sliding.

(3) Be constructed of either solid material or material with openings that will reject a 50.8 mm (2 in.) diameter ball.

(4) Be constructed with a distance of not more than 63.5 mm (2.5 in.) between a hoistway gate or hoistway door face and a landing sill edge.

(5) Be designed and guided to withstand (without being broken, permanently deformed, or displaced from its guides or tracks) a 100 pound lateral pressure applied near its center.

(6) Be equipped with labeled and listed electrical interlock(s) that prevents the operation of the lift when the doors or gates are open.

(7) Be constructed with balanced type vertically sliding gates that extend no more than 50.8 mm (2 in.) vertically from the landing threshold and no less than 1676.4 mm (66 in.) above it.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-05070 Car enclosures.** (1) Lift cars shall have their sides enclosed with solid panels or openwork that will reject a (~~two-inch~~) 50.8 mm (2 in.) diameter ball. On the car sides where there is no gate (door), the enclosure shall extend to a height of at least 1219.2 mm (48 in.) from the floor or to a height necessary to enclose the materials that are being moved, whichever is greater. On the car side next to the counterweight runway, the enclosure shall extend vertically to the car top or underside of the car crosshead and horizontally to at least 152.4 mm (6 in.) on each side of the runway.

(2) (~~Standard application~~) WAC material lifts in unenclosed hoistways shall have a car gate that is constructed of the same material as the car enclosure.

(3) The gate, if required or supplied, shall be the same height as the sidewalls of the car enclosure and shall be provided with a latching device and electrical contact to prevent the operation of the motor and brake if open more than (~~two-inches~~) 50.8 mm (2 in.).

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-05080 Running clearance.** Running clearance between a car sill and a hoistway enclosure shall not exceed (~~two-inches~~) 50.8 mm (2 in.). If the lift is supplied with a car door or gate, the running clearance is measured from the car sill to the hoistway sill.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-05090 Car and counterweight guides.** Car and counterweight guide rails shall be fastened so they will not deflect more than 3.175 mm (0.125 in.). They shall also be strong enough to withstand, without deformation, the application of a car safety when the car is carrying its rated load and traveling at its rated speed.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-05190 Pits.** The following requirements shall apply to lift pits:

- (1) Have noncombustible floors;
- (2) Be designed to prevent the entry of groundwater into the pit;
- (3) Have floors that are substantially level;
- (4) Where provided, drains shall not be directly connected to sewers;
- (5) Provide safe and convenient access to the pit;
- (6) Have an approved access ladder for pits deeper than 914.4 mm (36 in.); and
- (7) Have nonperforated metal guards installed on the open sides of the counterweights where spring, solid or oil type buffers are attached. These guards shall:
  - (a) Extend from a point not more than 304.8 mm (12 in.) above the pit floor to a point at least 2133.6 mm (84 in.) but not more than 2438.4 mm (96 in.) above the floor;
  - (b) Be fastened to a properly reinforced and braced metal frame which will be at least equal in strength and stiffness to No. 14 U.S. gauge sheet steel; and
  - (c) Be omitted on the pit side where compensating chains or ropes are attached to the counterweight.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-05210 Signage.** (1) Each lift shall have the following two signs:

- ~~((1))~~ (a) A "CAPACITY" sign permanently fastened in the lift car and on each landing. This sign shall indicate the rated load of the lift in pounds and be made of metal with 50.8 mm (2 in.) high black letters on a yellow background.
  - ~~((2))~~ (b) A "NO RIDERS" sign conspicuously and permanently fastened on the landing side of all hoistway gates (doors) and in the enclosure of each car. This sign shall be made of metal with 50.8 mm (2 in.) high black letters on a red background.
- (2) A "code data plate" shall be displayed on the equipment. The code data plate shall be made of metal with 3 mm (0.125 in.) that shall have a minimum character stroke width of 0.5 mm (0.02 in.) high black letters on a yellow background. The data plate must show the following:
- (a) The name of the manufacturer;
  - (b) The date of installation with a blank area for the date; and
  - (c) The code and year it was manufactured.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-07150 Guide rails, track supports and fastenings.**

- (1) Guides, guide rails, guide rail brackets, and their fastenings and supports shall, at the point of support, deflect 3.175 mm (0.125 in.)

or less while resisting horizontal forces encountered during loading. When horizontal force is measured at a mid-point between brackets, guide rails shall deflect 6.35 mm (0.25 in.) or less in any direction.

(2) Fixed, suspended cable guides may be used as a guide member(s). When used, the deflection is to be specified by the manufacturer and approved by a structural engineer licensed in the state of Washington.

**PART D - REGULATIONS FOR EXISTING ELEVATORS, ((STANDARD APPLICATION))  
WAC MATERIAL LIFTS, DUMBWAITERS, ((AND)) ESCALATORS, AND ACCESSIBILITY  
 LIFTS**

NOTE: This part provides the minimum requirements for existing conveyances. Application of Part D rules apply where a conveyance was not provided, or required to be provided, with a device or system when originally installed or altered. Where Part D does not cover a particular device or system, refer to ASME A17.3.

NEW SECTION

**WAC 296-96-23102 Roof access through horizontal hatch-type covers.** Fixed wooden ladders are prohibited. Where such ladders exist they shall be replaced with one of the following:

(1) Noncombustible conventional stairway with a slope of not more than 60 degrees from horizontal.

(2) Noncombustible collapsible (retractable) stair.

(3) Noncombustible fixed vertical ladders complying with ANSI A14.3, Standard for Ladders, Fixed and Safety Requirements.

(4) Horizontal hatch-type covers.

(a) While facing the ladder, covers shall be hinged and located so as to open to the left or right side of the opening.

(b) The cover shall be provided with a mechanical-assist means to open (e.g., springs, hydraulic, counterweighted, etc.).

(c) The cover shall be constructed of noncombustible material where required to be replaced.

(d) Where a fixed ladder is provided:

(i) Handrails shall be located on the roof on both sides of the opening in line with the access ladder. They shall extend not less than 914.4 mm (36 in.) in height above the roof level. They shall be located as to provide easy reach from the top of the ladder.

(ii) Means shall be provided to hoist tools and materials to the roof level once the hatch cover is open.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-23116 Car numbers.** In any building with more than one elevator, numbers at least 50.8 mm (2 in.) in height identifying each car shall be located at the main lobby entrance, inside the car, on the machine, and on the disconnect switch and if the conveyance has

a walk-in pit, numbers shall also be installed on the buffer stands. Elevators installed in compliance with ASME A17.1/CSA B44, 2.29 are exempt from this rule.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-23117 Car top guard railings.** A standard railing shall be installed on the top of all elevators in compliance with ASME A17.1/CSA B44, 2.14.1.7. Where existing conditions do not permit the railing to be installed according to clearances of 2.14.1.7.2, the following shall apply:

(1) The top railing shall be installed at a height of not less than ~~((1070))~~ 1066.8 mm (42 in.) nor more than ~~((1100))~~ 1092.2 mm (43 in.) from the car top.

(2) Where overhead conditions prevent the top railing from being located between ~~((1070))~~ 1066.8 mm (42 in.) and ~~((1100))~~ 1092.2 mm (43 in.), the railing shall be permitted to be lowered to a height that will still provide the minimum ~~((100))~~ 101.6 mm (4 in.) vertical clearance to the nearest overhead object. In such cases the top railing shall be provided with red and white stripes ~~((50))~~ 50.8 mm (2 in.) in width.

(3) The stripes are only required on the side(s) where the top rail is below ~~((900))~~ 889 mm (35 in.).

(4) Where required, the stripes shall extend the entire length of the top rail.

(5) Where overhead conditions prevent the railing from complying with the vertical height and/or the clearances in 2.14.1.7.2(a) or (b), provide signage as required by WAC 296-96-23119(2).

(6) Toeboards are not required.

**Exception:** This requirement does not apply to electric manlifts or residential elevators.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-23119 Low overhead signs.** (1) Elevators that do not have a minimum of 609.6 mm (24 in.) clearance from the crosshead, or any equipment mounted on the crosshead, to the lowest member of the overhead structure in the hoistway when the car has reached its maximum upward movement shall be provided with caution signage. A sign shall be located near the top of car inspection station. An additional sign shall be posted on the hoistway wall. This sign shall be visible when accessing the car top. The sign shall consist of alternating 101.6 mm (4 in.) diagonal red and white stripes and shall clearly state "danger low clearance" in lettering not less than 101.6 mm (4 in.) in height.

(2) Where required by WAC 296-96-23117(5), a sign shall be provided that reads "Caution: Low Clearances Above Guardrail."



AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-23122 Machine room and machinery space illumination.**

Elevators installed under the 1996 and earlier editions of ASME A17.1/CSA B44 shall have a minimum of 10 foot-candles of illumination at floor level within the working areas in machine rooms and machinery spaces.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-23126 Guarding of equipment.** (1) Where feasible, gears, sprockets, sheaves, cables, tapes, belts and chains shall be fitted with suitable guards to prevent accidental contact.

(2) Openings in machine room floors above the hoistway must be guarded to prevent tools and materials from falling into the hoistway below.

(3) Open grating in machine room floors shall reject a ball 12.7 mm (0.5 in.) in diameter.

(4) Ventilation grids where exposed to the hoistway below shall be firmly fastened to prevent accidental removal and shall be fitted with 12.7 mm (0.5 in.) wire mesh securely attached to the grid.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-23130 Pit access.** Access ladders shall be installed in elevator pits 914.4 mm (36 in.) or deeper. Where constraints prohibit the installation of a pit ladder conforming to ASME A17.1/CSA B44, 2.2.4.2, a retractable ladder shall be permitted to be installed in accordance with 2.2.4.2.7 and 2.2.4.2.8 of ASME A17.1/CSA B44.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-23605 Examination of ~~((standard application))~~ WAC material lifts, special purpose elevators, electric manlifts, and hand-powered manlifts.** (1) Examination ~~((standard application))~~ WAC material lifts, special purpose lifts, electric manlifts and hand elevators shall conform to the following:

(a) Annual examination requirements for electrical elevators. Service providers shall furnish documentation to include the following components or systems that shall be examined if installed.

- (b) Inside car: ~~((i) Stop switches;~~
- ~~(ii) Operating control devices;~~
- ~~(iii) Car lighting and auxiliary lighting\*;~~
- ~~(iv) Car emergency signal;~~
- ~~(v) Car door or gate;~~
- ~~(vi) Ventilation;~~
- ~~(vii) Restricted opening of car or hoistway doors;~~

~~(viii) Car ride;~~  
~~(ix) Stopping accuracy;~~  
~~(x) Car enclosure;~~  
~~(xi) Emergency exits;~~  
~~(xii) Signs and operating device symbols; and~~  
~~(xiii) Equipment exposure to weather\*.)~~ Stop switches, operating control devices, car lighting and auxiliary lighting\*, car emergency signal, car door or gate, ventilation, restricted opening of car or hoistway doors, car ride, stopping accuracy, car enclosure, emergency exits, signs and operating device symbols; and equipment exposure to weather\*.

(c) Machine room/control room: (~~(i) Guarding of equipment;~~  
~~(ii) Stop switch;~~  
~~(iii) Disconnecting means and control;~~  
~~(iv) Controller wiring, fuses, grounding, etc.;~~  
~~(v) Machinery supports and fastenings;~~  
~~(vi) Drive machine brakes;~~  
~~(vii) Traction drive machines;~~  
~~(viii) Gears, bearings, and flexible connections;~~  
~~(ix) Winding drum machine;~~  
~~(x) Absorption of regenerated power;~~  
~~(xi) Traction sheaves;~~  
~~(xii) Secondary and deflector sheaves;~~  
~~(xiii) Rope fastenings;~~  
~~(xiv) Operating devices;~~  
~~(xv) Code data plate\*;~~  
~~(xvi) Slack rope devices;~~  
~~(xvii) Wiring diagrams;~~  
~~(xviii) Rope retainers or restraints;~~  
~~(xix) Equipment exposure to weather\*;~~ and  
~~(xx) Fire extinguisher\*.)~~ Guarding of equipment, stop switch, disconnecting means and control, controller wiring, fuses, grounding, etc., machinery supports and fastenings, drive machine brakes, traction drive machines, gears, bearings, and flexible connections, winding drum machine, absorption of regenerated power, traction sheaves, secondary and deflector sheaves, rope fastenings, operating devices, code data plate\*, slack rope devices, wiring diagrams, rope retainers or restraints, equipment exposure to weather\*, and fire extinguisher\*.

(d) Top-of-car:

- ~~(i) (Top-of-car stop switch;~~
- ~~(ii) Car top light and outlet;~~
- ~~(iii) Top-of-car operating device and/or working platforms;~~
- ~~(iv) Car, overhead, and deflector sheaves;~~
- ~~(v) Crosshead data plate;~~
- ~~(vi) Traveling cables and junction boxes;~~
- ~~(vii) Door and gate equipment;~~
- ~~(viii) Car frame and stiles;~~
- ~~(ix) Guide rails fastening and equipment;~~
- ~~(x) Governor rope;~~
- ~~(xi) Governor releasing carrier;~~
- ~~(xii) Fastening and hitch plate;~~
- ~~(xiii) Suspension means;~~
- ~~(xiv) Compensation means;~~
- ~~(xv) Working areas on the car top:~~
  - ~~(A) Means to prevent unexpected movement.~~
  - ~~(B) Unexpected car movement device.~~
  - ~~(C) Operating instructions for unexpected car movement device.~~

~~(D) Operating instructions for egress and reentry procedure.~~

~~(xvi) Machinery supports and fastenings;~~

~~(xvii) Guarding of exposed auxiliary equipment;~~

~~(xviii) Rope retainers and snag guards;~~

~~(xix) Position restraints;~~

~~(xx) Top emergency exit;~~

~~(xxi) Hoistway construction\*; and~~

~~(xxii) Equipment exposure to weather\*.) Top-of-car stop switch, car top light and outlet, top-of-car operating device and/or working platforms, car, overhead, and deflector sheaves, crosshead data plate, traveling cables and junction boxes, door and gate equipment, car frame and stiles, guide rails fastening and equipment, governor rope, governor releasing carrier, fastening and hitch plate, suspension means, compensation means, machinery supports and fastenings, guarding of exposed auxiliary equipment, rope retainers and snag guards, position restraints, top emergency exit, hoistway construction\*, equipment exposure to weather\*; and~~

(ii) Working areas on the car top: Means to prevent unexpected movement, unexpected car movement device, operating instructions for unexpected care movement device, and operating instructions for egress and reentry procedure.

~~(e) Outside hoistway: ((i) Car platform guard;~~

~~(ii) Hoistway doors;~~

~~(iii) Hoistway door locking devices;~~

~~(iv) Access to hoistway;~~

~~(v) Emergency and access hoistway openings;~~

~~(vi) Separate counterweight hoistway;~~

~~(vii) Elevator parking devices; and~~

~~(viii) Equipment exposure to weather\*.) Car platform guard, hoistway doors, hoistway door locking devices, access to hoistway, emergency and access hoistway openings, separate counterweight hoistway, elevator parking devices, and equipment exposure to weather\*.~~

~~(f) Pit: ((i) Pit access, lighting, stop switch and condition;~~

~~(ii) Bottom clearance and runby;~~

~~(iii) Traveling cables;~~

~~(iv) Compensating chains, ropes, and sheaves;~~

~~(v) Car frame and platform;~~

~~(vi) Machinery supports and fastenings;~~

~~(vii) Guarding of exposed auxiliary equipment;~~

~~(viii) Equipment exposure to weather\*; and~~

~~(ix) Buffers.) Pit access, lighting, stop switch and condition, bottom clearance and runby, traveling cables, compensating chains, ropes, and sheaves, car frame and platform, machinery supports and fastenings, guarding of exposed auxiliary equipment, equipment exposure to weather\*, and buffers.~~

**Note:** (\*) A visual component that must be reported to the owner.

(2) Annual examination requirements for hydraulic elevators. Service providers shall furnish documentation to include the following components or systems that shall be examined if installed.

(a) Inside the car: ((i) Stop switches;

(ii) Operating control devices;

(iii) Car lighting and auxiliary lighting;

(iv) Car emergency signal;

(v) Car door or gate;

(vi) Emergency exit;

(vii) Ventilation;

- ~~(viii) Signs and operating device symbols;~~
- ~~(ix) Restricted opening of car or hoistway doors;~~
- ~~(x) Car ride;~~
- ~~(xi) Stopping accuracy;~~
- ~~(xii) Car enclosure; and~~

~~(xiii) Equipment exposure to weather.))~~ Stop switches, operating control devices, car lighting and auxiliary lighting, car emergency signal, car door or gate, emergency exit, ventilation, signs and operating device symbols, restricted opening of car or hoistway doors, car ride, stopping accuracy, car enclosure, and equipment exposure to weather.

- (b) Machine room/control room: (~~(i) Stop switch;~~
- ~~(ii) Disconnecting means and control;~~
- ~~(iii) Controller wiring, fuses, grounding, etc.;~~
- ~~(iv) Hydraulic power unit;~~
- ~~(v) Tanks\*;~~
- ~~(vi) Wiring diagrams;~~
- ~~(vii) Code data plate\*;~~
- ~~(viii) Equipment exposure to weather\*;~~ and

~~(ix) Fire extinguisher\*.)~~ Stop switch, disconnecting means and control, controller wiring, fuses, grounding, etc., hydraulic power unit, tanks\*, wiring diagram, code data plate\*, equipment exposure to weather\*, and fire extinguisher\*.

- (c) Top-of-car: (~~(i) Top-of-car stop switch;~~
- ~~(ii) Car top light and outlet;~~
- ~~(iii) Top-of-car operating device and working platforms;~~
- ~~(iv) Top emergency exit;~~
- ~~(v) Traveling cables and junction boxes;~~
- ~~(vi) Door and gate equipment;~~
- ~~(vii) Car frame and stiles;~~
- ~~(viii) Guide rails fastening and equipment;~~
- ~~(ix) Governor rope;~~
- ~~(x) Wire rope fastening and hitch plate;~~
- ~~(xi) Suspension rope;~~
- ~~(xii) Slack rope device;~~
- ~~(xiii) Traveling sheave;~~
- ~~(xiv) Crosshead data plate\*;~~
- ~~(xv) Guarding of equipment; and~~

~~(xvi) Equipment exposure to weather\*.)~~ Top-of-car stop switch, car top light and outlet, top-of-car operating device and working platforms, top emergency exit, traveling cables and junction boxes, door and gate equipment, car frame and stiles, guide rails fastening and equipment, governor rope, wire rope fastening and hitch plate, suspension rope, slack rope device, traveling sheave, crosshead data plate\*, guarding of equipment, and equipment exposure to weather\*.

- (d) Outside hoistway: (~~(i) Car platform guard;~~
- ~~(ii) Hoistway doors;~~
- ~~(iii) Hoistway door locking devices;~~
- ~~(iv) Access to hoistway; and~~

~~(v) Equipment exposure to weather\*.)~~ Car platform guard, hoistway doors, hoistway door locking devices, access to hoistway, and equipment exposure to weather\*.

- (e) Pit: (~~(i) Pit access, lighting, stop switch, and condition;~~
- ~~(ii) Bottom clearance and runby;~~
- ~~(iii) Plunger and cylinder;~~
- ~~(iv) Traveling cables;~~
- ~~(v) Car frame and platform;~~

~~(vi) Supply piping;~~  
~~(vii) Governor rope tension device;~~  
~~(viii) Machinery supports and fastenings;~~  
~~(ix) Guarding of exposed auxiliary equipment; and~~  
~~(x) Equipment exposure to weather\*.)~~ Pit access, lighting, stop switch, and condition, bottom clearance and runby, plunger and cylinder, traveling cables, car frame and platform, supply piping, governor rope tension device, machinery supports and fastenings, guarding of exposed auxiliary equipment, and equipment exposure to weather\*.

Note: (\*) A visual component that must be report to the owner.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-23606 Installations placed in ((voluntary)) red tag status.** (1) Maintenance, examinations, and safety tests shall not be required when an installation is placed in ((voluntary)) red tag status. All code required maintenance, examinations, and safety tests shall be up to date, prior to removal of the red tag.

(2) A conveyance in red tag status for two years or more shall be subject to witnessing by the inspector for the category tests due and may include ASME A17.1/CSA B44, 8.11 items, before being placed back in service.

(3) Annual operating certificate, maintenance, examinations, inspections, and tests shall not be required when an installation is placed in ((voluntary)) red tag status.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-23701 Maintenance and tests on commercial accessibility lifts.** (1) One- and five-year inspection test tags (~~(in accordance with ASME A18.1, Section 10.3,)~~) shall be required, attached, and visible. (~~(A full-load safety test shall be performed with weights on all commercial accessibility equipment.)~~)

(2) The owner shall ensure that the accessibility lifts are routinely examined and maintained in accordance with ASME A18.1, Section 11 and with this subpart.

(3) Documentation of tests, examinations and maintenance shall be readily accessible on-site within the written maintenance program (WMP).

**Subpart VI**  
**((Standard Application)) WAC Material Lifts**

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24000 Applicable codes and rules.** (~~Standard application~~) WAC material lifts shall comply with the rules adopted by the department that were in effect at the time the conveyance was permitted, regardless of whether the rule(s) has been repealed, unless any new rule specifically states that it applies to all conveyances regardless of when the conveyance was permitted. Copies of previous rules adopted by the department are available upon request.

If the department determines that a (~~standard application~~) WAC material lift was installed without a permit and/or without an inspection, the conveyance will be required to comply with the current rules adopted by the department at time of discovery.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24112 Runway clearances.** (1) If the car sides extend less than 1.8288 m (6 ft.) above the floor of the car, there shall be no obstruction along the runway within 609.6 mm (24 in.) of the car sides.

EXCEPTION: When solid guards are installed on the obstruction in both directions of travel which project at least 14 in. in line with the direction of travel, the running clearance may be reduced to 7 in. The guard shall be arched and the edges rounded to eliminate shear hazard.

(2) Guiding members and moving parts of the inclined private residence elevator shall be kept free of brush and other types of material that might either impede the travel or cause deterioration of the equipment over time.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24115 Landing enclosures and gates.** Any landing enclosures and gates shall have:

(1) A railing at least 1066.8 mm (42 in.) high to protect all landing platforms and those areas of a building used as landing platforms; and

(2) A gate whose height is equal to the height of the railing to protect the passenger landing opening.

(a) Gates may either be a horizontally sliding type or a swing type; and

(b) All gates shall be equipped with a latch that holds the gate closed and an electrical contact to prevent movement of the car when a gate is open.

(3) Railing enclosure and gate shall reject a 38.1 mm (1.5 in.) diameter ball.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24118 Bumpers and buffers.** (1) If spring or equivalent type buffers are not being used and rated speeds do not exceed 50 ft. per minute, solid bumpers shall be installed. Solid bumpers shall:

- (a) Be built of wood or other suitable resilient material;
- (b) Have the ability to resist deterioration from weather;
- (c) Have sufficient strength to withstand, without failure, the impact of a descending car carrying its rated load or counterweight and traveling at 115 percent of its rated speed.

(2) Spring type buffers shall be installed when speeds exceed 50 ft. per minute. Spring buffers shall:

- (a) Be built with a minimum stroke of (~~(3/4 in.)~~) 19.05 mm (0.75 in.) and with a maximum stroke of (~~(1-1/2 in.)~~) 38.1 mm (1.5 in.);
- (b) Not fully compress when struck by a car carrying its rated load or counterweight and traveling at 115 percent of its rated speed.
- (3) Inclined private resident elevators are not required to have bumpers and buffers except when obstructions are encountered.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24127 Maximum rated speed.** The maximum rated speed of an incline elevator, measured along the incline, is 0.381 m/s (75 ft./min.).

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24133 Car enclosures.** Car enclosures shall be:

- (1) Enclosed on all sides, except at the entrance, to a height of at least 1066.8 mm (42 in.);
- (2) Enclosed with a type of material that will reject a 38.1 mm (1.5 in.) diameter ball;
- (3) Securely fastened to the car platform so that it cannot become loose or displaced due to ordinary service, application of the car safety, or car contact with a buffer;
- (4) Built to withstand a 75 lb. pressure, horizontally applied at any point on the wall, without causing a wall deflection that reduces running clearance below (~~(3/4 in.)~~) 19.05 mm (0.75 in.) or above 25.4 mm (1 in.);
- (5) Weather resistant plastic and tempered safety glass may be used in car enclosures.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24136 Car doors and gates.** (1) All car entrances shall be protected by a door or gate. The height of the door or gate shall be at least 1066.8 mm (42 in.) and equal to the height of the

car enclosure. Doors and gates may be of either a solid design or an openwork design. If of an openwork design, the door or gate shall be able to reject a 76.2 mm (3 in.) diameter ball. After the effective date of these rules the diameter will be reduced to 38.1 mm (1.5 in.).

(2) Car doors or gates shall be equipped with an electric contact that prevents the elevator from operating unless the door or gate is securely closed. If the gate is a swing type opening outward from the car, the electric contact shall not be made until the gate is securely latched.

(3) All car doors or gates shall be manually operated.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24139 Capacity and data plates.** (1) The manufacturer shall install a weather resistant capacity plate. It shall be securely fastened to the car in a conspicuous place and state the car's rated load in pounds using letters at least (~~(1/4 in.)~~) 19.05 mm (0.75 in.) high.

(2) The manufacturer shall install a metal data plate showing the car's weight, speed, suspension means data, manufacturer's name and date of installation. The data plate shall be securely fastened in a conspicuous place in the machine area.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24142 Guide rails, track supports and fastenings.**

(1) Guides, guide rails, guide rail brackets, splice plates, and fastenings shall be made of steel or other metals conforming to the requirements of this section.

(2) Guides, guide rails, guide rail brackets, and their fastenings and supports shall, at the point of support, deflect (~~(1/8 in.)~~) 3.175 mm (0.125 in.) or less while resisting horizontal forces encountered during loading. When horizontal force is measured at a midpoint between brackets, guide rails shall deflect (~~(1/4 in.)~~) 6.35 mm (0.25 in.) or less in any direction. Fixed, suspended cable guides shall be permitted to be used as guide members. When cable guides are used, the deflection is to be specified by the manufacturer and approved by the structural engineer licensed in the state of Washington.

(3) The top and bottom of each guide or guide rail run shall not allow a car and counterweight guiding members to travel beyond the guide rail ends.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24148 Safeties and governors.** (1) All inclined private residence elevators shall be equipped with a safety capable of stopping and sustaining a car carrying its rated load.



- (a) Elevator safeties shall be type "A" or "B" or other devices approved by the department and shall be operated by a speed governor.
- (b) Elevator safeties shall operate independently of governor speed action and without delay when a hoist rope breaks.
- (2) Governors shall operate to set the safety at a maximum of 140 percent of rated speed. Upon slackening of the hoist ropes the safety shall set without appreciable delay and independently of the speed governor.
- (a) The governor shall be located where:
- (i) The governor will not be struck by the car or counterweight if over-travel occurs;
- (ii) All parts can freely and fully move;
- (iii) The governor is accessible for a complete examination.
- (b) Governors are required to be of the mechanical type; and
- (c) Belt driven governors shall be monitored. In the case of belt breakage or disengagement, the car shall be shut down.
- (3) If ropes are used, the ropes shall be made of iron, steel, monel metal or phosphor bronze and be at least (~~(1/4 in.)~~) 6.35 mm (0.25 in.) in diameter. Tiller rope construction shall not be used.
- (4) Motor-control circuits and brake-control circuits shall be opened either before the safety applies or at the time the safety applies.
- (5) All safeties shall apply mechanically; electrically operated safeties shall not be used.
- (6) All winding drum type inclined elevators that use rope suspensions shall be equipped with a manually reset slack-rope device. During a car's descent, if the travel of the car is obstructed and the hoisting ropes go slack, the slack-rope device shall stop power to the elevator motor and brake.
- (7) Cast iron shall not be used to build any elevator safety part that stops and sustains the elevator.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24154 Driving machines and sheaves.** (1) Winding drums, traction sheaves, overhead sheaves and deflecting sheaves shall:

- (a) Be made of cast iron or steel;
- (b) Have diameters at least 30 times the diameter of the wire hoisting ropes; and
- (c) Have machined rope grooves.

EXCEPTIONS:

- If 8 x 19 steel ropes are used, drum and sheave diameters are permitted to be reduced to 21 times the diameter of the hoisting rope.
- Existing incline lifts suspended by cables are not required to have machine grooves, except for the first row of cables wrapped on the drum and a tracking device shall be required to monitor the winding of the cable on the drum.
- On existing inclined lifts suspended by cables that do not have machine grooves on the drum, the first layer of ropes will be recognized as providing the same traction as grooves, provided that this layer remains on the drum at all times and is not allowed to wind out. Such lifts shall be provided with a rope tracking device to ensure that the rope does not wind over itself on the drum.

- (2) The factor of safety, based on the static load (the rated load plus the weight of the car, ropes, counterweights, etc.) to be used in the design of driving machines and sheaves, shall be at least:
- (a) 8 For driving machines and sheaves built of wrought iron and steel; or
- (b) 10 For driving machines built of cast iron, cast steel or other materials.

(3) Set screw type fastenings shall not be substituted for keys or pins if connections are subject to torque or tension.

(4) Gears:

(a) When connecting drums or sheaves to the main driving gear, friction gears, clutch mechanisms or couplings shall not be used.

(b) Worm gears having cast iron teeth shall not be used.

(5) Brakes:

(a) Electric brakes shall be of the friction type set by springs and shall release electrically.

(b) All brakes shall be able to stop and hold an elevator carrying 125 percent of its rated load.

(c) At least one brake shall be mounted so that the drum will hold the rated load in the case of gearbox failure.

(d) If a single ground or short-circuit, a counter-voltage or a motor field discharge occurs and the operating device is set in the stop position, the brake magnet shall set the brake.

(6) Driving machines:

(a) A driving machine shall be permitted to be mounted on an elevator chassis or in a remote location. However, if mounted in a remote location, all sheaves and sprockets shall be guarded and positioned so the hoisting ropes and chains remain properly aligned while the elevator is in use.

(b) Screw type machines shall not be used.

(c) Hydraulic driving machines shall conform to ASME A17.1/CSA B44.

(d) Roped-hydraulic machines shall be permitted to be used.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24163 Suspension means.** (1) When a chassis is suspended from a driving machine by a wire rope, a single method of suspension may be used. The suspension means shall be any one of the following:

(a) Steel elevator wire rope;

(b) Steel aircraft cable; or

(c) Roller chain conforming to ANSI transmission roller chains and sprocket teeth.

(2) Steel tapes shall not be used as a suspension method.

(3) The minimum diameter of hoist ropes or cables shall be ((~~1/4 in.~~) 6.35 mm (0.25 in.) galvanized elevator wire rope and ((~~3/16 in.~~) 4.7752 mm (0.188 in.) aircraft cable.

(4) Factor of safety:

(a) The minimum factor of safety for a suspension method shall be not less than 8 based upon the rope tension while elevating a car carrying its rated load.

(b) In no case, shall the rated breaking strength of the rope be less than 4,000 lbs.

(5) The contact arc of a wire rope on a traction sheave shall be sufficient to produce adequate traction under all load conditions.

(6) All wire ropes anchored to a winding drum shall have at least one full turn of rope on the drum when the car or counterweight reaches its over-travel limit.

(7) The winding drum ends of car and counterweight wire ropes shall be secured by:

- (a) Clamps on the inside of the drum;
- (b) Return loop;
- (c) Properly made individual tapered babbitted sockets; or
- (d) Properly attached fittings recommended by wire rope manufacturers.

U-bolt type clamps shall not be used.

(8) The ends of wire ropes shall be fastened to cars or counterweights by:

- (a) Return loop; or
- (b) Properly made individual tapered babbitted sockets that conform to ASME A17.1/CSA B44 requirements. (The diameter of the hole in the small end of the socket shall not exceed the nominal diameter of the rope by more than (~~(3/32 in.)~~) 2.3876 mm (0.094 in.)); or properly attached fittings recommended by wire rope manufacturers.

U-bolt type clamps shall not be used.

(9) Rope repair:

(a) Car and counterweight wire ropes shall not be lengthened or repaired by splicing.

(b) If a single wire rope in a set is worn or damaged and needs to be replaced, the entire set shall be replaced.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24221 Bumpers and buffers.** Solid bumpers or spring type buffers may be used.

(1) Solid bumpers shall:

- (a) Be built of wood or other suitable resilient material;
- (b) Have the ability to resist deterioration from weather; and
- (c) Have sufficient strength to withstand, without failure, the impact of a descending conveyance carrying its rated load or counterweight while traveling at 115 percent of its rated speed.

(2) Spring type buffers, if used, shall:

- (a) Be built with a minimum stroke of (~~(3/4 in.)~~) 19.05 mm (0.75 in.) and with a maximum stroke of (~~(1-1/2 in.)~~) 38.1 mm (1.5 in.); and
- (b) Not fully compress when struck by the conveyance carrying its rated load or counterweight and traveling at 115 percent of its rated speed.

(3) Inclined private residence conveyances for transporting property are not required to have bumpers and buffers except when obstructions are encountered.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24231 Rated speed.** The maximum rated speed of an inclined conveyance, measured along the incline, is (~~(75 ft./min)~~) 0.381 m/s (75 ft./min.).

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24237 Car enclosures.** (1) Car enclosures are not required; however, if provided, the car enclosure shall be:

(a) Securely fastened to the car platform so that it cannot become loose or displaced due to ordinary service, application of the conveyance safety, or from the conveyance coming into contact with the buffer.

(b) Built to withstand a 75 lb. pressure, horizontally applied to any point on the wall, without causing deflection to the wall that reduces running clearance below (~~(3/4 in.)~~) 19.05 mm (0.75 in.) or above 25.4 mm (1 in.).

(2) If glass or plastic is used in the car enclosure, it shall be weather resistant plastic or tempered safety glass.

(3) Where there is no car enclosure, a means shall be provided to secure all materials to the platform.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24240 Capacity and data plates.** (1) The manufacturer shall install a weather resistant capacity plate. It shall be securely fastened to the conveyance in a conspicuous place and state the conveyance's rated load in pounds using letters at least (~~(1/4 in.)~~) 6.35 mm (0.25 in.) high.

(2) The manufacturer shall install a metal data plate showing the conveyance's weight, speed, suspension means data, manufacturer's name and date of installation. The data plate shall be securely fastened in a conspicuous place in the machine area.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24243 Guide rails, track supports, and fastenings.**

(1) Guides, guide rails, guide rail brackets, splice plates, and fastenings shall be made of steel or other metals conforming to the requirements of this section.

(2) Guides, guide rails, guide rail brackets, and their fastenings and supports shall, at the point of support, deflect (~~(1/8 in.)~~) 3.175 mm (0.125 in.) or less while resisting horizontal forces encountered during loading. When horizontal force is measured at a midpoint between brackets, guide rails shall deflect (~~(1/4 in.)~~) 6.35 mm (0.25 in.) or less in any direction.

(3) The top and bottom of each guide or guide rail run shall not allow the conveyance and counterweight guiding members to travel beyond the guide rail ends.

(4) Guides for inclined private residence conveyances shall have no more stresses and deflection than allowed by the manufacturer's specifications.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24255 Drive machines, sheaves and brakes.** (1) All new winding drums, traction sheaves, overhead sheaves and deflecting sheaves shall:

(a) Be made of cast iron or steel;

(b) Have diameters at least 30 times the diameter of the wire hoisting ropes;

EXCEPTION: If 8 x 19 steel ropes are used, drum and sheave diameters may be reduced to 21 times the diameter of the hoisting rope.

(c) Have machined rope grooves.

(2) The factor of safety, based on the static load (the rated load plus the weight of the car, ropes, counterweights, etc.) to be used in the design of driving machines and sheaves, shall be at least 5.

(3) Set screw type fastenings shall not be substituted for keys or pins if connections are subject to torque or tension.

(4) Gears:

(a) When connecting drums or sheaves to the main driving gear, friction gears, clutch mechanisms or couplings shall not be used.

(b) Worm gears having cast iron teeth shall not be used.

(5) Brakes:

(a) Electric brakes shall be of the friction type set by springs and shall release electrically.

(b) All brakes shall be able to stop and hold a car carrying 125 percent of its rated load.

(c) At least one brake shall be mounted on the load side of the driving machine's worm shaft. On indirectly driven lifts, brakes shall engage when the driving machine fails.

(d) If a single ground or short-circuit, a counter-voltage or a motor field discharge occurs and the operating device is set in the stop position, the brake magnet shall set the brake.

(6) Driving machines:

(a) A driving machine may be mounted on a conveyance chassis or in a remote location. However, if mounted in a remote location all sheaves and sprockets shall be guarded and positioned so the hoisting ropes and chains remain properly aligned while the conveyance is in use.

(b) Screw type machines shall not be used.

(c) Hydraulic driving machines shall conform to ASME A17.1/CSA

B44.

(d) Roped-hydraulic machines may be used.

(e) Rack and pinion drive may be used.

EXCEPTION: Existing inclined private residence conveyances for transporting property may use wrapped cable drums as long as they do not show signs of excessive wear.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24264 Suspension means.** (1) When a chassis is suspended from a driving machine by a wire rope, a single method of suspension may be used. The suspension means may be any one of the following:

(a) Steel elevator wire rope;

(b) Steel aircraft cable; or

(c) Roller chain conforming to ANSI transmission roller chains and sprocket teeth.

(2) Steel tapes shall not be used as a suspension method.

(3) The minimum diameter of hoist ropes or cables shall be (~~(1/4 in.)~~) 6.35 mm (0.25 in.) galvanized elevator wire rope and (~~(3/16 in.)~~) 4.7752 mm (0.188 in.) aircraft cable.

(4) Factor of safety:

(a) The minimum factor of safety for a suspension method is 5 based upon the rope tension while elevating the elevator carrying its rated load.

(b) In no case, shall the rated breaking strength of the rope be less than 4,000 lbs.

(5) The contact arc of a wire rope on a traction sheave shall be sufficient to produce adequate traction under all load conditions.

(6) All wire ropes anchored to a winding drum shall have a least one full turn of rope on the drum when the car or counterweight reaches its over-travel limit.

(7) The winding drum ends of car and counterweight wire ropes shall be secured by:

(a) Clamps on the inside of the drum;

(b) Return loop;

(c) Properly made individual tapered babbitted sockets; or

(d) Properly attached fittings recommended by wire rope manufacturers.

U-bolt type clamps shall not be used.

(8) The ends of wire ropes shall be fastened to cars or counterweights by:

(a) Return loop;

(b) Properly made individual tapered babbitted sockets that conform to ASME A17.1/CSA B44 requirements (the diameter of the hole in the small end of the socket shall not exceed the nominal diameter of the rope by more than (~~(3/32 in.)~~) 2.3876 mm (0.094 in.)); or

(c) Properly attached fittings recommended by wire rope manufacturers.

U-bolt type clamps shall not be used.

(9) Rope repair:

(a) Car and counterweight wire ropes shall not be lengthened or repaired by splicing.

(b) If a single wire rope in a set is worn or damaged and needs to be replaced, the entire set shall be replaced.

(10) A metal or plastic data tag shall be securely attached to one of the wire rope fastenings each time the ropes are replaced or reshackled. The data tag shall include:

(a) The diameter of the ropes in inches; and

(b) The manufacturer's rated breaking strength.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24279 Additional requirements.** (1) All inclined private residence conveyances for transporting property shall be equipped with:

(a) A manual method capable of moving the conveyance in accordance with ASME A17.1/CSA B44; and

(b) A machine brake with a lever to release the brake allowing movement by use of the manual method.

(2) Machinery spaces shall be protected from weather and accidental contact. Machinery spaces shall be locked.

(3) Metal signs stating, "NO RIDERS" in 50.8 mm (2.0 in.) letters shall be conspicuously posted and permanently attached to the conveyance and at each landing.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-24457 Up-limit stop devices.** (1) Two separate automatic stop devices shall be provided to cut off the power and apply the brake when a loaded step passes the upper terminal landing. One of these devices shall consist of a switch mechanically operated by the belt or step roller. The second device shall consist of any of the following:

(a) A roller switch located above but not in line with the first switch;

(b) A photocell and light source (an "electric eye"); or

(c) A switch activated by a lever, bar, rod, or plate.

(i) If a plate is used, it shall be positioned above the head pulley so it barely clears a passing step.

(ii) If a bar is used, the bar shall be of the "breakaway" type.

(2) The stop device shall stop the lift before a loaded step reaches a point 609.6 mm (24 in.) above the top terminal landing.

(3) Once the lift has stopped, the automatic stop device shall be manually reset. Therefore, this device shall be located on the top landing where the person resetting the device has a clear view of both the "up" and "down" runs of the lift; and it shall be impossible to reset from a step.

(4) Stop devices shall comply with the requirements found in the current adopted edition of ASME A90.1.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-24500 Scope.** (1) These requirements apply to electric manlifts installed prior to January 1, 1999, in facilities in which agricultural products are stored, food products are processed, goods are manufactured, energy is generated, or similar industrial or agricultural processes are performed.

(2) Where a special purpose personnel elevator was installed after January 1, 1999, the conveyance shall comply with the requirements for a special purpose elevator found in the edition of ASME A17.1 or ((A17.1/B44)) A17.1/CSA B44 Section 5.7 that was in effect at the time.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24519 Hoistway and landing construction.** (1) A hoistway shall be fully enclosed, or enclosed on all landings to a height of 1828.8 mm (72 in.) above the landing floor or 1828.8 mm (72 in.) above the highest working level or stair level adjacent to the hoistway.

(2) Perforated enclosures may be used where fire resistance is not required. However, such enclosures shall be constructed of at least No. 13 U.S. gauge steel wire, if a steel wire grill or expanded metal grill type, and have openings that reject a 25.4 mm (1 in.) diameter ball.

(3) Adequate lighting shall be provided at each landing and in the hoistway.

Note: For purposes of this section "adequate lighting" means 5 foot-candles.

(4) Emergency evacuation ladders when installed:

(a) Shall provide access to an emergency exit.

(b) Shall be located in a position so that in an emergency a person can safely transfer from the car platform to the ladder.

Note: Transfer is considered safe when a person can maintain 3 points of contact while making the transfer.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24522 Hoistway doors and gates.** (1) Gates may be constructed of wood slat, steel wire grill, expanded metal or solid material provided that all openings reject a 50.8 mm (2 in.) diameter ball and resist a 250 lb. horizontal thrust.

(a) Steel wire and expanded metal gates shall be constructed of at least No. 13 U.S. gauge steel.

(b) Wood slat gates shall have slats at least 50.8 mm (2 in.) wide and (~~(1/2 in.)~~) 12.7 mm (0.5 in.) thick, nominal size.

(c) Solid material gates shall be constructed of at least (~~(1/8 in.)~~) 3.175 mm (0.125 in.) reinforced sheet steel or (~~(1/2 in.)~~) 12.7 mm (0.5 in.) plywood.

(2) Gates may be horizontal swinging, vertical or horizontal sliding or biparting types, and shall:

(a) Span the full width of the elevator car;

(b) Extend from 25.4 mm (1 in.) above the landing floor to at least 1828.8 mm (72 in.) above it;

(c) Not swing into the hoistway.

(3) Hoistway doors shall be closed before the car can leave the landing. Once the car leaves the landing, the door shall be latched so that it will not open when the elevator is not at the landing.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24525 Car enclosures and frames.** Elevator cars shall be fully enclosed to the car height or to a height of at least 1981.2 mm (78 in.), whichever is greater.



- (1) If constructed of solid materials, cars shall be capable of withstanding a horizontal thrust of 75 lbs. while deflecting no more than ~~((1/4 in.))~~ 6.35 mm (0.25 in.).
- (2) If constructed of perforated materials, all openings shall be capable of rejecting at least a 25.4 mm (1 in.) diameter ball.
- (3) Car frames shall be of substantial metal or wood construction.
- (a) Metal frames shall have a safety factor of 4.
- (b) Wood frames shall have a safety factor of 6.
- (c) Wood frames shall be constructed with gussets and bolts secured with large washers, lock washers and nuts.
- (4) Cars shall have platforms whose inside dimensions do not exceed 762 mm (30 in.) on each side (6.25 ft<sup>2</sup>).
- (5) Cars shall have substantial protective tops. These tops:
- (a) May have hinged front halves.
- (b) Shall be made of No. 9 U.S. wire-gauge screen, No. 11 gauge expanded metal, No. 14 gauge sheet steel, or ~~((1/4 in.))~~ 6.35 mm (0.25 in.) or heavier plywood.
- (c) If made of wire screen or metal with openings shall reject a ~~((1/2 in.))~~ 12.7 mm (0.5 in.) diameter ball.
- (6) A properly working fire extinguisher shall be present in each car.
- (7) A sign bearing the following information shall be posted in a conspicuous place within the car:
- (a) Total load limit in pounds;
- (b) Maximum capacity one or two persons where applicable;
- (c) "For authorized personnel use only."

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-24528 Car doors and gates.** (1) All electric manlifts shall have car doors, except on fully enclosed hoistways equipped with hoistway gates and enclosed from the top of the hoistway opening to the ceiling on the landing side.

(2) Car doors shall be:

(a) Constructed of solid or perforated material capable of resisting a 75 lb. thrust without deflecting ~~((1/4 in.))~~ 6.35 mm (0.25 in.). If perforated material is used, it shall reject a 1 in. diameter ball.

(b) Biparting or otherwise horizontally swung provided the door swings within the elevator car.

(c) All car doors or gates equipped with an electric contact.

(d) An electrical and mechanical interlock provided when a safe means of self-evacuation (a ladder) is not provided.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24531 Counterweight enclosures, counterweight and fastenings.** All counterweights shall be fully enclosed at landings or at the path of travel where inadvertent contact can occur.

(1) At the bottom of a counterweight enclosure, there shall be an inspection opening large enough to allow the inspection of cable fastenings, counterweight and buffer.

(2) Sectional rectangular shaped counterweights shall be secured by at least two, (~~(1/2 in.)~~) 12.7 mm (0.5 in.) mild steel bolts with lock nuts.

(3) Sectional round counterweights shall be fastened with a center bolt at least (~~(3/4 in.)~~) 19.05 mm (0.75 in.) in diameter and secured with a lock nut.

(4) All bolt eyes shall be welded closed.

(5) Cable fastening shall be by babbitted tapered elevator sockets or other acceptable methods. If cable clamps are used, a minimum of three cable clamps shall be provided. U-shaped clamps shall not be acceptable.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24534 Guide rails.** Each elevator shall be equipped with at least 2 guide rails. Guide rails shall:

(1) Extend at least 152.4 mm (6 in.) beyond the maximum travel distance of the car with the buffers compressed.

(2) Be securely fastened to a vertical support for the full length of the elevator's travel.

(3) Be constructed of vertical grain fir or steel:

(a) If constructed with vertical grain fir, the rails shall be at least (~~(1 1/2 in. x 1 1/2 in.)~~) 38.1 mm (1.5 in.) x 38.1 mm (1.5 in.) and not vary in thickness by more than (~~(3/16 in.)~~) 4.7752 mm (0.188 in.) on brake surfaces.

(b) If constructed of steel, it shall meet the requirements of subsections (4) and (5) of this section.

(4) Be able to resist a 250 lb. horizontal thrust.

(5) Be able to resist more than (~~(1/2 in.)~~) 12.7 mm (0.5 in.) total deflection when the car safety is applied.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-24537 Suspension means.** (1) There shall be at least 2 hoisting ropes. Each rope shall be:

(a) Made of a good grade of elevator traction wire rope;

(b) At least (~~(3/8 in.)~~) 9.525 mm (0.75 in.) in diameter and possessing a safety factor of 5;

(c) Fastened by babbitted tapered elevator sockets or other acceptable methods. If cable clamps are used, a minimum of 3 fist grip or equivalent clamps shall be provided. U-shaped clamps shall not be acceptable.

(2) The car platform shall not be more than 152.4 mm (6 in.) above the top landing when the counterweight buffer is fully compressed. The counterweight shall be a minimum of (~~(150)~~) 152.4 mm (6 in.) from the deflector sheave when the car buffer is fully compressed.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-24543 Car safeties.** All cars suspended or operated from overhead machinery shall be equipped with an approved car safety capable of stopping and holding the car while carrying its rated load.

(1) Car safeties shall be mechanically operated and not be affected by any interruptions in the electrical circuit.

(2) Car safeties and governor controlled safeties shall operate automatically and the control circuit shall be interrupted in the event the safeties set.

(3) All electric manlifts shall be equipped with an overspeed governor that shall not exceed 0.889 m/s (175 ft./min.) and shall de-energize the brake control and motor drive circuits simultaneously when the car safety mechanism is activated.

(4) Winding drum type machines shall have a manual-reset slack rope device that interrupts the drive motor and brake circuits.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-24553 Drive machines.** (1) Electric manlifts shall be driven by approved-type units.

(a) On direct drive or approved worm gear driven type, a mechanically actuated, electrically released brake shall be installed on the driving unit.

(b) On V belt driven types, a minimum of 4 belts, (~~(1/2 in.)~~) 12.7 mm (0.5 in.) minimum size, shall be used to transmit power from the motor to the drive shaft and a mechanically activated, electrically released brake shall be installed on the final drive shaft.

(c) All winding drum machine type elevators shall be equipped with top and bottom final limit switches.

(2) Wherever practical, drive machines shall be installed on the top side of the supporting structure.

(3) All components of the driving mechanism and parts subject to stress involved in suspending the load or related equipment shall be designed to withstand 8 times the total weight to be suspended, including load, counterweight, car and cables.

(4) Gears shall be made of steel or equivalent material. Cast iron gears are prohibited.

(5) A working platform, with railings complying with the applicable requirements adopted according to chapter 49.17 RCW, shall be provided to allow for safely working on equipment.

(6) A light with a switch shall be located near the elevator driving machine or the machinery space.

(7) A means to lockout/tagout the manlift equipment shall be provided and located near the driving machine or machine space.

(8) The manlift machinery shall be protected from the weather.

(9) All sheaves shall be appropriately guarded per the requirements adopted according to chapter 49.17 RCW.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-24560 Additional applicable requirements.** (1) Car speeds shall not exceed 0.635 m/s (125 ft./min.).

(2) Alterations shall conform with the applicable requirements in WAC 296-96-24519 through 296-96-24557.

(3) Electric manlift controls and disconnects shall be accessible and labeled.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24620 Landings and entrances.** (1) Every landing shall be protected on all sides other than the landing opening side with a standard guard rail and intermediate guard rail. All landings except the bottom landing shall have a toe board installed on all sides except the landing opening side.

(2) All entrances shall be not less than 1981.2 mm (78 in.) in height and in no case may the width exceed the corresponding car dimensions.

(3) All entrances shall be provided with an approved maze or with a hoistway gate which shall:

(a) Be at least 914.4 mm (36 in.) in height;

(b) Extend downward to within 25.4 mm (1 in.) of the landing sill;

(c) Be of the self-closing type, designed to swing horizontally out from the hoistway and closing against a full jam stop;

(d) Be located within 101.6 mm (4 in.) of the edge of the landing sill;

(e) Have a "DANGER" sign conspicuously posted on the landing side of the hoistway gate; and

(f) Withstand a 250 lb. horizontal thrust.

(4) An automatic safety device which will prevent the car from leaving the landing until manually released by the operator shall be installed at the bottom landing.

(5) Adequate lighting shall be installed and operating at each landing.

Note: For the purpose of this section "adequate lighting" means 5 foot-candles.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24635 Guide rails.** (1) There shall be a minimum of 2 opposing guide rails extending to a point 152.4 mm (6 in.) beyond the full height of travel of the car when the counterweight buffer is fully compressed.

(2) All rails shall be attached by bolts, lag screws or other approved methods to a vertical supporting member which shall not exceed (~~(1/2 in.)~~) 12.7 mm (0.5 in.) deflection with the application of a 250 lb. horizontal thrust at any point.

(3) Wood guide rails shall be at least (~~(1 1/2 in. x 1 1/2 in.)~~) 38.1 mm (1.5 in.) x 38.1 mm (1.5 in.) vertical grain fir or equivalent

and shall not vary more than (~~(3/16 in.)~~) 4.7752 mm (0.188 in.) in thickness on the sides which the brakes contact. All joints shall be kept smooth and even.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24640 Buffers.** (1) Spring buffers shall be installed below the car and counterweights.

(2) The maximum run-by of the car shall not exceed 203.2 mm (8 in.) above the top landing when the counterweight buffer spring is fully compressed.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24645 Car construction.** (1) The car shall be built to the following specifications:

(a) The car platform shall be no greater than 762 mm (30 in.) on either side (6.25 ft<sup>2</sup>);

(b) The car frame and platform shall be of steel or sound seasoned wood construction and be designed with a safety factor of not less than 4 for metal and 6 for wood, based on a maximum capacity of 250 lbs.;

(c) All frame members shall be securely bolted, riveted or welded and braced. If bolted, lock washers or lock nuts shall be used;

(d) Where wooden frame members are bolted, large washers or metal plates shall be used to minimize the possibility of splitting or cracking the wood.

(2) The sides of the car shall be enclosed by a minimum of 2 safety guard rails with the top rail not less than 914.4 m (36 in.) nor more than 1066.8 mm (42 in.) from the car floor. Rails shall be capable of sustaining a horizontal thrust of 250 lbs. If solid material is used, it shall be smooth surfaced and not less than (~~(1/2 in.)~~) 12.7 mm (0.5 in.) thickness, if wood; not less than 16 gauge thickness, if steel; and shall be constructed from the car floor to a height of not less than 0.9144 m (3 ft.).

(a) Where the hoistway is not enclosed on the entrance side of the car, a self-locking or drop bar gate shall be provided. The car gate may be of the folding type, horizontally swung, provided it swings into the car enclosure. Drop bar gates shall be of two bar construction, parallelogram type, and conform to requirements specified for car guard rails.

(b) The car gate shall drop into locking slots or be provided with a positive locking type latch capable of withstanding a 250 lb. horizontal thrust.

(3) Every car shall have a substantial protective top. The front half may be hinged. The protective top shall be made from No. 9 U.S. wire gauge screen, No. 11 gauge expanded metal, No. 14 gauge sheet steel, (~~(3/4 in.)~~) 19.05 mm (0.75 in.) or heavier plywood. If made of wire screen or metal, the openings shall reject a (~~(1/2 in.)~~) 12.7 mm (0.5 in.) diameter ball.

(4) Every car shall have a proper rack to hold the balance weights. Weights shall be contained in the proper rack when the car is in motion.

(5) A sign bearing the following information shall be conspicuously posted within the car:

- (a) Total load limit in pounds;
- (b) "Maximum capacity one person"; and
- (c) "For authorized personnel use only."

(6) Every car shall be equipped with a spring loaded foot brake which:

- (a) Operates independently of the car safeties;
- (b) Operates in both directions and will stop and hold the car and its load; and
- (c) Locks the car in its position automatically whenever the operator releases the pressure on the foot pedal.

(7) Every car shall be equipped with a car safety device which:

- (a) Applies to the sides of the main guide rails; and
- (b) Stops and holds the car and its load immediately when the hoisting rope breaks.

(8) Every car shall have a minimum clearance of 78 in. from the top of the car platform to the bottom edge of the crosshead or any other obstruction.

(9) A tool box with minimum dimensions of 101.6 mm (4 in.) long x 76.2 mm (3 in.) deep shall be provided and firmly attached to the car structure.

(10) A fire extinguisher in proper working condition shall be available in the car.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24650 Counterweights.** (1) The assembly of sectional counterweights shall conform to the following requirements:

(a) Rectangular counterweights shall be held together by at least 2 tie rods (~~(1/2 in.)~~) 12.7 mm (0.5 in.) in diameter fastened with lock washers and double nuts or other approved means;

(b) One (~~(3/4 in.)~~) 19.05 mm (0.75 in.) rod may be used to hold the sections of a round counterweight together. Any additional sections or weights shall be secured by an approved means.

(2) The eye bolt for the rope hitch shall be attached to the counterweight in a manner that will prevent the eye bolt from coming loose. The eye of eye bolts shall be welded to prevent it from opening.

(3) Every counterweight runway shall be enclosed with substantial unperforated material for its full distance of travel. Inspection openings shall be provided at either the top or bottom of the counterweight runway. These openings shall be substantially covered at all times except when actually being used for inspection of counterweight fastenings.

(4) Workers shall load the counterweight for the proper balance of the heaviest person using the elevator and others shall use compensating weights, which shall be available to maintain a balance.

(5) On elevators with a travel of 22.86 m (75 ft.) or more, a compensation chain or cable shall be installed to maintain the proper balance of the counterweight to the car and load in all positions.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24655 Sheaves and supporting members.** (1) The minimum sheave diameter shall be 40 times the diameter of the rope used. For example, a (~~3/8 in.~~) 9.525 mm (0.375 in.) rope requires a 381 mm (15 in.) diameter sheave.

(2) The overhead supporting members shall be designed, based upon impact loads, with a safety factor of:

- (a) 9 If wood; and
- (b) 5 If steel.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24660 Suspension means.** (1) Hoisting ropes shall be of good grade traction elevator wire rope and shall:

- (a) Be not less than (~~3/8 in.~~) 9.525 mm (0.375 in.) in diameter.
- (b) Provide a safety factor of 5 based on the maximum weight supported.
- (c) Be of sufficient length to prevent the counterweight from striking the overhead structure when the car is at the bottom, and prevent the car from striking the overhead before the counterweight is at its lower limit of travel.

(2) Cable fastenings shall be by babbitted tapered elevator sockets or other acceptable methods approved by the department. If cable clamps are used, a minimum of 3 cable clamps shall be provided. U-shaped clamps shall not be acceptable.

Where passed around a metal or other object less than 3 times the diameter of the cable, a thimble of the correct size shall be inserted in the eye.

(3) Approved sockets or fittings with the wire properly turned back and babbitted shall be used in place of clamps noted in subsection (~~(1)(d)~~) (2) of this section.

AMENDATORY SECTION (Amending WSR 18-18-070, filed 8/31/18, effective 10/1/18)

**WAC 296-96-24665 Operating ropes.** The operating rope shall be of soft hemp, nylon or cotton at least (~~3/4 in.~~) 19.05 mm (0.75 in.) in diameter. It shall be securely fastened at each end and shall be in proper vertical alignment to prevent bending or cutting where it passes through the openings in the platform or the protective top of the car.

AMENDATORY SECTION (Amending WSR 21-18-096, filed 8/31/21, effective 10/1/21)

**WAC 296-96-24670 Hoistway requirements.** (1) Escape ladders shall be installed and shall extend the full length of the hoistway.

(a) Ladders shall be installed in a manner to provide access to an emergency exit and shall be located in a position so that in an emergency a person can safely transfer from the car platform to the ladder.

**Note:** Transfer is considered safe when a person can maintain 3 points of contact while making the transfer.

(b) An "IMPAIRED CLEARANCE" sign shall be posted at the bottom of a ladder when the face of the ladder is less than 762 mm (30 in.) from any structure.

(2) The minimum clearance between a car side and the hoistway enclosure is 25.4 mm (1 in.).

(3) The clearance between a car platform and a landing sill shall be at least (~~(1/2 in.)~~) 12.7 mm (0.5 in.) but not more than (~~(1 1/2 in)~~) 38.1 mm (1.5 in.).

(4) Adequate lighting shall be installed and operating in the path of travel.

**Note:** For the purpose of this section, adequate lighting shall be 5 fc.

### REPEALER

The following sections of the Washington Administrative Code are repealed:

WAC 296-96-02640	Inclined commercial stairway chair lifts.
WAC 296-96-18010	Definition.
WAC 296-96-18011	Minimum maintenance requirements.
WAC 296-96-18020	Car and platform enclosures.
WAC 296-96-18030	Electrical wiring requirements.
WAC 296-96-18040	Brakes.
WAC 296-96-18050	Stop switches and protective devices.
WAC 296-96-18060	Reshacking and refastening of hoisting cables.
WAC 296-96-18070	Hoistway gates and doors.
WAC 296-96-18080	Hoistway enclosures.
WAC 296-96-20010	Minimum maintenance requirements.
WAC 296-96-24700	Scope.
WAC 296-96-24703	Minimum maintenance requirements.
WAC 296-96-24706	Machine rooms and machinery space.
WAC 296-96-24709	Equipment in machine rooms/spaces.
WAC 296-96-24712	Electrical wiring, pipes and ducts in hoistways and machine rooms.
WAC 296-96-24715	Pits.
WAC 296-96-24718	Hoistway door openings.
WAC 296-96-24721	Hoistway door installation.
WAC 296-96-24724	Hoistway door clearances.
WAC 296-96-24727	Hoistway door locking devices.
WAC 296-96-24730	Protection of space beneath hoistway.



WAC 296-96-24733	Car doors and gates.
WAC 296-96-24736	Car enclosure.
WAC 296-96-24739	Construction of car frames and platforms.
WAC 296-96-24742	Connecting car frames to platforms.
WAC 296-96-24745	Capacity.
WAC 296-96-24748	Driving machines.
WAC 296-96-24751	Material and grooving for sheaves and drums.
WAC 296-96-24754	Brakes.
WAC 296-96-24757	Terminal stopping devices.
WAC 296-96-24760	Suspension means.
WAC 296-96-24765	Hydraulic casket lifts.
WAC 296-96-24770	Valves, supply piping and fittings.
WAC 296-96-24775	Stopping devices.
WAC 296-96-24780	Operating devices.

**WSR 23-17-145**  
**PERMANENT RULES**  
**DEPARTMENT OF**  
**LABOR AND INDUSTRIES**

[Filed August 22, 2023, 9:55 a.m., effective August 22, 2023]

Effective Date of Rule: August 22, 2023.

Other Findings Required by Other Provisions of Law as Precondition to Adoption or Effectiveness of Rule: As permitted by RCW 34.05.380 (3)(a), immediate implementation is necessary for uniformity with 2SHB 1534, chapter 213, Laws of 2023.

Purpose: This rule making adopts conditions for denying a contractor's application for registration, renewal, or reinstatement under WAC 296-200A-041. 2SHB 1534 establishes new conditions for denial of contractor registrations when an applicant is a successor to a business entity with unsatisfied final judgments and for minor status. The provisions took effect July 23, 2023. This rule making adopts amendments for uniformity with the statute.

The adopted rule:

- Allows a contractor's application for registration, renewal, or reinstatement to be denied if:
  - o The applicant is under 18 years of age at the time of application; or
  - o The applicant is a successor to an entity that has an unsatisfied final judgment against it for work performed under chapter 18.27 RCW or owes money to the department of labor and industries for assessed penalties or fees as a result of a final judgment.
- Allows an exception for denial of a registration for successors to an entity with unsatisfied final judgments.
- Includes amendments for housekeeping to renumber subsections.

Citation of Rules Affected by this Order: Amending WAC 296-200A-041.

Statutory Authority for Adoption: 2SHB 1534 (chapter 213, Laws of 2023); and chapter 18.27 RCW.

Adopted under notice filed as WSR 23-13-097 on June 20, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 1, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 1, Repealed 0.

Date Adopted: August 22, 2023.

Joel Sacks  
Director

OTS-4639.2

AMENDATORY SECTION (Amending WSR 09-10-079, filed 5/5/09, effective 6/5/09)

**WAC 296-200A-041 When will the department deny an application for registration, renewal or reinstatement?** The department shall deny an application for registration, renewal or reinstatement if:

(1) The applicant does not submit the required documents on the forms required by the department.

(2) If the documents are false or incomplete.

(3) The documents do not have the legal name of the contractor as documented on official governmental issued photo identification.

(4) The applicant is under 18 years old at the time of application.

(5) The applicant does not have a valid unified business identifier number, if required by the department of revenue.

~~((5))~~ (6) The applicant has been previously performing work subject to this chapter as a sole proprietor, partnership, corporation, or other entity and the department has notice that the applicant has an unsatisfied final judgment against him or her in an action based on this chapter or the applicant owes the department money for penalties assessed or fees due under this chapter as a result of a final judgment.

~~((6))~~ (7) The applicant was an owner, principal, or officer of a partnership, corporation, or other entity that either has an unsatisfied final judgment against it in an action that was incurred for work performed subject to this chapter or owes the department money for penalties assessed or fees due under this chapter as a result of a final judgment.

~~((7))~~ (8) The applicant is a successor to an entity with an unsatisfied final judgment against it in an action that was incurred for work performed subject to chapter 18.27 RCW or owes the department money for penalties assessed or fees due under chapter 18.27 RCW as a result of a final judgment, unless the applicant demonstrates by a preponderance of the evidence that the applicant did not know of the unsatisfied final judgment, by having exercised due diligence and timely verifying with the department that the other contractor was in good standing, then the department may grant the application for registration under RCW 18.27.030.

(9) The applicant has not complied with a department of social and health services - support enforcement division support enforcement order.

WSR 23-17-146
PERMANENT RULES
DEPARTMENT OF
LABOR AND INDUSTRIES

[Filed August 22, 2023, 10:09 a.m., effective October 1, 2023]

Effective Date of Rule: October 1, 2023.

Purpose: This rule-making adoption updates the retrospective rating insurance tables. The adopted changes will maintain equity and fairness in the retrospective rating program.

Citation of Rules Affected by this Order: Amending WAC 296-17-901, 296-17B-420, 296-17B-430, 296-17B-560, 296-17B-910, 296-17B-920, 296-17B-930, 296-17B-940, 296-17B-950, 296-17B-960, 296-17B-970, 296-17B-980, and 296-17B-990.

Statutory Authority for Adoption: RCW 51.18.005, 51.16.035, and 51.18.010(2).

Adopted under notice filed as WSR 23-13-094 on June 20, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 13, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 13, Repealed 0.

Date Adopted: August 22, 2023.

Joel Sacks
Director

OTS-4633.1

AMENDATORY SECTION (Amending WSR 20-24-094, filed 11/30/20, effective 1/1/21)

WAC 296-17-901 Risk classification hazard group table. Effective ((June 30, 2017)) October 1, 2023.

Table with 2 columns: Risk Classification and Hazard Group. Rows include 101, 103, 104, 105, 106, 107, 108, 112, and 201.

Risk Classification	Hazard Group
202	9
210	9
212	((9)) <u>8</u>
214	((8)) <u>9</u>
217	((8)) <u>7</u>
219	((8)) <u>7</u>
301	5
302	9
303	9
306	((8)) <u>9</u>
307	7
308	3
403	((7)) <u>6</u>
502	((8)) <u>7</u>
504	((9)) <u>8</u>
507	((8)) <u>9</u>
508	9
509	9
510	7
511	7
512	((9)) <u>8</u>
513	7
514	((6)) <u>7</u>
516	8
517	9
518	9
519	8
521	((8)) <u>7</u>
540	((9)) <u>8</u>
541	9
550	9
551	9
601	((7)) <u>8</u>
602	((8)) <u>9</u>
603	9
604	7
606	((4)) <u>3</u>
607	6
608	7
701	9
803	((4)) <u>5</u>
901	((9)) <u>8</u>
1002	7
1003	((6)) <u>5</u>
1004	((5)) <u>6</u>
1005	8
1006	4

Risk Classification	Hazard Group
1007	7
1101	5
1102	8
1103	<del>((8))</del> 7
1104	<del>((3))</del> 4
1105	<del>((7))</del> 6
1106	<del>((6))</del> 3
1108	<del>((6))</del> 5
1109	7
1301	<del>((3))</del> 6
1303	<del>((3))</del> 4
1304	<del>((5))</del> 4
1305	6
1401	<del>((8))</del> 5
1404	3
1405	<del>((3))</del> 4
1407	<del>((4))</del> 3
1501	<del>((5))</del> 6
1507	<del>((6))</del> 4
1701	<del>((6))</del> 8
1702	9
1703	9
1704	<del>((6))</del> 7
1801	<del>((7))</del> 8
1802	<del>((7))</del> 8
2002	6
2004	<del>((4))</del> 2
2007	7
2008	<del>((6))</del> 3
2009	3
2101	<del>((6))</del> 5
2102	<del>((5))</del> 3
2103	<del>((5))</del> 2
2104	2
2105	3
2106	<del>((5))</del> 4
2201	<del>((4))</del> 3
2202	5
2203	<del>((3))</del> 2
2204	<del>((4))</del> 3
2401	<del>((4))</del> 6
2903	4
2904	<del>((4))</del> 7
2905	<del>((5))</del> 3
2906	<del>((5))</del> 6
2907	<del>((2))</del> 3
2908	<del>((7))</del> 4

Risk Classification	Hazard Group
2909	((4)) <u>7</u>
3101	((5)) <u>6</u>
3102	((6)) <u>7</u>
3103	7
3104	((6)) <u>4</u>
3105	5
3303	((3)) <u>4</u>
3304	3
3309	((6)) <u>4</u>
3402	6
3403	((6)) <u>5</u>
3404	4
3405	((3)) <u>5</u>
3406	1
3407	7
3408	((1)) <u>2</u>
3409	((2)) <u>1</u>
3410	((2)) <u>1</u>
3411	6
3412	8
3414	((7)) <u>6</u>
3415	((9)) <u>6</u>
3501	((3)) <u>6</u>
3503	3
3506	((5)) <u>8</u>
3509	1
3510	((3)) <u>4</u>
3511	6
3512	((3)) <u>1</u>
3513	((5)) <u>3</u>
3602	((3)) <u>4</u>
3603	((4)) <u>6</u>
3604	((7)) <u>6</u>
3605	((6)) <u>4</u>
3701	6
3702	((4)) <u>3</u>
3708	((5)) <u>6</u>
3802	4
3808	((7)) <u>5</u>
3901	1
3902	((3)) <u>2</u>
3903	((3)) <u>2</u>
3905	1
3906	((4)) <u>3</u>
3909	((5)) <u>2</u>
4101	((5)) <u>4</u>
4103	5

Risk Classification	Hazard Group
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4107	6
4108	3
4109	4
4201	<del>((6))</del> <u>8</u>
4301	4
4302	<del>((4))</del> <u>5</u>
4304	5
4305	<del>((5))</del> <u>6</u>
4401	3
4402	<del>((1))</del> <u>3</u>
4404	<del>((6))</del> <u>4</u>
4501	1
4502	<del>((5))</del> <u>6</u>
4504	1
<del>((4601))</del>	<del>(6)</del>
4802	<del>((6))</del> <u>5</u>
4803	2
4804	<del>((2))</del> <u>3</u>
4805	<del>((2))</del> <u>3</u>
4806	<del>((3))</del> <u>1</u>
4808	6
4809	<del>((3))</del> <u>4</u>
4810	2
4811	3
4812	<del>((3))</del> <u>5</u>
4813	3
4814	2
4815	1
4816	<del>((5))</del> <u>4</u>
4900	<del>((9))</del> <u>8</u>
4901	<del>((5))</del> <u>6</u>
4902	<del>((3))</del> <u>4</u>
4903	<del>((2))</del> <u>3</u>
4904	2
4905	1
4906	<del>((2))</del> <u>3</u>
4907	<del>((3))</del> <u>1</u>
4908	1
4909	1
4910	<del>((6))</del> <u>5</u>
4911	<del>((6))</del> <u>7</u>
5001	9
5002	<del>((4))</del> <u>3</u>
5003	9
5004	<del>((7))</del> <u>8</u>
5005	9
5006	9



Risk Classification	Hazard Group
5101	((8)) <u>7</u>
5103	4
5106	4
5108	((5)) <u>3</u>
5109	6
5201	((4)) <u>2</u>
5204	8
5206	((7)) <u>8</u>
5207	((3)) <u>2</u>
5208	((5)) <u>6</u>
5209	6
5300	((+)) <u>2</u>
5301	((3)) <u>5</u>
5302	3
5305	((2)) <u>3</u>
5306	1
5307	4
5308	((+)) <u>2</u>
6103	1
6104	3
6105	((5)) <u>6</u>
6107	1
6108	1
6109	4
6110	4
6120	((3)) <u>4</u>
6121	((7)) <u>4</u>
6201	((7)) <u>4</u>
6202	((6)) <u>4</u>
6203	1
6204	2
6205	3
6206	((2)) <u>1</u>
6207	((6)) <u>5</u>
6208	1
6209	((4)) <u>3</u>
6301	((7)) <u>8</u>
6303	((5)) <u>4</u>
6305	1
6306	4
6308	5
6309	3
6402	1
6403	((2)) <u>1</u>
6404	3
6405	5
6406	1

Risk Classification	Hazard Group
6407	2
6408	7
6409	6
6410	((3)) <u>2</u>
6411	3
6501	1
6502	((3)) <u>4</u>
6503	((4)) <u>2</u>
6504	1
6505	1
6506	2
6509	2
6510	((8)) <u>9</u>
6511	((3)) <u>1</u>
6512	((7)) <u>5</u>
6601	4
6602	((4)) <u>3</u>
6603	((4)) <u>2</u>
6604	((±)) <u>2</u>
6605	2
6607	((4)) <u>2</u>
6608	9
6620	1
6704	1
6705	1
6706	((4)) <u>3</u>
6707	1
6708	((7)) <u>6</u>
6709	((3)) <u>2</u>
6801	((5)) <u>2</u>
6802	3
6803	9
6804	((4)) <u>3</u>
6809	1
6901	1
6902	((9)) <u>8</u>
6903	9
6904	((4)) <u>6</u>
6905	((3)) <u>4</u>
6906	1
6907	((5)) <u>3</u>
6908	((4)) <u>5</u>
6909	3
7100	((7)) <u>4</u>
7101	7
((7102	3))
7103	5

Risk Classification	Hazard Group
7104	3
7105	3
7106	3
7107	((2)) <u>1</u>
7108	((5)) <u>2</u>
7109	((4)) <u>3</u>
7110	((5)) <u>4</u>
7111	((3)) <u>5</u>
7112	3
7113	3
7114	((5)) <u>2</u>
7115	3
7116	((8)) <u>7</u>
7117	((5)) <u>4</u>
7118	((8)) <u>6</u>
7119	((6)) <u>5</u>
7120	((9)) <u>8</u>
7121	((9)) <u>7</u>
7122	((5)) <u>4</u>
7200	((6)) <u>7</u>
7201	((6)) <u>5</u>
7202	((5)) <u>3</u>
7203	1
7301	6
7302	7
7307	((4)) <u>2</u>
7308	((3)) <u>1</u>
7309	1
7400	6

The following classes have no hazard group assigned to them

6618  
6625  
6626  
6627  
7204  
7205

## OTS-4634.2

AMENDATORY SECTION (Amending WSR 17-12-020, filed 5/30/17, effective 6/30/17)

**WAC 296-17B-420 Premium administration expense charge.** You will pay a premium administration expense charge for your share of the ex-

penses 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~~) seven and three-tenths percent. This charge is not performance adjusted.

The premium administration expense factor was determined using premium and expense data from fiscal years (~~(2013)~~) 2020 through (~~(2015)~~) 2022.

## OTS-4635.2

AMENDATORY SECTION (Amending WSR 17-12-020, filed 5/30/17, effective 6/30/17)

**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 nine~~) 112.5 percent, which is one plus the claims administration expense factor, currently (~~nine~~) 12.5 percent.

Data from fiscal years (~~(2006)~~) 2020 through (~~(2015)~~) 2022 was used to determine the claims administration expense factor.

## OTS-4636.1

AMENDATORY SECTION (Amending WSR 17-12-020, filed 5/30/17, effective 6/30/17)

**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	<del>((-.16))</del> <u>.25</u>
2	<del>((-.28))</del> <u>.29</u>
3	<del>((-.50))</del> <u>.41</u>
4	<del>((-.61))</del> <u>.55</u>
5	<del>((-.83))</del> <u>.82</u>
6	1.00
7	<del>((1.40))</del> <u>1.24</u>
8	<del>((1.85))</del> <u>1.46</u>
9	<del>((2.64))</del> <u>2.16</u>

(4) Average hazard index table.

Hazard Group Number	Average Hazard Index Value is at Least:	But Less Than or Equal to:
1	0.000	<del>((0.219))</del> <u>0.269</u>
2	<del>((0.220))</del> <u>0.270</u>	<del>((0.389))</del> <u>0.349</u>
3	<del>((0.390))</del> <u>0.350</u>	<del>((0.554))</del> <u>0.479</u>
4	<del>((0.555))</del> <u>0.480</u>	<del>((0.719))</del> <u>0.684</u>
5	<del>((0.720))</del> <u>0.685</u>	<del>((0.914))</del> <u>0.909</u>
6	<del>((0.915))</del> <u>0.910</u>	<del>((1.199))</del> <u>1.119</u>
7	<del>((1.200))</del> <u>1.120</u>	<del>((1.624))</del> <u>1.349</u>
8	<del>((1.625))</del> <u>1.350</u>	<del>((2.244))</del> <u>1.809</u>
9	<del>((2.245))</del> <u>1.810</u>	<del>((2.640))</del> <u>2.160</u>

Example:

- For your retrospective enrollment year, your group has exposure in risk classifications with Hazard Groups 3 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
3	\$1,000,000	<del>((.500))</del> <u>.41</u>	<del>((500,000))</del> <u>\$410,000</u>
6	\$2,000,000	1.000	\$2,000,000
Total	\$3,000,000		<del>((2,500,000))</del> <u>\$2,410,000</u>

- The Average Hazard Index value for your group is the total adjusted standard premiums divided by the total standard premiums or ~~(((\$2,500,000/\$3,000,000 = 0.833))~~ \$2,410,000/\$3,000,000 = 0.803 to three decimal places. This value ~~((0.833))~~ 0.803 is in the range between ~~((0.720 and 0.914))~~ 0.685 and 0.909.

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

OTS-4637.1

AMENDATORY SECTION (Amending WSR 17-12-020, filed 5/30/17, effective 6/30/17)

**WAC 296-17B-910 Hazard Group 1 tables.**

**Premium-Based Plan, with no Single Loss Limit**

**Insurance Charge Table**

**Hazard Group 1**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
1	.8641	.8494	.8361	.8239	.8126	.8020	.7920	.7826	.7736	.7650	.7567	.7488	.7411
2	.8566	.8408	.8266	.8136	.8016	.7904	.7797	.7697	.7601	.7509	.7421	.7336	.7253
3	.8498	.8331	.8181	.8044	.7917	.7798	.7686	.7579	.7478	.7380	.7287	.7197	.7109
4	.8430	.8255	.8097	.7952	.7818	.7693	.7574	.7462	.7355	.7252	.7153	.7057	.6964
5	.8364	.8179	.8013	.7861	.7720	.7588	.7463	.7344	.7231	.7122	.7018	.6917	.6819
6	.8298	.8105	.7930	.7771	.7623	.7484	.7352	.7227	.7108	.6993	.6883	.6777	.6674
7	.8233	.8031	.7848	.7681	.7525	.7379	.7241	.7110	.6984	.6864	.6748	.6637	.6530
8	.8169	.7957	.7766	.7591	.7428	.7275	.7130	.6992	.6860	.6734	.6613	.6497	.6385
9	.8105	.7884	.7685	.7501	.7331	.7170	.7018	.6874	.6737	.6605	.6479	.6357	.6240
10	.8043	.7812	.7604	.7413	.7234	.7067	.6908	.6758	.6614	.6477	.6345	.6219	.6097
11	.7981	.7741	.7524	.7324	.7138	.6963	.6798	.6641	.6492	.6349	.6212	.6081	.5955
12	.7919	.7670	.7444	.7235	.7041	.6859	.6687	.6524	.6369	.6221	.6079	.5943	.5812
13	.7858	.7598	.7363	.7146	.6944	.6755	.6576	.6407	.6246	.6092	.5945	.5804	.5669
14	.7797	.7527	.7283	.7057	.6847	.6651	.6465	.6290	.6123	.5964	.5812	.5666	.5527
15	.7737	.7457	.7203	.6968	.6751	.6547	.6355	.6173	.6001	.5836	.5680	.5530	.5386
16	.7676	.7386	.7122	.6879	.6654	.6443	.6244	.6056	.5878	.5709	.5547	.5393	.5245
17	.7616	.7315	.7042	.6790	.6557	.6338	.6133	.5939	.5756	.5581	.5415	.5257	.5105
18	.7556	.7245	.6962	.6701	.6460	.6234	.6023	.5823	.5634	.5454	.5284	.5121	.4966
19	.7497	.7174	.6881	.6612	.6363	.6130	.5912	.5706	.5512	.5328	.5153	.4986	.4827
20	.7437	.7104	.6801	.6524	.6266	.6027	.5802	.5590	.5391	.5202	.5022	.4852	.4690
21	.7378	.7033	.6721	.6434	.6169	.5922	.5691	.5474	.5269	.5075	.4892	.4718	.4553
22	.7318	.6962	.6640	.6345	.6072	.5818	.5580	.5357	.5147	.4949	.4762	.4584	.4416
23	.7259	.6892	.6560	.6255	.5974	.5713	.5469	.5241	.5026	.4824	.4633	.4452	.4280
24	.7200	.6821	.6479	.6166	.5877	.5608	.5358	.5125	.4905	.4698	.4504	.4320	.4146
25	.7140	.6750	.6398	.6076	.5779	.5504	.5247	.5008	.4784	.4573	.4375	.4188	.4011
26	.7081	.6680	.6317	.5986	.5681	.5399	.5137	.4892	.4663	.4449	.4247	.4057	.3878
27	.7022	.6609	.6236	.5896	.5583	.5294	.5026	.4776	.4543	.4325	.4120	.3927	.3745
28	.6963	.6538	.6155	.5805	.5485	.5189	.4915	.4660	.4423	.4201	.3993	.3797	.3614
29	.6904	.6467	.6073	.5715	.5387	.5084	.4804	.4545	.4303	.4077	.3866	.3669	.3483
30	.6846	.6396	.5992	.5625	.5288	.4979	.4694	.4429	.4183	.3955	.3741	.3540	.3353
31	.6787	.6326	.5911	.5534	.5190	.4874	.4583	.4314	.4064	.3832	.3615	.3413	.3223
32	.6728	.6255	.5829	.5443	.5091	.4769	.4472	.4198	.3945	.3709	.3490	.3285	.3094
33	.6670	.6184	.5747	.5352	.4993	.4664	.4361	.4083	.3826	.3587	.3365	.3158	.2965
34	.6612	.6113	.5666	.5262	.4894	.4559	.4251	.3968	.3707	.3465	.3241	.3032	.2837
35	.6554	.6042	.5584	.5171	.4795	.4453	.4140	.3853	.3588	.3343	.3117	.2906	.2709
36	.6496	.5971	.5502	.5079	.4696	.4347	.4029	.3737	.3468	.3221	.2992	.2779	.2581
37	.6438	.5900	.5419	.4987	.4595	.4240	.3916	.3620	.3348	.3097	.2866	.2651	.2452
38	.6380	.5829	.5337	.4895	.4496	.4134	.3805	.3504	.3229	.2975	.2741	.2525	.2326
39	.6323	.5759	.5255	.4804	.4396	.4028	.3694	.3388	.3109	.2853	.2617	.2400	.2200
40	.6267	.5688	.5173	.4712	.4297	.3922	.3582	.3272	.2989	.2731	.2493	.2275	.2075

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
41	.6211	.5619	.5092	.4621	.4198	.3817	.3471	.3157	.2871	.2610	.2371	.2153	.1954
42	.6157	.5551	.5012	.4531	.4100	.3712	.3361	.3043	.2754	.2491	.2251	.2033	.1835
43	.6104	.5484	.4933	.4442	.4003	.3608	.3252	.2929	.2638	.2373	.2133	.1916	.1719
44	.6051	.5417	.4854	.4353	.3905	.3503	.3142	.2816	.2521	.2256	.2016	.1800	.1605
45	.5999	.5351	.4776	.4264	.3808	.3399	.3032	.2703	.2406	.2140	.1901	.1686	.1494
46	.5948	.5286	.4699	.4177	.3712	.3296	.2925	.2592	.2294	.2027	.1789	.1577	.1388
47	.5899	.5222	.4622	.4089	.3616	.3194	.2817	.2481	.2182	.1916	.1679	.1470	.1285
48	.5851	.5158	.4546	.4002	.3520	.3091	.2710	.2371	.2071	.1806	.1572	.1366	.1185
49	.5806	.5100	.4474	.3920	.3428	.2993	.2607	.2267	.1967	.1703	.1471	.1269	.1093
50	.5763	.5042	.4403	.3838	.3338	.2896	.2506	.2164	.1864	.1602	.1373	.1176	.1004
51	.5721	.4985	.4333	.3756	.3247	.2799	.2406	.2062	.1763	.1503	.1279	.1085	.0920
52	.5680	.4929	.4263	.3675	.3157	.2703	.2307	.1962	.1664	.1407	.1186	.0998	.0838
53	.5640	.4873	.4193	.3593	.3067	.2607	.2207	.1862	.1566	.1312	.1096	.0914	.0760
54	.5601	.4818	.4124	.3512	.2977	.2511	.2109	.1764	.1470	.1220	.1009	.0833	.0685
55	.5564	.4764	.4055	.3432	.2887	.2416	.2012	.1667	.1375	.1130	.0925	.0755	.0614
56	.5527	.4711	.3987	.3351	.2798	.2322	.1915	.1571	.1283	.1043	.0844	.0680	.0547
57	.5492	.4660	.3920	.3271	.2709	.2228	.1819	.1477	.1192	.0957	.0765	.0609	.0483
58	.5459	.4609	.3854	.3192	.2621	.2134	.1724	.1384	.1103	.0874	.0689	.0541	.0423
59	.5427	.4560	.3788	.3113	.2532	.2041	.1630	.1291	.1016	.0793	.0616	.0476	.0366
60	.5397	.4512	.3723	.3034	.2444	.1948	.1536	.1200	.0930	.0715	.0546	.0414	.0313
61	.5368	.4466	.3660	.2956	.2356	.1855	.1443	.1110	.0846	.0639	.0479	.0356	.0264
62	.5342	.4421	.3597	.2879	.2268	.1762	.1350	.1021	.0764	.0565	.0415	.0302	.0219
63	.5317	.4378	.3536	.2802	.2180	.1668	.1256	.0933	.0683	.0494	.0354	.0252	.0178
64	.5295	.4338	.3476	.2725	.2092	.1575	.1163	.0845	.0604	.0426	.0297	.0205	.0141
65	.5276	.4300	.3417	.2649	.2003	.1480	.1070	.0759	.0528	.0361	.0244	.0163	.0108
66	.5258	.4264	.3360	.2572	.1913	.1385	.0976	.0672	.0453	.0299	.0195	.0125	.0080
67	.5244	.4232	.3305	.2496	.1822	.1287	.0882	.0587	.0380	.0241	.0150	.0093	.0057
68	.5232	.4202	.3252	.2420	.1729	.1187	.0785	.0501	.0310	.0187	.0110	.0065	.0038
69	.5223	.4176	.3202	.2342	.1632	.1083	.0686	.0416	.0243	.0137	.0076	.0042	.0023
70	.5216	.4154	.3153	.2263	.1529	.0972	.0582	.0330	.0178	.0092	.0047	.0024	.0013
71	.5210	.4122	.3050	.2049	.1214	.0624	.0277	.0108	.0039	.0014	.0006	.0004	.0003
72	.5210	.4120	.3033	.1978	.1068	.0450	.0145	.0038	.0010	.0003	.0002	.0001	.0000
73	.5210	.4120	.3030	.1943	.0931	.0263	.0039	.0004	.0001	.0000	.0000	.0000	.0000
74	.5210	.4120	.3030	.1940	.0862	.0122	.0002	.0000	.0000	.0000	.0000	.0000	.0000

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8416	.8278	.8154	.8039	.7933	.7833	.7739	.7650	.7565	.7484	.7406	.7331	.7258
2	.8367	.8223	.8092	.7972	.7861	.7757	.7658	.7565	.7476	.7391	.7310	.7231	.7155
3	.8306	.8153	.8015	.7888	.7771	.7661	.7557	.7458	.7364	.7274	.7188	.7104	.7024
4	.8245	.8084	.7938	.7805	.7681	.7564	.7455	.7351	.7252	.7156	.7065	.6977	.6892
5	.8184	.8015	.7862	.7721	.7591	.7469	.7353	.7244	.7139	.7039	.6942	.6849	.6759
6	.8124	.7946	.7785	.7638	.7501	.7373	.7252	.7136	.7026	.6921	.6819	.6722	.6627
7	.8064	.7878	.7709	.7555	.7411	.7277	.7149	.7028	.6913	.6802	.6696	.6593	.6494
8	.8005	.7810	.7634	.7472	.7322	.7181	.7047	.6920	.6799	.6683	.6572	.6465	.6362
9	.7946	.7743	.7559	.7390	.7233	.7085	.6945	.6813	.6686	.6565	.6449	.6337	.6230
10	.7888	.7676	.7484	.7308	.7144	.6989	.6844	.6705	.6573	.6447	.6326	.6210	.6098
11	.7830	.7610	.7410	.7226	.7055	.6894	.6742	.6598	.6461	.6330	.6204	.6084	.5968
12	.7772	.7543	.7335	.7144	.6965	.6798	.6640	.6490	.6348	.6212	.6081	.5956	.5836
13	.7715	.7476	.7260	.7061	.6875	.6701	.6537	.6382	.6234	.6093	.5958	.5829	.5704
14	.7657	.7409	.7185	.6978	.6785	.6604	.6434	.6273	.6120	.5974	.5834	.5700	.5572
15	.7600	.7343	.7110	.6895	.6695	.6508	.6332	.6165	.6006	.5855	.5711	.5573	.5441
16	.7543	.7277	.7035	.6812	.6605	.6411	.6229	.6056	.5893	.5737	.5588	.5446	.5310

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
17	.7486	.7210	.6959	.6728	.6514	.6314	.6125	.5947	.5779	.5618	.5465	.5319	.5179
18	.7429	.7143	.6884	.6645	.6424	.6217	.6022	.5839	.5665	.5500	.5342	.5192	.5048
19	.7372	.7076	.6807	.6561	.6332	.6119	.5918	.5729	.5550	.5380	.5219	.5065	.4917
20	.7315	.7009	.6732	.6478	.6242	.6022	.5815	.5621	.5437	.5262	.5097	.4939	.4788
21	.7258	.6942	.6656	.6394	.6150	.5924	.5711	.5511	.5323	.5144	.4974	.4813	.4659
22	.7200	.6874	.6579	.6308	.6058	.5824	.5606	.5401	.5207	.5024	.4850	.4685	.4528
23	.7143	.6807	.6503	.6224	.5966	.5726	.5502	.5291	.5093	.4905	.4728	.4560	.4400
24	.7085	.6739	.6425	.6138	.5873	.5626	.5396	.5180	.4977	.4786	.4604	.4433	.4270
25	.7027	.6670	.6347	.6052	.5779	.5526	.5290	.5069	.4861	.4666	.4481	.4306	.4141
26	.6970	.6602	.6270	.5966	.5686	.5426	.5184	.4958	.4746	.4547	.4359	.4181	.4013
27	.6912	.6533	.6191	.5879	.5592	.5326	.5078	.4847	.4631	.4427	.4236	.4055	.3885
28	.6854	.6464	.6113	.5792	.5498	.5225	.4972	.4736	.4515	.4308	.4113	.3930	.3757
29	.6796	.6396	.6035	.5706	.5404	.5125	.4866	.4625	.4400	.4190	.3992	.3806	.3631
30	.6737	.6326	.5955	.5617	.5308	.5023	.4758	.4513	.4284	.4070	.3869	.3680	.3503
31	.6678	.6256	.5875	.5529	.5212	.4920	.4651	.4400	.4167	.3950	.3746	.3555	.3375
32	.6619	.6185	.5794	.5439	.5115	.4817	.4542	.4287	.4050	.3829	.3623	.3429	.3248
33	.6560	.6114	.5714	.5350	.5018	.4714	.4434	.4174	.3933	.3709	.3500	.3304	.3121
34	.6501	.6043	.5633	.5260	.4921	.4611	.4325	.4061	.3816	.3589	.3377	.3179	.2994
35	.6442	.5972	.5551	.5170	.4823	.4506	.4215	.3947	.3698	.3468	.3254	.3054	.2867
36	.6383	.5901	.5469	.5080	.4726	.4402	.4106	.3833	.3581	.3348	.3131	.2929	.2740
37	.6323	.5828	.5386	.4988	.4626	.4297	.3995	.3718	.3462	.3226	.3007	.2803	.2612
38	.6263	.5756	.5303	.4895	.4526	.4190	.3884	.3602	.3343	.3104	.2882	.2676	.2485
39	.6203	.5684	.5220	.4804	.4427	.4085	.3773	.3487	.3225	.2982	.2758	.2551	.2359
40	.6144	.5612	.5137	.4712	.4328	.3979	.3662	.3372	.3106	.2861	.2635	.2427	.2234
41	.6085	.5540	.5055	.4620	.4228	.3874	.3551	.3257	.2988	.2740	.2513	.2303	.2111
42	.6026	.5468	.4971	.4527	.4128	.3767	.3439	.3141	.2868	.2619	.2390	.2180	.1989
43	.5968	.5396	.4889	.4435	.4028	.3661	.3328	.3026	.2750	.2499	.2269	.2060	.1869
44	.5911	.5326	.4807	.4345	.3930	.3556	.3218	.2912	.2634	.2381	.2152	.1943	.1754
45	.5849	.5250	.4719	.4246	.3823	.3443	.3100	.2790	.2510	.2257	.2028	.1821	.1634
46	.5787	.5174	.4631	.4148	.3717	.3330	.2983	.2670	.2388	.2134	.1906	.1701	.1517
47	.5727	.5099	.4544	.4051	.3612	.3219	.2867	.2551	.2268	.2015	.1788	.1586	.1406
48	.5667	.5024	.4457	.3953	.3505	.3106	.2750	.2432	.2148	.1896	.1672	.1473	.1297
49	.5608	.4950	.4369	.3855	.3399	.2994	.2633	.2313	.2030	.1779	.1558	.1363	.1192
50	.5552	.4878	.4284	.3759	.3295	.2884	.2520	.2199	.1916	.1667	.1449	.1259	.1093
51	.5496	.4807	.4199	.3664	.3191	.2774	.2407	.2085	.1804	.1558	.1344	.1159	.0999
52	.5440	.4734	.4113	.3566	.3085	.2662	.2293	.1971	.1691	.1448	.1239	.1060	.0906
53	.5385	.4662	.4026	.3468	.2978	.2551	.2179	.1857	.1580	.1342	.1138	.0965	.0818
54	.5332	.4591	.3941	.3370	.2873	.2441	.2067	.1746	.1472	.1239	.1041	.0875	.0735
55	.5281	.4523	.3857	.3275	.2769	.2333	.1958	.1639	.1368	.1140	.0949	.0790	.0656
56	.5230	.4453	.3771	.3177	.2663	.2222	.1847	.1530	.1264	.1042	.0858	.0706	.0580
57	.5181	.4385	.3687	.3080	.2559	.2114	.1739	.1425	.1164	.0948	.0771	.0626	.0509
58	.5136	.4322	.3608	.2989	.2459	.2011	.1636	.1325	.1070	.0861	.0691	.0554	.0444
59	.5093	.4260	.3529	.2898	.2361	.1909	.1535	.1228	.0978	.0776	.0614	.0486	.0384
60	.5052	.4199	.3450	.2806	.2261	.1807	.1433	.1130	.0887	.0693	.0540	.0420	.0327
61	.5013	.4140	.3374	.2716	.2163	.1706	.1334	.1036	.0799	.0614	.0470	.0360	.0275
62	.4976	.4082	.3297	.2626	.2064	.1605	.1235	.0942	.0714	.0538	.0404	.0303	.0227
63	.4940	.4024	.3220	.2534	.1963	.1501	.1134	.0848	.0629	.0463	.0340	.0250	.0184
64	.4907	.3970	.3144	.2442	.1862	.1397	.1034	.0755	.0547	.0393	.0281	.0201	.0145
65	.4878	.3917	.3070	.2350	.1761	.1294	.0934	.0665	.0468	.0327	.0227	.0158	.0111
66	.4852	.3869	.2998	.2260	.1660	.1191	.0836	.0577	.0393	.0266	.0179	.0121	.0083
67	.4827	.3820	.2922	.2162	.1550	.1079	.0732	.0486	.0318	.0206	.0133	.0087	.0059
68	.4807	.3775	.2849	.2064	.1437	.0965	.0627	.0397	.0247	.0152	.0094	.0060	.0040



Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
69	.4792	.3737	.2781	.1970	.1329	.0856	.0529	.0316	.0185	.0108	.0064	.0040	.0026
70	.4781	.3701	.2709	.1862	.1200	.0727	.0417	.0229	.0123	.0067	.0038	.0023	.0016
71	.4774	.3675	.2646	.1760	.1075	.0604	.0315	.0155	.0075	.0038	.0021	.0014	.0010
72	.4771	.3653	.2579	.1632	.0907	.0441	.0190	.0076	.0031	.0015	.0009	.0006	.0005
73	.4770	.3646	.2535	.1513	.0728	.0274	.0083	.0023	.0007	.0003	.0002	.0001	.0000
74	.4770	.3645	.2523	.1452	.0613	.0173	.0034	.0005	.0001	.0000	.0000	.0000	.0000

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table

Hazard Group 1

Effective ((June 30, 2017)) October 1, 2023

((Minimum Loss Ratio										
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%	
1	.0000	.0373	.0767	.1181	.1614	.2508	.3431	.4374	.5331	
2	.0000	.0354	.0734	.1140	.1564	.2444	.3356	.4288	.5236	
3	.0000	.0337	.0704	.1103	.1518	.2387	.3288	.4211	.5151	
4	.0000	.0319	.0676	.1066	.1474	.2330	.3220	.4135	.5067	
5	.0000	.0302	.0649	.1029	.1430	.2273	.3154	.4059	.4983	
6	.0000	.0286	.0622	.0993	.1387	.2218	.3088	.3985	.4900	
7	.0000	.0270	.0596	.0958	.1345	.2163	.3023	.3911	.4818	
8	.0000	.0254	.0571	.0924	.1303	.2109	.2959	.3837	.4736	
9	.0000	.0239	.0545	.0891	.1262	.2056	.2895	.3764	.4655	
10	.0000	.0225	.0521	.0859	.1223	.2004	.2833	.3692	.4574	
11	.0000	.0211	.0498	.0827	.1184	.1953	.2771	.3621	.4494	
12	.0000	.0198	.0475	.0796	.1145	.1902	.2709	.3550	.4414	
13	.0000	.0186	.0453	.0765	.1107	.1852	.2648	.3478	.4333	
14	.0000	.0174	.0431	.0735	.1070	.1802	.2587	.3407	.4253	
15	.0000	.0163	.0410	.0706	.1034	.1753	.2527	.3337	.4173	
16	.0000	.0152	.0390	.0677	.0998	.1704	.2466	.3266	.4092	
17	.0000	.0141	.0370	.0649	.0963	.1655	.2406	.3195	.4012	
18	.0000	.0131	.0351	.0622	.0928	.1607	.2346	.3125	.3932	
19	.0000	.0122	.0332	.0595	.0893	.1560	.2287	.3054	.3851	
20	.0000	.0113	.0314	.0569	.0860	.1513	.2227	.2984	.3771	
21	.0000	.0104	.0297	.0543	.0826	.1465	.2168	.2913	.3691	
22	.0000	.0096	.0279	.0518	.0793	.1418	.2108	.2842	.3610	
23	.0000	.0088	.0263	.0493	.0761	.1372	.2049	.2772	.3530	
24	.0000	.0081	.0247	.0469	.0729	.1325	.1990	.2701	.3449	
25	.0000	.0074	.0231	.0445	.0697	.1279	.1930	.2630	.3368	
26	.0000	.0067	.0217	.0422	.0666	.1233	.1871	.2560	.3287	
27	.0000	.0061	.0202	.0399	.0635	.1187	.1812	.2489	.3206	
28	.0000	.0055	.0188	.0377	.0605	.1142	.1753	.2418	.3125	
29	.0000	.0049	.0175	.0355	.0575	.1096	.1694	.2347	.3043	
30	.0000	.0044	.0162	.0334	.0546	.1052	.1636	.2276	.2962	
31	.0000	.0040	.0149	.0313	.0517	.1007	.1577	.2206	.2881	
32	.0000	.0035	.0137	.0293	.0488	.0962	.1518	.2135	.2799	
33	.0000	.0031	.0126	.0273	.0460	.0918	.1460	.2064	.2717	

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
34	.0000	.0027	.0115	.0254	.0432	.0875	.1402	.1993	.2636
35	.0000	.0024	.0105	.0235	.0405	.0831	.1344	.1922	.2554
36	.0000	.0021	.0095	.0217	.0379	.0788	.1286	.1851	.2472
37	.0000	.0018	.0085	.0200	.0352	.0745	.1228	.1780	.2389
38	.0000	.0015	.0076	.0183	.0327	.0703	.1170	.1709	.2307
39	.0000	.0013	.0068	.0167	.0302	.0662	.1113	.1639	.2225
40	.0000	.0011	.0060	.0151	.0278	.0621	.1057	.1568	.2143
41	.0000	.0009	.0053	.0136	.0256	.0581	.1001	.1499	.2062
42	.0000	.0007	.0046	.0123	.0234	.0542	.0947	.1431	.1982
43	.0000	.0006	.0040	.0110	.0213	.0505	.0894	.1364	.1903
44	.0000	.0005	.0034	.0097	.0192	.0468	.0841	.1297	.1824
45	.0000	.0004	.0029	.0086	.0173	.0432	.0789	.1231	.1746
46	.0000	.0003	.0025	.0075	.0155	.0397	.0738	.1166	.1669
47	.0000	.0002	.0021	.0065	.0138	.0364	.0689	.1102	.1592
48	.0000	.0002	.0017	.0056	.0122	.0332	.0641	.1038	.1516
49	.0000	.0001	.0014	.0049	.0108	.0303	.0596	.0980	.1444
50	.0000	.0001	.0012	.0042	.0095	.0276	.0553	.0922	.1373
51	.0000	.0001	.0010	.0036	.0083	.0249	.0511	.0865	.1303
52	.0000	.0001	.0008	.0030	.0072	.0224	.0470	.0809	.1233
53	.0000	.0000	.0006	.0025	.0062	.0200	.0430	.0753	.1163
54	.0000	.0000	.0005	.0021	.0052	.0177	.0391	.0698	.1094
55	.0000	.0000	.0004	.0017	.0044	.0155	.0354	.0644	.1025
56	.0000	.0000	.0003	.0013	.0036	.0134	.0317	.0591	.0957
57	.0000	.0000	.0002	.0010	.0029	.0115	.0282	.0540	.0890
58	.0000	.0000	.0001	.0008	.0023	.0098	.0249	.0489	.0824
59	.0000	.0000	.0001	.0006	.0018	.0081	.0217	.0440	.0758
60	.0000	.0000	.0001	.0004	.0014	.0067	.0187	.0392	.0693
61	.0000	.0000	.0000	.0003	.0010	.0053	.0158	.0346	.0630
62	.0000	.0000	.0000	.0002	.0007	.0042	.0132	.0301	.0567
63	.0000	.0000	.0000	.0001	.0005	.0032	.0107	.0258	.0506
64	.0000	.0000	.0000	.0001	.0003	.0023	.0085	.0218	.0446
65	.0000	.0000	.0000	.0000	.0002	.0016	.0066	.0180	.0387
66	.0000	.0000	.0000	.0000	.0001	.0010	.0048	.0144	.0330
67	.0000	.0000	.0000	.0000	.0000	.0006	.0034	.0112	.0275
68	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0082	.0222
69	.0000	.0000	.0000	.0000	.0000	.0002	.0013	.0056	.0172
70	.0000	.0000	.0000	.0000	.0000	.0001	.0006	.0034	.0123
71	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0020
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0003
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<u>1</u>	<u>.0000</u>	<u>.0401</u>	<u>.0826</u>	<u>.1272</u>	<u>.1729</u>	<u>.2675</u>	<u>.3646</u>	<u>.4633</u>	<u>.5634</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>2</b>	<u>.0000</u>	<u>.0389</u>	<u>.0806</u>	<u>.1245</u>	<u>.1697</u>	<u>.2634</u>	<u>.3597</u>	<u>.4578</u>	<u>.5572</u>
<b>3</b>	<u>.0000</u>	<u>.0374</u>	<u>.0781</u>	<u>.1211</u>	<u>.1657</u>	<u>.2582</u>	<u>.3536</u>	<u>.4508</u>	<u>.5495</u>
<b>4</b>	<u>.0000</u>	<u>.0359</u>	<u>.0756</u>	<u>.1178</u>	<u>.1618</u>	<u>.2531</u>	<u>.3475</u>	<u>.4439</u>	<u>.5418</u>
<b>5</b>	<u>.0000</u>	<u>.0344</u>	<u>.0731</u>	<u>.1145</u>	<u>.1578</u>	<u>.2480</u>	<u>.3414</u>	<u>.4370</u>	<u>.5342</u>
<b>6</b>	<u>.0000</u>	<u>.0329</u>	<u>.0706</u>	<u>.1113</u>	<u>.1539</u>	<u>.2430</u>	<u>.3354</u>	<u>.4301</u>	<u>.5265</u>
<b>7</b>	<u>.0000</u>	<u>.0314</u>	<u>.0682</u>	<u>.1081</u>	<u>.1501</u>	<u>.2380</u>	<u>.3294</u>	<u>.4233</u>	<u>.5189</u>
<b>8</b>	<u>.0000</u>	<u>.0300</u>	<u>.0658</u>	<u>.1050</u>	<u>.1463</u>	<u>.2330</u>	<u>.3235</u>	<u>.4165</u>	<u>.5114</u>
<b>9</b>	<u>.0000</u>	<u>.0287</u>	<u>.0636</u>	<u>.1019</u>	<u>.1425</u>	<u>.2281</u>	<u>.3176</u>	<u>.4098</u>	<u>.5039</u>
<b>10</b>	<u>.0000</u>	<u>.0274</u>	<u>.0613</u>	<u>.0989</u>	<u>.1388</u>	<u>.2233</u>	<u>.3118</u>	<u>.4031</u>	<u>.4964</u>
<b>11</b>	<u>.0000</u>	<u>.0261</u>	<u>.0591</u>	<u>.0960</u>	<u>.1352</u>	<u>.2185</u>	<u>.3060</u>	<u>.3965</u>	<u>.4890</u>
<b>12</b>	<u>.0000</u>	<u>.0248</u>	<u>.0570</u>	<u>.0930</u>	<u>.1316</u>	<u>.2137</u>	<u>.3002</u>	<u>.3898</u>	<u>.4815</u>
<b>13</b>	<u>.0000</u>	<u>.0236</u>	<u>.0548</u>	<u>.0901</u>	<u>.1280</u>	<u>.2089</u>	<u>.2945</u>	<u>.3831</u>	<u>.4740</u>
<b>14</b>	<u>.0000</u>	<u>.0224</u>	<u>.0527</u>	<u>.0872</u>	<u>.1244</u>	<u>.2042</u>	<u>.2887</u>	<u>.3764</u>	<u>.4665</u>
<b>15</b>	<u>.0000</u>	<u>.0212</u>	<u>.0507</u>	<u>.0844</u>	<u>.1209</u>	<u>.1995</u>	<u>.2830</u>	<u>.3698</u>	<u>.4590</u>
<b>16</b>	<u>.0000</u>	<u>.0201</u>	<u>.0487</u>	<u>.0816</u>	<u>.1175</u>	<u>.1948</u>	<u>.2773</u>	<u>.3632</u>	<u>.4515</u>
<b>17</b>	<u>.0000</u>	<u>.0190</u>	<u>.0467</u>	<u>.0789</u>	<u>.1140</u>	<u>.1902</u>	<u>.2716</u>	<u>.3565</u>	<u>.4439</u>
<b>18</b>	<u>.0000</u>	<u>.0180</u>	<u>.0448</u>	<u>.0762</u>	<u>.1106</u>	<u>.1856</u>	<u>.2659</u>	<u>.3498</u>	<u>.4364</u>
<b>19</b>	<u>.0000</u>	<u>.0170</u>	<u>.0429</u>	<u>.0735</u>	<u>.1072</u>	<u>.1810</u>	<u>.2602</u>	<u>.3431</u>	<u>.4287</u>
<b>20</b>	<u>.0000</u>	<u>.0160</u>	<u>.0410</u>	<u>.0709</u>	<u>.1039</u>	<u>.1764</u>	<u>.2545</u>	<u>.3364</u>	<u>.4212</u>
<b>21</b>	<u>.0000</u>	<u>.0150</u>	<u>.0392</u>	<u>.0683</u>	<u>.1006</u>	<u>.1718</u>	<u>.2488</u>	<u>.3297</u>	<u>.4136</u>
<b>22</b>	<u>.0000</u>	<u>.0141</u>	<u>.0374</u>	<u>.0657</u>	<u>.0973</u>	<u>.1672</u>	<u>.2430</u>	<u>.3229</u>	<u>.4059</u>
<b>23</b>	<u>.0000</u>	<u>.0132</u>	<u>.0356</u>	<u>.0631</u>	<u>.0940</u>	<u>.1627</u>	<u>.2373</u>	<u>.3162</u>	<u>.3983</u>
<b>24</b>	<u>.0000</u>	<u>.0124</u>	<u>.0339</u>	<u>.0606</u>	<u>.0908</u>	<u>.1581</u>	<u>.2315</u>	<u>.3094</u>	<u>.3905</u>
<b>25</b>	<u>.0000</u>	<u>.0115</u>	<u>.0322</u>	<u>.0581</u>	<u>.0875</u>	<u>.1534</u>	<u>.2257</u>	<u>.3025</u>	<u>.3827</u>
<b>26</b>	<u>.0000</u>	<u>.0108</u>	<u>.0306</u>	<u>.0557</u>	<u>.0844</u>	<u>.1489</u>	<u>.2200</u>	<u>.2957</u>	<u>.3750</u>
<b>27</b>	<u>.0000</u>	<u>.0100</u>	<u>.0290</u>	<u>.0533</u>	<u>.0812</u>	<u>.1443</u>	<u>.2142</u>	<u>.2888</u>	<u>.3671</u>
<b>28</b>	<u>.0000</u>	<u>.0093</u>	<u>.0274</u>	<u>.0509</u>	<u>.0780</u>	<u>.1397</u>	<u>.2084</u>	<u>.2819</u>	<u>.3593</u>
<b>29</b>	<u>.0000</u>	<u>.0086</u>	<u>.0259</u>	<u>.0485</u>	<u>.0749</u>	<u>.1352</u>	<u>.2026</u>	<u>.2751</u>	<u>.3515</u>
<b>30</b>	<u>.0000</u>	<u>.0079</u>	<u>.0244</u>	<u>.0462</u>	<u>.0718</u>	<u>.1306</u>	<u>.1967</u>	<u>.2681</u>	<u>.3435</u>
<b>31</b>	<u>.0000</u>	<u>.0072</u>	<u>.0229</u>	<u>.0439</u>	<u>.0687</u>	<u>.1261</u>	<u>.1908</u>	<u>.2611</u>	<u>.3355</u>
<b>32</b>	<u>.0000</u>	<u>.0066</u>	<u>.0214</u>	<u>.0416</u>	<u>.0656</u>	<u>.1215</u>	<u>.1849</u>	<u>.2540</u>	<u>.3274</u>
<b>33</b>	<u>.0000</u>	<u>.0060</u>	<u>.0200</u>	<u>.0394</u>	<u>.0625</u>	<u>.1169</u>	<u>.1790</u>	<u>.2469</u>	<u>.3194</u>
<b>34</b>	<u>.0000</u>	<u>.0055</u>	<u>.0187</u>	<u>.0372</u>	<u>.0595</u>	<u>.1123</u>	<u>.1731</u>	<u>.2398</u>	<u>.3113</u>
<b>35</b>	<u>.0000</u>	<u>.0050</u>	<u>.0174</u>	<u>.0350</u>	<u>.0565</u>	<u>.1078</u>	<u>.1672</u>	<u>.2327</u>	<u>.3031</u>
<b>36</b>	<u>.0000</u>	<u>.0045</u>	<u>.0161</u>	<u>.0329</u>	<u>.0535</u>	<u>.1032</u>	<u>.1613</u>	<u>.2256</u>	<u>.2949</u>
<b>37</b>	<u>.0000</u>	<u>.0040</u>	<u>.0148</u>	<u>.0308</u>	<u>.0506</u>	<u>.0987</u>	<u>.1553</u>	<u>.2183</u>	<u>.2866</u>
<b>38</b>	<u>.0000</u>	<u>.0036</u>	<u>.0136</u>	<u>.0287</u>	<u>.0477</u>	<u>.0941</u>	<u>.1493</u>	<u>.2111</u>	<u>.2783</u>
<b>39</b>	<u>.0000</u>	<u>.0032</u>	<u>.0125</u>	<u>.0268</u>	<u>.0448</u>	<u>.0896</u>	<u>.1433</u>	<u>.2039</u>	<u>.2700</u>
<b>40</b>	<u>.0000</u>	<u>.0028</u>	<u>.0114</u>	<u>.0248</u>	<u>.0420</u>	<u>.0852</u>	<u>.1374</u>	<u>.1967</u>	<u>.2617</u>
<b>41</b>	<u>.0000</u>	<u>.0024</u>	<u>.0104</u>	<u>.0229</u>	<u>.0393</u>	<u>.0808</u>	<u>.1315</u>	<u>.1895</u>	<u>.2535</u>
<b>42</b>	<u>.0000</u>	<u>.0021</u>	<u>.0093</u>	<u>.0211</u>	<u>.0366</u>	<u>.0764</u>	<u>.1256</u>	<u>.1823</u>	<u>.2451</u>
<b>43</b>	<u>.0000</u>	<u>.0018</u>	<u>.0084</u>	<u>.0194</u>	<u>.0340</u>	<u>.0721</u>	<u>.1198</u>	<u>.1751</u>	<u>.2369</u>
<b>44</b>	<u>.0000</u>	<u>.0016</u>	<u>.0075</u>	<u>.0177</u>	<u>.0315</u>	<u>.0679</u>	<u>.1141</u>	<u>.1681</u>	<u>.2287</u>
<b>45</b>	<u>.0000</u>	<u>.0013</u>	<u>.0066</u>	<u>.0159</u>	<u>.0287</u>	<u>.0634</u>	<u>.1079</u>	<u>.1605</u>	<u>.2199</u>
<b>46</b>	<u>.0000</u>	<u>.0011</u>	<u>.0057</u>	<u>.0142</u>	<u>.0261</u>	<u>.0589</u>	<u>.1017</u>	<u>.1529</u>	<u>.2111</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
47	.0000	.0008	.0049	.0126	.0236	.0546	.0957	.1454	.2024
48	.0000	.0007	.0041	.0110	.0212	.0503	.0897	.1379	.1937
49	.0000	.0005	.0035	.0096	.0189	.0462	.0838	.1305	.1849
50	.0000	.0004	.0029	.0083	.0168	.0422	.0782	.1233	.1764
51	.0000	.0003	.0024	.0071	.0147	.0384	.0726	.1162	.1679
52	.0000	.0002	.0019	.0060	.0128	.0347	.0670	.1089	.1593
53	.0000	.0002	.0015	.0050	.0110	.0310	.0615	.1017	.1506
54	.0000	.0001	.0012	.0041	.0094	.0276	.0562	.0946	.1421
55	.0000	.0001	.0009	.0033	.0079	.0243	.0511	.0878	.1337
56	.0000	.0000	.0007	.0026	.0065	.0212	.0460	.0808	.1251
57	.0000	.0000	.0005	.0020	.0053	.0182	.0411	.0740	.1167
58	.0000	.0000	.0003	.0016	.0043	.0157	.0366	.0677	.1088
59	.0000	.0000	.0002	.0012	.0034	.0133	.0323	.0615	.1009
60	.0000	.0000	.0002	.0009	.0026	.0111	.0282	.0554	.0930
61	.0000	.0000	.0001	.0006	.0020	.0090	.0243	.0495	.0854
62	.0000	.0000	.0001	.0004	.0014	.0072	.0206	.0437	.0777
63	.0000	.0000	.0000	.0003	.0010	.0056	.0170	.0379	.0700
64	.0000	.0000	.0000	.0002	.0006	.0041	.0137	.0325	.0624
65	.0000	.0000	.0000	.0001	.0004	.0029	.0108	.0272	.0550
66	.0000	.0000	.0000	.0000	.0002	.0020	.0082	.0224	.0478
67	.0000	.0000	.0000	.0000	.0001	.0012	.0057	.0175	.0402
68	.0000	.0000	.0000	.0000	.0000	.0006	.0037	.0130	.0329
69	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0092	.0261
70	.0000	.0000	.0000	.0000	.0000	.0001	.0011	.0056	.0189
71	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0030	.0126
72	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0008	.0059
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0015
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0003

**Premium-Based Plan, with Various Single Loss Limits**

**Insurance Charge Table**

**Hazard Group 1**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>														
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
36	\$120	.6638	.6102	.5622	.5190	.4799	.4442	.4117	.3819	.3544	.3291	.3080	.2934	.2809
37	\$120	.6578	.6029	.5538	.5096	.4696	.4333	.4002	.3699	.3421	.3171	.3005	.2865	.2745
38	\$120	.6520	.5956	.5454	.5002	.4594	.4225	.3888	.3581	.3299	.3094	.2935	.2800	.2685
39	\$120	.6462	.5885	.5370	.4909	.4493	.4116	.3774	.3463	.3205	.3022	.2868	.2737	.2627
40	\$120	.6404	.5813	.5286	.4815	.4391	.4007	.3660	.3344	.3130	.2952	.2803	.2677	.2570
	\$160	.6362	.5775	.5252	.4783	.4362	.3981	.3636	.3322	.3035	.2772	.2561	.2395	.2253
41	\$120	.6347	.5742	.5204	.4722	.4290	.3900	.3547	.3266	.3059	.2886	.2741	.2619	.2517
	\$160	.6306	.5705	.5170	.4691	.4262	.3875	.3524	.3205	.2915	.2666	.2478	.2319	.2184
42	\$120	.6292	.5672	.5122	.4631	.4190	.3793	.3437	.3193	.2991	.2822	.2681	.2563	.2468
	\$160	.6250	.5635	.5089	.4600	.4162	.3768	.3412	.3089	.2797	.2582	.2400	.2247	.2118
43	\$120	.6237	.5604	.5041	.4539	.4090	.3687	.3363	.3123	.2925	.2760	.2623	.2512	.2424

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
44	\$160	.6196	.5567	.5008	.4510	.4064	.3663	.3301	.2974	.2710	.2502	.2327	.2179	.2055
	\$120	.6183	.5535	.4960	.4448	.3991	.3580	.3290	.3055	.2860	.2699	.2569	.2466	.2384
45	\$160	.6143	.5499	.4928	.4419	.3964	.3557	.3190	.2869	.2628	.2426	.2256	.2114	.1995
	\$120	.6130	.5468	.4880	.4358	.3891	.3502	.3220	.2988	.2797	.2642	.2520	.2423	.2347
46	\$160	.6090	.5432	.4848	.4329	.3866	.3451	.3079	.2785	.2549	.2353	.2188	.2051	.1937
	\$120	.6079	.5401	.4801	.4268	.3793	.3431	.3151	.2923	.2737	.2590	.2474	.2384	.2314
47	\$160	.6039	.5366	.4770	.4240	.3768	.3346	.2982	.2705	.2474	.2283	.2124	.1992	.1883
	\$120	.6028	.5336	.4723	.4179	.3700	.3361	.3084	.2859	.2680	.2541	.2432	.2348	.2284
	\$250	.5936	.5255	.4651	.4115	.3639	.3214	.2835	.2497	.2196	.1929	.1716	.1536	.1384
48	\$120	.5979	.5271	.4645	.4090	.3630	.3292	.3018	.2799	.2627	.2495	.2393	.2315	.2256
	\$160	.5939	.5237	.4615	.4063	.3573	.3145	.2820	.2552	.2331	.2150	.2001	.1882	.1788
	\$250	.5888	.5191	.4574	.4028	.3542	.3110	.2727	.2386	.2084	.1836	.1630	.1457	.1311
	\$275	.5879	.5184	.4568	.4022	.3537	.3106	.2723	.2383	.2081	.1817	.1600	.1415	.1260
49	\$120	.5933	.5211	.4572	.4005	.3565	.3228	.2958	.2745	.2581	.2455	.2358	.2286	.2233
	\$160	.5894	.5177	.4542	.3979	.3480	.3069	.2748	.2483	.2266	.2090	.1948	.1836	.1748
	\$250	.5843	.5132	.4502	.3944	.3450	.3012	.2624	.2281	.1989	.1751	.1552	.1385	.1246
	\$275	.5835	.5124	.4496	.3939	.3445	.3008	.2620	.2278	.1976	.1725	.1515	.1338	.1189
50	\$120	.5889	.5152	.4499	.3922	.3502	.3166	.2901	.2695	.2537	.2417	.2327	.2260	.2212
	\$160	.5851	.5118	.4470	.3896	.3388	.2996	.2677	.2416	.2204	.2034	.1899	.1794	.1712
	\$250	.5799	.5074	.4431	.3862	.3359	.2914	.2522	.2179	.1902	.1671	.1478	.1317	.1183
	\$275	.5791	.5066	.4424	.3856	.3354	.2910	.2519	.2175	.1881	.1639	.1435	.1264	.1121
51	\$120	.5846	.5094	.4428	.3856	.3439	.3106	.2846	.2646	.2495	.2381	.2298	.2237	.2193
	\$160	.5808	.5061	.4399	.3813	.3310	.2924	.2607	.2350	.2144	.1981	.1853	.1755	.1679
	\$250	.5757	.5016	.4360	.3780	.3268	.2817	.2421	.2090	.1819	.1594	.1406	.1252	.1124
	\$275	.5749	.5009	.4354	.3775	.3263	.2813	.2418	.2075	.1793	.1556	.1358	.1194	.1057
52	\$120	.5804	.5036	.4356	.3795	.3377	.3048	.2793	.2600	.2455	.2348	.2271	.2216	.2177
	\$160	.5766	.5003	.4327	.3731	.3238	.2853	.2539	.2286	.2086	.1931	.1810	.1718	.1648
	\$250	.5716	.4960	.4290	.3698	.3177	.2720	.2324	.2005	.1739	.1519	.1337	.1188	.1067
	\$275	.5708	.4953	.4284	.3693	.3172	.2716	.2318	.1984	.1707	.1476	.1284	.1126	.0996
	\$380	.5689	.4936	.4270	.3681	.3162	.2707	.2310	.1965	.1666	.1409	.1193	.1012	.0860
53	\$120	.5763	.4979	.4285	.3734	.3317	.2991	.2742	.2555	.2417	.2317	.2246	.2197	.2162
	\$160	.5726	.4947	.4257	.3648	.3168	.2783	.2471	.2224	.2032	.1883	.1769	.1684	.1620
	\$250	.5676	.4904	.4219	.3616	.3086	.2623	.2237	.1922	.1661	.1446	.1270	.1128	.1014
	\$275	.5667	.4897	.4213	.3611	.3082	.2620	.2222	.1896	.1624	.1398	.1213	.1061	.0937
	\$380	.5649	.4881	.4200	.3599	.3072	.2611	.2211	.1865	.1568	.1318	.1109	.0934	.0789
54	\$120	.5724	.4923	.4214	.3674	.3258	.2936	.2692	.2512	.2382	.2289	.2224	.2180	.2149
	\$160	.5686	.4891	.4186	.3571	.3098	.2713	.2406	.2165	.1979	.1838	.1731	.1652	.1595
	\$250	.5637	.4849	.4150	.3534	.2996	.2529	.2152	.1840	.1584	.1375	.1206	.1071	.0964
	\$275	.5628	.4842	.4144	.3529	.2991	.2524	.2133	.1810	.1543	.1323	.1144	.0999	.0883
	\$380	.5610	.4826	.4130	.3518	.2982	.2515	.2112	.1767	.1474	.1230	.1028	.0860	.0722
55	\$120	.5685	.4869	.4144	.3615	.3200	.2881	.2644	.2471	.2348	.2263	.2204	.2164	.2138
	\$160	.5648	.4837	.4117	.3504	.3029	.2645	.2343	.2108	.1929	.1795	.1696	.1624	.1572
	\$250	.5599	.4794	.4081	.3453	.2906	.2444	.2069	.1761	.1510	.1307	.1145	.1018	.0919
	\$275	.5591	.4788	.4075	.3448	.2902	.2431	.2046	.1726	.1464	.1251	.1078	.0941	.0832
	\$380	.5573	.4772	.4062	.3437	.2892	.2420	.2015	.1670	.1384	.1146	.0950	.0790	.0659
	\$500	.5566	.4767	.4057	.3433	.2889	.2418	.2013	.1668	.1376	.1131	.0926	.0757	.0618
56	\$120	.5648	.4815	.4089	.3557	.3143	.2828	.2598	.2432	.2317	.2238	.2186	.2151	.2129
	\$160	.5611	.4783	.4048	.3439	.2961	.2579	.2281	.2052	.1881	.1755	.1663	.1598	.1551
	\$250	.5562	.4741	.4013	.3372	.2816	.2361	.1988	.1683	.1437	.1241	.1088	.0968	.0876
	\$275	.5554	.4734	.4007	.3368	.2812	.2344	.1960	.1644	.1387	.1180	.1015	.0885	.0784

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.5536	.4719	.3994	.3357	.2803	.2326	.1918	.1578	.1296	.1064	.0875	.0722	.0599
	\$500	.5530	.4714	.3989	.3353	.2800	.2323	.1916	.1572	.1284	.1043	.0845	.0684	.0552
	\$550	.5529	.4713	.3989	.3353	.2799	.2323	.1916	.1572	.1283	.1043	.0844	.0682	.0549
57	\$120	.5612	.4762	.4036	.3500	.3086	.2777	.2553	.2396	.2288	.2216	.2169	.2140	.2121
	\$160	.5576	.4730	.3980	.3373	.2893	.2513	.2220	.1999	.1835	.1717	.1633	.1574	.1533
	\$250	.5527	.4689	.3945	.3292	.2732	.2279	.1907	.1606	.1366	.1178	.1033	.0921	.0837
	\$275	.5519	.4682	.3939	.3287	.2722	.2259	.1876	.1564	.1312	.1112	.0955	.0834	.0740
	\$380	.5501	.4667	.3926	.3277	.2714	.2231	.1824	.1487	.1210	.0985	.0803	.0658	.0542
	\$500	.5495	.4662	.3922	.3273	.2711	.2229	.1820	.1478	.1193	.0958	.0768	.0614	.0491
	\$550	.5494	.4661	.3921	.3273	.2710	.2228	.1820	.1477	.1192	.0958	.0766	.0611	.0486
	\$550	.5494	.4661	.3921	.3273	.2710	.2228	.1820	.1477	.1192	.0958	.0766	.0611	.0486
58	\$120	.5578	.4710	.3983	.3444	.3031	.2726	.2510	.2361	.2261	.2196	.2155	.2130	.2114
	\$160	.5542	.4679	.3912	.3308	.2826	.2449	.2161	.1947	.1792	.1682	.1605	.1553	.1517
	\$250	.5493	.4638	.3878	.3212	.2652	.2197	.1827	.1531	.1298	.1118	.0981	.0877	.0801
	\$275	.5485	.4632	.3872	.3207	.2640	.2174	.1792	.1484	.1239	.1047	.0899	.0785	.0699
	\$380	.5468	.4616	.3860	.3197	.2625	.2137	.1732	.1398	.1127	.0908	.0734	.0597	.0489
	\$500	.5462	.4611	.3856	.3194	.2622	.2135	.1725	.1384	.1104	.0877	.0694	.0548	.0433
	\$550	.5461	.4611	.3855	.3193	.2622	.2135	.1725	.1384	.1103	.0875	.0691	.0544	.0427
59	\$120	.5545	.4659	.3931	.3387	.2976	.2677	.2468	.2328	.2236	.2178	.2143	.2121	.2109
	\$160	.5509	.4629	.3850	.3244	.2760	.2385	.2103	.1898	.1751	.1649	.1580	.1534	.1504
	\$250	.5461	.4588	.3812	.3133	.2573	.2116	.1748	.1457	.1232	.1061	.0932	.0837	.0768
	\$275	.5453	.4582	.3806	.3128	.2558	.2090	.1710	.1406	.1168	.0985	.0845	.0740	.0662
	\$380	.5436	.4567	.3794	.3118	.2536	.2045	.1641	.1311	.1045	.0834	.0668	.0539	.0440
	\$500	.5430	.4562	.3790	.3114	.2534	.2042	.1631	.1292	.1018	.0797	.0623	.0485	.0378
	\$550	.5429	.4561	.3789	.3114	.2533	.2041	.1630	.1292	.1016	.0795	.0619	.0480	.0372
60	\$120	.5515	.4610	.3879	.3332	.2922	.2629	.2429	.2297	.2213	.2162	.2132	.2114	.2104
	\$160	.5479	.4580	.3793	.3181	.2694	.2322	.2047	.1850	.1712	.1619	.1557	.1517	.1492
	\$250	.5431	.4540	.3747	.3056	.2494	.2035	.1670	.1385	.1168	.1006	.0886	.0800	.0738
	\$275	.5423	.4534	.3741	.3049	.2477	.2007	.1628	.1330	.1100	.0925	.0794	.0698	.0628
	\$380	.5405	.4519	.3729	.3039	.2448	.1955	.1551	.1224	.0965	.0762	.0605	.0485	.0395
	\$500	.5399	.4514	.3725	.3036	.2445	.1949	.1537	.1202	.0933	.0721	.0555	.0426	.0328
	\$550	.5398	.4513	.3724	.3035	.2445	.1948	.1537	.1201	.0931	.0718	.0550	.0420	.0321
	\$800	.5397	.4512	.3724	.3035	.2445	.1948	.1536	.1200	.0930	.0715	.0546	.0415	.0313
61	\$120	.5486	.4563	.3828	.3276	.2868	.2582	.2390	.2268	.2193	.2148	.2123	.2108	.2101
	\$160	.5450	.4533	.3738	.3117	.2629	.2261	.1993	.1804	.1676	.1592	.1537	.1503	.1482
	\$250	.5402	.4494	.3683	.2984	.2415	.1955	.1593	.1315	.1107	.0954	.0844	.0766	.0712
	\$275	.5394	.4487	.3677	.2974	.2396	.1923	.1548	.1256	.1033	.0868	.0747	.0659	.0598
	\$380	.5377	.4473	.3665	.2961	.2361	.1865	.1461	.1139	.0887	.0693	.0545	.0435	.0354
	\$500	.5371	.4468	.3661	.2958	.2358	.1856	.1444	.1113	.0851	.0647	.0490	.0371	.0282
	\$550	.5370	.4467	.3661	.2957	.2357	.1855	.1443	.1111	.0848	.0643	.0484	.0364	.0273
	\$800	.5369	.4466	.3660	.2957	.2357	.1855	.1443	.1110	.0846	.0639	.0479	.0357	.0265
62	\$120	.5458	.4518	.3777	.3221	.2815	.2536	.2354	.2241	.2174	.2136	.2115	.2104	.2098
	\$160	.5423	.4488	.3683	.3054	.2564	.2200	.1939	.1761	.1642	.1567	.1519	.1491	.1474
	\$250	.5375	.4449	.3620	.2913	.2337	.1876	.1517	.1247	.1048	.0905	.0804	.0735	.0689
	\$275	.5368	.4443	.3615	.2901	.2315	.1841	.1468	.1182	.0969	.0814	.0702	.0624	.0571
	\$380	.5350	.4428	.3603	.2883	.2275	.1775	.1372	.1056	.0811	.0626	.0489	.0388	.0316
	\$500	.5344	.4423	.3599	.2880	.2270	.1763	.1351	.1025	.0770	.0575	.0428	.0319	.0239
	\$550	.5344	.4423	.3598	.2880	.2269	.1762	.1350	.1023	.0767	.0571	.0422	.0311	.0230
	\$800	.5342	.4422	.3598	.2879	.2269	.1762	.1350	.1021	.0764	.0566	.0415	.0303	.0220
	\$1,000	.5342	.4421	.3597	.2879	.2269	.1762	.1350	.1021	.0764	.0565	.0415	.0302	.0219
63	\$120	.5434	.4474	.3727	.3166	.2763	.2491	.2319	.2216	.2157	.2125	.2109	.2100	.2096
	\$160	.5398	.4445	.3629	.2991	.2500	.2139	.1887	.1719	.1611	.1544	.1504	.1481	.1468

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.5351	.4406	.3558	.2842	.2258	.1796	.1442	.1180	.0991	.0858	.0768	.0708	.0669
	\$275	.5343	.4400	.3553	.2828	.2234	.1758	.1389	.1111	.0907	.0762	.0662	.0593	.0547
	\$380	.5326	.4385	.3541	.2806	.2189	.1685	.1284	.0973	.0737	.0563	.0436	.0346	.0283
	\$500	.5320	.4381	.3537	.2803	.2181	.1669	.1259	.0938	.0692	.0507	.0370	.0271	.0201
	\$550	.5319	.4380	.3537	.2803	.2181	.1669	.1258	.0935	.0688	.0501	.0363	.0263	.0191
	\$800	.5318	.4379	.3536	.2802	.2181	.1669	.1257	.0933	.0683	.0495	.0355	.0253	.0179
	\$1,000	.5318	.4379	.3536	.2802	.2181	.1669	.1257	.0933	.0683	.0494	.0354	.0252	.0178
64	\$120	.5411	.4433	.3677	.3110	.2710	.2448	.2287	.2194	.2143	.2117	.2104	.2097	.2095
	\$160	.5376	.4404	.3576	.2928	.2435	.2079	.1837	.1680	.1582	.1524	.1491	.1473	.1463
	\$250	.5329	.4365	.3498	.2771	.2180	.1717	.1368	.1114	.0937	.0815	.0735	.0684	.0652
	\$275	.5321	.4359	.3493	.2756	.2153	.1675	.1310	.1041	.0848	.0715	.0624	.0565	.0527
	\$380	.5304	.4345	.3481	.2729	.2103	.1595	.1196	.0891	.0666	.0502	.0387	.0307	.0253
	\$500	.5298	.4340	.3477	.2726	.2093	.1577	.1168	.0852	.0615	.0441	.0316	.0228	.0167
	\$550	.5297	.4339	.3477	.2726	.2093	.1575	.1166	.0849	.0610	.0435	.0308	.0218	.0156
	\$800	.5296	.4338	.3476	.2725	.2092	.1575	.1163	.0845	.0605	.0427	.0298	.0207	.0143
\$1,000	.5296	.4338	.3476	.2725	.2092	.1575	.1164	.0845	.0604	.0426	.0297	.0205	.0141	
65	\$120	.5391	.4394	.3626	.3055	.2658	.2405	.2256	.2173	.2130	.2110	.2100	.2096	.2094
	\$160	.5356	.4365	.3523	.2865	.2370	.2020	.1788	.1643	.1556	.1507	.1480	.1466	.1459
	\$250	.5309	.4327	.3439	.2700	.2101	.1637	.1294	.1051	.0885	.0776	.0706	.0664	.0638
	\$275	.5301	.4321	.3434	.2684	.2072	.1592	.1232	.0972	.0792	.0670	.0591	.0541	.0510
	\$380	.5284	.4307	.3423	.2654	.2016	.1504	.1108	.0811	.0596	.0445	.0342	.0273	.0228
	\$500	.5278	.4302	.3419	.2650	.2004	.1483	.1076	.0768	.0541	.0379	.0266	.0189	.0138
	\$550	.5277	.4301	.3419	.2650	.2004	.1482	.1073	.0763	.0535	.0371	.0257	.0178	.0126
	\$800	.5276	.4300	.3418	.2649	.2004	.1481	.1071	.0759	.0528	.0363	.0246	.0166	.0112
\$1,000	.5276	.4300	.3418	.2649	.2004	.1481	.1070	.0759	.0528	.0362	.0244	.0164	.0109	
66	\$120	.5373	.4357	.3576	.2998	.2606	.2364	.2227	.2155	.2120	.2104	.2097	.2094	.2093
	\$160	.5338	.4329	.3470	.2801	.2304	.1961	.1741	.1608	.1533	.1492	.1472	.1461	.1457
	\$250	.5291	.4291	.3384	.2629	.2021	.1557	.1221	.0989	.0836	.0740	.0681	.0646	.0627
	\$275	.5284	.4285	.3377	.2612	.1989	.1508	.1154	.0905	.0737	.0629	.0561	.0520	.0496
	\$380	.5267	.4271	.3366	.2579	.1929	.1412	.1019	.0732	.0529	.0392	.0301	.0242	.0206
	\$500	.5261	.4266	.3362	.2574	.1915	.1389	.0984	.0684	.0469	.0320	.0220	.0154	.0112
	\$550	.5260	.4266	.3362	.2573	.1914	.1387	.0980	.0679	.0462	.0311	.0210	.0143	.0100
	\$800	.5259	.4265	.3361	.2573	.1914	.1385	.0977	.0673	.0454	.0301	.0197	.0129	.0084
\$1,000	.5259	.4265	.3361	.2573	.1914	.1385	.0976	.0672	.0453	.0300	.0196	.0127	.0082	
67	\$120	.5358	.4324	.3525	.2941	.2554	.2324	.2200	.2139	.2111	.2100	.2095	.2093	.2093
	\$160	.5323	.4296	.3418	.2737	.2238	.1903	.1695	.1576	.1512	.1480	.1465	.1458	.1455
	\$250	.5277	.4258	.3331	.2558	.1940	.1476	.1148	.0929	.0791	.0707	.0659	.0632	.0618
	\$275	.5269	.4252	.3323	.2539	.1906	.1424	.1076	.0840	.0686	.0592	.0535	.0503	.0486
	\$380	.5252	.4238	.3311	.2504	.1840	.1319	.0931	.0654	.0465	.0342	.0264	.0217	.0189
	\$500	.5246	.4234	.3307	.2497	.1825	.1292	.0891	.0600	.0399	.0265	.0178	.0124	.0092
	\$550	.5245	.4233	.3307	.2497	.1823	.1290	.0887	.0594	.0391	.0255	.0167	.0112	.0079
	\$800	.5244	.4232	.3306	.2496	.1822	.1287	.0882	.0588	.0382	.0244	.0154	.0097	.0062
\$1,000	.5244	.4232	.3306	.2496	.1822	.1287	.0882	.0587	.0381	.0242	.0151	.0094	.0059	
68	\$120	.5346	.4294	.3474	.2883	.2502	.2285	.2175	.2125	.2105	.2097	.2094	.2093	.2093
	\$160	.5311	.4266	.3366	.2670	.2170	.1845	.1652	.1547	.1495	.1471	.1460	.1456	.1454
	\$250	.5265	.4229	.3279	.2486	.1857	.1393	.1075	.0871	.0748	.0679	.0641	.0622	.0612
	\$275	.5257	.4223	.3271	.2467	.1821	.1337	.0998	.0776	.0639	.0558	.0514	.0490	.0478
	\$380	.5240	.4209	.3258	.2429	.1750	.1224	.0841	.0577	.0404	.0296	.0232	.0196	.0175
	\$500	.5234	.4204	.3254	.2421	.1732	.1194	.0797	.0518	.0332	.0214	.0142	.0099	.0075
	\$550	.5234	.4204	.3254	.2420	.1731	.1191	.0792	.0511	.0323	.0203	.0130	.0086	.0062
	\$800	.5233	.4203	.3253	.2420	.1729	.1188	.0786	.0503	.0313	.0190	.0115	.0070	.0044

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
69	\$1,000	.5232	.4203	.3253	.2420	.1729	.1188	.0785	.0502	.0311	.0188	.0112	.0067	.0041
	\$120	.5337	.4268	.3421	.2822	.2449	.2248	.2153	.2114	.2099	.2095	.2093	.2093	.2093
	\$160	.5302	.4240	.3313	.2602	.2100	.1786	.1610	.1521	.1480	.1463	.1457	.1454	.1453
	\$250	.5256	.4203	.3229	.2413	.1771	.1308	.1002	.0815	.0710	.0654	.0627	.0614	.0608
	\$275	.5248	.4197	.3221	.2392	.1732	.1247	.0920	.0714	.0595	.0529	.0496	.0480	.0472
	\$380	.5231	.4183	.3207	.2353	.1656	.1125	.0749	.0500	.0346	.0255	.0205	.0179	.0166
	\$500	.5225	.4178	.3203	.2344	.1636	.1092	.0700	.0436	.0268	.0168	.0110	.0079	.0063
	\$550	.5224	.4178	.3203	.2343	.1635	.1088	.0694	.0428	.0258	.0156	.0098	.0066	.0049
	\$800	.5223	.4177	.3202	.2342	.1632	.1084	.0687	.0418	.0246	.0142	.0082	.0048	.0031
\$1,000	.5223	.4177	.3202	.2343	.1632	.1084	.0686	.0417	.0244	.0139	.0079	.0045	.0027	
70	\$120	.5330	.4245	.3366	.2757	.2393	.2211	.2133	.2105	.2096	.2093	.2093	.2093	.2092
	\$160	.5295	.4217	.3260	.2529	.2026	.1725	.1569	.1498	.1469	.1458	.1454	.1453	.1453
	\$250	.5249	.4180	.3179	.2336	.1679	.1218	.0927	.0761	.0675	.0634	.0616	.0608	.0606
	\$275	.5241	.4174	.3171	.2315	.1637	.1152	.0838	.0654	.0554	.0505	.0483	.0473	.0469
	\$380	.5224	.4161	.3158	.2275	.1556	.1020	.0653	.0424	.0291	.0219	.0183	.0167	.0159
	\$500	.5219	.4156	.3154	.2265	.1535	.0982	.0599	.0353	.0207	.0126	.0085	.0064	.0055
	\$550	.5218	.4156	.3154	.2264	.1533	.0978	.0592	.0344	.0196	.0114	.0071	.0050	.0041
	\$800	.5217	.4155	.3153	.2263	.1530	.0973	.0584	.0333	.0182	.0098	.0054	.0032	.0022
	\$1,000	.5217	.4155	.3153	.2263	.1530	.0972	.0583	.0331	.0180	.0095	.0051	.0029	.0018
71	\$120	.5324	.4212	.3151	.2476	.2182	.2106	.2094	.2093	.2092	.2092	.2092	.2092	.2092
	\$160	.5289	.4184	.3096	.2246	.1737	.1525	.1466	.1455	.1453	.1453	.1453	.1453	.1453
	\$250	.5243	.4148	.3069	.2093	.1355	.0909	.0702	.0629	.0609	.0605	.0604	.0604	.0604
	\$275	.5235	.4142	.3065	.2080	.1314	.0831	.0594	.0502	.0475	.0468	.0467	.0467	.0467
	\$380	.5218	.4128	.3055	.2055	.1238	.0678	.0366	.0226	.0175	.0159	.0155	.0154	.0154
	\$500	.5213	.4124	.3051	.2050	.1219	.0636	.0299	.0139	.0076	.0055	.0050	.0048	.0048
	\$550	.5212	.4123	.3051	.2050	.1217	.0631	.0290	.0127	.0063	.0041	.0035	.0034	.0033
	\$800	.5211	.4122	.3050	.2049	.1215	.0625	.0280	.0113	.0046	.0023	.0016	.0014	.0014
	\$1,000	.5211	.4122	.3050	.2049	.1215	.0624	.0278	.0110	.0042	.0019	.0012	.0011	.0010
72	\$120	.5324	.4210	.3099	.2365	.2126	.2094	.2092	.2092	.2092	.2092	.2092	.2092	.2092
	\$160	.5289	.4183	.3079	.2132	.1623	.1475	.1454	.1453	.1453	.1453	.1453	.1453	.1453
	\$250	.5243	.4146	.3052	.2007	.1207	.0780	.0637	.0608	.0604	.0604	.0604	.0604	.0604
	\$275	.5235	.4140	.3048	.1998	.1166	.0690	.0515	.0474	.0467	.0467	.0467	.0467	.0467
	\$380	.5218	.4127	.3038	.1982	.1091	.0514	.0253	.0174	.0157	.0154	.0154	.0154	.0154
	\$500	.5213	.4122	.3034	.1979	.1073	.0465	.0173	.0075	.0052	.0049	.0048	.0048	.0048
	\$550	.5212	.4121	.3034	.1979	.1071	.0459	.0163	.0062	.0038	.0034	.0033	.0033	.0033
	\$800	.5211	.4121	.3033	.1979	.1069	.0452	.0150	.0045	.0019	.0015	.0014	.0014	.0014
	\$1,000	.5211	.4121	.3033	.1979	.1068	.0451	.0147	.0042	.0016	.0011	.0010	.0010	.0010
73	\$120	.5324	.4210	.3096	.2250	.2096	.2092	.2092	.2092	.2092	.2092	.2092	.2092	.2092
	\$160	.5289	.4183	.3076	.2022	.1518	.1454	.1453	.1453	.1453	.1453	.1453	.1453	.1453
	\$250	.5243	.4146	.3049	.1956	.1051	.0664	.0607	.0604	.0604	.0604	.0604	.0604	.0604
	\$275	.5235	.4140	.3045	.1953	.1012	.0556	.0472	.0467	.0467	.0467	.0467	.0467	.0467
	\$380	.5218	.4127	.3035	.1947	.0949	.0343	.0173	.0155	.0154	.0154	.0154	.0154	.0154
	\$500	.5213	.4122	.3032	.1944	.0935	.0283	.0077	.0050	.0048	.0048	.0048	.0048	.0048
	\$550	.5212	.4121	.3031	.1944	.0933	.0276	.0064	.0035	.0033	.0033	.0033	.0033	.0033
	\$800	.5211	.4121	.3030	.1944	.0932	.0267	.0047	.0016	.0014	.0014	.0014	.0014	.0014
	\$1,000	.5211	.4120	.3030	.1944	.0931	.0265	.0044	.0012	.0010	.0010	.0010	.0010	.0010
74	\$120	.5324	.4210	.3096	.2166	.2092	.2092	.2092	.2092	.2092	.2092	.2092	.2092	.2092
	\$160	.5289	.4183	.3076	.1969	.1464	.1453	.1453	.1453	.1453	.1453	.1453	.1453	.1453
	\$250	.5243	.4146	.3049	.1952	.0937	.0612	.0604	.0604	.0604	.0604	.0604	.0604	.0604
	\$275	.5235	.4140	.3045	.1949	.0907	.0483	.0467	.0467	.0467	.0467	.0467	.0467	.0467
	\$380	.5218	.4127	.3035	.1943	.0870	.0222	.0154	.0154	.0154	.0154	.0154	.0154	.0154



((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.5213	.4122	.3032	.1941	.0864	.0148	.0049	.0048	.0048	.0048	.0048	.0048	.0048
	\$550	.5212	.4121	.3031	.1941	.0863	.0139	.0035	.0033	.0033	.0033	.0033	.0033	.0033
	\$800	.5211	.4121	.3030	.1940	.0862	.0128	.0015	.0014	.0014	.0014	.0014	.0014	.0014
	\$1,000	.5211	.4120	.3030	.1940	.0862	.0125	.0012	.0010	.0010	.0010	.0010	.0010	.0010

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.6591	.6094	.5648	.5246	.4880	.4546	.4240	.3975	.3816	.3682	.3569	.3473	.3391
37	\$120	.6529	.6019	.5562	.5151	.4777	.4437	.4126	.3913	.3758	.3628	.3518	.3425	.3347
38	\$120	.6467	.5944	.5476	.5055	.4674	.4328	.4036	.3853	.3702	.3575	.3468	.3379	.3309
39	\$120	.6406	.5870	.5391	.4961	.4572	.4219	.3974	.3796	.3647	.3523	.3420	.3339	.3276
40	\$120	.6345	.5795	.5306	.4866	.4469	.4128	.3915	.3739	.3593	.3473	.3378	.3304	.3246
	\$160	.6302	.5756	.5269	.4833	.4439	.4081	.3756	.3480	.3294	.3138	.3007	.2896	.2802
41	\$120	.6284	.5721	.5220	.4771	.4367	.4066	.3856	.3684	.3541	.3429	.3341	.3272	.3218
	\$160	.6241	.5682	.5184	.4738	.4337	.3973	.3642	.3410	.3229	.3078	.2951	.2843	.2753
42	\$120	.6223	.5647	.5134	.4675	.4263	.4006	.3798	.3628	.3493	.3388	.3307	.3243	.3193
	\$160	.6181	.5608	.5099	.4643	.4234	.3864	.3555	.3343	.3166	.3019	.2895	.2792	.2709
43	\$120	.6163	.5573	.5049	.4580	.4199	.3947	.3742	.3577	.3449	.3351	.3275	.3216	.3170
	\$160	.6121	.5535	.5014	.4549	.4132	.3755	.3486	.3278	.3105	.2961	.2842	.2746	.2670
44	\$120	.6104	.5500	.4965	.4487	.4139	.3889	.3687	.3530	.3410	.3317	.3246	.3191	.3150
	\$160	.6063	.5463	.4931	.4456	.4031	.3669	.3420	.3216	.3046	.2907	.2794	.2706	.2635
45	\$120	.6040	.5421	.4873	.4385	.4074	.3825	.3630	.3482	.3368	.3281	.3215	.3166	.3130
	\$160	.5999	.5384	.4840	.4355	.3921	.3593	.3349	.3148	.2983	.2850	.2746	.2664	.2600
46	\$120	.5976	.5343	.4782	.4316	.4008	.3765	.3578	.3436	.3329	.3248	.3188	.3144	.3112
	\$160	.5936	.5306	.4750	.4254	.3816	.3520	.3279	.3082	.2923	.2799	.2702	.2626	.2567
47	\$120	.5915	.5266	.4693	.4252	.3945	.3708	.3528	.3393	.3292	.3218	.3164	.3125	.3097
	\$160	.5874	.5230	.4661	.4155	.3742	.3449	.3211	.3019	.2869	.2752	.2662	.2592	.2538
	\$250	.5813	.5176	.4612	.4112	.3666	.3267	.2910	.2639	.2418	.2235	.2081	.1953	.1846
48	\$120	.5853	.5189	.4602	.4187	.3884	.3654	.3481	.3353	.3259	.3191	.3143	.3108	.3084
	\$160	.5813	.5153	.4571	.4055	.3670	.3379	.3144	.2960	.2818	.2708	.2624	.2560	.2512
	\$250	.5753	.5100	.4524	.4013	.3558	.3153	.2813	.2554	.2339	.2161	.2013	.1890	.1790
	\$275	.5741	.5089	.4514	.4004	.3551	.3146	.2785	.2499	.2269	.2078	.1918	.1785	.1673
49	\$120	.5792	.5112	.4512	.4123	.3825	.3602	.3436	.3315	.3228	.3167	.3124	.3094	.3073
	\$160	.5752	.5077	.4481	.3956	.3598	.3309	.3081	.2905	.2770	.2667	.2590	.2532	.2489
	\$250	.5693	.5025	.4435	.3913	.3450	.3039	.2726	.2472	.2262	.2090	.1947	.1832	.1739
	\$275	.5681	.5014	.4426	.3905	.3443	.3032	.2681	.2411	.2187	.2001	.1847	.1720	.1615
50	\$120	.5733	.5038	.4449	.4063	.3770	.3553	.3394	.3281	.3201	.3145	.3107	.3082	.3064
	\$160	.5694	.5003	.4394	.3886	.3528	.3243	.3022	.2854	.2726	.2630	.2559	.2507	.2469
	\$250	.5635	.4951	.4349	.3816	.3345	.2946	.2643	.2394	.2190	.2022	.1887	.1779	.1694
	\$275	.5624	.4941	.4340	.3808	.3338	.2921	.2592	.2327	.2109	.1929	.1781	.1660	.1562
51	\$120	.5676	.4964	.4389	.4004	.3717	.3506	.3355	.3249	.3176	.3126	.3093	.3071	.3057
	\$160	.5637	.4930	.4307	.3817	.3460	.3180	.2966	.2805	.2684	.2596	.2531	.2485	.2452
	\$250	.5579	.4879	.4262	.3719	.3239	.2861	.2562	.2318	.2119	.1958	.1831	.1730	.1652
	\$275	.5567	.4869	.4254	.3711	.3232	.2821	.2506	.2246	.2034	.1859	.1717	.1604	.1514
52	\$120	.5618	.4889	.4328	.3946	.3664	.3460	.3317	.3219	.3153	.3109	.3081	.3062	.3051
	\$160	.5580	.4856	.4218	.3747	.3392	.3118	.2911	.2758	.2645	.2564	.2506	.2465	.2437
	\$250	.5522	.4805	.4175	.3619	.3138	.2776	.2481	.2242	.2049	.1897	.1777	.1685	.1613
	\$275	.5510	.4795	.4166	.3612	.3124	.2731	.2420	.2166	.1958	.1790	.1657	.1552	.1469
	\$380	.5477	.4766	.4140	.3590	.3105	.2680	.2308	.1997	.1746	.1538	.1365	.1223	.1105
53	\$120	.5561	.4815	.4268	.3889	.3613	.3417	.3282	.3192	.3132	.3094	.3070	.3055	.3046

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$160	.5523	.4782	.4129	.3678	.3325	.3058	.2859	.2713	.2608	.2535	.2483	.2448	.2424
	\$250	.5466	.4732	.4087	.3520	.3053	.2693	.2402	.2168	.1983	.1839	.1728	.1643	.1578
	\$275	.5455	.4722	.4078	.3512	.3019	.2643	.2336	.2086	.1885	.1726	.1601	.1503	.1428
	\$380	.5421	.4694	.4053	.3491	.2998	.2568	.2196	.1900	.1656	.1454	.1289	.1154	.1043
54	\$120	.5506	.4742	.4211	.3834	.3564	.3376	.3250	.3167	.3114	.3081	.3061	.3049	.3042
	\$160	.5469	.4709	.4063	.3610	.3261	.3000	.2809	.2672	.2575	.2509	.2463	.2433	.2413
	\$250	.5412	.4660	.4000	.3421	.2970	.2612	.2324	.2097	.1921	.1785	.1682	.1604	.1547
	\$275	.5401	.4651	.3991	.3414	.2932	.2558	.2254	.2010	.1816	.1665	.1549	.1459	.1391
	\$380	.5368	.4622	.3967	.3393	.2892	.2457	.2098	.1808	.1569	.1375	.1216	.1089	.0986
55	\$120	.5454	.4671	.4155	.3781	.3517	.3338	.3220	.3145	.3099	.3071	.3054	.3045	.3039
	\$160	.5416	.4639	.3999	.3545	.3200	.2946	.2762	.2634	.2545	.2486	.2446	.2421	.2404
	\$250	.5360	.4591	.3915	.3330	.2889	.2533	.2250	.2031	.1863	.1736	.1641	.1570	.1519
	\$275	.5349	.4581	.3907	.3317	.2847	.2475	.2175	.1937	.1752	.1610	.1501	.1419	.1358
	\$380	.5316	.4553	.3883	.3297	.2788	.2351	.2004	.1719	.1487	.1299	.1148	.1029	.0935
	\$500	.5298	.4537	.3869	.3285	.2778	.2340	.1964	.1646	.1387	.1174	.0999	.0856	.0741
56	\$120	.5401	.4610	.4099	.3728	.3471	.3301	.3192	.3125	.3085	.3061	.3048	.3041	.3037
	\$160	.5364	.4567	.3933	.3479	.3139	.2891	.2717	.2598	.2518	.2465	.2431	.2410	.2397
	\$250	.5308	.4520	.3828	.3249	.2806	.2453	.2177	.1966	.1807	.1688	.1602	.1539	.1494
	\$275	.5297	.4510	.3820	.3221	.2761	.2390	.2096	.1866	.1689	.1556	.1456	.1382	.1328
	\$380	.5265	.4483	.3796	.3198	.2681	.2253	.1909	.1630	.1404	.1225	.1083	.0972	.0887
	\$500	.5246	.4467	.3783	.3187	.2672	.2229	.1853	.1544	.1292	.1087	.0920	.0786	.0678
	\$550	.5242	.4464	.3780	.3185	.2670	.2228	.1852	.1534	.1273	.1061	.0889	.0750	.0637
57	\$120	.5350	.4558	.4044	.3676	.3427	.3267	.3167	.3107	.3073	.3054	.3044	.3038	.3035
	\$160	.5314	.4497	.3870	.3415	.3079	.2840	.2675	.2565	.2493	.2447	.2419	.2402	.2391
	\$250	.5259	.4451	.3742	.3170	.2726	.2376	.2107	.1904	.1754	.1645	.1567	.1512	.1473
	\$275	.5248	.4442	.3735	.3139	.2677	.2308	.2020	.1798	.1631	.1506	.1415	.1349	.1302
	\$380	.5216	.4415	.3712	.3101	.2576	.2158	.1817	.1544	.1326	.1155	.1022	.0920	.0843
	\$500	.5197	.4399	.3699	.3090	.2567	.2121	.1748	.1447	.1202	.1004	.0846	.0720	.0621
	\$550	.5193	.4396	.3696	.3088	.2565	.2119	.1743	.1430	.1179	.0976	.0812	.0681	.0577
58	\$120	.5304	.4511	.3994	.3631	.3389	.3237	.3146	.3093	.3064	.3049	.3040	.3036	.3034
	\$160	.5268	.4433	.3812	.3357	.3026	.2795	.2639	.2537	.2473	.2433	.2409	.2395	.2387
	\$250	.5214	.4387	.3662	.3096	.2651	.2306	.2044	.1849	.1708	.1608	.1538	.1489	.1456
	\$275	.5203	.4378	.3654	.3062	.2599	.2233	.1951	.1737	.1579	.1463	.1380	.1322	.1281
	\$380	.5171	.4351	.3632	.3009	.2486	.2069	.1732	.1464	.1254	.1092	.0969	.0876	.0806
	\$500	.5153	.4336	.3619	.2999	.2467	.2018	.1653	.1357	.1118	.0928	.0779	.0662	.0572
	\$550	.5149	.4333	.3617	.2996	.2466	.2016	.1640	.1337	.1093	.0897	.0742	.0620	.0524
59	\$120	.5260	.4465	.3945	.3586	.3353	.3210	.3127	.3081	.3057	.3044	.3038	.3035	.3034
	\$160	.5224	.4369	.3755	.3300	.2974	.2751	.2605	.2512	.2455	.2421	.2401	.2390	.2384
	\$250	.5170	.4324	.3586	.3023	.2578	.2237	.1982	.1797	.1665	.1574	.1511	.1469	.1442
	\$275	.5159	.4315	.3575	.2986	.2522	.2159	.1884	.1679	.1530	.1423	.1349	.1298	.1263
	\$380	.5128	.4289	.3553	.2918	.2398	.1981	.1648	.1387	.1186	.1033	.0919	.0834	.0773
	\$500	.5110	.4274	.3541	.2907	.2368	.1920	.1559	.1268	.1037	.0856	.0716	.0608	.0526
	\$550	.5106	.4270	.3538	.2905	.2366	.1914	.1543	.1246	.1009	.0822	.0676	.0563	.0476
60	\$120	.5217	.4418	.3896	.3542	.3317	.3184	.3110	.3070	.3050	.3041	.3036	.3034	.3033
	\$160	.5182	.4309	.3697	.3243	.2923	.2709	.2572	.2488	.2439	.2411	.2395	.2386	.2382
	\$250	.5128	.4262	.3518	.2949	.2505	.2168	.1922	.1747	.1625	.1542	.1488	.1452	.1430
	\$275	.5117	.4253	.3496	.2910	.2444	.2086	.1818	.1622	.1483	.1386	.1320	.1276	.1247
	\$380	.5086	.4227	.3474	.2826	.2309	.1893	.1565	.1311	.1120	.0977	.0872	.0797	.0743
	\$500	.5068	.4212	.3462	.2815	.2268	.1823	.1465	.1181	.0958	.0786	.0656	.0558	.0485
	\$550	.5064	.4209	.3459	.2813	.2267	.1811	.1447	.1156	.0927	.0749	.0613	.0509	.0432
	\$800	.5057	.4203	.3454	.2809	.2263	.1808	.1435	.1131	.0889	.0698	.0549	.0434	.0345

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
61	\$120	.5177	.4373	.3848	.3499	.3284	.3161	.3095	.3061	.3045	.3038	.3035	.3033	.3033
	\$160	.5141	.4260	.3641	.3187	.2874	.2669	.2543	.2468	.2425	.2402	.2390	.2384	.2380
	\$250	.5088	.4202	.3452	.2877	.2433	.2103	.1865	.1700	.1588	.1515	.1468	.1438	.1420
	\$275	.5078	.4193	.3428	.2835	.2369	.2015	.1755	.1569	.1440	.1353	.1296	.1258	.1235
	\$380	.5047	.4168	.3396	.2743	.2222	.1807	.1484	.1239	.1058	.0925	.0830	.0764	.0717
	\$500	.5029	.4153	.3385	.2725	.2173	.1729	.1374	.1097	.0883	.0721	.0601	.0513	.0448
	\$550	.5025	.4150	.3382	.2723	.2168	.1715	.1354	.1069	.0849	.0681	.0555	.0461	.0392
	\$800	.5018	.4144	.3377	.2719	.2165	.1708	.1335	.1037	.0804	.0622	.0483	.0378	.0299
62	\$120	.5139	.4328	.3800	.3457	.3252	.3139	.3082	.3054	.3041	.3036	.3034	.3033	.3033
	\$160	.5103	.4211	.3585	.3131	.2825	.2631	.2515	.2449	.2414	.2395	.2386	.2381	.2379
	\$250	.5051	.4143	.3386	.2805	.2362	.2038	.1810	.1655	.1554	.1490	.1450	.1426	.1412
	\$275	.5040	.4135	.3361	.2760	.2293	.1944	.1693	.1518	.1400	.1323	.1274	.1243	.1224
	\$380	.5009	.4109	.3319	.2661	.2135	.1721	.1405	.1169	.0998	.0877	.0792	.0734	.0695
	\$500	.4992	.4095	.3308	.2634	.2079	.1634	.1284	.1014	.0811	.0660	.0550	.0471	.0416
	\$550	.4988	.4092	.3305	.2632	.2070	.1618	.1261	.0984	.0774	.0616	.0501	.0417	.0357
	\$800	.4980	.4086	.3300	.2628	.2066	.1606	.1236	.0945	.0721	.0550	.0421	.0326	.0256
\$1,000	.4979	.4084	.3299	.2627	.2066	.1606	.1236	.0943	.0714	.0540	.0408	.0310	.0237	
63	\$120	.5102	.4281	.3752	.3415	.3221	.3119	.3070	.3048	.3038	.3035	.3033	.3033	.3033
	\$160	.5067	.4162	.3527	.3075	.2777	.2595	.2490	.2433	.2404	.2390	.2383	.2380	.2379
	\$250	.5014	.4085	.3320	.2732	.2289	.1972	.1755	.1613	.1523	.1468	.1435	.1417	.1406
	\$275	.5004	.4076	.3293	.2683	.2216	.1873	.1633	.1470	.1363	.1296	.1255	.1230	.1216
	\$380	.4973	.4052	.3242	.2576	.2046	.1634	.1325	.1100	.0941	.0831	.0757	.0708	.0676
	\$500	.4956	.4037	.3230	.2542	.1983	.1538	.1193	.0932	.0740	.0601	.0502	.0434	.0387
	\$550	.4952	.4034	.3228	.2540	.1971	.1520	.1167	.0899	.0699	.0554	.0450	.0377	.0326
	\$800	.4945	.4028	.3223	.2536	.1965	.1502	.1136	.0854	.0639	.0480	.0363	.0278	.0218
\$1,000	.4943	.4027	.3222	.2535	.1965	.1502	.1134	.0848	.0631	.0467	.0347	.0259	.0196	
64	\$120	.5068	.4236	.3703	.3374	.3192	.3101	.3060	.3043	.3036	.3034	.3033	.3033	.3033
	\$160	.5033	.4113	.3470	.3019	.2731	.2560	.2467	.2419	.2396	.2385	.2381	.2379	.2378
	\$250	.4981	.4029	.3254	.2658	.2218	.1909	.1704	.1574	.1495	.1449	.1423	.1409	.1402
	\$275	.4971	.4021	.3225	.2607	.2140	.1804	.1574	.1424	.1329	.1272	.1239	.1220	.1209
	\$380	.4941	.3996	.3166	.2492	.1957	.1549	.1248	.1034	.0888	.0790	.0726	.0686	.0661
	\$500	.4923	.3982	.3154	.2453	.1887	.1442	.1104	.0853	.0673	.0546	.0459	.0401	.0363
	\$550	.4919	.3979	.3152	.2448	.1874	.1422	.1076	.0817	.0629	.0496	.0404	.0341	.0300
	\$800	.4912	.3973	.3147	.2444	.1864	.1399	.1038	.0764	.0561	.0414	.0309	.0236	.0186
\$1,000	.4910	.3972	.3146	.2443	.1863	.1398	.1034	.0757	.0550	.0399	.0291	.0214	.0161	
65	\$120	.5037	.4190	.3655	.3334	.3164	.3085	.3052	.3039	.3035	.3033	.3033	.3033	.3033
	\$160	.5003	.4066	.3413	.2964	.2685	.2528	.2446	.2407	.2390	.2382	.2379	.2378	.2378
	\$250	.4951	.3976	.3188	.2585	.2147	.1847	.1655	.1538	.1471	.1433	.1414	.1404	.1399
	\$275	.4941	.3968	.3159	.2531	.2064	.1736	.1519	.1382	.1300	.1252	.1226	.1212	.1205
	\$380	.4911	.3944	.3094	.2408	.1869	.1463	.1172	.0972	.0838	.0753	.0700	.0668	.0649
	\$500	.4893	.3930	.3080	.2364	.1792	.1347	.1016	.0776	.0609	.0496	.0422	.0374	.0344
	\$550	.4890	.3927	.3078	.2356	.1777	.1325	.0985	.0737	.0563	.0443	.0363	.0311	.0278
	\$800	.4882	.3921	.3073	.2353	.1763	.1297	.0941	.0678	.0487	.0353	.0261	.0199	.0158
\$1,000	.4881	.3920	.3072	.2352	.1762	.1295	.0935	.0668	.0474	.0336	.0240	.0175	.0131	
66	\$120	.5010	.4145	.3607	.3295	.3139	.3072	.3046	.3036	.3034	.3033	.3033	.3033	.3032
	\$160	.4976	.4019	.3356	.2909	.2642	.2499	.2429	.2398	.2385	.2380	.2379	.2378	.2378
	\$250	.4925	.3927	.3124	.2513	.2076	.1788	.1609	.1506	.1450	.1421	.1406	.1400	.1397
	\$275	.4914	.3919	.3093	.2456	.1989	.1671	.1467	.1344	.1274	.1236	.1216	.1206	.1202
	\$380	.4884	.3895	.3026	.2325	.1781	.1380	.1099	.0913	.0794	.0721	.0678	.0654	.0640
	\$500	.4867	.3881	.3008	.2277	.1696	.1253	.0930	.0704	.0551	.0452	.0389	.0351	.0328
\$550	.4863	.3878	.3005	.2268	.1680	.1229	.0896	.0661	.0501	.0396	.0328	.0286	.0261	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$800	.4856	.3872	.3001	.2262	.1661	.1196	.0847	.0594	.0418	.0298	.0219	.0168	.0136
	\$1,000	.4854	.3871	.3000	.2261	.1661	.1191	.0839	.0583	.0402	.0278	.0195	.0141	.0107
67	\$120	.4985	.4096	.3555	.3255	.3115	.3060	.3040	.3035	.3033	.3033	.3033	.3032	.3032
	\$160	.4951	.3970	.3294	.2851	.2598	.2470	.2413	.2390	.2382	.2379	.2378	.2378	.2378
	\$250	.4900	.3877	.3055	.2434	.2001	.1726	.1564	.1476	.1432	.1411	.1401	.1397	.1395
	\$275	.4890	.3869	.3023	.2374	.1909	.1602	.1414	.1307	.1250	.1222	.1208	.1202	.1200
	\$380	.4860	.3846	.2954	.2236	.1686	.1291	.1024	.0854	.0751	.0692	.0659	.0642	.0634
	\$500	.4843	.3832	.2932	.2184	.1593	.1152	.0840	.0629	.0494	.0410	.0360	.0332	.0316
	\$550	.4839	.3829	.2930	.2174	.1576	.1125	.0803	.0584	.0440	.0350	.0296	.0265	.0247
	\$800	.4832	.3823	.2925	.2164	.1553	.1086	.0746	.0508	.0348	.0245	.0180	.0140	.0117
	\$1,000	.4830	.3822	.2924	.2164	.1551	.1081	.0736	.0494	.0329	.0222	.0154	.0112	.0087
68	\$120	.4965	.4047	.3503	.3216	.3093	.3050	.3037	.3033	.3033	.3033	.3032	.3032	.3032
	\$160	.4931	.3922	.3231	.2792	.2555	.2445	.2401	.2385	.2380	.2378	.2378	.2378	.2378
	\$250	.4880	.3832	.2986	.2354	.1926	.1666	.1522	.1451	.1417	.1403	.1398	.1395	.1395
	\$275	.4869	.3824	.2954	.2291	.1827	.1534	.1365	.1275	.1232	.1212	.1203	.1200	.1199
	\$380	.4840	.3801	.2883	.2145	.1589	.1201	.0950	.0799	.0714	.0668	.0645	.0634	.0629
	\$500	.4823	.3787	.2858	.2089	.1488	.1050	.0751	.0559	.0442	.0374	.0337	.0318	.0308
	\$550	.4819	.3784	.2856	.2078	.1469	.1021	.0711	.0509	.0385	.0312	.0271	.0249	.0237
	\$800	.4812	.3779	.2851	.2066	.1442	.0976	.0646	.0425	.0284	.0198	.0148	.0119	.0104
	\$1,000	.4810	.3777	.2850	.2065	.1438	.0968	.0634	.0408	.0262	.0173	.0119	.0089	.0072
69	\$120	.4949	.4000	.3453	.3181	.3075	.3043	.3035	.3033	.3033	.3033	.3032	.3032	.3032
	\$160	.4915	.3876	.3171	.2737	.2517	.2425	.2391	.2381	.2378	.2378	.2378	.2378	.2378
	\$250	.4865	.3794	.2920	.2276	.1854	.1611	.1487	.1431	.1407	.1399	.1396	.1395	.1394
	\$275	.4854	.3786	.2888	.2211	.1750	.1472	.1322	.1250	.1218	.1205	.1200	.1199	.1198
	\$380	.4825	.3763	.2817	.2059	.1496	.1117	.0884	.0752	.0684	.0651	.0636	.0630	.0627
	\$500	.4808	.3749	.2792	.1999	.1387	.0953	.0669	.0497	.0399	.0347	.0321	.0308	.0303
	\$550	.4804	.3747	.2788	.1987	.1366	.0921	.0626	.0443	.0338	.0282	.0252	.0238	.0232
	\$800	.4797	.3741	.2784	.1972	.1335	.0870	.0552	.0350	.0229	.0161	.0124	.0105	.0096
	\$1,000	.4795	.3740	.2783	.1971	.1331	.0860	.0538	.0331	.0205	.0133	.0094	.0073	.0063
70	\$120	.4937	.3946	.3394	.3142	.3059	.3037	.3033	.3033	.3033	.3032	.3032	.3032	.3032
	\$160	.4903	.3826	.3100	.2673	.2477	.2405	.2384	.2379	.2378	.2378	.2378	.2378	.2378
	\$250	.4852	.3757	.2846	.2185	.1772	.1553	.1453	.1414	.1400	.1396	.1395	.1394	.1394
	\$275	.4842	.3749	.2814	.2116	.1660	.1404	.1279	.1227	.1207	.1201	.1199	.1198	.1198
	\$380	.4813	.3726	.2745	.1958	.1387	.1021	.0812	.0706	.0658	.0637	.0630	.0627	.0626
	\$500	.4796	.3713	.2720	.1894	.1268	.0841	.0579	.0432	.0358	.0323	.0308	.0302	.0300
	\$550	.4792	.3710	.2715	.1882	.1245	.0805	.0531	.0375	.0294	.0255	.0238	.0231	.0228
	\$800	.4785	.3705	.2711	.1866	.1210	.0746	.0448	.0272	.0176	.0128	.0105	.0095	.0091
	\$1,000	.4783	.3703	.2710	.1863	.1204	.0735	.0430	.0249	.0149	.0097	.0073	.0062	.0057
71	\$120	.4930	.3894	.3337	.3109	.3047	.3034	.3033	.3033	.3032	.3032	.3032	.3032	.3032
	\$160	.4896	.3780	.3030	.2613	.2443	.2392	.2380	.2378	.2378	.2378	.2378	.2378	.2378
	\$250	.4846	.3730	.2776	.2097	.1695	.1502	.1427	.1403	.1396	.1395	.1394	.1394	.1394
	\$275	.4836	.3722	.2745	.2025	.1574	.1344	.1246	.1212	.1201	.1199	.1198	.1198	.1198
	\$380	.4806	.3699	.2680	.1861	.1281	.0931	.0751	.0671	.0641	.0630	.0627	.0626	.0626
	\$500	.4789	.3686	.2657	.1795	.1153	.0735	.0498	.0381	.0329	.0309	.0302	.0300	.0299
	\$550	.4786	.3684	.2653	.1783	.1128	.0695	.0446	.0319	.0262	.0239	.0231	.0228	.0227
	\$800	.4778	.3678	.2649	.1765	.1088	.0628	.0353	.0206	.0136	.0106	.0094	.0090	.0089
	\$1,000	.4777	.3677	.2648	.1762	.1080	.0614	.0332	.0180	.0106	.0074	.0061	.0056	.0054
72	\$120	.4927	.3826	.3262	.3073	.3037	.3033	.3033	.3032	.3032	.3032	.3032	.3032	.3032
	\$160	.4893	.3747	.2937	.2537	.2409	.2382	.2378	.2378	.2378	.2378	.2378	.2378	.2378
	\$250	.4842	.3708	.2688	.1978	.1597	.1448	.1405	.1396	.1395	.1394	.1394	.1394	.1394
	\$275	.4832	.3701	.2661	.1902	.1464	.1276	.1216	.1201	.1198	.1198	.1198	.1198	.1198

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.4803	.3678	.2607	.1733	.1139	.0820	.0686	.0641	.0629	.0626	.0626	.0626	.0626
	\$500	.4786	.3665	.2588	.1669	.0997	.0598	.0407	.0332	.0307	.0301	.0299	.0299	.0299
	\$550	.4782	.3662	.2586	.1656	.0970	.0553	.0348	.0265	.0237	.0229	.0227	.0227	.0227
	\$800	.4775	.3657	.2582	.1638	.0924	.0474	.0240	.0139	.0103	.0092	.0089	.0088	.0088
	\$1,000	.4773	.3656	.2581	.1634	.0915	.0457	.0215	.0110	.0071	.0058	.0055	.0054	.0054
73	\$120	.4926	.3765	.3184	.3046	.3033	.3033	.3032	.3032	.3032	.3032	.3032	.3032	.3032
	\$160	.4892	.3739	.2836	.2465	.2386	.2378	.2378	.2378	.2378	.2378	.2378	.2378	.2378
	\$250	.4842	.3701	.2606	.1850	.1504	.1411	.1396	.1394	.1394	.1394	.1394	.1394	.1394
	\$275	.4832	.3693	.2586	.1770	.1354	.1225	.1201	.1198	.1198	.1198	.1198	.1198	.1198
	\$380	.4802	.3670	.2553	.1604	.0990	.0720	.0643	.0628	.0626	.0626	.0626	.0626	.0626
	\$500	.4785	.3658	.2544	.1546	.0832	.0466	.0337	.0305	.0300	.0299	.0299	.0299	.0299
	\$550	.4782	.3655	.2542	.1535	.0802	.0413	.0271	.0235	.0228	.0227	.0227	.0227	.0227
	\$800	.4775	.3649	.2538	.1519	.0750	.0319	.0148	.0100	.0090	.0088	.0088	.0088	.0088
	\$1,000	.4773	.3648	.2537	.1516	.0739	.0298	.0119	.0067	.0056	.0054	.0054	.0054	.0054
74	\$120	.4926	.3764	.3135	.3037	.3033	.3032	.3032	.3032	.3032	.3032	.3032	.3032	.3032
	\$160	.4892	.3739	.2769	.2425	.2380	.2378	.2378	.2378	.2378	.2378	.2378	.2378	.2378
	\$250	.4842	.3700	.2564	.1766	.1453	.1399	.1395	.1394	.1394	.1394	.1394	.1394	.1394
	\$275	.4832	.3692	.2556	.1684	.1291	.1207	.1198	.1198	.1198	.1198	.1198	.1198	.1198
	\$380	.4802	.3670	.2540	.1527	.0894	.0670	.0630	.0626	.0626	.0626	.0626	.0626	.0626
	\$500	.4785	.3657	.2531	.1478	.0725	.0392	.0311	.0300	.0299	.0299	.0299	.0299	.0299
	\$550	.4782	.3654	.2529	.1470	.0693	.0334	.0242	.0228	.0227	.0227	.0227	.0227	.0227
	\$800	.4775	.3649	.2526	.1457	.0638	.0229	.0110	.0090	.0088	.0088	.0088	.0088	.0088
	\$1,000	.4773	.3647	.2525	.1454	.0626	.0204	.0078	.0056	.0054	.0054	.0054	.0054	.0054

\* 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 ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
36	\$120	.0021	.0095	.0217	.0379	.0788	.1286	.1851	.2472
37	\$120	.0018	.0085	.0200	.0352	.0745	.1228	.1780	.2389
38	\$120	.0015	.0076	.0183	.0327	.0703	.1170	.1709	.2307
39	\$120	.0013	.0068	.0167	.0302	.0662	.1113	.1639	.2225
40	\$120	.0011	.0060	.0151	.0278	.0621	.1057	.1568	.2143
	\$160	.0011	.0060	.0151	.0278	.0621	.1057	.1568	.2143
41	\$120	.0009	.0053	.0136	.0256	.0581	.1001	.1499	.2062
	\$160	.0009	.0053	.0136	.0256	.0581	.1001	.1499	.2062
42	\$120	.0007	.0046	.0123	.0234	.0542	.0947	.1431	.1982
	\$160	.0007	.0046	.0123	.0234	.0542	.0947	.1431	.1982
43	\$120	.0006	.0040	.0110	.0213	.0505	.0894	.1364	.1903
	\$160	.0006	.0040	.0110	.0213	.0505	.0894	.1364	.1903
44	\$120	.0005	.0034	.0097	.0192	.0468	.0841	.1297	.1824
	\$160	.0005	.0034	.0097	.0192	.0468	.0841	.1297	.1824
45	\$120	.0004	.0029	.0086	.0173	.0432	.0789	.1231	.1746

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
46	\$160	.0004	.0029	.0086	.0173	.0432	.0789	.1231	.1746
	\$120	.0003	.0025	.0075	.0155	.0397	.0738	.1166	.1669
	\$160	.0003	.0025	.0075	.0155	.0397	.0738	.1166	.1669
47	\$120	.0002	.0021	.0065	.0138	.0364	.0689	.1102	.1592
	\$160	.0002	.0021	.0065	.0138	.0364	.0689	.1102	.1592
	\$250	.0002	.0021	.0065	.0138	.0364	.0689	.1102	.1592
48	\$120	.0002	.0017	.0056	.0122	.0332	.0641	.1038	.1518
	\$160	.0002	.0017	.0056	.0122	.0332	.0641	.1038	.1516
	\$250	.0002	.0017	.0056	.0122	.0332	.0641	.1038	.1516
	\$275	.0002	.0017	.0056	.0122	.0332	.0641	.1038	.1516
49	\$120	.0001	.0014	.0049	.0108	.0303	.0596	.0980	.1455
	\$160	.0001	.0014	.0049	.0108	.0303	.0596	.0980	.1444
	\$250	.0001	.0014	.0049	.0108	.0303	.0596	.0980	.1444
	\$275	.0001	.0014	.0049	.0108	.0303	.0596	.0980	.1444
50	\$120	.0001	.0012	.0042	.0095	.0276	.0553	.0922	.1395
	\$160	.0001	.0012	.0042	.0095	.0276	.0553	.0922	.1373
	\$250	.0001	.0012	.0042	.0095	.0276	.0553	.0922	.1373
	\$275	.0001	.0012	.0042	.0095	.0276	.0553	.0922	.1373
51	\$120	.0001	.0010	.0036	.0083	.0249	.0511	.0866	.1337
	\$160	.0001	.0010	.0036	.0083	.0249	.0511	.0865	.1305
	\$250	.0001	.0010	.0036	.0083	.0249	.0511	.0865	.1303
	\$275	.0001	.0010	.0036	.0083	.0249	.0511	.0865	.1303
52	\$120	.0001	.0008	.0030	.0072	.0224	.0470	.0815	.1280
	\$160	.0001	.0008	.0030	.0072	.0224	.0470	.0809	.1239
	\$250	.0001	.0008	.0030	.0072	.0224	.0470	.0809	.1233
	\$275	.0001	.0008	.0030	.0072	.0224	.0470	.0809	.1233
	\$380	.0001	.0008	.0030	.0072	.0224	.0470	.0809	.1233
53	\$120	.0001	.0006	.0025	.0062	.0200	.0430	.0766	.1224
	\$160	.0001	.0006	.0025	.0062	.0200	.0430	.0753	.1175
	\$250	.0001	.0006	.0025	.0062	.0200	.0430	.0753	.1163
	\$275	.0001	.0006	.0025	.0062	.0200	.0430	.0753	.1163
	\$380	.0001	.0006	.0025	.0062	.0200	.0430	.0753	.1163
54	\$120	.0001	.0005	.0021	.0052	.0177	.0391	.0718	.1168
	\$160	.0001	.0005	.0021	.0052	.0177	.0391	.0700	.1112
	\$250	.0001	.0005	.0021	.0052	.0177	.0391	.0698	.1094
	\$275	.0001	.0005	.0021	.0052	.0177	.0391	.0698	.1094
	\$380	.0001	.0005	.0021	.0052	.0177	.0391	.0698	.1094
55	\$120	.0001	.0004	.0017	.0044	.0155	.0355	.0672	.1113
	\$160	.0001	.0004	.0017	.0044	.0155	.0354	.0649	.1052
	\$250	.0001	.0004	.0017	.0044	.0155	.0354	.0644	.1025
	\$275	.0001	.0004	.0017	.0044	.0155	.0354	.0644	.1025
	\$380	.0001	.0004	.0017	.0044	.0155	.0354	.0644	.1025
	\$500	.0001	.0004	.0017	.0044	.0155	.0354	.0644	.1025

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
56	\$120	.0001	.0003	.0013	.0036	.0134	.0321	.0627	.1059
	\$160	.0001	.0003	.0013	.0036	.0134	.0317	.0599	.0993
	\$250	.0001	.0003	.0013	.0036	.0134	.0317	.0591	.0957
	\$275	.0001	.0003	.0013	.0036	.0134	.0317	.0592	.0957
	\$380	.0001	.0003	.0013	.0036	.0134	.0317	.0592	.0957
	\$500	.0001	.0003	.0013	.0036	.0134	.0317	.0591	.0957
	\$550	.0001	.0003	.0013	.0036	.0135	.0317	.0592	.0957
57	\$120	.0001	.0002	.0010	.0029	.0115	.0289	.0582	.1006
	\$160	.0001	.0002	.0010	.0029	.0115	.0283	.0551	.0934
	\$250	.0001	.0002	.0010	.0029	.0115	.0282	.0540	.0890
	\$275	.0001	.0002	.0010	.0029	.0115	.0282	.0540	.0890
	\$380	.0001	.0002	.0010	.0029	.0115	.0282	.0540	.0890
	\$500	.0001	.0002	.0010	.0029	.0115	.0282	.0540	.0890
	\$550	.0001	.0002	.0010	.0029	.0115	.0282	.0540	.0890
58	\$120	.0000	.0001	.0008	.0023	.0098	.0259	.0539	.0953
	\$160	.0000	.0001	.0008	.0023	.0098	.0250	.0505	.0876
	\$250	.0000	.0001	.0008	.0023	.0098	.0249	.0489	.0824
	\$275	.0000	.0001	.0008	.0023	.0098	.0249	.0489	.0824
	\$380	.0000	.0001	.0008	.0023	.0098	.0249	.0489	.0824
	\$500	.0000	.0001	.0008	.0023	.0098	.0249	.0489	.0824
	\$550	.0000	.0001	.0008	.0023	.0098	.0249	.0489	.0824
59	\$120	.0000	.0001	.0006	.0018	.0081	.0230	.0496	.0901
	\$160	.0000	.0001	.0006	.0018	.0081	.0220	.0460	.0820
	\$250	.0000	.0001	.0006	.0018	.0081	.0217	.0440	.0761
	\$275	.0000	.0001	.0006	.0018	.0081	.0217	.0440	.0760
	\$380	.0000	.0001	.0006	.0018	.0081	.0217	.0440	.0758
	\$500	.0000	.0001	.0006	.0018	.0081	.0217	.0440	.0758
	\$550	.0000	.0001	.0006	.0018	.0081	.0217	.0440	.0758
60	\$120	.0000	.0001	.0004	.0014	.0067	.0202	.0455	.0849
	\$160	.0000	.0001	.0004	.0014	.0067	.0191	.0416	.0763
	\$250	.0000	.0001	.0004	.0014	.0067	.0187	.0392	.0699
	\$275	.0000	.0001	.0004	.0014	.0067	.0187	.0392	.0697
	\$380	.0000	.0001	.0004	.0014	.0067	.0187	.0392	.0693
	\$500	.0000	.0001	.0004	.0014	.0067	.0187	.0392	.0693
	\$550	.0000	.0001	.0004	.0014	.0067	.0187	.0392	.0693
61	\$120	.0000	.0001	.0003	.0010	.0055	.0176	.0414	.0798
	\$160	.0000	.0001	.0003	.0010	.0054	.0164	.0374	.0708
	\$250	.0000	.0001	.0003	.0010	.0053	.0158	.0346	.0638
	\$275	.0000	.0001	.0003	.0010	.0053	.0158	.0346	.0635
	\$380	.0000	.0001	.0003	.0010	.0053	.0158	.0346	.0630
	\$500	.0000	.0001	.0003	.0010	.0053	.0158	.0346	.0630
	\$550	.0000	.0001	.0003	.0010	.0053	.0158	.0346	.0630

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
62	\$800	.0000	.0001	.0003	.0010	.0053	.0158	.0346	.0630
	\$120	.0000	.0001	.0002	.0007	.0044	.0151	.0375	.0747
	\$160	.0000	.0001	.0002	.0007	.0042	.0139	.0333	.0653
	\$250	.0000	.0001	.0002	.0007	.0042	.0132	.0303	.0579
	\$275	.0000	.0001	.0002	.0007	.0042	.0132	.0302	.0575
	\$380	.0000	.0001	.0002	.0007	.0042	.0132	.0301	.0567
	\$500	.0000	.0001	.0002	.0007	.0042	.0132	.0301	.0567
	\$550	.0000	.0001	.0002	.0007	.0042	.0132	.0301	.0567
	\$800	.0000	.0001	.0002	.0007	.0042	.0132	.0301	.0567
	\$1,000	.0000	.0001	.0002	.0007	.0042	.0132	.0301	.0567
63	\$120	.0000	.0000	.0001	.0005	.0034	.0128	.0336	.0697
	\$160	.0000	.0000	.0001	.0005	.0032	.0115	.0293	.0599
	\$250	.0000	.0000	.0001	.0005	.0032	.0107	.0262	.0521
	\$275	.0000	.0000	.0001	.0005	.0032	.0107	.0261	.0516
	\$380	.0000	.0000	.0001	.0005	.0032	.0107	.0258	.0506
	\$500	.0000	.0000	.0001	.0005	.0032	.0107	.0258	.0506
	\$550	.0000	.0000	.0001	.0005	.0032	.0107	.0258	.0506
	\$800	.0000	.0000	.0001	.0005	.0032	.0107	.0258	.0506
	\$1,000	.0000	.0000	.0001	.0005	.0032	.0107	.0258	.0506
64	\$120	.0000	.0000	.0001	.0003	.0025	.0106	.0298	.0647
	\$160	.0000	.0000	.0001	.0003	.0024	.0094	.0255	.0546
	\$250	.0000	.0000	.0001	.0003	.0023	.0085	.0223	.0464
	\$275	.0000	.0000	.0001	.0003	.0023	.0085	.0221	.0458
	\$380	.0000	.0000	.0001	.0003	.0023	.0085	.0218	.0447
	\$500	.0000	.0000	.0001	.0003	.0023	.0085	.0218	.0446
	\$550	.0000	.0000	.0001	.0003	.0023	.0085	.0218	.0446
	\$800	.0000	.0000	.0001	.0003	.0023	.0085	.0218	.0446
	\$1,000	.0000	.0000	.0001	.0003	.0023	.0085	.0218	.0446
65	\$120	.0000	.0000	.0001	.0002	.0018	.0087	.0262	.0596
	\$160	.0000	.0000	.0001	.0002	.0017	.0074	.0218	.0493
	\$250	.0000	.0000	.0001	.0002	.0016	.0066	.0186	.0409
	\$275	.0000	.0000	.0001	.0002	.0016	.0066	.0184	.0402
	\$380	.0000	.0000	.0001	.0002	.0016	.0066	.0180	.0389
	\$500	.0000	.0000	.0001	.0002	.0016	.0066	.0180	.0387
	\$550	.0000	.0000	.0001	.0002	.0016	.0066	.0180	.0387
	\$800	.0000	.0000	.0001	.0002	.0016	.0066	.0180	.0387
	\$1,000	.0000	.0000	.0001	.0002	.0016	.0066	.0180	.0387
66	\$120	.0000	.0000	.0000	.0001	.0013	.0068	.0226	.0546
	\$160	.0000	.0000	.0000	.0001	.0011	.0057	.0183	.0440
	\$250	.0000	.0000	.0000	.0001	.0010	.0049	.0151	.0354
	\$275	.0000	.0000	.0000	.0001	.0010	.0049	.0149	.0347
	\$380	.0000	.0000	.0000	.0001	.0010	.0048	.0145	.0333
	\$500	.0000	.0000	.0000	.0001	.0010	.0048	.0144	.0330



((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$550	.0000	.0000	.0000	.0001	.0010	.0048	.0144	.0331
	\$800	.0000	.0000	.0000	.0001	.0010	.0048	.0144	.0330
	\$1,000	.0000	.0000	.0000	.0001	.0010	.0048	.0144	.0330
67	\$120	.0000	.0000	.0000	.0001	.0008	.0052	.0192	.0495
	\$160	.0000	.0000	.0000	.0001	.0007	.0042	.0150	.0388
	\$250	.0000	.0000	.0000	.0001	.0006	.0035	.0119	.0301
	\$275	.0000	.0000	.0000	.0001	.0006	.0034	.0117	.0293
	\$380	.0000	.0000	.0000	.0001	.0006	.0034	.0112	.0278
	\$500	.0000	.0000	.0000	.0001	.0006	.0034	.0112	.0275
	\$550	.0000	.0000	.0000	.0001	.0006	.0034	.0112	.0275
	\$800	.0000	.0000	.0000	.0001	.0006	.0034	.0112	.0275
	\$1,000	.0000	.0000	.0000	.0001	.0006	.0034	.0112	.0275
68	\$120	.0000	.0000	.0000	.0001	.0005	.0038	.0159	.0444
	\$160	.0000	.0000	.0000	.0001	.0004	.0029	.0119	.0336
	\$250	.0000	.0000	.0000	.0001	.0003	.0023	.0090	.0249
	\$275	.0000	.0000	.0000	.0001	.0003	.0023	.0087	.0241
	\$380	.0000	.0000	.0000	.0001	.0003	.0022	.0083	.0226
	\$500	.0000	.0000	.0000	.0001	.0003	.0022	.0082	.0223
	\$550	.0000	.0000	.0000	.0001	.0003	.0022	.0082	.0223
	\$800	.0000	.0000	.0000	.0001	.0003	.0022	.0082	.0222
	\$1,000	.0000	.0000	.0000	.0001	.0003	.0022	.0082	.0222
69	\$120	.0000	.0000	.0000	.0001	.0003	.0026	.0126	.0391
	\$160	.0000	.0000	.0000	.0001	.0002	.0018	.0090	.0283
	\$250	.0000	.0000	.0000	.0001	.0002	.0014	.0063	.0199
	\$275	.0000	.0000	.0000	.0001	.0002	.0013	.0061	.0191
	\$380	.0000	.0000	.0000	.0001	.0002	.0013	.0057	.0175
	\$500	.0000	.0000	.0000	.0001	.0002	.0013	.0056	.0172
	\$550	.0000	.0000	.0000	.0001	.0002	.0013	.0056	.0172
	\$800	.0000	.0000	.0000	.0001	.0002	.0013	.0056	.0172
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0013	.0056	.0172
70	\$120	.0000	.0000	.0000	.0001	.0002	.0015	.0095	.0336
	\$160	.0000	.0000	.0000	.0001	.0002	.0010	.0063	.0230
	\$250	.0000	.0000	.0000	.0001	.0002	.0007	.0040	.0149
	\$275	.0000	.0000	.0000	.0001	.0002	.0007	.0039	.0141
	\$380	.0000	.0000	.0000	.0001	.0002	.0006	.0035	.0127
	\$500	.0000	.0000	.0000	.0001	.0002	.0006	.0034	.0123
	\$550	.0000	.0000	.0000	.0001	.0002	.0006	.0034	.0123
	\$800	.0000	.0000	.0000	.0001	.0002	.0006	.0034	.0123
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0006	.0034	.0123
71	\$120	.0000	.0000	.0000	.0000	.0001	.0001	.0011	.0121
	\$160	.0000	.0000	.0000	.0000	.0001	.0001	.0005	.0060
	\$250	.0000	.0000	.0000	.0000	.0001	.0001	.0002	.0027
	\$275	.0000	.0000	.0000	.0000	.0001	.0001	.0002	.0025

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0000	.0000	.0000	.0000	.0001	.0001	.0002	.0021
	\$500	.0000	.0000	.0000	.0000	.0001	.0001	.0002	.0020
	\$550	.0000	.0000	.0000	.0000	.0001	.0001	.0002	.0020
	\$800	.0000	.0000	.0000	.0000	.0001	.0001	.0002	.0020
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0001	.0002	.0020
72	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0054
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0018
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0005
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0004
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
73	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0009
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
74	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001))

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
36	\$120	.0046	.0166	.0340	.0553	.1066	.1665	.2329	.3046
37	\$120	.0041	.0153	.0318	.0522	.1019	.1603	.2255	.2960
38	\$120	.0037	.0141	.0297	.0492	.0972	.1541	.2180	.2874
39	\$120	.0033	.0129	.0276	.0463	.0926	.1480	.2105	.2788
40	\$120	.0029	.0118	.0256	.0434	.0880	.1419	.2031	.2703
	\$160	.0029	.0117	.0255	.0431	.0874	.1409	.2017	.2685
41	\$120	.0025	.0107	.0237	.0406	.0834	.1358	.1957	.2618
	\$160	.0025	.0106	.0235	.0403	.0829	.1349	.1944	.2600

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>42</b>	\$120	.0022	.0097	.0218	.0378	.0789	.1297	.1882	.2532
	\$160	.0022	.0096	.0217	.0375	.0784	.1288	.1870	.2514
<b>43</b>	\$120	.0019	.0087	.0200	.0351	.0745	.1237	.1809	.2446
	\$160	.0019	.0086	.0199	.0349	.0740	.1229	.1796	.2430
<b>44</b>	\$120	.0016	.0078	.0183	.0325	.0702	.1178	.1736	.2362
	\$160	.0016	.0077	.0182	.0323	.0697	.1170	.1724	.2346
<b>45</b>	\$120	.0013	.0068	.0164	.0297	.0654	.1114	.1657	.2271
	\$160	.0013	.0067	.0163	.0295	.0650	.1106	.1646	.2255
<b>46</b>	\$120	.0011	.0059	.0146	.0270	.0608	.1050	.1579	.2180
	\$160	.0011	.0058	.0145	.0268	.0604	.1043	.1568	.2165
<b>47</b>	\$120	.0009	.0050	.0130	.0244	.0564	.0988	.1502	.2116
	\$160	.0009	.0050	.0129	.0242	.0560	.0982	.1491	.2076
	\$250	.0009	.0050	.0127	.0240	.0554	.0972	.1476	.2054
<b>48</b>	\$120	.0007	.0043	.0114	.0219	.0520	.0927	.1424	.2053
	\$160	.0007	.0043	.0113	.0217	.0516	.0920	.1415	.1986
	\$250	.0007	.0042	.0112	.0215	.0511	.0911	.1400	.1966
	\$275	.0007	.0042	.0112	.0215	.0510	.0909	.1397	.1962
<b>49</b>	\$120	.0005	.0036	.0099	.0195	.0477	.0866	.1353	.1990
	\$160	.0005	.0036	.0099	.0194	.0474	.0860	.1339	.1897
	\$250	.0005	.0035	.0098	.0192	.0469	.0851	.1325	.1877
	\$275	.0005	.0035	.0097	.0191	.0468	.0849	.1322	.1873
<b>50</b>	\$120	.0004	.0030	.0086	.0173	.0436	.0807	.1296	.1929
	\$160	.0004	.0030	.0085	.0172	.0433	.0802	.1265	.1812
	\$250	.0004	.0029	.0084	.0170	.0429	.0794	.1252	.1791
	\$275	.0004	.0029	.0084	.0170	.0428	.0792	.1249	.1787
<b>51</b>	\$120	.0003	.0025	.0074	.0152	.0397	.0750	.1240	.1869
	\$160	.0003	.0024	.0073	.0151	.0394	.0745	.1191	.1744
	\$250	.0003	.0024	.0072	.0150	.0390	.0737	.1179	.1705
	\$275	.0003	.0024	.0072	.0149	.0389	.0735	.1177	.1701
<b>52</b>	\$120	.0002	.0020	.0062	.0132	.0358	.0692	.1184	.1808
	\$160	.0002	.0020	.0062	.0131	.0355	.0687	.1117	.1677
	\$250	.0002	.0019	.0061	.0130	.0352	.0680	.1105	.1617
	\$275	.0002	.0019	.0061	.0130	.0351	.0679	.1103	.1613
	\$380	.0002	.0019	.0061	.0129	.0349	.0675	.1096	.1603
<b>53</b>	\$120	.0002	.0016	.0052	.0114	.0320	.0644	.1127	.1748
	\$160	.0002	.0016	.0051	.0113	.0318	.0631	.1049	.1609
	\$250	.0002	.0015	.0051	.0112	.0315	.0624	.1032	.1529
	\$275	.0002	.0015	.0051	.0112	.0314	.0623	.1030	.1526
	\$380	.0002	.0015	.0050	.0111	.0312	.0619	.1024	.1516
<b>54</b>	\$120	.0001	.0012	.0042	.0097	.0285	.0599	.1072	.1691
	\$160	.0001	.0012	.0042	.0096	.0283	.0576	.0989	.1543
	\$250	.0001	.0012	.0042	.0095	.0280	.0570	.0961	.1442
	\$275	.0001	.0012	.0042	.0095	.0279	.0569	.0959	.1439

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>55</b>	\$380	.0001	.0012	.0041	.0094	.0278	.0566	.0953	.1430
	\$120	.0001	.0009	.0034	.0081	.0251	.0555	.1019	.1635
	\$160	.0001	.0009	.0034	.0081	.0250	.0524	.0932	.1479
	\$250	.0001	.0009	.0034	.0080	.0247	.0518	.0891	.1357
	\$275	.0001	.0009	.0034	.0080	.0247	.0517	.0889	.1354
	\$380	.0001	.0009	.0033	.0079	.0245	.0514	.0884	.1346
	\$500	.0001	.0009	.0033	.0079	.0244	.0512	.0881	.1341
<b>56</b>	\$120	.0000	.0007	.0027	.0067	.0219	.0511	.0965	.1579
	\$160	.0000	.0007	.0027	.0067	.0217	.0472	.0873	.1413
	\$250	.0000	.0007	.0027	.0066	.0215	.0467	.0820	.1275
	\$275	.0000	.0007	.0027	.0066	.0215	.0466	.0818	.1267
	\$380	.0000	.0007	.0026	.0065	.0213	.0463	.0813	.1259
	\$500	.0000	.0007	.0026	.0065	.0212	.0461	.0810	.1255
	\$550	.0000	.0007	.0026	.0065	.0212	.0461	.0810	.1254
<b>57</b>	\$120	.0000	.0005	.0021	.0054	.0190	.0469	.0913	.1524
	\$160	.0000	.0005	.0021	.0054	.0187	.0428	.0817	.1350
	\$250	.0000	.0005	.0021	.0053	.0185	.0417	.0751	.1201
	\$275	.0000	.0005	.0021	.0053	.0185	.0416	.0750	.1185
	\$380	.0000	.0005	.0020	.0053	.0184	.0413	.0745	.1175
	\$500	.0000	.0005	.0020	.0053	.0183	.0412	.0742	.1171
	\$550	.0000	.0005	.0020	.0053	.0183	.0412	.0742	.1170
<b>58</b>	\$120	.0000	.0004	.0016	.0044	.0167	.0432	.0866	.1474
	\$160	.0000	.0003	.0016	.0044	.0161	.0389	.0765	.1292
	\$250	.0000	.0003	.0016	.0043	.0159	.0372	.0687	.1133
	\$275	.0000	.0003	.0016	.0043	.0159	.0371	.0686	.1115
	\$380	.0000	.0003	.0016	.0043	.0158	.0369	.0682	.1095
	\$500	.0000	.0003	.0016	.0043	.0157	.0367	.0679	.1091
	\$550	.0000	.0003	.0016	.0043	.0157	.0367	.0679	.1090
<b>59</b>	\$120	.0000	.0002	.0012	.0035	.0145	.0395	.0820	.1425
	\$160	.0000	.0002	.0012	.0035	.0136	.0351	.0714	.1235
	\$250	.0000	.0002	.0012	.0034	.0135	.0328	.0631	.1066
	\$275	.0000	.0002	.0012	.0034	.0135	.0328	.0623	.1045
	\$380	.0000	.0002	.0012	.0034	.0134	.0326	.0619	.1016
	\$500	.0000	.0002	.0012	.0034	.0133	.0325	.0617	.1012
	\$550	.0000	.0002	.0012	.0034	.0133	.0324	.0617	.1012
<b>60</b>	\$120	.0000	.0002	.0009	.0027	.0125	.0359	.0773	.1376
	\$160	.0000	.0002	.0009	.0027	.0114	.0314	.0664	.1177
	\$250	.0000	.0002	.0009	.0027	.0112	.0286	.0575	.0998
	\$275	.0000	.0002	.0009	.0026	.0112	.0286	.0566	.0976
	\$380	.0000	.0002	.0009	.0026	.0111	.0284	.0557	.0937
	\$500	.0000	.0002	.0009	.0026	.0111	.0283	.0555	.0933
	\$550	.0000	.0002	.0009	.0026	.0111	.0283	.0555	.0933
	\$800	.0000	.0002	.0009	.0026	.0111	.0282	.0554	.0931

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>61</b>	\$120	.0000	.0001	.0006	.0020	.0106	.0325	.0728	.1328
	\$160	.0000	.0001	.0006	.0020	.0095	.0279	.0615	.1121
	\$250	.0000	.0001	.0006	.0020	.0092	.0247	.0521	.0932
	\$275	.0000	.0001	.0006	.0020	.0092	.0246	.0511	.0908
	\$380	.0000	.0001	.0006	.0020	.0091	.0245	.0498	.0861
	\$500	.0000	.0001	.0006	.0020	.0091	.0244	.0496	.0856
	\$550	.0000	.0001	.0006	.0020	.0091	.0243	.0496	.0856
	\$800	.0000	.0001	.0006	.0020	.0091	.0243	.0495	.0854
<b>62</b>	\$120	.0000	.0001	.0004	.0015	.0088	.0291	.0683	.1280
	\$160	.0000	.0001	.0004	.0015	.0077	.0245	.0566	.1065
	\$250	.0000	.0001	.0004	.0014	.0073	.0211	.0469	.0866
	\$275	.0000	.0001	.0004	.0014	.0073	.0208	.0458	.0841
	\$380	.0000	.0001	.0004	.0014	.0073	.0207	.0440	.0789
	\$500	.0000	.0001	.0004	.0014	.0072	.0206	.0438	.0780
	\$550	.0000	.0001	.0004	.0014	.0072	.0206	.0438	.0779
	\$800	.0000	.0001	.0004	.0014	.0072	.0206	.0437	.0778
	\$1,000	.0000	.0001	.0004	.0014	.0072	.0206	.0437	.0778
<b>63</b>	\$120	.0000	.0000	.0003	.0010	.0071	.0258	.0636	.1232
	\$160	.0000	.0000	.0003	.0010	.0061	.0212	.0517	.1007
	\$250	.0000	.0000	.0003	.0010	.0056	.0178	.0417	.0800
	\$275	.0000	.0000	.0003	.0010	.0056	.0174	.0405	.0773
	\$380	.0000	.0000	.0003	.0010	.0056	.0171	.0382	.0716
	\$500	.0000	.0000	.0003	.0010	.0056	.0171	.0381	.0702
	\$550	.0000	.0000	.0003	.0010	.0056	.0171	.0380	.0702
	\$800	.0000	.0000	.0003	.0010	.0056	.0170	.0380	.0701
	\$1,000	.0000	.0000	.0003	.0010	.0056	.0170	.0380	.0700
<b>64</b>	\$120	.0000	.0000	.0002	.0007	.0057	.0226	.0591	.1183
	\$160	.0000	.0000	.0002	.0007	.0047	.0180	.0468	.0950
	\$250	.0000	.0000	.0002	.0006	.0042	.0147	.0366	.0734
	\$275	.0000	.0000	.0002	.0006	.0042	.0143	.0354	.0705
	\$380	.0000	.0000	.0002	.0006	.0042	.0138	.0329	.0645
	\$500	.0000	.0000	.0002	.0006	.0041	.0138	.0326	.0627
	\$550	.0000	.0000	.0002	.0006	.0041	.0138	.0325	.0626
	\$800	.0000	.0000	.0002	.0006	.0041	.0138	.0325	.0625
	\$1,000	.0000	.0000	.0002	.0006	.0041	.0138	.0325	.0625
<b>65</b>	\$120	.0000	.0000	.0001	.0004	.0044	.0195	.0545	.1135
	\$160	.0000	.0000	.0001	.0004	.0035	.0151	.0421	.0893
	\$250	.0000	.0000	.0001	.0004	.0030	.0118	.0317	.0668
	\$275	.0000	.0000	.0001	.0004	.0030	.0114	.0304	.0639
	\$380	.0000	.0000	.0001	.0004	.0030	.0108	.0279	.0574
	\$500	.0000	.0000	.0001	.0004	.0029	.0108	.0273	.0554
	\$550	.0000	.0000	.0001	.0004	.0029	.0108	.0273	.0551
	\$800	.0000	.0000	.0001	.0004	.0029	.0108	.0273	.0551

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>66</b>	\$1,000	.0000	.0000	.0001	.0004	.0029	.0108	.0273	.0550
	\$120	.0000	.0000	.0000	.0003	.0033	.0165	.0500	.1087
	\$160	.0000	.0000	.0000	.0002	.0025	.0123	.0374	.0836
	\$250	.0000	.0000	.0000	.0002	.0021	.0092	.0270	.0604
	\$275	.0000	.0000	.0000	.0002	.0020	.0089	.0258	.0573
	\$380	.0000	.0000	.0000	.0002	.0020	.0082	.0231	.0506
	\$500	.0000	.0000	.0000	.0002	.0020	.0082	.0225	.0484
	\$550	.0000	.0000	.0000	.0002	.0020	.0082	.0224	.0480
	\$800	.0000	.0000	.0000	.0002	.0020	.0082	.0224	.0478
\$1,000	.0000	.0000	.0000	.0002	.0020	.0082	.0224	.0478	
<b>67</b>	\$120	.0000	.0000	.0000	.0001	.0023	.0135	.0451	.1035
	\$160	.0000	.0000	.0000	.0001	.0017	.0096	.0325	.0774
	\$250	.0000	.0000	.0000	.0001	.0013	.0068	.0222	.0535
	\$275	.0000	.0000	.0000	.0001	.0012	.0065	.0210	.0503
	\$380	.0000	.0000	.0000	.0001	.0012	.0059	.0184	.0434
	\$500	.0000	.0000	.0000	.0001	.0012	.0058	.0176	.0410
	\$550	.0000	.0000	.0000	.0001	.0012	.0058	.0175	.0406
	\$800	.0000	.0000	.0000	.0001	.0012	.0057	.0175	.0403
	\$1,000	.0000	.0000	.0000	.0001	.0012	.0057	.0175	.0403
<b>68</b>	\$120	.0000	.0000	.0000	.0001	.0014	.0107	.0402	.0983
	\$160	.0000	.0000	.0000	.0000	.0010	.0072	.0277	.0711
	\$250	.0000	.0000	.0000	.0000	.0007	.0047	.0177	.0466
	\$275	.0000	.0000	.0000	.0000	.0007	.0044	.0165	.0434
	\$380	.0000	.0000	.0000	.0000	.0006	.0039	.0140	.0363
	\$500	.0000	.0000	.0000	.0000	.0006	.0037	.0132	.0338
	\$550	.0000	.0000	.0000	.0000	.0006	.0037	.0131	.0333
	\$800	.0000	.0000	.0000	.0000	.0006	.0037	.0130	.0329
	\$1,000	.0000	.0000	.0000	.0000	.0006	.0037	.0130	.0329
<b>69</b>	\$120	.0000	.0000	.0000	.0000	.0009	.0082	.0355	.0933
	\$160	.0000	.0000	.0000	.0000	.0005	.0051	.0231	.0651
	\$250	.0000	.0000	.0000	.0000	.0004	.0030	.0136	.0400
	\$275	.0000	.0000	.0000	.0000	.0003	.0028	.0125	.0368
	\$380	.0000	.0000	.0000	.0000	.0003	.0024	.0102	.0297
	\$500	.0000	.0000	.0000	.0000	.0003	.0023	.0095	.0272
	\$550	.0000	.0000	.0000	.0000	.0003	.0023	.0093	.0267
	\$800	.0000	.0000	.0000	.0000	.0003	.0023	.0092	.0262
	\$1,000	.0000	.0000	.0000	.0000	.0003	.0023	.0092	.0262
<b>70</b>	\$120	.0000	.0000	.0000	.0000	.0004	.0057	.0301	.0874
	\$160	.0000	.0000	.0000	.0000	.0002	.0032	.0181	.0580
	\$250	.0000	.0000	.0000	.0000	.0001	.0016	.0094	.0326
	\$275	.0000	.0000	.0000	.0000	.0001	.0015	.0085	.0294
	\$380	.0000	.0000	.0000	.0000	.0001	.0012	.0065	.0225
	\$500	.0000	.0000	.0000	.0000	.0001	.0011	.0058	.0200

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$550	.0000	.0000	.0000	.0000	.0001	.0011	.0057	.0195
	\$800	.0000	.0000	.0000	.0000	.0001	.0011	.0056	.0190
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0011	.0056	.0189
<b>71</b>	\$120	.0000	.0000	.0000	.0000	.0002	.0036	.0249	.0817
	\$160	.0000	.0000	.0000	.0000	.0001	.0017	.0135	.0510
	\$250	.0000	.0000	.0000	.0000	.0000	.0007	.0060	.0256
	\$275	.0000	.0000	.0000	.0000	.0000	.0006	.0052	.0225
	\$380	.0000	.0000	.0000	.0000	.0000	.0005	.0037	.0160
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0032	.0137
	\$550	.0000	.0000	.0000	.0000	.0000	.0004	.0031	.0133
	\$800	.0000	.0000	.0000	.0000	.0000	.0004	.0030	.0127
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0030	.0127
<b>72</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0015	.0181	.0742
	\$160	.0000	.0000	.0000	.0000	.0000	.0005	.0080	.0417
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0025	.0168
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0021	.0141
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0012	.0087
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0010	.0068
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0009	.0065
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0009	.0061
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0008	.0060
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0004	.0112	.0664
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0034	.0316
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0006	.0086
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0066
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0030
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0020
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0019
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0016
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0016
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0070	.0615
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0014	.0249
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0044
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0030
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0010
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0005
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0005
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0004
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0003

\* 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 ((June 30, 2017)) October 1, 2023

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9030	.8875	.8736	.8609	.8491	.8380	.8276	.8178	.8084	.7994	.7907	.7824	.7744
2	.8951	.8786	.8638	.8502	.8376	.8259	.8148	.8043	.7942	.7846	.7754	.7665	.7579
3	.8880	.8706	.8549	.8406	.8273	.8148	.8031	.7920	.7814	.7712	.7614	.7520	.7429
4	.8809	.8626	.8461	.8310	.8170	.8039	.7915	.7797	.7685	.7577	.7474	.7374	.7277
5	.8739	.8547	.8373	.8214	.8067	.7929	.7798	.7675	.7556	.7442	.7333	.7228	.7126
6	.8671	.8469	.8287	.8120	.7965	.7820	.7682	.7552	.7427	.7307	.7192	.7081	.6974
7	.8603	.8391	.8201	.8026	.7863	.7711	.7566	.7429	.7298	.7172	.7051	.6935	.6823
8	.8536	.8315	.8115	.7932	.7762	.7602	.7450	.7306	.7169	.7037	.6911	.6789	.6672
9	.8469	.8238	.8030	.7838	.7660	.7492	.7334	.7183	.7039	.6902	.6770	.6643	.6520
10	.8404	.8163	.7946	.7746	.7559	.7384	.7219	.7061	.6911	.6768	.6630	.6498	.6371
11	.8340	.8089	.7862	.7654	.7459	.7276	.7103	.6940	.6784	.6634	.6492	.6354	.6222
12	.8275	.8014	.7778	.7560	.7358	.7167	.6988	.6817	.6655	.6500	.6352	.6210	.6073
13	.8211	.7940	.7694	.7467	.7256	.7058	.6871	.6695	.6526	.6366	.6212	.6065	.5924
14	.8147	.7865	.7610	.7374	.7155	.6949	.6756	.6572	.6398	.6232	.6073	.5921	.5775
15	.8084	.7792	.7526	.7281	.7054	.6841	.6640	.6450	.6270	.6099	.5935	.5778	.5628
16	.8021	.7718	.7442	.7189	.6953	.6732	.6525	.6328	.6142	.5965	.5797	.5635	.5481
17	.7958	.7644	.7358	.7095	.6851	.6623	.6409	.6206	.6014	.5832	.5658	.5493	.5334
18	.7896	.7570	.7274	.7003	.6750	.6515	.6293	.6084	.5887	.5699	.5521	.5351	.5189
19	.7834	.7496	.7191	.6910	.6649	.6406	.6178	.5963	.5760	.5567	.5384	.5210	.5044
20	.7772	.7423	.7107	.6817	.6548	.6297	.6062	.5841	.5633	.5435	.5248	.5070	.4901
21	.7709	.7349	.7023	.6723	.6446	.6188	.5947	.5720	.5506	.5303	.5112	.4930	.4757
22	.7647	.7275	.6938	.6630	.6344	.6079	.5831	.5598	.5378	.5172	.4976	.4790	.4614
23	.7585	.7201	.6854	.6536	.6243	.5970	.5715	.5476	.5252	.5040	.4841	.4652	.4473
24	.7523	.7128	.6770	.6443	.6141	.5860	.5599	.5355	.5125	.4910	.4706	.4514	.4332
25	.7461	.7054	.6685	.6349	.6038	.5751	.5483	.5233	.4999	.4779	.4572	.4376	.4191
26	.7399	.6980	.6601	.6255	.5936	.5641	.5367	.5112	.4873	.4649	.4438	.4239	.4052
27	.7338	.6906	.6516	.6160	.5834	.5532	.5252	.4991	.4747	.4519	.4305	.4103	.3914
28	.7276	.6832	.6431	.6066	.5731	.5422	.5136	.4870	.4621	.4389	.4172	.3968	.3776
29	.7214	.6758	.6346	.5972	.5629	.5313	.5020	.4749	.4496	.4261	.4040	.3833	.3639
30	.7153	.6684	.6261	.5877	.5526	.5203	.4905	.4628	.4371	.4132	.3909	.3700	.3503
31	.7092	.6610	.6176	.5783	.5423	.5093	.4789	.4508	.4247	.4004	.3778	.3566	.3368
32	.7031	.6536	.6091	.5688	.5320	.4983	.4673	.4387	.4122	.3876	.3647	.3433	.3233
33	.6970	.6462	.6006	.5593	.5217	.4873	.4557	.4266	.3997	.3748	.3516	.3300	.3098
34	.6909	.6388	.5920	.5498	.5114	.4763	.4442	.4146	.3873	.3621	.3386	.3168	.2965
35	.6849	.6314	.5835	.5403	.5011	.4654	.4326	.4026	.3749	.3494	.3257	.3036	.2831
36	.6788	.6240	.5749	.5307	.4907	.4543	.4210	.3905	.3624	.3365	.3126	.2904	.2697
37	.6727	.6165	.5663	.5211	.4802	.4431	.4092	.3783	.3498	.3236	.2994	.2770	.2563
38	.6667	.6091	.5577	.5115	.4698	.4320	.3976	.3662	.3374	.3109	.2864	.2639	.2430
39	.6607	.6017	.5491	.5019	.4594	.4209	.3860	.3541	.3249	.2981	.2735	.2508	.2299
40	.6548	.5944	.5406	.4923	.4490	.4098	.3743	.3419	.3124	.2853	.2605	.2378	.2169
41	.6490	.5872	.5321	.4829	.4387	.3988	.3627	.3299	.3000	.2727	.2478	.2250	.2042
42	.6434	.5800	.5238	.4735	.4284	.3879	.3512	.3180	.2878	.2603	.2352	.2125	.1917
43	.6378	.5730	.5155	.4642	.4183	.3770	.3398	.3061	.2756	.2480	.2229	.2002	.1796
44	.6323	.5660	.5072	.4549	.4081	.3661	.3283	.2942	.2635	.2357	.2107	.1881	.1677
45	.6268	.5591	.4990	.4456	.3979	.3552	.3169	.2824	.2515	.2236	.1986	.1762	.1562
46	.6216	.5523	.4910	.4364	.3879	.3444	.3056	.2708	.2397	.2118	.1869	.1648	.1450
47	.6164	.5456	.4830	.4273	.3778	.3337	.2944	.2593	.2280	.2002	.1755	.1536	.1343
48	.6114	.5390	.4750	.4182	.3678	.3230	.2832	.2478	.2164	.1887	.1643	.1427	.1239
49	.6067	.5329	.4675	.4096	.3582	.3127	.2725	.2369	.2055	.1779	.1537	.1326	.1142
50	.6022	.5268	.4601	.4010	.3488	.3026	.2619	.2261	.1948	.1674	.1435	.1228	.1049
51	.5978	.5209	.4527	.3925	.3393	.2925	.2514	.2155	.1842	.1571	.1336	.1134	.0961



<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
52	.5935	.5150	.4454	.3840	.3299	.2825	.2410	.2050	.1738	.1470	.1240	.1043	.0876
53	.5893	.5092	.4381	.3755	.3205	.2724	.2306	.1946	.1636	.1371	.1146	.0955	.0794
54	.5853	.5035	.4309	.3670	.3111	.2624	.2204	.1843	.1536	.1275	.1055	.0870	.0716
55	.5814	.4978	.4238	.3586	.3017	.2525	.2102	.1742	.1437	.1181	.0967	.0789	.0642
56	.5776	.4923	.4167	.3502	.2924	.2426	.2001	.1642	.1341	.1089	.0882	.0711	.0572
57	.5739	.4869	.4096	.3418	.2831	.2328	.1901	.1543	.1246	.1000	.0799	.0636	.0505
58	.5704	.4816	.4027	.3335	.2738	.2230	.1802	.1446	.1153	.0913	.0720	.0565	.0442
59	.5671	.4765	.3958	.3253	.2646	.2132	.1703	.1349	.1061	.0829	.0644	.0497	.0382
60	.5639	.4715	.3890	.3171	.2554	.2035	.1605	.1254	.0972	.0747	.0570	.0433	.0327
61	.5609	.4666	.3824	.3089	.2462	.1938	.1507	.1160	.0884	.0668	.0500	.0372	.0276
62	.5582	.4620	.3759	.3008	.2370	.1841	.1410	.1067	.0798	.0591	.0433	.0316	.0228
63	.5556	.4575	.3695	.2928	.2278	.1743	.1313	.0975	.0714	.0517	.0370	.0263	.0186
64	.5533	.4533	.3632	.2847	.2186	.1645	.1216	.0883	.0632	.0445	.0311	.0214	.0147
65	.5513	.4493	.3571	.2768	.2093	.1547	.1118	.0793	.0552	.0378	.0255	.0170	.0113
66	.5495	.4456	.3511	.2688	.1999	.1447	.1020	.0702	.0473	.0313	.0204	.0131	.0084
67	.5479	.4422	.3454	.2608	.1904	.1345	.0921	.0613	.0397	.0252	.0157	.0097	.0059
68	.5467	.4391	.3399	.2528	.1807	.1241	.0821	.0524	.0324	.0195	.0115	.0067	.0040
69	.5457	.4364	.3345	.2448	.1706	.1132	.0717	.0435	.0254	.0143	.0079	.0043	.0024
70	.5450	.4341	.3295	.2365	.1598	.1016	.0608	.0344	.0186	.0096	.0049	.0025	.0013
71	.5444	.4307	.3187	.2141	.1269	.0652	.0290	.0113	.0041	.0015	.0007	.0004	.0003
72	.5444	.4305	.3169	.2067	.1116	.0470	.0152	.0039	.0010	.0004	.0002	.0001	.0000
73	.5444	.4305	.3166	.2031	.0973	.0275	.0040	.0004	.0001	.0000	.0000	.0000	.0000
74	.5444	.4305	.3166	.2027	.0901	.0127	.0002	.0000	.0000	.0000	.0000	.0000	.0000

<b>Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
1	.9078	.8930	.8796	.8672	.8557	.8450	.8349	.8252	.8161	.8073	.7989	.7908	.7830
2	.9026	.8870	.8730	.8600	.8480	.8368	.8261	.8161	.8065	.7973	.7885	.7800	.7718
3	.8960	.8795	.8646	.8510	.8383	.8264	.8152	.8046	.7944	.7847	.7754	.7664	.7577
4	.8894	.8720	.8563	.8419	.8285	.8160	.8042	.7930	.7823	.7720	.7621	.7526	.7434
5	.8828	.8646	.8481	.8329	.8188	.8057	.7932	.7814	.7701	.7593	.7489	.7389	.7292
6	.8764	.8572	.8399	.8240	.8092	.7953	.7823	.7698	.7580	.7466	.7356	.7251	.7149
7	.8699	.8498	.8317	.8150	.7995	.7850	.7712	.7582	.7457	.7338	.7223	.7112	.7006
8	.8635	.8425	.8235	.8061	.7898	.7746	.7602	.7465	.7335	.7210	.7090	.6974	.6863
9	.8572	.8352	.8154	.7972	.7802	.7643	.7492	.7349	.7213	.7082	.6957	.6836	.6720
10	.8509	.8280	.8074	.7883	.7706	.7540	.7383	.7233	.7091	.6955	.6825	.6699	.6579
11	.8447	.8209	.7994	.7795	.7611	.7437	.7273	.7118	.6970	.6829	.6693	.6563	.6438
12	.8385	.8137	.7913	.7706	.7514	.7333	.7163	.7001	.6848	.6701	.6560	.6425	.6296
13	.8322	.8065	.7832	.7617	.7417	.7229	.7052	.6885	.6725	.6573	.6427	.6288	.6153
14	.8260	.7993	.7750	.7527	.7319	.7124	.6941	.6767	.6602	.6444	.6293	.6149	.6011
15	.8199	.7921	.7670	.7438	.7222	.7020	.6830	.6650	.6479	.6317	.6161	.6012	.5869
16	.8137	.7850	.7588	.7348	.7125	.6916	.6719	.6533	.6357	.6189	.6028	.5875	.5728
17	.8075	.7778	.7507	.7258	.7027	.6811	.6608	.6416	.6234	.6061	.5895	.5738	.5587
18	.8014	.7706	.7426	.7168	.6930	.6706	.6497	.6299	.6111	.5933	.5763	.5601	.5446
19	.7952	.7633	.7344	.7078	.6831	.6601	.6384	.6180	.5987	.5804	.5630	.5463	.5305
20	.7891	.7561	.7262	.6988	.6733	.6496	.6273	.6063	.5865	.5677	.5498	.5328	.5165
21	.7830	.7489	.7180	.6897	.6635	.6390	.6161	.5945	.5742	.5549	.5366	.5192	.5026
22	.7767	.7416	.7097	.6805	.6535	.6283	.6047	.5826	.5617	.5419	.5232	.5054	.4885
23	.7706	.7343	.7015	.6714	.6436	.6177	.5935	.5708	.5494	.5292	.5100	.4919	.4746
24	.7643	.7269	.6931	.6621	.6335	.6069	.5821	.5588	.5369	.5162	.4967	.4782	.4606
25	.7581	.7195	.6847	.6528	.6234	.5961	.5706	.5468	.5244	.5033	.4834	.4645	.4467
26	.7519	.7122	.6763	.6436	.6134	.5854	.5593	.5349	.5120	.4905	.4702	.4510	.4329
27	.7456	.7048	.6679	.6342	.6032	.5745	.5478	.5229	.4995	.4776	.4570	.4375	.4191

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
28	.7393	.6973	.6594	.6248	.5930	.5637	.5363	.5109	.4871	.4647	.4437	.4240	.4053
29	.7331	.6899	.6510	.6155	.5829	.5528	.5249	.4989	.4747	.4520	.4306	.4106	.3917
30	.7268	.6824	.6424	.6060	.5726	.5418	.5133	.4868	.4621	.4390	.4174	.3970	.3779
31	.7204	.6748	.6338	.5964	.5622	.5308	.5017	.4747	.4495	.4261	.4041	.3835	.3641
32	.7141	.6672	.6250	.5868	.5518	.5196	.4900	.4625	.4369	.4131	.3908	.3699	.3503
33	.7077	.6596	.6163	.5771	.5414	.5085	.4783	.4503	.4243	.4001	.3776	.3565	.3367
34	.7013	.6519	.6076	.5675	.5309	.4974	.4665	.4381	.4117	.3872	.3643	.3430	.3230
35	.6949	.6442	.5988	.5577	.5203	.4861	.4547	.4257	.3990	.3741	.3510	.3294	.3092
36	.6885	.6365	.5900	.5480	.5098	.4749	.4429	.4135	.3863	.3612	.3378	.3160	.2956
37	.6821	.6287	.5810	.5380	.4990	.4635	.4310	.4011	.3735	.3480	.3244	.3023	.2818
38	.6756	.6209	.5720	.5281	.4883	.4520	.4189	.3886	.3606	.3348	.3109	.2887	.2680
39	.6692	.6131	.5631	.5182	.4776	.4407	.4070	.3762	.3479	.3217	.2976	.2752	.2545
40	.6628	.6054	.5542	.5083	.4668	.4293	.3951	.3638	.3351	.3087	.2843	.2618	.2410
41	.6564	.5976	.5453	.4984	.4561	.4179	.3831	.3514	.3223	.2956	.2711	.2485	.2277
42	.6501	.5898	.5363	.4884	.4453	.4064	.3710	.3388	.3094	.2825	.2578	.2352	.2145
43	.6438	.5821	.5274	.4785	.4345	.3949	.3590	.3264	.2967	.2695	.2448	.2222	.2016
44	.6376	.5746	.5186	.4687	.4239	.3836	.3472	.3141	.2841	.2569	.2321	.2096	.1892
45	.6309	.5663	.5091	.4581	.4124	.3714	.3344	.3010	.2708	.2434	.2187	.1964	.1763
46	.6243	.5581	.4995	.4475	.4010	.3593	.3217	.2880	.2576	.2302	.2056	.1835	.1637
47	.6178	.5501	.4902	.4370	.3896	.3472	.3092	.2752	.2447	.2173	.1929	.1711	.1516
48	.6114	.5420	.4807	.4265	.3781	.3351	.2966	.2623	.2317	.2045	.1803	.1589	.1399
49	.6050	.5340	.4713	.4159	.3667	.3229	.2841	.2496	.2190	.1919	.1680	.1470	.1286
50	.5989	.5262	.4622	.4055	.3554	.3111	.2718	.2372	.2067	.1798	.1563	.1358	.1179
51	.5929	.5185	.4530	.3952	.3442	.2993	.2597	.2250	.1946	.1680	.1450	.1250	.1077
52	.5868	.5107	.4437	.3846	.3328	.2872	.2474	.2126	.1824	.1562	.1337	.1143	.0978
53	.5809	.5029	.4343	.3741	.3213	.2752	.2351	.2003	.1704	.1447	.1228	.1041	.0883
54	.5752	.4953	.4251	.3636	.3099	.2633	.2230	.1884	.1588	.1336	.1123	.0944	.0792
55	.5697	.4879	.4160	.3533	.2987	.2516	.2112	.1768	.1476	.1230	.1024	.0852	.0708
56	.5641	.4804	.4068	.3427	.2873	.2397	.1993	.1651	.1364	.1124	.0925	.0761	.0626
57	.5589	.4730	.3977	.3323	.2760	.2281	.1876	.1537	.1255	.1023	.0832	.0676	.0549
58	.5541	.4662	.3892	.3224	.2653	.2170	.1765	.1430	.1154	.0928	.0746	.0598	.0479
59	.5495	.4596	.3807	.3126	.2547	.2060	.1656	.1324	.1055	.0837	.0663	.0524	.0414
60	.5450	.4529	.3722	.3027	.2439	.1949	.1546	.1219	.0957	.0748	.0583	.0453	.0352
61	.5408	.4466	.3639	.2930	.2333	.1840	.1439	.1117	.0862	.0663	.0507	.0388	.0297
62	.5368	.4403	.3557	.2833	.2227	.1731	.1332	.1016	.0770	.0580	.0436	.0327	.0245
63	.5329	.4341	.3474	.2733	.2118	.1619	.1223	.0915	.0678	.0500	.0367	.0269	.0198
64	.5294	.4282	.3392	.2634	.2009	.1508	.1115	.0815	.0590	.0424	.0303	.0217	.0156
65	.5262	.4226	.3312	.2535	.1900	.1396	.1008	.0717	.0505	.0352	.0245	.0171	.0120
66	.5234	.4173	.3234	.2438	.1790	.1284	.0902	.0623	.0424	.0287	.0193	.0131	.0090
67	.5208	.4121	.3153	.2333	.1672	.1164	.0790	.0524	.0343	.0222	.0144	.0094	.0063
68	.5186	.4072	.3073	.2226	.1550	.1041	.0677	.0428	.0266	.0164	.0102	.0064	.0043
69	.5170	.4032	.3000	.2125	.1433	.0923	.0571	.0341	.0200	.0116	.0069	.0043	.0029
70	.5157	.3992	.2922	.2009	.1295	.0785	.0450	.0248	.0133	.0072	.0041	.0025	.0018
71	.5150	.3964	.2855	.1899	.1160	.0651	.0339	.0167	.0081	.0041	.0023	.0015	.0011
72	.5146	.3941	.2782	.1761	.0979	.0476	.0205	.0082	.0033	.0016	.0009	.0007	.0005
73	.5146	.3933	.2735	.1632	.0786	.0296	.0089	.0025	.0008	.0004	.0002	.0001	.0000
74	.5146	.3932	.2722	.1566	.0661	.0187	.0036	.0006	.0001	.0000	.0000	.0000	.0000

**Loss-Based Plan, with no Single Loss Limit  
Insurance Savings Table  
Hazard Group 1  
Effective ((June 30, 2017)) October 1, 2023**

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
1	.0000	.0390	.0801	.1234	.1687	.2621	.3586	.4570	.5570
2	.0000	.0370	.0767	.1191	.1634	.2554	.3507	.4481	.5472
3	.0000	.0352	.0736	.1152	.1587	.2494	.3435	.4401	.5383
4	.0000	.0334	.0706	.1114	.1540	.2434	.3365	.4321	.5295
5	.0000	.0316	.0678	.1076	.1494	.2375	.3295	.4242	.5207
6	.0000	.0299	.0650	.1038	.1449	.2318	.3227	.4164	.5121
7	.0000	.0282	.0623	.1002	.1405	.2260	.3159	.4086	.5035
8	.0000	.0265	.0596	.0966	.1362	.2204	.3092	.4009	.4949
9	.0000	.0250	.0570	.0931	.1319	.2149	.3025	.3933	.4864
10	.0000	.0235	.0545	.0897	.1278	.2094	.2960	.3858	.4780
11	.0000	.0221	.0520	.0864	.1237	.2041	.2896	.3784	.4696
12	.0000	.0207	.0496	.0831	.1197	.1988	.2831	.3709	.4612
13	.0000	.0194	.0473	.0799	.1157	.1935	.2767	.3635	.4528
14	.0000	.0182	.0450	.0768	.1118	.1883	.2703	.3560	.4444
15	.0000	.0170	.0429	.0738	.1080	.1831	.2640	.3487	.4360
16	.0000	.0159	.0407	.0708	.1043	.1780	.2577	.3413	.4276
17	.0000	.0148	.0387	.0678	.1006	.1730	.2514	.3339	.4192
18	.0000	.0137	.0367	.0650	.0969	.1680	.2452	.3265	.4108
19	.0000	.0127	.0347	.0622	.0934	.1630	.2390	.3191	.4024
20	.0000	.0118	.0328	.0594	.0898	.1580	.2327	.3118	.3941
21	.0000	.0109	.0310	.0568	.0864	.1531	.2265	.3044	.3857
22	.0000	.0100	.0292	.0541	.0829	.1482	.2203	.2970	.3772
23	.0000	.0092	.0275	.0515	.0795	.1433	.2141	.2896	.3688
24	.0000	.0084	.0258	.0490	.0762	.1385	.2079	.2823	.3604
25	.0000	.0077	.0242	.0465	.0729	.1336	.2017	.2748	.3519
26	.0000	.0070	.0226	.0441	.0696	.1288	.1955	.2675	.3435
27	.0000	.0063	.0211	.0417	.0664	.1241	.1893	.2601	.3350
28	.0000	.0057	.0197	.0394	.0632	.1193	.1832	.2527	.3265
29	.0000	.0052	.0183	.0371	.0601	.1146	.1770	.2453	.3180
30	.0000	.0046	.0169	.0349	.0570	.1099	.1709	.2379	.3095
31	.0000	.0041	.0156	.0327	.0540	.1052	.1648	.2305	.3010
32	.0000	.0037	.0144	.0306	.0510	.1006	.1587	.2231	.2925
33	.0000	.0032	.0132	.0285	.0481	.0960	.1526	.2156	.2839
34	.0000	.0029	.0120	.0265	.0452	.0914	.1465	.2083	.2754
35	.0000	.0025	.0109	.0246	.0424	.0869	.1404	.2009	.2669
36	.0000	.0022	.0099	.0227	.0396	.0824	.1344	.1934	.2583
37	.0000	.0019	.0089	.0209	.0368	.0779	.1283	.1860	.2496
38	.0000	.0016	.0080	.0191	.0342	.0735	.1223	.1786	.2411
39	.0000	.0013	.0071	.0174	.0316	.0691	.1163	.1712	.2325
40	.0000	.0011	.0063	.0158	.0291	.0649	.1104	.1639	.2239
41	.0000	.0009	.0055	.0143	.0267	.0607	.1046	.1567	.2155
42	.0000	.0008	.0048	.0128	.0244	.0567	.0990	.1495	.2072
43	.0000	.0006	.0042	.0115	.0222	.0527	.0934	.1425	.1989
44	.0000	.0005	.0036	.0102	.0201	.0489	.0878	.1355	.1906
45	.0000	.0004	.0031	.0090	.0181	.0451	.0824	.1286	.1824

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
46	.0000	.0003	.0026	.0079	.0162	.0415	.0772	.1218	.1744
47	.0000	.0002	.0022	.0068	.0144	.0380	.0720	.1151	.1663
48	.0000	.0002	.0018	.0059	.0127	.0347	.0669	.1085	.1584
49	.0000	.0001	.0015	.0051	.0113	.0317	.0623	.1024	.1509
50	.0000	.0001	.0013	.0044	.0100	.0288	.0578	.0963	.1435
51	.0000	.0001	.0010	.0037	.0087	.0260	.0534	.0904	.1361
52	.0000	.0001	.0008	.0031	.0075	.0234	.0491	.0845	.1288
53	.0000	.0000	.0007	.0026	.0065	.0209	.0449	.0787	.1215
54	.0000	.0000	.0005	.0021	.0055	.0185	.0409	.0729	.1143
55	.0000	.0000	.0004	.0017	.0046	.0162	.0369	.0673	.1071
56	.0000	.0000	.0003	.0014	.0038	.0141	.0332	.0618	.1000
57	.0000	.0000	.0002	.0011	.0031	.0121	.0295	.0564	.0930
58	.0000	.0000	.0002	.0008	.0024	.0102	.0260	.0511	.0861
59	.0000	.0000	.0001	.0006	.0019	.0085	.0227	.0459	.0792
60	.0000	.0000	.0001	.0004	.0014	.0070	.0195	.0409	.0724
61	.0000	.0000	.0000	.0003	.0011	.0056	.0165	.0361	.0658
62	.0000	.0000	.0000	.0002	.0007	.0044	.0138	.0314	.0592
63	.0000	.0000	.0000	.0001	.0005	.0033	.0112	.0270	.0528
64	.0000	.0000	.0000	.0001	.0003	.0024	.0089	.0228	.0466
65	.0000	.0000	.0000	.0000	.0002	.0017	.0068	.0188	.0405
66	.0000	.0000	.0000	.0000	.0001	.0011	.0050	.0151	.0345
67	.0000	.0000	.0000	.0000	.0000	.0007	.0035	.0117	.0288
68	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0086	.0232
69	.0000	.0000	.0000	.0000	.0000	.0002	.0013	.0059	.0179
70	.0000	.0000	.0000	.0000	.0000	.0001	.0006	.0036	.0128
71	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0021
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0003
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<u>1</u>	<u>.0000</u>	<u>.0433</u>	<u>.0891</u>	<u>.1372</u>	<u>.1866</u>	<u>.2886</u>	<u>.3933</u>	<u>.4998</u>	<u>.6077</u>
<u>2</u>	<u>.0000</u>	<u>.0420</u>	<u>.0869</u>	<u>.1343</u>	<u>.1831</u>	<u>.2841</u>	<u>.3880</u>	<u>.4938</u>	<u>.6011</u>
<u>3</u>	<u>.0000</u>	<u>.0403</u>	<u>.0842</u>	<u>.1306</u>	<u>.1788</u>	<u>.2786</u>	<u>.3814</u>	<u>.4863</u>	<u>.5928</u>
<u>4</u>	<u>.0000</u>	<u>.0387</u>	<u>.0815</u>	<u>.1270</u>	<u>.1745</u>	<u>.2730</u>	<u>.3748</u>	<u>.4788</u>	<u>.5845</u>
<u>5</u>	<u>.0000</u>	<u>.0371</u>	<u>.0788</u>	<u>.1235</u>	<u>.1703</u>	<u>.2676</u>	<u>.3683</u>	<u>.4714</u>	<u>.5762</u>
<u>6</u>	<u>.0000</u>	<u>.0355</u>	<u>.0762</u>	<u>.1201</u>	<u>.1661</u>	<u>.2621</u>	<u>.3618</u>	<u>.4640</u>	<u>.5680</u>
<u>7</u>	<u>.0000</u>	<u>.0339</u>	<u>.0736</u>	<u>.1167</u>	<u>.1619</u>	<u>.2567</u>	<u>.3553</u>	<u>.4566</u>	<u>.5598</u>
<u>8</u>	<u>.0000</u>	<u>.0324</u>	<u>.0710</u>	<u>.1133</u>	<u>.1578</u>	<u>.2513</u>	<u>.3489</u>	<u>.4493</u>	<u>.5516</u>
<u>9</u>	<u>.0000</u>	<u>.0309</u>	<u>.0686</u>	<u>.1100</u>	<u>.1538</u>	<u>.2461</u>	<u>.3426</u>	<u>.4420</u>	<u>.5436</u>
<u>10</u>	<u>.0000</u>	<u>.0295</u>	<u>.0661</u>	<u>.1067</u>	<u>.1498</u>	<u>.2408</u>	<u>.3363</u>	<u>.4348</u>	<u>.5355</u>
<u>11</u>	<u>.0000</u>	<u>.0281</u>	<u>.0638</u>	<u>.1035</u>	<u>.1459</u>	<u>.2357</u>	<u>.3301</u>	<u>.4277</u>	<u>.5275</u>
<u>12</u>	<u>.0000</u>	<u>.0268</u>	<u>.0614</u>	<u>.1003</u>	<u>.1420</u>	<u>.2305</u>	<u>.3239</u>	<u>.4205</u>	<u>.5194</u>
<u>13</u>	<u>.0000</u>	<u>.0254</u>	<u>.0591</u>	<u>.0972</u>	<u>.1381</u>	<u>.2254</u>	<u>.3177</u>	<u>.4133</u>	<u>.5113</u>

<u>Minimum Loss Ratio</u>									
<u>Size</u>	<u>0%</u>	<u>5%</u>	<u>10%</u>	<u>15%</u>	<u>20%</u>	<u>30%</u>	<u>40%</u>	<u>50%</u>	<u>60%</u>
<b>14</b>	<u>.0000</u>	<u>.0241</u>	<u>.0569</u>	<u>.0941</u>	<u>.1342</u>	<u>.2203</u>	<u>.3115</u>	<u>.4061</u>	<u>.5032</u>
<b>15</b>	<u>.0000</u>	<u>.0229</u>	<u>.0547</u>	<u>.0911</u>	<u>.1305</u>	<u>.2152</u>	<u>.3053</u>	<u>.3989</u>	<u>.4951</u>
<b>16</b>	<u>.0000</u>	<u>.0217</u>	<u>.0525</u>	<u>.0881</u>	<u>.1267</u>	<u>.2102</u>	<u>.2991</u>	<u>.3918</u>	<u>.4870</u>
<b>17</b>	<u>.0000</u>	<u>.0205</u>	<u>.0504</u>	<u>.0851</u>	<u>.1230</u>	<u>.2052</u>	<u>.2930</u>	<u>.3845</u>	<u>.4789</u>
<b>18</b>	<u>.0000</u>	<u>.0194</u>	<u>.0483</u>	<u>.0822</u>	<u>.1193</u>	<u>.2002</u>	<u>.2868</u>	<u>.3774</u>	<u>.4707</u>
<b>19</b>	<u>.0000</u>	<u>.0183</u>	<u>.0462</u>	<u>.0793</u>	<u>.1157</u>	<u>.1952</u>	<u>.2807</u>	<u>.3701</u>	<u>.4625</u>
<b>20</b>	<u>.0000</u>	<u>.0172</u>	<u>.0442</u>	<u>.0764</u>	<u>.1121</u>	<u>.1903</u>	<u>.2746</u>	<u>.3629</u>	<u>.4544</u>
<b>21</b>	<u>.0000</u>	<u>.0162</u>	<u>.0423</u>	<u>.0736</u>	<u>.1085</u>	<u>.1854</u>	<u>.2684</u>	<u>.3557</u>	<u>.4462</u>
<b>22</b>	<u>.0000</u>	<u>.0152</u>	<u>.0403</u>	<u>.0708</u>	<u>.1049</u>	<u>.1804</u>	<u>.2622</u>	<u>.3484</u>	<u>.4379</u>
<b>23</b>	<u>.0000</u>	<u>.0143</u>	<u>.0384</u>	<u>.0681</u>	<u>.1014</u>	<u>.1755</u>	<u>.2560</u>	<u>.3411</u>	<u>.4296</u>
<b>24</b>	<u>.0000</u>	<u>.0134</u>	<u>.0366</u>	<u>.0654</u>	<u>.0979</u>	<u>.1705</u>	<u>.2498</u>	<u>.3337</u>	<u>.4213</u>
<b>25</b>	<u>.0000</u>	<u>.0125</u>	<u>.0348</u>	<u>.0627</u>	<u>.0944</u>	<u>.1655</u>	<u>.2435</u>	<u>.3263</u>	<u>.4128</u>
<b>26</b>	<u>.0000</u>	<u>.0116</u>	<u>.0330</u>	<u>.0601</u>	<u>.0910</u>	<u>.1606</u>	<u>.2373</u>	<u>.3190</u>	<u>.4045</u>
<b>27</b>	<u>.0000</u>	<u>.0108</u>	<u>.0312</u>	<u>.0575</u>	<u>.0876</u>	<u>.1557</u>	<u>.2310</u>	<u>.3116</u>	<u>.3961</u>
<b>28</b>	<u>.0000</u>	<u>.0100</u>	<u>.0295</u>	<u>.0549</u>	<u>.0842</u>	<u>.1508</u>	<u>.2248</u>	<u>.3041</u>	<u>.3876</u>
<b>29</b>	<u>.0000</u>	<u>.0092</u>	<u>.0279</u>	<u>.0524</u>	<u>.0808</u>	<u>.1459</u>	<u>.2185</u>	<u>.2967</u>	<u>.3791</u>
<b>30</b>	<u>.0000</u>	<u>.0085</u>	<u>.0263</u>	<u>.0498</u>	<u>.0774</u>	<u>.1409</u>	<u>.2122</u>	<u>.2892</u>	<u>.3705</u>
<b>31</b>	<u>.0000</u>	<u>.0078</u>	<u>.0247</u>	<u>.0474</u>	<u>.0741</u>	<u>.1360</u>	<u>.2059</u>	<u>.2816</u>	<u>.3619</u>
<b>32</b>	<u>.0000</u>	<u>.0071</u>	<u>.0231</u>	<u>.0449</u>	<u>.0707</u>	<u>.1310</u>	<u>.1995</u>	<u>.2740</u>	<u>.3532</u>
<b>33</b>	<u>.0000</u>	<u>.0065</u>	<u>.0216</u>	<u>.0425</u>	<u>.0675</u>	<u>.1261</u>	<u>.1931</u>	<u>.2664</u>	<u>.3445</u>
<b>34</b>	<u>.0000</u>	<u>.0059</u>	<u>.0202</u>	<u>.0401</u>	<u>.0642</u>	<u>.1212</u>	<u>.1868</u>	<u>.2587</u>	<u>.3358</u>
<b>35</b>	<u>.0000</u>	<u>.0054</u>	<u>.0187</u>	<u>.0378</u>	<u>.0609</u>	<u>.1162</u>	<u>.1803</u>	<u>.2510</u>	<u>.3269</u>
<b>36</b>	<u>.0000</u>	<u>.0048</u>	<u>.0174</u>	<u>.0355</u>	<u>.0578</u>	<u>.1114</u>	<u>.1740</u>	<u>.2433</u>	<u>.3181</u>
<b>37</b>	<u>.0000</u>	<u>.0043</u>	<u>.0160</u>	<u>.0332</u>	<u>.0546</u>	<u>.1064</u>	<u>.1675</u>	<u>.2355</u>	<u>.3092</u>
<b>38</b>	<u>.0000</u>	<u>.0038</u>	<u>.0147</u>	<u>.0310</u>	<u>.0514</u>	<u>.1015</u>	<u>.1610</u>	<u>.2277</u>	<u>.3002</u>
<b>39</b>	<u>.0000</u>	<u>.0034</u>	<u>.0135</u>	<u>.0289</u>	<u>.0484</u>	<u>.0967</u>	<u>.1546</u>	<u>.2199</u>	<u>.2913</u>
<b>40</b>	<u>.0000</u>	<u>.0030</u>	<u>.0123</u>	<u>.0268</u>	<u>.0453</u>	<u>.0919</u>	<u>.1482</u>	<u>.2122</u>	<u>.2824</u>
<b>41</b>	<u>.0000</u>	<u>.0026</u>	<u>.0112</u>	<u>.0248</u>	<u>.0424</u>	<u>.0872</u>	<u>.1419</u>	<u>.2044</u>	<u>.2734</u>
<b>42</b>	<u>.0000</u>	<u>.0023</u>	<u>.0101</u>	<u>.0228</u>	<u>.0395</u>	<u>.0824</u>	<u>.1355</u>	<u>.1966</u>	<u>.2644</u>
<b>43</b>	<u>.0000</u>	<u>.0020</u>	<u>.0091</u>	<u>.0209</u>	<u>.0367</u>	<u>.0778</u>	<u>.1292</u>	<u>.1889</u>	<u>.2555</u>
<b>44</b>	<u>.0000</u>	<u>.0017</u>	<u>.0081</u>	<u>.0191</u>	<u>.0340</u>	<u>.0733</u>	<u>.1231</u>	<u>.1814</u>	<u>.2468</u>
<b>45</b>	<u>.0000</u>	<u>.0014</u>	<u>.0071</u>	<u>.0171</u>	<u>.0310</u>	<u>.0684</u>	<u>.1164</u>	<u>.1731</u>	<u>.2372</u>
<b>46</b>	<u>.0000</u>	<u>.0011</u>	<u>.0061</u>	<u>.0153</u>	<u>.0282</u>	<u>.0635</u>	<u>.1097</u>	<u>.1649</u>	<u>.2277</u>
<b>47</b>	<u>.0000</u>	<u>.0009</u>	<u>.0053</u>	<u>.0135</u>	<u>.0255</u>	<u>.0589</u>	<u>.1033</u>	<u>.1569</u>	<u>.2183</u>
<b>48</b>	<u>.0000</u>	<u>.0007</u>	<u>.0045</u>	<u>.0119</u>	<u>.0229</u>	<u>.0543</u>	<u>.0968</u>	<u>.1488</u>	<u>.2089</u>
<b>49</b>	<u>.0000</u>	<u>.0006</u>	<u>.0038</u>	<u>.0104</u>	<u>.0204</u>	<u>.0498</u>	<u>.0905</u>	<u>.1408</u>	<u>.1995</u>
<b>50</b>	<u>.0000</u>	<u>.0004</u>	<u>.0031</u>	<u>.0090</u>	<u>.0181</u>	<u>.0456</u>	<u>.0843</u>	<u>.1330</u>	<u>.1903</u>
<b>51</b>	<u>.0000</u>	<u>.0003</u>	<u>.0026</u>	<u>.0077</u>	<u>.0159</u>	<u>.0415</u>	<u>.0783</u>	<u>.1253</u>	<u>.1812</u>
<b>52</b>	<u>.0000</u>	<u>.0002</u>	<u>.0021</u>	<u>.0065</u>	<u>.0138</u>	<u>.0374</u>	<u>.0723</u>	<u>.1175</u>	<u>.1718</u>
<b>53</b>	<u>.0000</u>	<u>.0002</u>	<u>.0016</u>	<u>.0054</u>	<u>.0119</u>	<u>.0335</u>	<u>.0664</u>	<u>.1097</u>	<u>.1625</u>
<b>54</b>	<u>.0000</u>	<u>.0001</u>	<u>.0013</u>	<u>.0044</u>	<u>.0101</u>	<u>.0297</u>	<u>.0606</u>	<u>.1021</u>	<u>.1532</u>
<b>55</b>	<u>.0000</u>	<u>.0001</u>	<u>.0010</u>	<u>.0036</u>	<u>.0085</u>	<u>.0263</u>	<u>.0551</u>	<u>.0947</u>	<u>.1442</u>
<b>56</b>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0028</u>	<u>.0070</u>	<u>.0228</u>	<u>.0496</u>	<u>.0871</u>	<u>.1349</u>
<b>57</b>	<u>.0000</u>	<u>.0000</u>	<u>.0005</u>	<u>.0022</u>	<u>.0057</u>	<u>.0197</u>	<u>.0443</u>	<u>.0798</u>	<u>.1259</u>
<b>58</b>	<u>.0000</u>	<u>.0000</u>	<u>.0004</u>	<u>.0017</u>	<u>.0046</u>	<u>.0169</u>	<u>.0395</u>	<u>.0730</u>	<u>.1173</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
59	.0000	.0000	.0003	.0013	.0037	.0143	.0349	.0663	.1089
60	.0000	.0000	.0002	.0009	.0028	.0119	.0304	.0597	.1004
61	.0000	.0000	.0001	.0007	.0021	.0098	.0262	.0534	.0921
62	.0000	.0000	.0001	.0004	.0015	.0078	.0222	.0471	.0838
63	.0000	.0000	.0000	.0003	.0011	.0060	.0184	.0409	.0755
64	.0000	.0000	.0000	.0002	.0007	.0045	.0148	.0350	.0674
65	.0000	.0000	.0000	.0001	.0004	.0032	.0116	.0294	.0593
66	.0000	.0000	.0000	.0000	.0002	.0021	.0088	.0241	.0516
67	.0000	.0000	.0000	.0000	.0001	.0013	.0062	.0189	.0434
68	.0000	.0000	.0000	.0000	.0000	.0007	.0040	.0140	.0354
69	.0000	.0000	.0000	.0000	.0000	.0003	.0024	.0100	.0282
70	.0000	.0000	.0000	.0000	.0000	.0001	.0011	.0060	.0204
71	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0032	.0136
72	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0009	.0064
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0017
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0004

**Loss-Based Plan, with Various Single Loss Limits**

**Insurance Charge Table  
Hazard Group 1**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>														
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
36	\$120	.6936	.6376	.5875	.5423	.5014	.4642	.4302	.3990	.3704	.3439	.3218	.3065	.2935
37	\$120	.6874	.6300	.5786	.5325	.4907	.4528	.4182	.3865	.3575	.3313	.3140	.2993	.2869
38	\$120	.6813	.6224	.5699	.5227	.4801	.4414	.4063	.3742	.3447	.3233	.3067	.2925	.2805
39	\$120	.6752	.6149	.5611	.5129	.4694	.4301	.3944	.3618	.3349	.3158	.2997	.2860	.2745
40	\$120	.6692	.6074	.5524	.5031	.4588	.4188	.3824	.3494	.3271	.3085	.2929	.2797	.2686
	\$160	.6648	.6034	.5488	.4998	.4558	.4160	.3799	.3471	.3171	.2897	.2676	.2502	.2355
41	\$120	.6632	.6000	.5438	.4935	.4483	.4075	.3706	.3413	.3197	.3016	.2864	.2737	.2630
	\$160	.6589	.5961	.5402	.4902	.4453	.4049	.3682	.3349	.3046	.2786	.2589	.2423	.2282
42	\$120	.6574	.5927	.5352	.4839	.4378	.3963	.3592	.3337	.3125	.2949	.2802	.2679	.2578
	\$160	.6531	.5889	.5317	.4807	.4349	.3938	.3565	.3228	.2923	.2698	.2508	.2348	.2213
43	\$120	.6517	.5855	.5268	.4743	.4274	.3852	.3514	.3264	.3056	.2884	.2741	.2625	.2533
	\$160	.6475	.5817	.5233	.4712	.4246	.3827	.3449	.3108	.2832	.2614	.2431	.2277	.2147
44	\$120	.6461	.5784	.5183	.4648	.4170	.3741	.3438	.3192	.2989	.2821	.2685	.2576	.2491
	\$160	.6419	.5746	.5149	.4618	.4143	.3716	.3333	.2998	.2746	.2535	.2358	.2209	.2084
45	\$120	.6405	.5713	.5099	.4553	.4066	.3659	.3364	.3122	.2923	.2761	.2633	.2532	.2453
	\$160	.6364	.5676	.5066	.4524	.4039	.3606	.3217	.2910	.2664	.2458	.2287	.2143	.2024
46	\$120	.6352	.5644	.5017	.4460	.3963	.3585	.3293	.3054	.2860	.2706	.2585	.2491	.2418
	\$160	.6310	.5607	.4984	.4431	.3937	.3497	.3116	.2826	.2586	.2385	.2219	.2081	.1967
47	\$120	.6299	.5576	.4935	.4367	.3866	.3512	.3222	.2988	.2801	.2655	.2541	.2454	.2386
	\$160	.6258	.5539	.4903	.4338	.3836	.3388	.3030	.2746	.2510	.2315	.2154	.2022	.1915
	\$250	.6203	.5491	.4860	.4300	.3802	.3358	.2962	.2609	.2294	.2016	.1793	.1605	.1446
48	\$120	.6247	.5508	.4854	.4274	.3793	.3440	.3153	.2924	.2745	.2607	.2500	.2419	.2357
	\$160	.6206	.5472	.4822	.4246	.3734	.3286	.2947	.2667	.2436	.2246	.2091	.1967	.1868
	\$250	.6152	.5424	.4780	.4209	.3701	.3250	.2849	.2494	.2178	.1918	.1703	.1522	.1370
	\$275	.6143	.5417	.4773	.4203	.3696	.3246	.2845	.2490	.2175	.1899	.1671	.1479	.1316

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
49	\$120	.6200	.5445	.4777	.4185	.3725	.3373	.3091	.2869	.2697	.2565	.2464	.2389	.2333
	\$160	.6159	.5410	.4746	.4158	.3637	.3207	.2871	.2595	.2368	.2184	.2036	.1919	.1827
	\$250	.6105	.5362	.4704	.4122	.3605	.3147	.2742	.2384	.2078	.1830	.1622	.1447	.1302
	\$275	.6097	.5355	.4698	.4116	.3600	.3143	.2738	.2380	.2065	.1803	.1583	.1398	.1242
50	\$120	.6154	.5383	.4701	.4098	.3659	.3308	.3031	.2816	.2651	.2525	.2431	.2362	.2311
	\$160	.6113	.5348	.4671	.4071	.3541	.3130	.2797	.2524	.2303	.2125	.1985	.1875	.1789
	\$250	.6060	.5302	.4630	.4035	.3510	.3045	.2636	.2276	.1988	.1746	.1544	.1376	.1236
	\$275	.6051	.5294	.4623	.4030	.3505	.3041	.2632	.2272	.1966	.1712	.1499	.1321	.1172
51	\$120	.6109	.5323	.4626	.4029	.3594	.3246	.2974	.2765	.2607	.2488	.2401	.2338	.2292
	\$160	.6069	.5288	.4596	.3985	.3459	.3055	.2725	.2456	.2240	.2070	.1937	.1834	.1754
	\$250	.6016	.5242	.4556	.3950	.3415	.2944	.2530	.2184	.1901	.1665	.1470	.1308	.1174
	\$275	.6007	.5234	.4550	.3944	.3410	.2940	.2527	.2168	.1873	.1626	.1419	.1247	.1105
52	\$120	.6065	.5263	.4552	.3965	.3529	.3185	.2919	.2716	.2565	.2454	.2373	.2315	.2275
	\$160	.6025	.5228	.4522	.3898	.3384	.2981	.2653	.2389	.2180	.2017	.1891	.1795	.1722
	\$250	.5973	.5182	.4482	.3864	.3320	.2842	.2429	.2095	.1817	.1587	.1397	.1242	.1115
	\$275	.5964	.5175	.4476	.3859	.3315	.2838	.2422	.2073	.1783	.1542	.1342	.1177	.1041
	\$380	.5945	.5158	.4461	.3846	.3304	.2829	.2414	.2053	.1741	.1472	.1247	.1057	.0899
53	\$120	.6022	.5203	.4477	.3902	.3466	.3125	.2865	.2669	.2526	.2422	.2347	.2295	.2259
	\$160	.5983	.5169	.4448	.3812	.3310	.2908	.2582	.2324	.2123	.1967	.1849	.1759	.1693
	\$250	.5931	.5124	.4409	.3778	.3225	.2741	.2338	.2008	.1735	.1511	.1328	.1179	.1059
	\$275	.5922	.5117	.4403	.3773	.3220	.2737	.2322	.1981	.1697	.1461	.1268	.1109	.0980
	\$380	.5903	.5100	.4388	.3761	.3210	.2728	.2310	.1949	.1639	.1377	.1159	.0976	.0825
54	\$120	.5981	.5145	.4403	.3839	.3404	.3067	.2813	.2625	.2489	.2392	.2324	.2278	.2246
	\$160	.5942	.5111	.4375	.3731	.3237	.2835	.2514	.2262	.2068	.1920	.1809	.1727	.1666
	\$250	.5890	.5066	.4336	.3693	.3130	.2643	.2249	.1923	.1655	.1437	.1261	.1119	.1008
	\$275	.5881	.5059	.4330	.3688	.3126	.2637	.2229	.1891	.1612	.1383	.1196	.1044	.0922
	\$380	.5862	.5043	.4316	.3676	.3116	.2628	.2207	.1846	.1540	.1286	.1074	.0899	.0755
55	\$120	.5941	.5087	.4330	.3778	.3343	.3011	.2763	.2582	.2454	.2364	.2303	.2262	.2234
	\$160	.5902	.5054	.4302	.3662	.3165	.2764	.2448	.2203	.2016	.1876	.1772	.1697	.1642
	\$250	.5850	.5010	.4264	.3609	.3036	.2554	.2162	.1840	.1577	.1366	.1197	.1064	.0960
	\$275	.5842	.5003	.4258	.3603	.3032	.2541	.2138	.1804	.1530	.1307	.1127	.0983	.0869
	\$380	.5823	.4986	.4244	.3592	.3022	.2529	.2106	.1746	.1446	.1198	.0993	.0825	.0689
	\$500	.5817	.4981	.4240	.3588	.3019	.2526	.2103	.1743	.1438	.1182	.0967	.0791	.0646
56	\$120	.5902	.5031	.4273	.3717	.3284	.2956	.2714	.2542	.2421	.2339	.2284	.2248	.2225
	\$160	.5863	.4998	.4230	.3593	.3094	.2695	.2383	.2145	.1966	.1834	.1738	.1669	.1621
	\$250	.5812	.4954	.4193	.3524	.2942	.2467	.2077	.1758	.1501	.1297	.1136	.1012	.0915
	\$275	.5804	.4947	.4187	.3519	.2938	.2450	.2048	.1718	.1450	.1233	.1061	.0925	.0819
	\$380	.5785	.4931	.4173	.3508	.2929	.2430	.2005	.1649	.1354	.1112	.0915	.0754	.0626
	\$500	.5779	.4926	.4169	.3504	.2925	.2427	.2002	.1643	.1341	.1090	.0883	.0714	.0577
	\$550	.5778	.4925	.4168	.3503	.2925	.2427	.2002	.1643	.1341	.1090	.0882	.0712	.0574
57	\$120	.5865	.4976	.4217	.3658	.3225	.2902	.2668	.2503	.2391	.2316	.2267	.2236	.2216
	\$160	.5826	.4943	.4158	.3525	.3023	.2626	.2320	.2089	.1918	.1794	.1706	.1645	.1602
	\$250	.5775	.4900	.4122	.3440	.2855	.2381	.1992	.1678	.1428	.1231	.1079	.0963	.0874
	\$275	.5767	.4893	.4116	.3435	.2845	.2360	.1960	.1634	.1371	.1162	.0998	.0871	.0773
	\$380	.5748	.4877	.4103	.3424	.2836	.2332	.1906	.1554	.1265	.1029	.0839	.0687	.0567
	\$500	.5742	.4871	.4098	.3420	.2832	.2329	.1902	.1544	.1246	.1001	.0802	.0642	.0513
	\$550	.5741	.4871	.4098	.3420	.2832	.2329	.1902	.1544	.1246	.1001	.0801	.0639	.0508
58	\$120	.5829	.4921	.4162	.3598	.3167	.2849	.2623	.2467	.2363	.2295	.2252	.2225	.2209
	\$160	.5791	.4889	.4088	.3457	.2953	.2559	.2258	.2035	.1873	.1758	.1677	.1622	.1586
	\$250	.5740	.4847	.4052	.3356	.2772	.2296	.1909	.1599	.1356	.1168	.1025	.0917	.0836
	\$275	.5732	.4840	.4046	.3352	.2758	.2272	.1873	.1551	.1295	.1094	.0939	.0820	.0731

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.5713	.4824	.4033	.3341	.2743	.2233	.1810	.1461	.1177	.0949	.0767	.0623	.0511
	\$500	.5707	.4819	.4029	.3337	.2740	.2231	.1803	.1446	.1153	.0916	.0725	.0573	.0452
	\$550	.5706	.4818	.4028	.3336	.2739	.2231	.1802	.1446	.1153	.0915	.0722	.0569	.0447
59	\$120	.5795	.4869	.4107	.3540	.3110	.2797	.2579	.2432	.2337	.2276	.2239	.2216	.2203
	\$160	.5757	.4837	.4023	.3390	.2884	.2492	.2198	.1983	.1830	.1723	.1651	.1603	.1571
	\$250	.5706	.4795	.3983	.3273	.2689	.2211	.1826	.1523	.1287	.1108	.0974	.0875	.0802
	\$275	.5698	.4788	.3977	.3269	.2673	.2184	.1787	.1470	.1221	.1029	.0883	.0773	.0692
	\$380	.5680	.4772	.3964	.3258	.2650	.2137	.1714	.1369	.1092	.0871	.0698	.0563	.0460
	\$500	.5673	.4767	.3960	.3254	.2647	.2133	.1704	.1350	.1063	.0833	.0651	.0507	.0395
	\$550	.5673	.4766	.3959	.3254	.2647	.2133	.1704	.1350	.1062	.0831	.0647	.0502	.0389
	\$800	.5640	.4715	.3891	.3171	.2554	.2035	.1605	.1254	.0972	.0747	.0571	.0433	.0327
60	\$120	.5762	.4818	.4054	.3481	.3053	.2747	.2538	.2400	.2313	.2259	.2227	.2209	.2199
	\$160	.5725	.4786	.3964	.3323	.2816	.2427	.2139	.1933	.1789	.1692	.1627	.1586	.1559
	\$250	.5675	.4744	.3915	.3194	.2606	.2127	.1745	.1448	.1221	.1051	.0926	.0836	.0771
	\$275	.5667	.4738	.3909	.3186	.2588	.2097	.1702	.1390	.1149	.0966	.0830	.0729	.0656
	\$380	.5648	.4722	.3897	.3176	.2558	.2043	.1620	.1279	.1008	.0796	.0632	.0507	.0413
	\$500	.5642	.4717	.3892	.3172	.2555	.2036	.1606	.1256	.0975	.0753	.0580	.0445	.0343
	\$550	.5641	.4716	.3892	.3172	.2555	.2036	.1606	.1255	.0973	.0750	.0575	.0439	.0335
	\$800	.5640	.4715	.3891	.3171	.2554	.2035	.1605	.1254	.0972	.0747	.0571	.0433	.0327
61	\$120	.5732	.4768	.4000	.3423	.2997	.2698	.2498	.2370	.2291	.2245	.2218	.2203	.2195
	\$160	.5695	.4737	.3906	.3257	.2747	.2362	.2082	.1885	.1751	.1663	.1606	.1571	.1549
	\$250	.5645	.4696	.3848	.3119	.2524	.2043	.1665	.1374	.1157	.0997	.0882	.0800	.0744
	\$275	.5637	.4689	.3843	.3108	.2503	.2010	.1617	.1312	.1080	.0907	.0780	.0689	.0624
	\$380	.5618	.4674	.3830	.3094	.2467	.1948	.1527	.1191	.0927	.0724	.0570	.0455	.0370
	\$500	.5612	.4668	.3826	.3091	.2463	.1939	.1508	.1163	.0889	.0676	.0512	.0387	.0294
	\$550	.5611	.4668	.3825	.3090	.2463	.1939	.1508	.1161	.0886	.0672	.0506	.0380	.0286
	\$800	.5610	.4667	.3824	.3090	.2463	.1938	.1508	.1160	.0884	.0668	.0501	.0373	.0276
62	\$120	.5704	.4721	.3947	.3366	.2942	.2650	.2460	.2342	.2272	.2232	.2210	.2198	.2192
	\$160	.5666	.4690	.3849	.3192	.2680	.2298	.2026	.1840	.1716	.1637	.1588	.1558	.1541
	\$250	.5617	.4649	.3782	.3044	.2442	.1960	.1586	.1303	.1095	.0945	.0840	.0768	.0720
	\$275	.5609	.4642	.3777	.3031	.2419	.1923	.1534	.1236	.1013	.0850	.0734	.0652	.0596
	\$380	.5591	.4627	.3765	.3013	.2377	.1855	.1434	.1103	.0848	.0654	.0511	.0406	.0330
	\$500	.5585	.4622	.3760	.3010	.2372	.1842	.1412	.1071	.0805	.0601	.0448	.0333	.0250
	\$550	.5584	.4621	.3760	.3009	.2371	.1841	.1411	.1069	.0801	.0596	.0441	.0325	.0240
	\$800	.5583	.4620	.3759	.3009	.2371	.1841	.1410	.1067	.0798	.0591	.0434	.0316	.0230
63	\$1,000	.5582	.4620	.3759	.3009	.2371	.1841	.1410	.1067	.0798	.0591	.0434	.0316	.0229
	\$120	.5678	.4675	.3894	.3308	.2887	.2603	.2424	.2316	.2254	.2221	.2203	.2194	.2190
	\$160	.5641	.4645	.3792	.3126	.2612	.2235	.1972	.1796	.1683	.1613	.1572	.1548	.1534
	\$250	.5591	.4604	.3718	.2969	.2360	.1877	.1507	.1233	.1035	.0897	.0803	.0740	.0699
	\$275	.5583	.4597	.3713	.2955	.2334	.1837	.1451	.1161	.0948	.0797	.0691	.0619	.0572
	\$380	.5565	.4582	.3700	.2932	.2287	.1761	.1342	.1017	.0770	.0588	.0456	.0361	.0295
	\$500	.5559	.4577	.3696	.2929	.2280	.1744	.1316	.0980	.0723	.0530	.0387	.0284	.0210
	\$550	.5558	.4577	.3696	.2929	.2279	.1744	.1314	.0977	.0718	.0524	.0379	.0275	.0200
\$800	.5557	.4576	.3695	.2928	.2279	.1744	.1313	.0975	.0714	.0517	.0371	.0264	.0187	
64	\$1,000	.5557	.4576	.3695	.2928	.2279	.1744	.1313	.0975	.0714	.0517	.0370	.0263	.0186
	\$120	.5654	.4632	.3842	.3250	.2832	.2558	.2389	.2292	.2239	.2212	.2198	.2192	.2189
	\$160	.5617	.4602	.3736	.3060	.2544	.2173	.1920	.1755	.1653	.1593	.1558	.1539	.1529
	\$250	.5568	.4561	.3655	.2895	.2278	.1794	.1429	.1165	.0979	.0852	.0769	.0715	.0681
	\$275	.5560	.4555	.3650	.2880	.2250	.1750	.1369	.1087	.0886	.0747	.0652	.0590	.0550
	\$380	.5542	.4540	.3638	.2852	.2197	.1666	.1249	.0932	.0696	.0525	.0404	.0321	.0264
	\$500	.5536	.4535	.3634	.2849	.2187	.1647	.1220	.0891	.0643	.0461	.0330	.0238	.0175
	\$550	.5535	.4534	.3633	.2848	.2187	.1646	.1218	.0887	.0638	.0454	.0322	.0228	.0163



((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$800	.5534	.4533	.3632	.2848	.2186	.1646	.1216	.0883	.0632	.0446	.0312	.0216	.0150
	\$1,000	.5534	.4533	.3632	.2848	.2186	.1646	.1216	.0883	.0632	.0445	.0311	.0215	.0148
65	\$120	.5633	.4591	.3789	.3192	.2778	.2513	.2357	.2271	.2226	.2204	.2194	.2190	.2188
	\$160	.5596	.4561	.3681	.2994	.2476	.2111	.1869	.1717	.1626	.1575	.1547	.1532	.1525
	\$250	.5547	.4521	.3593	.2821	.2195	.1711	.1353	.1098	.0925	.0811	.0738	.0693	.0667
	\$275	.5539	.4515	.3588	.2805	.2165	.1664	.1288	.1016	.0827	.0700	.0617	.0565	.0533
	\$380	.5521	.4500	.3577	.2774	.2107	.1572	.1158	.0848	.0623	.0465	.0357	.0285	.0238
	\$500	.5515	.4495	.3573	.2769	.2095	.1550	.1124	.0802	.0565	.0396	.0278	.0197	.0144
	\$550	.5514	.4495	.3572	.2769	.2094	.1548	.1122	.0798	.0559	.0388	.0268	.0186	.0132
	\$800	.5513	.4494	.3571	.2768	.2094	.1547	.1119	.0793	.0552	.0379	.0257	.0173	.0117
	\$1,000	.5513	.4493	.3571	.2768	.2094	.1547	.1119	.0793	.0552	.0378	.0255	.0171	.0114
66	\$120	.5615	.4553	.3737	.3133	.2724	.2470	.2327	.2252	.2215	.2198	.2191	.2188	.2187
	\$160	.5578	.4523	.3626	.2927	.2408	.2050	.1819	.1681	.1602	.1559	.1538	.1527	.1522
	\$250	.5529	.4484	.3536	.2747	.2112	.1627	.1276	.1034	.0874	.0773	.0711	.0675	.0655
	\$275	.5521	.4478	.3529	.2729	.2079	.1576	.1206	.0946	.0771	.0657	.0586	.0543	.0518
	\$380	.5503	.4463	.3517	.2695	.2016	.1476	.1065	.0765	.0553	.0409	.0314	.0253	.0215
	\$500	.5497	.4458	.3513	.2689	.2001	.1451	.1028	.0714	.0490	.0334	.0230	.0161	.0117
	\$550	.5496	.4457	.3513	.2689	.2000	.1449	.1024	.0709	.0483	.0325	.0219	.0149	.0104
	\$800	.5495	.4456	.3512	.2688	.2000	.1447	.1021	.0703	.0474	.0315	.0206	.0135	.0088
	\$1,000	.5495	.4456	.3512	.2688	.2000	.1447	.1020	.0703	.0473	.0313	.0204	.0132	.0086
67	\$120	.5599	.4518	.3684	.3074	.2669	.2428	.2299	.2235	.2206	.2194	.2189	.2187	.2187
	\$160	.5562	.4489	.3572	.2860	.2339	.1988	.1772	.1647	.1580	.1547	.1531	.1523	.1520
	\$250	.5514	.4450	.3481	.2673	.2027	.1542	.1200	.0971	.0826	.0739	.0689	.0661	.0646
	\$275	.5506	.4443	.3472	.2654	.1992	.1487	.1125	.0878	.0717	.0618	.0559	.0526	.0507
	\$380	.5488	.4429	.3459	.2617	.1923	.1379	.0972	.0683	.0486	.0357	.0276	.0226	.0197
	\$500	.5482	.4424	.3456	.2609	.1907	.1350	.0931	.0627	.0417	.0277	.0186	.0130	.0096
	\$550	.5481	.4423	.3455	.2609	.1905	.1348	.0926	.0621	.0409	.0267	.0175	.0117	.0082
	\$800	.5480	.4422	.3454	.2608	.1904	.1345	.0922	.0614	.0399	.0255	.0161	.0101	.0065
	\$1,000	.5480	.4422	.3454	.2608	.1904	.1345	.0921	.0613	.0398	.0253	.0158	.0098	.0062
68	\$120	.5586	.4487	.3630	.3012	.2615	.2388	.2273	.2221	.2199	.2191	.2188	.2187	.2187
	\$160	.5550	.4458	.3517	.2790	.2268	.1927	.1726	.1617	.1562	.1537	.1526	.1521	.1519
	\$250	.5501	.4419	.3427	.2598	.1940	.1456	.1124	.0910	.0782	.0709	.0670	.0649	.0640
	\$275	.5493	.4412	.3418	.2577	.1902	.1397	.1043	.0811	.0667	.0583	.0537	.0512	.0499
	\$380	.5476	.4398	.3404	.2538	.1828	.1279	.0879	.0603	.0422	.0310	.0243	.0204	.0183
	\$500	.5470	.4393	.3400	.2530	.1810	.1248	.0832	.0541	.0347	.0224	.0148	.0104	.0079
	\$550	.5469	.4392	.3400	.2529	.1808	.1245	.0827	.0534	.0338	.0213	.0136	.0090	.0064
	\$800	.5468	.4392	.3399	.2529	.1807	.1241	.0821	.0526	.0327	.0199	.0120	.0073	.0046
	\$1,000	.5467	.4391	.3399	.2529	.1807	.1241	.0821	.0524	.0325	.0197	.0117	.0070	.0043
69	\$120	.5577	.4459	.3575	.2949	.2559	.2349	.2250	.2209	.2194	.2189	.2187	.2187	.2187
	\$160	.5540	.4430	.3462	.2719	.2195	.1866	.1682	.1589	.1547	.1529	.1522	.1519	.1519
	\$250	.5492	.4391	.3374	.2521	.1850	.1367	.1047	.0852	.0742	.0683	.0655	.0641	.0635
	\$275	.5484	.4385	.3365	.2500	.1810	.1303	.0961	.0746	.0621	.0553	.0518	.0501	.0493
	\$380	.5466	.4371	.3351	.2459	.1731	.1176	.0783	.0523	.0361	.0267	.0214	.0187	.0173
	\$500	.5460	.4366	.3347	.2449	.1710	.1141	.0731	.0455	.0280	.0175	.0115	.0083	.0066
	\$550	.5459	.4365	.3347	.2448	.1708	.1137	.0725	.0447	.0270	.0163	.0102	.0069	.0051
	\$800	.5458	.4365	.3346	.2448	.1706	.1133	.0718	.0437	.0257	.0148	.0085	.0051	.0032
	\$1,000	.5458	.4364	.3346	.2448	.1706	.1132	.0717	.0436	.0255	.0145	.0082	.0047	.0029
70	\$120	.5570	.4436	.3517	.2881	.2501	.2310	.2229	.2200	.2190	.2187	.2187	.2187	.2186
	\$160	.5533	.4407	.3406	.2642	.2117	.1803	.1640	.1565	.1535	.1524	.1520	.1519	.1518
	\$250	.5485	.4368	.3322	.2441	.1754	.1272	.0969	.0795	.0705	.0662	.0644	.0636	.0633
	\$275	.5477	.4362	.3314	.2419	.1711	.1204	.0876	.0683	.0579	.0528	.0504	.0494	.0490

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.5459	.4348	.3300	.2377	.1626	.1066	.0683	.0443	.0304	.0229	.0192	.0174	.0166
	\$500	.5453	.4343	.3296	.2367	.1604	.1026	.0625	.0369	.0216	.0132	.0088	.0067	.0057
	\$550	.5452	.4342	.3296	.2366	.1601	.1022	.0619	.0359	.0205	.0119	.0074	.0053	.0042
	\$800	.5451	.4341	.3295	.2365	.1599	.1017	.0610	.0348	.0190	.0102	.0056	.0033	.0023
	\$1,000	.5451	.4341	.3295	.2365	.1598	.1016	.0609	.0346	.0188	.0099	.0053	.0030	.0019
71	\$120	.5563	.4401	.3292	.2588	.2280	.2200	.2188	.2187	.2186	.2186	.2186	.2186	.2186
	\$160	.5527	.4372	.3235	.2347	.1815	.1594	.1532	.1520	.1518	.1518	.1518	.1518	.1518
	\$250	.5479	.4334	.3207	.2187	.1416	.0950	.0734	.0658	.0637	.0632	.0631	.0631	.0631
	\$275	.5471	.4328	.3202	.2173	.1373	.0869	.0620	.0525	.0496	.0489	.0488	.0488	.0488
	\$380	.5453	.4314	.3192	.2148	.1294	.0709	.0383	.0236	.0182	.0166	.0162	.0161	.0161
	\$500	.5447	.4309	.3189	.2142	.1274	.0664	.0312	.0145	.0079	.0058	.0052	.0051	.0050
	\$550	.5446	.4308	.3188	.2142	.1272	.0659	.0303	.0133	.0066	.0043	.0037	.0035	.0035
	\$800	.5445	.4308	.3187	.2141	.1269	.0653	.0292	.0118	.0048	.0024	.0017	.0015	.0015
	\$1,000	.5445	.4307	.3187	.2141	.1269	.0653	.0291	.0115	.0044	.0020	.0013	.0011	.0011
72	\$120	.5563	.4399	.3238	.2472	.2221	.2188	.2187	.2186	.2186	.2186	.2186	.2186	.2186
	\$160	.5527	.4371	.3217	.2228	.1696	.1542	.1520	.1518	.1518	.1518	.1518	.1518	.1518
	\$250	.5478	.4332	.3189	.2097	.1261	.0815	.0666	.0635	.0632	.0631	.0631	.0631	.0631
	\$275	.5471	.4326	.3185	.2088	.1218	.0721	.0538	.0495	.0488	.0488	.0488	.0488	.0488
	\$380	.5453	.4312	.3174	.2071	.1140	.0537	.0265	.0181	.0164	.0161	.0161	.0161	.0161
	\$500	.5447	.4307	.3171	.2068	.1121	.0486	.0181	.0079	.0055	.0051	.0050	.0050	.0050
	\$550	.5446	.4307	.3170	.2068	.1119	.0480	.0170	.0065	.0040	.0035	.0035	.0035	.0035
	\$800	.5445	.4306	.3170	.2068	.1117	.0472	.0156	.0047	.0020	.0015	.0015	.0015	.0014
	\$1,000	.5445	.4306	.3170	.2068	.1116	.0471	.0154	.0044	.0016	.0011	.0011	.0011	.0011
73	\$120	.5563	.4399	.3235	.2351	.2190	.2186	.2186	.2186	.2186	.2186	.2186	.2186	.2186
	\$160	.5527	.4370	.3214	.2112	.1586	.1520	.1518	.1518	.1518	.1518	.1518	.1518	.1518
	\$250	.5478	.4332	.3186	.2044	.1098	.0694	.0634	.0631	.0631	.0631	.0631	.0631	.0631
	\$275	.5471	.4326	.3182	.2041	.1058	.0581	.0493	.0488	.0488	.0488	.0488	.0488	.0488
	\$380	.5453	.4312	.3171	.2034	.0992	.0358	.0181	.0162	.0161	.0161	.0161	.0161	.0161
	\$500	.5447	.4307	.3168	.2032	.0977	.0296	.0080	.0052	.0050	.0050	.0050	.0050	.0050
	\$550	.5446	.4307	.3167	.2031	.0975	.0288	.0067	.0037	.0035	.0035	.0035	.0035	.0035
	\$800	.5445	.4306	.3167	.2031	.0973	.0279	.0049	.0017	.0015	.0014	.0014	.0014	.0014
	\$1,000	.5445	.4306	.3166	.2031	.0973	.0277	.0046	.0013	.0011	.0011	.0011	.0011	.0011
74	\$120	.5563	.4399	.3235	.2263	.2186	.2186	.2186	.2186	.2186	.2186	.2186	.2186	.2186
	\$160	.5527	.4370	.3214	.2058	.1530	.1518	.1518	.1518	.1518	.1518	.1518	.1518	.1518
	\$250	.5478	.4332	.3186	.2040	.0979	.0639	.0631	.0631	.0631	.0631	.0631	.0631	.0631
	\$275	.5471	.4326	.3182	.2037	.0947	.0505	.0488	.0488	.0488	.0488	.0488	.0488	.0488
	\$380	.5453	.4312	.3171	.2030	.0909	.0232	.0161	.0161	.0161	.0161	.0161	.0161	.0161
	\$500	.5447	.4307	.3168	.2028	.0903	.0155	.0051	.0050	.0050	.0050	.0050	.0050	.0050
	\$550	.5446	.4307	.3167	.2028	.0902	.0145	.0036	.0035	.0035	.0035	.0035	.0035	.0035
	\$800	.5445	.4306	.3167	.2027	.0901	.0133	.0016	.0014	.0014	.0014	.0014	.0014	.0014
	\$1,000	.5445	.4306	.3166	.2027	.0901	.0131	.0012	.0011	.0011	.0011	.0011	.0011	.0011

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.7110	.6574	.6093	.5659	.5264	.4904	.4574	.4288	.4116	.3972	.3850	.3747	.3658
37	\$120	.7044	.6493	.6000	.5556	.5154	.4787	.4451	.4221	.4054	.3914	.3795	.3694	.3610
38	\$120	.6977	.6412	.5908	.5453	.5042	.4668	.4353	.4157	.3993	.3856	.3741	.3645	.3569
39	\$120	.6911	.6332	.5815	.5351	.4932	.4551	.4287	.4095	.3934	.3800	.3690	.3602	.3534
40	\$120	.6845	.6252	.5723	.5249	.4821	.4453	.4223	.4034	.3876	.3747	.3645	.3564	.3501
	\$160	.6798	.6209	.5684	.5213	.4788	.4403	.4052	.3754	.3553	.3385	.3244	.3124	.3023

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
41	\$120	.6779	.6172	.5631	.5147	.4710	.4387	.4160	.3974	.3820	.3699	.3604	.3530	.3472
	\$160	.6733	.6130	.5593	.5112	.4678	.4286	.3929	.3679	.3484	.3320	.3183	.3067	.2970
42	\$120	.6713	.6091	.5538	.5044	.4599	.4321	.4098	.3914	.3768	.3655	.3567	.3498	.3444
	\$160	.6667	.6050	.5500	.5009	.4567	.4168	.3835	.3606	.3416	.3256	.3123	.3012	.2922
43	\$120	.6648	.6012	.5446	.4941	.4529	.4258	.4036	.3859	.3721	.3615	.3533	.3469	.3419
	\$160	.6603	.5971	.5409	.4907	.4457	.4051	.3761	.3536	.3350	.3195	.3066	.2962	.2880
44	\$120	.6585	.5934	.5356	.4840	.4465	.4195	.3978	.3808	.3678	.3578	.3501	.3442	.3398
	\$160	.6540	.5893	.5319	.4807	.4348	.3958	.3690	.3469	.3286	.3135	.3014	.2919	.2843
45	\$120	.6516	.5848	.5257	.4730	.4394	.4127	.3916	.3756	.3633	.3539	.3468	.3415	.3376
	\$160	.6471	.5808	.5221	.4698	.4230	.3876	.3613	.3396	.3218	.3075	.2962	.2874	.2804
46	\$120	.6447	.5764	.5159	.4656	.4324	.4061	.3859	.3707	.3591	.3504	.3439	.3392	.3358
	\$160	.6403	.5724	.5124	.4590	.4116	.3797	.3537	.3325	.3154	.3020	.2915	.2833	.2769
47	\$120	.6380	.5681	.5062	.4586	.4256	.4000	.3806	.3661	.3552	.3472	.3413	.3371	.3341
	\$160	.6337	.5642	.5028	.4482	.4037	.3721	.3464	.3257	.3095	.2969	.2871	.2796	.2738
	\$250	.6271	.5583	.4976	.4436	.3955	.3524	.3139	.2847	.2609	.2410	.2245	.2107	.1991
48	\$120	.6314	.5597	.4965	.4517	.4190	.3941	.3755	.3617	.3515	.3442	.3390	.3353	.3327
	\$160	.6270	.5559	.4931	.4374	.3959	.3645	.3392	.3193	.3040	.2922	.2831	.2762	.2710
	\$250	.6206	.5502	.4880	.4329	.3838	.3401	.3035	.2755	.2523	.2331	.2172	.2039	.1931
	\$275	.6193	.5490	.4870	.4320	.3830	.3394	.3005	.2696	.2448	.2241	.2069	.1925	.1805
49	\$120	.6248	.5515	.4868	.4448	.4126	.3885	.3707	.3576	.3482	.3416	.3370	.3337	.3316
	\$160	.6205	.5477	.4834	.4268	.3881	.3570	.3324	.3134	.2988	.2877	.2793	.2731	.2685
	\$250	.6141	.5420	.4784	.4221	.3722	.3278	.2940	.2667	.2441	.2254	.2101	.1976	.1876
	\$275	.6128	.5409	.4774	.4213	.3714	.3271	.2892	.2600	.2359	.2159	.1993	.1855	.1742
50	\$120	.6185	.5434	.4799	.4383	.4067	.3833	.3662	.3539	.3453	.3393	.3352	.3324	.3306
	\$160	.6143	.5397	.4740	.4193	.3806	.3499	.3260	.3078	.2940	.2837	.2760	.2704	.2664
	\$250	.6079	.5341	.4691	.4116	.3608	.3178	.2851	.2582	.2362	.2181	.2035	.1919	.1827
	\$275	.6066	.5330	.4681	.4108	.3600	.3151	.2796	.2510	.2275	.2081	.1921	.1790	.1685
51	\$120	.6123	.5355	.4734	.4320	.4010	.3782	.3619	.3505	.3426	.3372	.3337	.3313	.3298
	\$160	.6081	.5318	.4646	.4118	.3732	.3430	.3200	.3026	.2896	.2800	.2730	.2681	.2645
	\$250	.6018	.5263	.4598	.4012	.3494	.3086	.2764	.2500	.2286	.2112	.1975	.1867	.1782
	\$275	.6005	.5252	.4589	.4003	.3487	.3043	.2703	.2423	.2194	.2006	.1853	.1730	.1633
52	\$120	.6060	.5274	.4669	.4257	.3953	.3733	.3579	.3473	.3401	.3354	.3323	.3303	.3291
	\$160	.6019	.5238	.4550	.4042	.3659	.3363	.3141	.2975	.2853	.2765	.2703	.2659	.2629
	\$250	.5957	.5184	.4503	.3904	.3385	.2995	.2677	.2418	.2210	.2046	.1917	.1818	.1740
	\$275	.5944	.5173	.4494	.3896	.3371	.2946	.2611	.2336	.2112	.1931	.1787	.1674	.1585
	\$380	.5908	.5141	.4466	.3872	.3350	.2891	.2490	.2154	.1883	.1659	.1473	.1319	.1193
53	\$120	.5999	.5194	.4605	.4196	.3897	.3686	.3541	.3443	.3379	.3338	.3312	.3296	.3286
	\$160	.5958	.5158	.4455	.3967	.3587	.3299	.3084	.2927	.2814	.2734	.2679	.2641	.2615
	\$250	.5897	.5105	.4408	.3797	.3293	.2905	.2591	.2338	.2139	.1984	.1864	.1772	.1702
	\$275	.5884	.5094	.4399	.3789	.3257	.2851	.2520	.2251	.2034	.1862	.1727	.1622	.1541
	\$380	.5848	.5063	.4372	.3766	.3234	.2770	.2369	.2050	.1786	.1569	.1391	.1244	.1126
54	\$120	.5940	.5115	.4542	.4136	.3844	.3642	.3506	.3417	.3360	.3324	.3302	.3289	.3282
	\$160	.5899	.5080	.4383	.3894	.3518	.3237	.3030	.2882	.2778	.2706	.2657	.2625	.2603
	\$250	.5838	.5027	.4315	.3690	.3203	.2818	.2507	.2262	.2072	.1926	.1815	.1731	.1668
	\$275	.5826	.5017	.4306	.3683	.3163	.2759	.2432	.2168	.1959	.1797	.1671	.1574	.1501
	\$380	.5791	.4986	.4279	.3660	.3120	.2650	.2263	.1950	.1693	.1483	.1312	.1174	.1064
55	\$120	.5883	.5038	.4482	.4079	.3794	.3601	.3474	.3393	.3343	.3312	.3295	.3284	.3278
	\$160	.5843	.5004	.4314	.3824	.3452	.3178	.2980	.2841	.2746	.2682	.2639	.2611	.2594
	\$250	.5782	.4952	.4223	.3593	.3116	.2732	.2428	.2191	.2010	.1873	.1770	.1694	.1639
	\$275	.5770	.4942	.4214	.3578	.3072	.2670	.2346	.2090	.1890	.1736	.1619	.1531	.1465
	\$380	.5735	.4912	.4189	.3557	.3008	.2536	.2161	.1854	.1604	.1401	.1239	.1110	.1009

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
56	\$500	.5715	.4895	.4174	.3544	.2997	.2525	.2119	.1775	.1496	.1266	.1078	.0924	.0799
	\$120	.5826	.4973	.4421	.4021	.3744	.3561	.3443	.3371	.3328	.3303	.3288	.3280	.3276
	\$160	.5786	.4927	.4243	.3753	.3386	.3119	.2931	.2802	.2716	.2659	.2623	.2600	.2586
	\$250	.5726	.4876	.4129	.3505	.3027	.2646	.2348	.2121	.1949	.1821	.1728	.1660	.1612
	\$275	.5714	.4866	.4121	.3474	.2979	.2579	.2261	.2013	.1822	.1678	.1571	.1491	.1433
	\$380	.5679	.4836	.4095	.3450	.2892	.2430	.2059	.1758	.1515	.1321	.1168	.1049	.0956
	\$500	.5660	.4819	.4081	.3438	.2882	.2405	.1999	.1666	.1394	.1172	.0992	.0848	.0732
\$550	.5655	.4815	.4078	.3435	.2880	.2403	.1997	.1655	.1373	.1145	.0959	.0809	.0688	
57	\$120	.5771	.4917	.4362	.3966	.3697	.3524	.3416	.3352	.3315	.3295	.3283	.3277	.3274
	\$160	.5732	.4852	.4174	.3684	.3322	.3064	.2886	.2767	.2689	.2640	.2609	.2591	.2580
	\$250	.5673	.4801	.4037	.3420	.2940	.2563	.2273	.2054	.1892	.1775	.1690	.1631	.1589
	\$275	.5661	.4791	.4029	.3386	.2888	.2490	.2179	.1940	.1759	.1625	.1527	.1456	.1405
	\$380	.5626	.4762	.4004	.3345	.2779	.2327	.1961	.1665	.1430	.1246	.1103	.0993	.0910
	\$500	.5607	.4746	.3990	.3334	.2769	.2288	.1886	.1561	.1297	.1083	.0912	.0777	.0670
	\$550	.5602	.4742	.3987	.3331	.2767	.2286	.1880	.1543	.1272	.1052	.0876	.0735	.0623
58	\$120	.5722	.4867	.4309	.3916	.3656	.3492	.3394	.3337	.3305	.3289	.3280	.3275	.3273
	\$160	.5683	.4782	.4112	.3622	.3265	.3015	.2847	.2737	.2667	.2625	.2599	.2584	.2575
	\$250	.5624	.4732	.3950	.3340	.2860	.2487	.2205	.1995	.1843	.1734	.1659	.1606	.1571
	\$275	.5612	.4723	.3942	.3303	.2804	.2409	.2104	.1874	.1703	.1578	.1489	.1426	.1382
	\$380	.5578	.4694	.3918	.3246	.2682	.2232	.1868	.1579	.1353	.1178	.1045	.0944	.0870
	\$500	.5559	.4677	.3904	.3235	.2662	.2177	.1783	.1463	.1206	.1002	.0840	.0714	.0617
	\$550	.5554	.4674	.3901	.3232	.2660	.2175	.1769	.1443	.1179	.0968	.0800	.0668	.0566
59	\$120	.5674	.4816	.4256	.3868	.3617	.3463	.3373	.3324	.3297	.3284	.3277	.3274	.3272
	\$160	.5636	.4713	.4050	.3560	.3209	.2968	.2810	.2710	.2648	.2612	.2591	.2579	.2572
	\$250	.5577	.4665	.3868	.3261	.2781	.2413	.2138	.1938	.1797	.1698	.1630	.1585	.1556
	\$275	.5566	.4655	.3856	.3221	.2720	.2329	.2032	.1811	.1650	.1535	.1455	.1400	.1363
	\$380	.5532	.4627	.3833	.3147	.2587	.2137	.1778	.1496	.1279	.1114	.0991	.0900	.0834
	\$500	.5512	.4610	.3819	.3136	.2555	.2071	.1682	.1368	.1119	.0924	.0772	.0656	.0568
	\$550	.5508	.4607	.3816	.3134	.2553	.2065	.1665	.1344	.1089	.0887	.0729	.0607	.0514
60	\$120	.5628	.4766	.4203	.3820	.3579	.3435	.3355	.3312	.3291	.3280	.3275	.3273	.3272
	\$160	.5590	.4648	.3988	.3498	.3153	.2922	.2775	.2684	.2631	.2600	.2584	.2574	.2570
	\$250	.5532	.4597	.3795	.3181	.2702	.2339	.2073	.1884	.1753	.1664	.1605	.1567	.1542
	\$275	.5520	.4588	.3771	.3139	.2637	.2250	.1961	.1750	.1600	.1496	.1424	.1377	.1346
	\$380	.5487	.4560	.3747	.3049	.2491	.2042	.1688	.1415	.1208	.1054	.0941	.0860	.0802
	\$500	.5467	.4544	.3734	.3037	.2447	.1967	.1581	.1274	.1034	.0848	.0708	.0602	.0523
	\$550	.5463	.4540	.3731	.3035	.2445	.1954	.1561	.1247	.1000	.0808	.0661	.0549	.0466
	\$800	.5455	.4534	.3726	.3030	.2441	.1951	.1548	.1221	.0959	.0753	.0592	.0468	.0372
61	\$120	.5585	.4717	.4151	.3774	.3542	.3410	.3339	.3303	.3285	.3277	.3274	.3272	.3272
	\$160	.5546	.4595	.3928	.3438	.3100	.2880	.2743	.2662	.2616	.2591	.2578	.2571	.2568
	\$250	.5489	.4533	.3724	.3104	.2625	.2268	.2012	.1834	.1713	.1634	.1583	.1551	.1532
	\$275	.5478	.4523	.3698	.3058	.2555	.2173	.1893	.1693	.1554	.1460	.1398	.1357	.1332
	\$380	.5444	.4496	.3664	.2959	.2397	.1949	.1601	.1337	.1141	.0998	.0896	.0824	.0774
	\$500	.5425	.4480	.3651	.2940	.2344	.1865	.1483	.1183	.0953	.0778	.0648	.0553	.0484
	\$550	.5421	.4476	.3648	.2937	.2339	.1850	.1460	.1154	.0916	.0735	.0598	.0497	.0423
	\$800	.5413	.4470	.3643	.2933	.2336	.1842	.1441	.1119	.0867	.0671	.0521	.0407	.0322
62	\$120	.5543	.4668	.4100	.3729	.3508	.3386	.3324	.3294	.3281	.3275	.3273	.3272	.3271
	\$160	.5505	.4542	.3867	.3378	.3048	.2839	.2713	.2642	.2604	.2584	.2574	.2569	.2567
	\$250	.5448	.4469	.3653	.3026	.2548	.2198	.1952	.1786	.1677	.1607	.1564	.1539	.1524
	\$275	.5437	.4460	.3626	.2977	.2474	.2097	.1827	.1638	.1511	.1427	.1374	.1341	.1320
	\$380	.5404	.4433	.3581	.2870	.2303	.1857	.1516	.1261	.1077	.0946	.0854	.0792	.0750
	\$500	.5385	.4417	.3568	.2842	.2243	.1763	.1385	.1094	.0874	.0712	.0593	.0508	.0449

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$550	.5381	.4414	.3566	.2840	.2232	.1746	.1360	.1062	.0834	.0665	.0540	.0450	.0386
	\$800	.5373	.4407	.3560	.2835	.2229	.1733	.1333	.1020	.0778	.0593	.0455	.0352	.0277
	\$1,000	.5371	.4406	.3559	.2834	.2228	.1732	.1333	.1017	.0771	.0583	.0440	.0334	.0256
63	\$120	.5504	.4619	.4047	.3683	.3474	.3365	.3312	.3288	.3278	.3274	.3272	.3272	.3271
	\$160	.5466	.4489	.3805	.3317	.2996	.2799	.2686	.2625	.2593	.2578	.2571	.2567	.2566
	\$250	.5409	.4407	.3581	.2947	.2470	.2128	.1894	.1740	.1643	.1583	.1548	.1528	.1517
	\$275	.5398	.4398	.3552	.2895	.2391	.2021	.1761	.1585	.1470	.1398	.1353	.1327	.1311
	\$380	.5365	.4371	.3497	.2779	.2207	.1763	.1430	.1187	.1015	.0896	.0816	.0764	.0730
	\$500	.5346	.4355	.3485	.2742	.2139	.1659	.1287	.1006	.0798	.0648	.0542	.0468	.0418
	\$550	.5342	.4352	.3482	.2740	.2127	.1639	.1259	.0970	.0755	.0597	.0485	.0406	.0352
	\$800	.5334	.4346	.3477	.2736	.2120	.1621	.1226	.0921	.0690	.0517	.0391	.0300	.0236
	\$1,000	.5332	.4344	.3476	.2735	.2119	.1620	.1224	.0915	.0680	.0504	.0374	.0280	.0212
	64	\$120	.5467	.4569	.3995	.3639	.3443	.3345	.3301	.3282	.3275	.3273	.3272	.3271
\$160		.5430	.4437	.3743	.3257	.2946	.2762	.2661	.2609	.2585	.2573	.2568	.2566	.2565
\$250		.5374	.4347	.3510	.2868	.2392	.2059	.1838	.1698	.1613	.1563	.1535	.1520	.1512
\$275		.5362	.4338	.3479	.2813	.2309	.1946	.1698	.1536	.1434	.1372	.1336	.1316	.1305
\$380		.5330	.4311	.3415	.2688	.2111	.1670	.1346	.1116	.0957	.0852	.0783	.0740	.0713
\$500		.5311	.4296	.3403	.2646	.2036	.1556	.1190	.0920	.0726	.0589	.0496	.0433	.0392
\$550		.5307	.4293	.3400	.2641	.2022	.1534	.1160	.0881	.0679	.0535	.0436	.0368	.0323
\$800		.5299	.4286	.3395	.2637	.2011	.1509	.1120	.0825	.0606	.0447	.0333	.0254	.0200
\$1,000		.5297	.4285	.3394	.2636	.2010	.1508	.1116	.0817	.0594	.0431	.0314	.0231	.0174
65		\$120	.5434	.4520	.3943	.3596	.3414	.3328	.3292	.3278	.3274	.3272	.3271	.3271
	\$160	.5397	.4386	.3681	.3197	.2897	.2727	.2639	.2597	.2578	.2570	.2567	.2566	.2565
	\$250	.5341	.4290	.3439	.2789	.2316	.1993	.1785	.1659	.1586	.1546	.1525	.1514	.1509
	\$275	.5330	.4281	.3407	.2731	.2227	.1873	.1639	.1491	.1402	.1351	.1322	.1307	.1300
	\$380	.5297	.4254	.3338	.2598	.2016	.1579	.1265	.1048	.0904	.0812	.0755	.0720	.0700
	\$500	.5279	.4240	.3323	.2551	.1933	.1453	.1096	.0838	.0657	.0535	.0455	.0403	.0371
	\$550	.5275	.4236	.3320	.2542	.1917	.1429	.1062	.0795	.0607	.0478	.0392	.0336	.0300
	\$800	.5267	.4230	.3315	.2538	.1901	.1399	.1016	.0731	.0526	.0381	.0282	.0215	.0170
	\$1,000	.5265	.4228	.3314	.2537	.1901	.1396	.1009	.0721	.0511	.0362	.0259	.0189	.0142
	66	\$120	.5405	.4471	.3891	.3555	.3387	.3314	.3285	.3276	.3273	.3272	.3271	.3271
\$160		.5368	.4336	.3620	.3138	.2850	.2696	.2620	.2587	.2573	.2568	.2566	.2565	.2565
\$250		.5312	.4236	.3370	.2710	.2240	.1928	.1736	.1625	.1564	.1533	.1517	.1510	.1507
\$275		.5301	.4227	.3337	.2649	.2146	.1802	.1582	.1450	.1374	.1333	.1312	.1301	.1296
\$380		.5269	.4201	.3264	.2509	.1921	.1488	.1186	.0985	.0856	.0778	.0731	.0705	.0691
\$500		.5251	.4187	.3244	.2456	.1830	.1352	.1003	.0759	.0595	.0487	.0420	.0379	.0354
\$550		.5246	.4183	.3242	.2447	.1813	.1325	.0967	.0714	.0541	.0427	.0354	.0309	.0281
\$800		.5239	.4177	.3237	.2440	.1792	.1290	.0913	.0641	.0451	.0321	.0236	.0181	.0146
\$1,000		.5237	.4176	.3236	.2439	.1791	.1285	.0905	.0628	.0433	.0300	.0211	.0153	.0116
67		\$120	.5378	.4419	.3835	.3511	.3360	.3301	.3280	.3274	.3272	.3271	.3271	.3271
	\$160	.5341	.4283	.3554	.3076	.2802	.2665	.2603	.2579	.2569	.2566	.2565	.2565	.2565
	\$250	.5286	.4183	.3296	.2626	.2159	.1862	.1687	.1592	.1544	.1522	.1511	.1507	.1505
	\$275	.5275	.4174	.3261	.2561	.2059	.1728	.1525	.1410	.1349	.1318	.1304	.1297	.1294
	\$380	.5243	.4148	.3186	.2412	.1819	.1392	.1104	.0921	.0810	.0746	.0711	.0693	.0683
	\$500	.5224	.4134	.3163	.2355	.1719	.1243	.0906	.0679	.0533	.0442	.0389	.0358	.0341
	\$550	.5220	.4131	.3160	.2345	.1700	.1214	.0866	.0629	.0475	.0378	.0320	.0286	.0267
	\$800	.5212	.4125	.3156	.2335	.1675	.1172	.0805	.0548	.0375	.0264	.0194	.0152	.0127
	\$1,000	.5211	.4123	.3154	.2334	.1673	.1166	.0794	.0533	.0355	.0239	.0166	.0121	.0094
	68	\$120	.5356	.4366	.3779	.3469	.3337	.3290	.3276	.3272	.3272	.3271	.3271	.3271
\$160		.5319	.4230	.3486	.3012	.2756	.2638	.2590	.2573	.2567	.2565	.2565	.2565	.2565
\$250		.5264	.4134	.3221	.2539	.2078	.1797	.1642	.1565	.1529	.1514	.1508	.1505	.1505

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.5253	.4125	.3186	.2471	.1971	.1655	.1472	.1376	.1329	.1307	.1298	.1294	.1293
	\$380	.5221	.4100	.3110	.2314	.1714	.1296	.1025	.0862	.0770	.0721	.0696	.0684	.0679
	\$500	.5203	.4085	.3083	.2253	.1606	.1133	.0810	.0603	.0477	.0404	.0364	.0343	.0332
	\$550	.5199	.4082	.3080	.2242	.1585	.1101	.0767	.0549	.0415	.0336	.0292	.0268	.0256
	\$800	.5191	.4076	.3076	.2228	.1556	.1052	.0697	.0458	.0306	.0213	.0159	.0129	.0112
	\$1,000	.5189	.4075	.3075	.2228	.1552	.1044	.0684	.0440	.0283	.0186	.0129	.0096	.0078
69	\$120	.5339	.4315	.3725	.3431	.3318	.3283	.3274	.3272	.3271	.3271	.3271	.3271	.3271
	\$160	.5302	.4181	.3421	.2952	.2715	.2615	.2580	.2569	.2566	.2565	.2565	.2565	.2565
	\$250	.5248	.4092	.3150	.2456	.2000	.1738	.1604	.1543	.1518	.1509	.1506	.1505	.1504
	\$275	.5237	.4084	.3115	.2385	.1887	.1588	.1426	.1348	.1314	.1300	.1295	.1293	.1292
	\$380	.5205	.4059	.3039	.2221	.1614	.1205	.0953	.0812	.0738	.0702	.0686	.0679	.0676
	\$500	.5187	.4045	.3011	.2156	.1496	.1028	.0722	.0536	.0430	.0374	.0346	.0333	.0327
	\$550	.5183	.4042	.3008	.2144	.1474	.0993	.0675	.0478	.0365	.0304	.0272	.0257	.0250
	\$800	.5175	.4036	.3003	.2128	.1440	.0938	.0596	.0378	.0247	.0173	.0134	.0113	.0103
\$1,000	.5173	.4034	.3002	.2126	.1435	.0928	.0580	.0357	.0221	.0144	.0101	.0079	.0068	
70	\$120	.5326	.4257	.3661	.3390	.3299	.3277	.3272	.3271	.3271	.3271	.3271	.3271	.3271
	\$160	.5289	.4127	.3344	.2884	.2672	.2595	.2572	.2566	.2565	.2565	.2565	.2565	.2565
	\$250	.5235	.4053	.3070	.2358	.1912	.1675	.1567	.1525	.1510	.1506	.1505	.1504	.1504
	\$275	.5224	.4044	.3035	.2283	.1791	.1514	.1380	.1323	.1302	.1295	.1293	.1292	.1292
	\$380	.5192	.4019	.2961	.2112	.1496	.1101	.0876	.0762	.0709	.0688	.0679	.0676	.0675
	\$500	.5174	.4005	.2934	.2044	.1368	.0907	.0624	.0467	.0386	.0349	.0333	.0326	.0324
	\$550	.5170	.4002	.2929	.2030	.1343	.0869	.0573	.0404	.0317	.0276	.0257	.0249	.0246
	\$800	.5162	.3996	.2925	.2013	.1305	.0805	.0483	.0293	.0190	.0138	.0113	.0102	.0098
\$1,000	.5160	.3995	.2924	.2010	.1298	.0793	.0464	.0268	.0160	.0105	.0078	.0066	.0061	
71	\$120	.5318	.4200	.3600	.3354	.3286	.3273	.3272	.3271	.3271	.3271	.3271	.3271	.3271
	\$160	.5282	.4077	.3269	.2819	.2636	.2580	.2568	.2565	.2565	.2565	.2565	.2565	.2565
	\$250	.5227	.4024	.2994	.2262	.1828	.1621	.1540	.1513	.1506	.1505	.1504	.1504	.1504
	\$275	.5216	.4015	.2961	.2184	.1698	.1450	.1344	.1307	.1296	.1293	.1292	.1292	.1292
	\$380	.5185	.3991	.2891	.2007	.1382	.1005	.0810	.0724	.0691	.0680	.0676	.0675	.0675
	\$500	.5166	.3977	.2866	.1937	.1243	.0793	.0538	.0411	.0355	.0334	.0326	.0323	.0323
	\$550	.5162	.3974	.2862	.1923	.1216	.0750	.0481	.0344	.0283	.0258	.0249	.0246	.0245
	\$800	.5155	.3968	.2857	.1904	.1173	.0678	.0381	.0222	.0147	.0115	.0102	.0097	.0096
\$1,000	.5153	.3966	.2856	.1901	.1165	.0663	.0358	.0194	.0115	.0080	.0066	.0061	.0059	
72	\$120	.5315	.4127	.3519	.3315	.3276	.3272	.3271	.3271	.3271	.3271	.3271	.3271	.3271
	\$160	.5278	.4042	.3168	.2737	.2598	.2569	.2565	.2565	.2565	.2565	.2565	.2565	.2565
	\$250	.5224	.4000	.2899	.2133	.1722	.1562	.1516	.1506	.1504	.1504	.1504	.1504	.1504
	\$275	.5213	.3992	.2870	.2051	.1579	.1377	.1312	.1296	.1293	.1292	.1292	.1292	.1292
	\$380	.5181	.3968	.2812	.1870	.1229	.0885	.0740	.0692	.0678	.0675	.0675	.0675	.0675
	\$500	.5163	.3954	.2792	.1800	.1076	.0645	.0439	.0358	.0332	.0324	.0323	.0322	.0322
	\$550	.5159	.3951	.2789	.1787	.1046	.0597	.0375	.0286	.0256	.0247	.0245	.0245	.0245
	\$800	.5151	.3945	.2785	.1767	.0997	.0511	.0259	.0150	.0111	.0099	.0096	.0095	.0095
\$1,000	.5149	.3943	.2784	.1763	.0987	.0493	.0232	.0118	.0076	.0063	.0059	.0058	.0058	
73	\$120	.5314	.4062	.3435	.3286	.3272	.3271	.3271	.3271	.3271	.3271	.3271	.3271	.3271
	\$160	.5278	.4034	.3059	.2659	.2574	.2565	.2565	.2565	.2565	.2565	.2565	.2565	.2565
	\$250	.5223	.3992	.2811	.1995	.1622	.1522	.1506	.1504	.1504	.1504	.1504	.1504	.1504
	\$275	.5212	.3984	.2789	.1910	.1461	.1322	.1296	.1292	.1292	.1292	.1292	.1292	.1292
	\$380	.5180	.3959	.2754	.1731	.1068	.0777	.0693	.0677	.0675	.0675	.0675	.0675	.0675
	\$500	.5162	.3946	.2744	.1667	.0897	.0502	.0363	.0329	.0323	.0322	.0322	.0322	.0322
	\$550	.5158	.3943	.2742	.1656	.0865	.0446	.0292	.0253	.0246	.0245	.0245	.0245	.0245
	\$800	.5151	.3937	.2738	.1638	.0809	.0345	.0160	.0108	.0097	.0095	.0095	.0095	.0095
\$1,000	.5149	.3935	.2737	.1635	.0797	.0321	.0128	.0072	.0060	.0058	.0058	.0058	.0058	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
74	\$120	.5314	.4061	.3382	.3276	.3271	.3271	.3271	.3271	.3271	.3271	.3271	.3271	.3271
	\$160	.5278	.4033	.2987	.2616	.2567	.2565	.2565	.2565	.2565	.2565	.2565	.2565	.2565
	\$250	.5223	.3991	.2765	.1905	.1568	.1509	.1504	.1504	.1504	.1504	.1504	.1504	.1504
	\$275	.5212	.3983	.2757	.1817	.1393	.1302	.1293	.1292	.1292	.1292	.1292	.1292	.1292
	\$380	.5180	.3959	.2740	.1647	.0964	.0723	.0679	.0675	.0675	.0675	.0675	.0675	.0675
	\$500	.5162	.3945	.2731	.1594	.0782	.0423	.0335	.0323	.0322	.0322	.0322	.0322	.0322
	\$550	.5158	.3942	.2729	.1585	.0747	.0361	.0261	.0246	.0245	.0245	.0245	.0245	.0245
	\$800	.5151	.3936	.2725	.1572	.0688	.0247	.0119	.0097	.0095	.0095	.0095	.0095	.0095
	\$1,000	.5149	.3934	.2724	.1569	.0675	.0220	.0084	.0061	.0058	.0058	.0058	.0058	.0058

\* 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 ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
36	\$120	.0022	.0099	.0227	.0396	.0824	.1344	.1934	.2583
37	\$120	.0019	.0089	.0209	.0368	.0779	.1283	.1860	.2496
38	\$120	.0016	.0080	.0191	.0342	.0735	.1223	.1786	.2411
39	\$120	.0013	.0071	.0174	.0316	.0691	.1163	.1712	.2325
40	\$120	.0011	.0063	.0158	.0291	.0649	.1104	.1639	.2239
	\$160	.0011	.0063	.0158	.0291	.0649	.1104	.1639	.2239
41	\$120	.0009	.0055	.0143	.0267	.0607	.1046	.1567	.2155
	\$160	.0009	.0055	.0143	.0267	.0607	.1046	.1567	.2155
42	\$120	.0008	.0048	.0128	.0244	.0567	.0990	.1495	.2072
	\$160	.0008	.0048	.0128	.0244	.0567	.0990	.1495	.2072
43	\$120	.0006	.0042	.0115	.0222	.0527	.0934	.1425	.1989
	\$160	.0006	.0042	.0115	.0222	.0527	.0934	.1425	.1989
44	\$120	.0005	.0036	.0102	.0201	.0489	.0878	.1355	.1906
	\$160	.0005	.0036	.0102	.0201	.0489	.0878	.1355	.1906
45	\$120	.0004	.0031	.0090	.0181	.0451	.0824	.1286	.1824
	\$160	.0004	.0031	.0090	.0181	.0451	.0824	.1286	.1824
46	\$120	.0003	.0026	.0079	.0162	.0415	.0772	.1218	.1744
	\$160	.0003	.0026	.0079	.0162	.0415	.0772	.1218	.1744
47	\$120	.0002	.0022	.0068	.0144	.0380	.0720	.1151	.1663
	\$160	.0002	.0022	.0068	.0144	.0380	.0720	.1151	.1663
	\$250	.0002	.0022	.0068	.0144	.0380	.0720	.1151	.1663
48	\$120	.0002	.0018	.0059	.0127	.0347	.0669	.1085	.1586
	\$160	.0002	.0018	.0059	.0127	.0347	.0669	.1085	.1584
	\$250	.0002	.0018	.0059	.0127	.0347	.0669	.1085	.1584
	\$275	.0002	.0018	.0059	.0127	.0347	.0669	.1085	.1584
49	\$120	.0001	.0015	.0051	.0113	.0317	.0623	.1024	.1520
	\$160	.0001	.0015	.0051	.0113	.0317	.0623	.1024	.1509

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$250	.0001	.0015	.0051	.0113	.0317	.0623	.1024	.1509
	\$275	.0001	.0015	.0051	.0113	.0317	.0623	.1024	.1509
50	\$120	.0001	.0013	.0044	.0100	.0288	.0578	.0963	.1458
	\$160	.0001	.0013	.0044	.0100	.0288	.0578	.0963	.1435
	\$250	.0001	.0013	.0044	.0100	.0288	.0578	.0963	.1435
	\$275	.0001	.0013	.0044	.0100	.0288	.0578	.0963	.1435
51	\$120	.0001	.0010	.0037	.0087	.0260	.0534	.0905	.1397
	\$160	.0001	.0010	.0037	.0087	.0260	.0534	.0904	.1364
	\$250	.0001	.0010	.0037	.0087	.0260	.0534	.0904	.1361
	\$275	.0001	.0010	.0037	.0087	.0260	.0534	.0904	.1361
52	\$120	.0001	.0008	.0031	.0075	.0234	.0491	.0852	.1337
	\$160	.0001	.0008	.0031	.0075	.0234	.0491	.0845	.1295
	\$250	.0001	.0008	.0031	.0075	.0234	.0491	.0845	.1288
	\$275	.0001	.0008	.0031	.0075	.0234	.0491	.0845	.1288
	\$380	.0001	.0008	.0031	.0075	.0234	.0491	.0845	.1288
53	\$120	.0001	.0007	.0026	.0065	.0209	.0449	.0800	.1279
	\$160	.0001	.0007	.0026	.0065	.0209	.0449	.0787	.1227
	\$250	.0001	.0007	.0026	.0065	.0209	.0449	.0787	.1215
	\$275	.0001	.0007	.0026	.0065	.0209	.0449	.0787	.1215
	\$380	.0001	.0007	.0026	.0065	.0209	.0449	.0787	.1215
54	\$120	.0001	.0005	.0021	.0055	.0185	.0409	.0751	.1221
	\$160	.0001	.0005	.0021	.0055	.0185	.0409	.0732	.1162
	\$250	.0001	.0005	.0021	.0055	.0185	.0409	.0729	.1143
	\$275	.0001	.0005	.0021	.0055	.0185	.0409	.0729	.1143
	\$380	.0001	.0005	.0021	.0055	.0185	.0409	.0729	.1143
55	\$120	.0001	.0004	.0017	.0046	.0162	.0371	.0702	.1163
	\$160	.0001	.0004	.0017	.0046	.0162	.0369	.0678	.1099
	\$250	.0001	.0004	.0017	.0046	.0162	.0369	.0673	.1071
	\$275	.0001	.0004	.0017	.0046	.0162	.0369	.0673	.1071
	\$380	.0001	.0004	.0017	.0046	.0162	.0369	.0673	.1071
	\$500	.0001	.0004	.0017	.0046	.0162	.0369	.0673	.1071
56	\$120	.0001	.0003	.0014	.0038	.0141	.0336	.0655	.1107
	\$160	.0001	.0003	.0014	.0038	.0141	.0332	.0626	.1037
	\$250	.0001	.0003	.0014	.0038	.0141	.0332	.0618	.1000
	\$275	.0001	.0003	.0014	.0038	.0141	.0332	.0618	.1000
	\$380	.0001	.0003	.0014	.0038	.0141	.0332	.0618	.1000
	\$500	.0001	.0003	.0014	.0038	.0141	.0332	.0618	.1000
	\$550	.0001	.0003	.0014	.0038	.0141	.0332	.0618	.1000
57	\$120	.0001	.0002	.0011	.0031	.0121	.0302	.0608	.1051
	\$160	.0001	.0002	.0011	.0031	.0121	.0296	.0576	.0976
	\$250	.0001	.0002	.0011	.0031	.0121	.0295	.0564	.0930
	\$275	.0001	.0002	.0011	.0031	.0121	.0295	.0564	.0930
	\$380	.0001	.0002	.0011	.0031	.0121	.0295	.0564	.0930



((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$500	.0001	.0002	.0011	.0031	.0121	.0295	.0564	.0930
	\$550	.0001	.0002	.0011	.0031	.0121	.0295	.0564	.0930
58	\$120	.0001	.0002	.0008	.0024	.0102	.0270	.0563	.0996
	\$160	.0001	.0002	.0008	.0024	.0102	.0262	.0527	.0916
	\$250	.0001	.0002	.0008	.0024	.0102	.0260	.0511	.0861
	\$275	.0001	.0002	.0008	.0024	.0102	.0260	.0511	.0861
	\$380	.0001	.0002	.0008	.0024	.0102	.0260	.0511	.0861
	\$500	.0001	.0002	.0008	.0024	.0102	.0260	.0511	.0861
	\$550	.0001	.0002	.0008	.0024	.0102	.0260	.0511	.0861
59	\$120	.0000	.0001	.0006	.0019	.0085	.0240	.0518	.0941
	\$160	.0000	.0001	.0006	.0019	.0085	.0230	.0480	.0856
	\$250	.0000	.0001	.0006	.0019	.0085	.0227	.0459	.0795
	\$275	.0000	.0001	.0006	.0019	.0085	.0227	.0460	.0794
	\$380	.0000	.0001	.0006	.0019	.0085	.0227	.0459	.0792
	\$500	.0000	.0001	.0006	.0019	.0085	.0227	.0459	.0792
60	\$120	.0000	.0001	.0004	.0014	.0070	.0211	.0475	.0887
	\$160	.0000	.0001	.0004	.0014	.0070	.0199	.0435	.0798
	\$250	.0000	.0001	.0004	.0014	.0070	.0195	.0409	.0730
	\$275	.0000	.0001	.0004	.0014	.0070	.0195	.0410	.0728
	\$380	.0000	.0001	.0004	.0014	.0070	.0195	.0409	.0724
	\$500	.0000	.0001	.0004	.0014	.0070	.0195	.0409	.0724
	\$550	.0000	.0001	.0004	.0014	.0070	.0195	.0409	.0724
61	\$120	.0000	.0001	.0003	.0011	.0057	.0184	.0433	.0834
	\$160	.0000	.0001	.0003	.0011	.0056	.0171	.0391	.0740
	\$250	.0000	.0001	.0003	.0011	.0056	.0165	.0362	.0667
	\$275	.0000	.0001	.0003	.0011	.0056	.0165	.0362	.0663
	\$380	.0000	.0001	.0003	.0011	.0056	.0165	.0361	.0658
	\$500	.0000	.0001	.0003	.0011	.0056	.0165	.0361	.0658
	\$550	.0000	.0001	.0003	.0011	.0056	.0165	.0361	.0658
	\$800	.0000	.0001	.0003	.0011	.0056	.0165	.0361	.0658
62	\$120	.0000	.0001	.0002	.0007	.0046	.0158	.0391	.0781
	\$160	.0000	.0001	.0002	.0007	.0044	.0145	.0348	.0683
	\$250	.0000	.0001	.0002	.0007	.0044	.0138	.0317	.0605
	\$275	.0000	.0001	.0002	.0007	.0044	.0138	.0316	.0600
	\$380	.0000	.0001	.0002	.0007	.0044	.0138	.0315	.0593
	\$500	.0000	.0001	.0002	.0007	.0044	.0138	.0314	.0592
	\$550	.0000	.0001	.0002	.0007	.0044	.0138	.0315	.0592
	\$800	.0000	.0001	.0002	.0007	.0044	.0138	.0314	.0592
63	\$120	.0000	.0000	.0001	.0005	.0035	.0134	.0351	.0728
	\$160	.0000	.0000	.0001	.0005	.0034	.0120	.0306	.0626

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$250	.0000	.0000	.0001	.0005	.0033	.0112	.0273	.0544
	\$275	.0000	.0000	.0001	.0005	.0033	.0112	.0272	.0539
	\$380	.0000	.0000	.0001	.0005	.0033	.0112	.0270	.0529
	\$500	.0000	.0000	.0001	.0005	.0033	.0112	.0270	.0528
	\$550	.0000	.0000	.0001	.0005	.0033	.0112	.0270	.0528
	\$800	.0000	.0000	.0001	.0005	.0033	.0112	.0270	.0528
	\$1,000	.0000	.0000	.0001	.0005	.0033	.0112	.0270	.0528
64	\$120	.0000	.0000	.0001	.0003	.0027	.0111	.0312	.0676
	\$160	.0000	.0000	.0001	.0003	.0025	.0098	.0266	.0570
	\$250	.0000	.0000	.0001	.0003	.0024	.0089	.0233	.0485
	\$275	.0000	.0000	.0001	.0003	.0024	.0089	.0231	.0478
	\$380	.0000	.0000	.0001	.0003	.0024	.0089	.0228	.0467
	\$500	.0000	.0000	.0001	.0003	.0024	.0089	.0228	.0466
	\$550	.0000	.0000	.0001	.0003	.0024	.0089	.0228	.0466
	\$800	.0000	.0000	.0001	.0003	.0024	.0089	.0228	.0466
65	\$120	.0000	.0000	.0001	.0002	.0019	.0090	.0274	.0623
	\$160	.0000	.0000	.0001	.0002	.0018	.0078	.0228	.0515
	\$250	.0000	.0000	.0001	.0002	.0017	.0069	.0194	.0427
	\$275	.0000	.0000	.0001	.0002	.0017	.0069	.0192	.0420
	\$380	.0000	.0000	.0001	.0002	.0017	.0068	.0188	.0407
	\$500	.0000	.0000	.0001	.0002	.0017	.0068	.0188	.0405
	\$550	.0000	.0000	.0001	.0002	.0017	.0068	.0188	.0405
	\$800	.0000	.0000	.0001	.0002	.0017	.0068	.0188	.0405
66	\$120	.0000	.0000	.0001	.0001	.0013	.0071	.0236	.0570
	\$160	.0000	.0000	.0001	.0001	.0012	.0060	.0192	.0460
	\$250	.0000	.0000	.0001	.0001	.0011	.0051	.0158	.0370
	\$275	.0000	.0000	.0001	.0001	.0011	.0051	.0155	.0362
	\$380	.0000	.0000	.0001	.0001	.0011	.0050	.0151	.0348
	\$500	.0000	.0000	.0001	.0001	.0011	.0050	.0151	.0345
	\$550	.0000	.0000	.0001	.0001	.0011	.0050	.0151	.0345
	\$800	.0000	.0000	.0001	.0001	.0011	.0050	.0151	.0345
	\$1,000	.0000	.0000	.0001	.0001	.0011	.0050	.0151	.0345
67	\$120	.0000	.0000	.0001	.0002	.0009	.0055	.0200	.0517
	\$160	.0000	.0000	.0001	.0002	.0007	.0044	.0157	.0405
	\$250	.0000	.0000	.0001	.0002	.0007	.0036	.0124	.0314
	\$275	.0000	.0000	.0001	.0002	.0007	.0036	.0122	.0306
	\$380	.0000	.0000	.0001	.0002	.0007	.0035	.0117	.0291
	\$500	.0000	.0000	.0001	.0002	.0007	.0035	.0117	.0288
	\$550	.0000	.0000	.0001	.0002	.0007	.0035	.0117	.0288
	\$800	.0000	.0000	.0001	.0002	.0007	.0035	.0117	.0288
	\$1,000	.0000	.0000	.0001	.0002	.0007	.0035	.0117	.0288

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>68</b>	\$120	.0000	.0000	.0000	.0001	.0005	.0040	.0166	.0464
	\$160	.0000	.0000	.0000	.0001	.0004	.0030	.0124	.0351
	\$250	.0000	.0000	.0000	.0001	.0004	.0024	.0094	.0260
	\$275	.0000	.0000	.0000	.0001	.0004	.0024	.0091	.0252
	\$380	.0000	.0000	.0000	.0001	.0004	.0023	.0087	.0236
	\$500	.0000	.0000	.0000	.0001	.0004	.0023	.0086	.0233
	\$550	.0000	.0000	.0000	.0001	.0004	.0023	.0086	.0233
	\$800	.0000	.0000	.0000	.0001	.0004	.0023	.0086	.0232
\$1,000	.0000	.0000	.0000	.0001	.0004	.0023	.0086	.0232	
<b>69</b>	\$120	.0000	.0000	.0000	.0001	.0003	.0027	.0132	.0409
	\$160	.0000	.0000	.0000	.0001	.0002	.0019	.0094	.0296
	\$250	.0000	.0000	.0000	.0001	.0002	.0014	.0066	.0208
	\$275	.0000	.0000	.0000	.0001	.0002	.0014	.0064	.0199
	\$380	.0000	.0000	.0000	.0001	.0002	.0013	.0060	.0183
	\$500	.0000	.0000	.0000	.0001	.0002	.0013	.0059	.0180
	\$550	.0000	.0000	.0000	.0001	.0002	.0013	.0059	.0179
	\$800	.0000	.0000	.0000	.0001	.0002	.0013	.0059	.0179
\$1,000	.0000	.0000	.0000	.0001	.0002	.0013	.0059	.0179	
<b>70</b>	\$120	.0000	.0000	.0000	.0000	.0001	.0016	.0099	.0351
	\$160	.0000	.0000	.0000	.0000	.0001	.0011	.0066	.0240
	\$250	.0000	.0000	.0000	.0000	.0001	.0007	.0042	.0156
	\$275	.0000	.0000	.0000	.0000	.0001	.0007	.0040	.0148
	\$380	.0000	.0000	.0000	.0000	.0001	.0006	.0037	.0132
	\$500	.0000	.0000	.0000	.0000	.0001	.0006	.0036	.0129
	\$550	.0000	.0000	.0000	.0000	.0001	.0006	.0036	.0129
	\$800	.0000	.0000	.0000	.0000	.0001	.0006	.0036	.0128
\$1,000	.0000	.0000	.0000	.0000	.0001	.0006	.0036	.0128	
<b>71</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0011	.0126
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0005	.0062
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0029
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0026
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0022
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0021
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0021
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0021
\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0021	
<b>72</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0056
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0019
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0005
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0004
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0010
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
<b>74</b>	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	
\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	\$120	.0050	.0179	.0367	.0597	.1150	.1797	.2513	.3285
<b>37</b>	\$120	.0045	.0165	.0343	.0564	.1099	.1730	.2432	.3193
<b>38</b>	\$120	.0040	.0152	.0320	.0531	.1049	.1663	.2351	.3100
<b>39</b>	\$120	.0035	.0139	.0298	.0499	.0999	.1597	.2271	.3008
<b>40</b>	\$120	.0031	.0127	.0277	.0468	.0949	.1531	.2191	.2916
	\$160	.0031	.0126	.0275	.0465	.0943	.1520	.2176	.2896
<b>41</b>	\$120	.0027	.0115	.0256	.0438	.0900	.1465	.2111	.2824
	\$160	.0027	.0115	.0254	.0435	.0894	.1455	.2097	.2805
<b>42</b>	\$120	.0024	.0104	.0235	.0408	.0851	.1399	.2031	.2731
	\$160	.0023	.0103	.0234	.0405	.0845	.1390	.2017	.2712
<b>43</b>	\$120	.0020	.0094	.0216	.0379	.0803	.1334	.1951	.2639
	\$160	.0020	.0093	.0214	.0376	.0798	.1325	.1938	.2621
<b>44</b>	\$120	.0018	.0084	.0197	.0351	.0757	.1271	.1873	.2548
	\$160	.0017	.0083	.0196	.0348	.0752	.1262	.1860	.2531
<b>45</b>	\$120	.0014	.0073	.0177	.0320	.0706	.1202	.1788	.2450
	\$160	.0014	.0073	.0176	.0318	.0701	.1193	.1775	.2433
<b>46</b>	\$120	.0012	.0063	.0158	.0291	.0656	.1133	.1703	.2351
	\$160	.0012	.0063	.0157	.0289	.0652	.1125	.1691	.2335
<b>47</b>	\$120	.0009	.0054	.0140	.0263	.0608	.1066	.1620	.2283
	\$160	.0009	.0054	.0139	.0261	.0604	.1059	.1609	.2239

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>48</b>	\$250	.0009	.0054	.0137	.0258	.0598	.1048	.1592	.2216
	\$120	.0008	.0046	.0123	.0236	.0561	.1000	.1537	.2214
	\$160	.0007	.0046	.0122	.0234	.0557	.0993	.1526	.2143
	\$250	.0007	.0045	.0121	.0232	.0551	.0983	.1510	.2120
	\$275	.0007	.0045	.0121	.0232	.0550	.0981	.1507	.2116
<b>49</b>	\$120	.0006	.0039	.0107	.0210	.0514	.0934	.1459	.2147
	\$160	.0006	.0039	.0106	.0209	.0511	.0928	.1444	.2046
	\$250	.0006	.0038	.0105	.0207	.0506	.0918	.1429	.2025
	\$275	.0006	.0038	.0105	.0206	.0505	.0916	.1426	.2021
<b>50</b>	\$120	.0005	.0032	.0093	.0187	.0471	.0871	.1398	.2081
	\$160	.0004	.0032	.0092	.0185	.0467	.0865	.1364	.1954
	\$250	.0004	.0032	.0091	.0183	.0463	.0856	.1350	.1932
	\$275	.0004	.0032	.0091	.0183	.0462	.0854	.1347	.1928
<b>51</b>	\$120	.0003	.0027	.0079	.0164	.0428	.0809	.1338	.2016
	\$160	.0003	.0026	.0079	.0163	.0425	.0803	.1285	.1882
	\$250	.0003	.0026	.0078	.0161	.0421	.0795	.1272	.1839
	\$275	.0003	.0026	.0078	.0161	.0420	.0793	.1269	.1835
<b>52</b>	\$120	.0002	.0021	.0067	.0143	.0386	.0747	.1277	.1950
	\$160	.0002	.0021	.0067	.0142	.0383	.0741	.1205	.1809
	\$250	.0002	.0021	.0066	.0140	.0379	.0734	.1193	.1744
	\$275	.0002	.0021	.0066	.0140	.0379	.0732	.1190	.1740
	\$380	.0002	.0021	.0065	.0139	.0376	.0728	.1183	.1730
<b>53</b>	\$120	.0002	.0017	.0056	.0123	.0346	.0695	.1216	.1886
	\$160	.0002	.0017	.0055	.0122	.0343	.0681	.1131	.1736
	\$250	.0002	.0017	.0055	.0121	.0340	.0674	.1114	.1649
	\$275	.0002	.0017	.0055	.0120	.0339	.0672	.1111	.1646
	\$380	.0002	.0016	.0054	.0120	.0337	.0668	.1105	.1636
<b>54</b>	\$120	.0001	.0013	.0046	.0104	.0307	.0646	.1157	.1824
	\$160	.0001	.0013	.0045	.0104	.0305	.0622	.1067	.1665
	\$250	.0001	.0013	.0045	.0103	.0302	.0615	.1036	.1555
	\$275	.0001	.0013	.0045	.0102	.0301	.0614	.1034	.1552
	\$380	.0001	.0013	.0045	.0102	.0299	.0610	.1028	.1543
<b>55</b>	\$120	.0001	.0010	.0037	.0088	.0271	.0599	.1099	.1764
	\$160	.0001	.0010	.0037	.0087	.0269	.0565	.1005	.1595
	\$250	.0001	.0010	.0036	.0086	.0266	.0559	.0961	.1464
	\$275	.0001	.0010	.0036	.0086	.0266	.0558	.0959	.1461
	\$380	.0001	.0010	.0036	.0086	.0264	.0555	.0953	.1452
	\$500	.0001	.0010	.0036	.0085	.0263	.0553	.0950	.1447
<b>56</b>	\$120	.0001	.0007	.0029	.0072	.0236	.0552	.1041	.1703
	\$160	.0001	.0007	.0029	.0072	.0234	.0509	.0942	.1525
	\$250	.0001	.0007	.0029	.0071	.0232	.0503	.0885	.1375
	\$275	.0001	.0007	.0029	.0071	.0231	.0502	.0883	.1367
	\$380	.0001	.0007	.0028	.0070	.0230	.0499	.0877	.1359

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$500	.0001	.0007	.0028	.0070	.0229	.0497	.0874	.1354
	\$550	.0001	.0007	.0028	.0070	.0229	.0497	.0874	.1353
<b>57</b>	\$120	.0000	.0005	.0023	.0059	.0205	.0506	.0985	.1644
	\$160	.0000	.0005	.0022	.0058	.0202	.0462	.0881	.1456
	\$250	.0000	.0005	.0022	.0058	.0200	.0450	.0810	.1296
	\$275	.0000	.0005	.0022	.0058	.0199	.0449	.0809	.1278
	\$380	.0000	.0005	.0022	.0057	.0198	.0446	.0804	.1267
	\$500	.0000	.0005	.0022	.0057	.0197	.0444	.0801	.1263
	\$550	.0000	.0005	.0022	.0057	.0197	.0444	.0800	.1262
<b>58</b>	\$120	.0000	.0004	.0017	.0048	.0180	.0466	.0935	.1590
	\$160	.0000	.0004	.0017	.0047	.0174	.0420	.0825	.1394
	\$250	.0000	.0004	.0017	.0047	.0172	.0401	.0741	.1222
	\$275	.0000	.0004	.0017	.0047	.0171	.0400	.0740	.1202
	\$380	.0000	.0004	.0017	.0046	.0170	.0398	.0735	.1181
	\$500	.0000	.0004	.0017	.0046	.0170	.0396	.0733	.1177
	\$550	.0000	.0004	.0017	.0046	.0170	.0396	.0732	.1176
<b>59</b>	\$120	.0000	.0003	.0013	.0038	.0157	.0426	.0884	.1537
	\$160	.0000	.0003	.0013	.0037	.0147	.0379	.0770	.1332
	\$250	.0000	.0003	.0013	.0037	.0146	.0354	.0680	.1150
	\$275	.0000	.0003	.0013	.0037	.0145	.0353	.0672	.1128
	\$380	.0000	.0003	.0013	.0037	.0144	.0351	.0668	.1096
	\$500	.0000	.0003	.0013	.0037	.0144	.0350	.0666	.1092
	\$550	.0000	.0003	.0013	.0037	.0144	.0350	.0665	.1091
<b>60</b>	\$120	.0000	.0002	.0010	.0029	.0134	.0387	.0834	.1485
	\$160	.0000	.0002	.0009	.0029	.0123	.0339	.0716	.1270
	\$250	.0000	.0002	.0009	.0029	.0121	.0309	.0620	.1077
	\$275	.0000	.0002	.0009	.0029	.0121	.0308	.0610	.1053
	\$380	.0000	.0002	.0009	.0028	.0120	.0306	.0601	.1010
	\$500	.0000	.0002	.0009	.0028	.0120	.0305	.0599	.1007
	\$550	.0000	.0002	.0009	.0028	.0120	.0305	.0599	.1006
	\$800	.0000	.0002	.0009	.0028	.0119	.0304	.0598	.1005
<b>61</b>	\$120	.0000	.0001	.0007	.0022	.0114	.0350	.0785	.1433
	\$160	.0000	.0001	.0007	.0022	.0102	.0301	.0663	.1209
	\$250	.0000	.0001	.0007	.0021	.0099	.0266	.0563	.1006
	\$275	.0000	.0001	.0007	.0021	.0099	.0265	.0551	.0980
	\$380	.0000	.0001	.0007	.0021	.0098	.0264	.0537	.0929
	\$500	.0000	.0001	.0007	.0021	.0098	.0263	.0535	.0924
	\$550	.0000	.0001	.0007	.0021	.0098	.0263	.0535	.0923
	\$800	.0000	.0001	.0007	.0021	.0098	.0262	.0534	.0922
<b>62</b>	\$120	.0000	.0001	.0005	.0016	.0095	.0314	.0736	.1381
	\$160	.0000	.0001	.0004	.0016	.0083	.0264	.0610	.1148
	\$250	.0000	.0001	.0004	.0016	.0079	.0228	.0506	.0935
	\$275	.0000	.0001	.0004	.0016	.0079	.0225	.0494	.0907

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$380	.0000	.0001	.0004	.0015	.0078	.0223	.0474	.0851
	\$500	.0000	.0001	.0004	.0015	.0078	.0223	.0473	.0841
	\$550	.0000	.0001	.0004	.0015	.0078	.0222	.0472	.0840
	\$800	.0000	.0001	.0004	.0015	.0078	.0222	.0472	.0839
	\$1,000	.0000	.0001	.0004	.0015	.0078	.0222	.0471	.0839
<b>63</b>	\$120	.0000	.0000	.0003	.0011	.0077	.0278	.0687	.1329
	\$160	.0000	.0000	.0003	.0011	.0066	.0228	.0557	.1086
	\$250	.0000	.0000	.0003	.0011	.0061	.0192	.0449	.0863
	\$275	.0000	.0000	.0003	.0011	.0061	.0188	.0437	.0834
	\$380	.0000	.0000	.0003	.0011	.0060	.0185	.0412	.0772
	\$500	.0000	.0000	.0003	.0011	.0060	.0184	.0411	.0758
	\$550	.0000	.0000	.0003	.0011	.0060	.0184	.0410	.0757
	\$800	.0000	.0000	.0003	.0011	.0060	.0184	.0410	.0756
	\$1,000	.0000	.0000	.0003	.0011	.0060	.0184	.0410	.0756
<b>64</b>	\$120	.0000	.0000	.0002	.0007	.0061	.0243	.0637	.1276
	\$160	.0000	.0000	.0002	.0007	.0051	.0195	.0505	.1025
	\$250	.0000	.0000	.0002	.0007	.0045	.0158	.0395	.0792
	\$275	.0000	.0000	.0002	.0007	.0045	.0154	.0381	.0761
	\$380	.0000	.0000	.0002	.0007	.0045	.0149	.0355	.0695
	\$500	.0000	.0000	.0002	.0007	.0045	.0149	.0351	.0676
	\$550	.0000	.0000	.0002	.0007	.0045	.0149	.0351	.0675
	\$800	.0000	.0000	.0002	.0007	.0045	.0148	.0351	.0674
	\$1,000	.0000	.0000	.0002	.0007	.0045	.0148	.0350	.0674
<b>65</b>	\$120	.0000	.0000	.0001	.0005	.0047	.0210	.0588	.1224
	\$160	.0000	.0000	.0001	.0004	.0038	.0163	.0454	.0963
	\$250	.0000	.0000	.0001	.0004	.0032	.0127	.0342	.0721
	\$275	.0000	.0000	.0001	.0004	.0032	.0123	.0328	.0689
	\$380	.0000	.0000	.0001	.0004	.0032	.0117	.0301	.0620
	\$500	.0000	.0000	.0001	.0004	.0032	.0117	.0295	.0598
	\$550	.0000	.0000	.0001	.0004	.0032	.0117	.0295	.0595
	\$800	.0000	.0000	.0001	.0004	.0032	.0116	.0294	.0594
	\$1,000	.0000	.0000	.0001	.0004	.0032	.0116	.0294	.0594
<b>66</b>	\$120	.0000	.0000	.0000	.0003	.0035	.0178	.0539	.1173
	\$160	.0000	.0000	.0000	.0002	.0027	.0133	.0404	.0901
	\$250	.0000	.0000	.0000	.0002	.0022	.0099	.0292	.0651
	\$275	.0000	.0000	.0000	.0002	.0022	.0096	.0278	.0618
	\$380	.0000	.0000	.0000	.0002	.0021	.0089	.0250	.0546
	\$500	.0000	.0000	.0000	.0002	.0021	.0088	.0242	.0522
	\$550	.0000	.0000	.0000	.0002	.0021	.0088	.0242	.0518
	\$800	.0000	.0000	.0000	.0002	.0021	.0088	.0241	.0516
	\$1,000	.0000	.0000	.0000	.0002	.0021	.0088	.0241	.0516
<b>67</b>	\$120	.0000	.0000	.0000	.0001	.0024	.0146	.0487	.1117
	\$160	.0000	.0000	.0000	.0001	.0018	.0104	.0351	.0835

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0000	.0000	.0000	.0001	.0014	.0073	.0240	.0577
	\$275	.0000	.0000	.0000	.0001	.0013	.0070	.0226	.0543
	\$380	.0000	.0000	.0000	.0001	.0013	.0063	.0198	.0468
	\$500	.0000	.0000	.0000	.0001	.0013	.0062	.0190	.0442
	\$550	.0000	.0000	.0000	.0001	.0013	.0062	.0189	.0438
	\$800	.0000	.0000	.0000	.0001	.0013	.0062	.0189	.0435
	\$1,000	.0000	.0000	.0000	.0001	.0013	.0062	.0189	.0434
<b>68</b>	\$120	.0000	.0000	.0000	.0001	.0016	.0116	.0434	.1060
	\$160	.0000	.0000	.0000	.0001	.0011	.0077	.0298	.0767
	\$250	.0000	.0000	.0000	.0000	.0008	.0050	.0191	.0503
	\$275	.0000	.0000	.0000	.0000	.0007	.0048	.0178	.0468
	\$380	.0000	.0000	.0000	.0000	.0007	.0042	.0151	.0391
	\$500	.0000	.0000	.0000	.0000	.0007	.0040	.0142	.0364
	\$550	.0000	.0000	.0000	.0000	.0007	.0040	.0141	.0359
	\$800	.0000	.0000	.0000	.0000	.0007	.0040	.0140	.0355
<b>69</b>	\$120	.0000	.0000	.0000	.0000	.0009	.0089	.0383	.1006
	\$160	.0000	.0000	.0000	.0000	.0006	.0055	.0249	.0702
	\$250	.0000	.0000	.0000	.0000	.0004	.0033	.0147	.0432
	\$275	.0000	.0000	.0000	.0000	.0004	.0030	.0135	.0397
	\$380	.0000	.0000	.0000	.0000	.0003	.0026	.0110	.0321
	\$500	.0000	.0000	.0000	.0000	.0003	.0024	.0102	.0293
	\$550	.0000	.0000	.0000	.0000	.0003	.0024	.0101	.0288
	\$800	.0000	.0000	.0000	.0000	.0003	.0024	.0100	.0283
<b>70</b>	\$120	.0000	.0000	.0000	.0000	.0004	.0061	.0325	.0943
	\$160	.0000	.0000	.0000	.0000	.0002	.0034	.0195	.0625
	\$250	.0000	.0000	.0000	.0000	.0001	.0017	.0102	.0351
	\$275	.0000	.0000	.0000	.0000	.0001	.0016	.0091	.0317
	\$380	.0000	.0000	.0000	.0000	.0001	.0012	.0070	.0242
	\$500	.0000	.0000	.0000	.0000	.0001	.0012	.0063	.0215
	\$550	.0000	.0000	.0000	.0000	.0001	.0011	.0062	.0210
	\$800	.0000	.0000	.0000	.0000	.0001	.0011	.0060	.0204
<b>71</b>	\$120	.0000	.0000	.0000	.0000	.0002	.0039	.0268	.0882
	\$160	.0000	.0000	.0000	.0000	.0001	.0019	.0145	.0550
	\$250	.0000	.0000	.0000	.0000	.0000	.0008	.0064	.0276
	\$275	.0000	.0000	.0000	.0000	.0000	.0007	.0056	.0243
	\$380	.0000	.0000	.0000	.0000	.0000	.0005	.0039	.0173
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0034	.0148
	\$550	.0000	.0000	.0000	.0000	.0000	.0004	.0033	.0143
	\$800	.0000	.0000	.0000	.0000	.0000	.0004	.0032	.0137
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0032	.0136



<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>72</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0017	.0195	.0801
	\$160	.0000	.0000	.0000	.0000	.0000	.0006	.0086	.0449
	\$250	.0000	.0000	.0000	.0000	.0000	.0002	.0027	.0181
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0022	.0152
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0013	.0093
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0010	.0074
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0010	.0070
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0009	.0065
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0009	.0064
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0004	.0120	.0717
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0037	.0341
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0006	.0093
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0071
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0033
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0022
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0020
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0018
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0017
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0076	.0664
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0015	.0268
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0047
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0032
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0010
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0006
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0005
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0004
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0004

\* Single Loss Limit values are expressed in thousands of dollars.

**OTS-4653.1**

AMENDATORY SECTION (Amending WSR 17-12-020, filed 5/30/17, effective 6/30/17)

**WAC 296-17B-920 Hazard Group 2 tables.**

**Premium-Based Plan, with no Single Loss Limit**

**Insurance Charge Table**

**Hazard Group 2**

**Effective ((~~June 30, 2017~~) October 1, 2023)**

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
1	.8826	.8704	.8591	.8487	.8389	.8297	.8208	.8124	.8043	.7965	.7889	.7816	.7745
2	.8761	.8629	.8508	.8396	.8290	.8190	.8095	.8004	.7917	.7832	.7751	.7671	.7595
3	.8701	.8560	.8431	.8312	.8199	.8092	.7991	.7893	.7800	.7710	.7622	.7538	.7456
4	.8642	.8492	.8355	.8227	.8107	.7994	.7886	.7782	.7683	.7587	.7494	.7403	.7316
5	.8582	.8423	.8278	.8142	.8015	.7895	.7780	.7670	.7564	.7462	.7363	.7267	.7175
6	.8522	.8354	.8201	.8057	.7923	.7795	.7673	.7557	.7445	.7336	.7232	.7131	.7032
7	.8463	.8286	.8123	.7972	.7830	.7695	.7566	.7443	.7324	.7210	.7100	.6993	.6890
8	.8403	.8217	.8045	.7886	.7736	.7594	.7458	.7328	.7203	.7083	.6967	.6855	.6746
9	.8343	.8147	.7967	.7800	.7642	.7492	.7349	.7212	.7081	.6955	.6833	.6716	.6602
10	.8284	.8079	.7890	.7714	.7548	.7391	.7241	.7097	.6960	.6828	.6701	.6578	.6459
11	.8226	.8010	.7812	.7628	.7454	.7289	.7132	.6982	.6838	.6700	.6568	.6439	.6316
12	.8166	.7941	.7734	.7540	.7358	.7186	.7022	.6865	.6715	.6572	.6433	.6300	.6172
13	.8107	.7871	.7654	.7452	.7262	.7082	.6911	.6748	.6592	.6442	.6299	.6160	.6027
14	.8047	.7801	.7575	.7364	.7165	.6978	.6800	.6630	.6468	.6313	.6164	.6021	.5883
15	.7988	.7731	.7495	.7276	.7069	.6874	.6689	.6513	.6345	.6184	.6030	.5882	.5740
16	.7928	.7661	.7415	.7187	.6972	.6769	.6577	.6395	.6221	.6055	.5896	.5743	.5597
17	.7868	.7590	.7335	.7097	.6874	.6664	.6465	.6276	.6097	.5925	.5761	.5604	.5454
18	.7808	.7519	.7254	.7007	.6776	.6559	.6353	.6158	.5972	.5796	.5627	.5466	.5312
19	.7748	.7448	.7173	.6917	.6678	.6453	.6240	.6039	.5848	.5667	.5494	.5328	.5171
20	.7688	.7377	.7092	.6827	.6580	.6347	.6128	.5921	.5725	.5538	.5361	.5192	.5030
21	.7627	.7305	.7010	.6736	.6480	.6241	.6015	.5802	.5600	.5409	.5227	.5054	.4890
22	.7566	.7233	.6927	.6644	.6381	.6134	.5901	.5683	.5476	.5280	.5094	.4918	.4750
23	.7505	.7160	.6845	.6553	.6281	.6027	.5788	.5564	.5352	.5151	.4962	.4782	.4611
24	.7443	.7088	.6762	.6461	.6181	.5919	.5674	.5444	.5228	.5023	.4830	.4647	.4473
25	.7382	.7014	.6678	.6368	.6080	.5812	.5561	.5325	.5104	.4895	.4698	.4512	.4335
26	.7320	.6941	.6594	.6275	.5979	.5704	.5447	.5206	.4980	.4767	.4567	.4377	.4198
27	.7258	.6867	.6510	.6182	.5878	.5596	.5333	.5087	.4856	.4640	.4436	.4244	.4062
28	.7196	.6793	.6426	.6089	.5777	.5488	.5219	.4968	.4733	.4513	.4306	.4111	.3927
29	.7134	.6719	.6342	.5995	.5676	.5380	.5105	.4849	.4610	.4386	.4176	.3978	.3792
30	.7072	.6645	.6257	.5901	.5574	.5272	.4991	.4730	.4487	.4260	.4047	.3846	.3658
31	.7010	.6571	.6172	.5807	.5472	.5163	.4877	.4612	.4364	.4134	.3918	.3715	.3524
32	.6947	.6496	.6087	.5713	.5370	.5055	.4763	.4493	.4242	.4007	.3789	.3583	.3391
33	.6885	.6421	.6001	.5618	.5268	.4946	.4649	.4374	.4119	.3881	.3660	.3452	.3257
34	.6822	.6346	.5916	.5524	.5166	.4838	.4535	.4256	.3996	.3756	.3531	.3321	.3125
35	.6760	.6271	.5830	.5429	.5064	.4729	.4421	.4137	.3874	.3630	.3403	.3191	.2992
36	.6697	.6196	.5744	.5334	.4960	.4619	.4306	.4017	.3750	.3503	.3273	.3059	.2858
37	.6634	.6120	.5657	.5237	.4856	.4508	.4190	.3896	.3626	.3375	.3142	.2926	.2724
38	.6572	.6044	.5570	.5142	.4753	.4399	.4074	.3777	.3502	.3248	.3013	.2794	.2592
39	.6510	.5969	.5484	.5046	.4650	.4289	.3959	.3657	.3378	.3121	.2884	.2664	.2460
40	.6448	.5894	.5398	.4951	.4546	.4178	.3843	.3536	.3254	.2994	.2754	.2533	.2329
41	.6388	.5820	.5313	.4856	.4443	.4069	.3728	.3416	.3130	.2868	.2627	.2405	.2201
42	.6328	.5747	.5228	.4762	.4341	.3960	.3614	.3297	.3008	.2743	.2501	.2279	.2076
43	.6269	.5675	.5144	.4668	.4240	.3852	.3500	.3179	.2887	.2620	.2377	.2155	.1953
44	.6211	.5603	.5061	.4575	.4138	.3743	.3385	.3060	.2766	.2498	.2254	.2033	.1832
45	.6153	.5532	.4977	.4481	.4036	.3634	.3271	.2942	.2645	.2376	.2133	.1913	.1714
46	.6097	.5462	.4895	.4389	.3935	.3526	.3158	.2826	.2527	.2257	.2014	.1796	.1600
47	.6042	.5392	.4814	.4297	.3834	.3419	.3046	.2711	.2410	.2140	.1898	.1682	.1490
48	.5988	.5324	.4733	.4205	.3733	.3311	.2934	.2595	.2293	.2024	.1784	.1571	.1383
49	.5938	.5260	.4657	.4118	.3638	.3210	.2827	.2487	.2184	.1915	.1678	.1468	.1284
50	.5890	.5197	.4581	.4032	.3544	.3109	.2722	.2379	.2076	.1809	.1574	.1368	.1188
51	.5843	.5136	.4506	.3947	.3449	.3008	.2618	.2274	.1971	.1706	.1474	.1272	.1096
52	.5796	.5074	.4432	.3861	.3355	.2908	.2514	.2169	.1867	.1604	.1375	.1178	.1007

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
53	.5751	.5013	.4357	.3775	.3261	.2808	.2411	.2064	.1764	.1503	.1279	.1086	.0921
54	.5706	.4953	.4283	.3690	.3167	.2708	.2308	.1962	.1662	.1405	.1186	.0998	.0839
55	.5663	.4894	.4210	.3605	.3073	.2609	.2207	.1860	.1563	.1310	.1095	.0913	.0760
56	.5621	.4835	.4137	.3520	.2980	.2510	.2106	.1760	.1465	.1216	.1006	.0831	.0685
57	.5579	.4778	.4064	.3435	.2886	.2412	.2006	.1660	.1369	.1124	.0920	.0752	.0613
58	.5540	.4721	.3992	.3351	.2793	.2314	.1906	.1562	.1274	.1034	.0837	.0675	.0544
59	.5502	.4666	.3921	.3267	.2701	.2216	.1807	.1464	.1180	.0947	.0756	.0602	.0478
60	.5465	.4611	.3850	.3184	.2608	.2119	.1708	.1368	.1088	.0861	.0678	.0532	.0416
61	.5430	.4558	.3781	.3101	.2516	.2022	.1610	.1272	.0998	.0778	.0603	.0466	.0358
62	.5397	.4507	.3712	.3018	.2423	.1924	.1512	.1177	.0909	.0697	.0531	.0403	.0304
63	.5366	.4458	.3645	.2935	.2331	.1826	.1414	.1083	.0821	.0618	.0462	.0343	.0254
64	.5338	.4410	.3578	.2853	.2237	.1728	.1316	.0989	.0735	.0541	.0396	.0287	.0208
65	.5312	.4365	.3513	.2771	.2144	.1629	.1217	.0896	.0651	.0468	.0333	.0236	.0166
66	.5288	.4322	.3449	.2688	.2049	.1528	.1118	.0803	.0568	.0397	.0274	.0188	.0129
67	.5267	.4281	.3386	.2605	.1952	.1426	.1017	.0710	.0487	.0329	.0219	.0146	.0097
68	.5249	.4244	.3325	.2522	.1853	.1320	.0914	.0617	.0407	.0264	.0169	.0108	.0069
69	.5235	.4209	.3265	.2437	.1750	.1211	.0808	.0523	.0329	.0203	.0123	.0075	.0046
70	.5224	.4179	.3206	.2349	.1641	.1093	.0696	.0426	.0252	.0145	.0082	.0047	.0028
71	.5210	.4124	.3061	.2081	.1268	.0687	.0331	.0145	.0061	.0026	.0013	.0008	.0006
72	.5210	.4120	.3035	.1994	.1105	.0497	.0181	.0057	.0018	.0007	.0004	.0002	.0001
73	.5210	.4120	.3030	.1946	.0950	.0294	.0055	.0008	.0001	.0000	.0000	.0000	.0000
74	.5210	.4120	.3030	.1940	.0868	.0141	.0005	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
1	.8461	.8331	.8212	.8104	.8002	.7908	.7818	.7733	.7652	.7574	.7500	.7428	.7358
2	.8415	.8278	.8154	.8040	.7934	.7835	.7741	.7652	.7567	.7486	.7407	.7331	.7258
3	.8356	.8212	.8080	.7960	.7848	.7743	.7644	.7549	.7459	.7373	.7290	.7209	.7131
4	.8298	.8145	.8007	.7880	.7762	.7651	.7546	.7446	.7351	.7259	.7171	.7086	.7003
5	.8240	.8080	.7934	.7800	.7676	.7559	.7448	.7343	.7242	.7146	.7052	.6962	.6875
6	.8183	.8014	.7861	.7721	.7590	.7467	.7351	.7240	.7133	.7031	.6933	.6838	.6746
7	.8126	.7949	.7788	.7641	.7504	.7374	.7252	.7135	.7023	.6915	.6812	.6712	.6616
8	.8069	.7884	.7716	.7561	.7417	.7281	.7153	.7030	.6912	.6800	.6691	.6587	.6486
9	.8013	.7819	.7644	.7482	.7331	.7189	.7054	.6925	.6802	.6684	.6571	.6462	.6357
10	.7957	.7755	.7572	.7403	.7245	.7096	.6955	.6820	.6692	.6569	.6451	.6337	.6228
11	.7902	.7691	.7500	.7324	.7159	.7003	.6856	.6716	.6582	.6454	.6331	.6213	.6099
12	.7846	.7627	.7428	.7244	.7071	.6909	.6756	.6610	.6471	.6338	.6210	.6087	.5969
13	.7791	.7563	.7355	.7163	.6984	.6815	.6655	.6504	.6359	.6221	.6089	.5961	.5839
14	.7735	.7498	.7282	.7082	.6895	.6720	.6554	.6397	.6247	.6103	.5966	.5834	.5708
15	.7680	.7434	.7209	.7001	.6807	.6625	.6453	.6290	.6135	.5987	.5845	.5709	.5578
16	.7624	.7369	.7135	.6920	.6719	.6530	.6352	.6183	.6023	.5869	.5723	.5583	.5448
17	.7569	.7304	.7061	.6838	.6630	.6434	.6250	.6076	.5910	.5752	.5601	.5457	.5318
18	.7514	.7238	.6988	.6756	.6541	.6339	.6148	.5968	.5797	.5634	.5479	.5331	.5189
19	.7458	.7172	.6913	.6673	.6451	.6242	.6045	.5860	.5683	.5516	.5357	.5205	.5059
20	.7402	.7107	.6839	.6591	.6361	.6146	.5943	.5752	.5571	.5399	.5236	.5080	.4931
21	.7346	.7041	.6764	.6508	.6271	.6049	.5840	.5644	.5458	.5282	.5114	.4955	.4803
22	.7289	.6974	.6688	.6424	.6179	.5950	.5736	.5534	.5343	.5162	.4991	.4828	.4673
23	.7233	.6908	.6612	.6340	.6088	.5853	.5632	.5425	.5230	.5045	.4870	.4704	.4546
24	.7176	.6840	.6536	.6255	.5996	.5754	.5528	.5315	.5115	.4926	.4748	.4578	.4418
25	.7118	.6772	.6458	.6170	.5903	.5654	.5422	.5205	.5000	.4807	.4625	.4453	.4289
26	.7061	.6705	.6381	.6084	.5810	.5555	.5317	.5095	.4886	.4689	.4504	.4329	.4163
27	.7004	.6637	.6304	.5998	.5717	.5455	.5212	.4985	.4771	.4571	.4382	.4204	.4036
28	.6946	.6568	.6225	.5912	.5623	.5355	.5106	.4874	.4657	.4453	.4261	.4080	.3909

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
29	.6889	.6500	.6147	.5825	.5529	.5255	.5001	.4764	.4543	.4335	.4141	.3957	.3784
30	.6830	.6430	.6068	.5737	.5434	.5154	.4894	.4653	.4427	.4216	.4019	.3833	.3658
31	.6771	.6360	.5988	.5649	.5339	.5052	.4787	.4541	.4312	.4098	.3897	.3709	.3531
32	.6712	.6289	.5907	.5560	.5242	.4949	.4679	.4429	.4195	.3978	.3775	.3584	.3405
33	.6653	.6218	.5827	.5471	.5146	.4847	.4572	.4317	.4080	.3859	.3653	.3460	.3279
34	.6593	.6147	.5746	.5382	.5049	.4744	.4464	.4204	.3964	.3740	.3531	.3336	.3153
35	.6533	.6075	.5664	.5291	.4951	.4640	.4355	.4091	.3847	.3620	.3408	.3211	.3026
36	.6474	.6004	.5582	.5201	.4854	.4537	.4246	.3978	.3731	.3501	.3287	.3087	.2900
37	.6413	.5931	.5499	.5109	.4755	.4432	.4136	.3864	.3612	.3379	.3163	.2961	.2772
38	.6352	.5858	.5416	.5017	.4656	.4326	.4025	.3749	.3494	.3257	.3038	.2834	.2644
39	.6292	.5786	.5333	.4925	.4557	.4222	.3915	.3634	.3376	.3137	.2915	.2709	.2518
40	.6232	.5713	.5250	.4834	.4458	.4116	.3805	.3520	.3258	.3015	.2792	.2584	.2392
41	.6172	.5641	.5167	.4742	.4359	.4011	.3695	.3405	.3139	.2894	.2668	.2460	.2267
42	.6112	.5568	.5083	.4649	.4259	.3905	.3583	.3289	.3020	.2772	.2545	.2336	.2143
43	.6053	.5496	.5000	.4557	.4159	.3799	.3472	.3174	.2901	.2652	.2423	.2213	.2021
44	.5995	.5425	.4919	.4467	.4061	.3694	.3362	.3060	.2784	.2533	.2304	.2094	.1903
45	.5930	.5346	.4829	.4367	.3953	.3580	.3242	.2936	.2658	.2406	.2176	.1968	.1779
46	.5867	.5269	.4739	.4267	.3845	.3466	.3123	.2814	.2534	.2280	.2051	.1844	.1657
47	.5804	.5192	.4651	.4169	.3739	.3352	.3005	.2693	.2411	.2158	.1929	.1725	.1541
48	.5742	.5115	.4561	.4069	.3631	.3238	.2886	.2571	.2288	.2035	.1808	.1606	.1426
49	.5681	.5039	.4472	.3970	.3522	.3124	.2768	.2450	.2166	.1914	.1690	.1491	.1315
50	.5622	.4965	.4385	.3872	.3417	.3012	.2652	.2332	.2049	.1798	.1577	.1382	.1211
51	.5564	.4891	.4298	.3774	.3310	.2900	.2536	.2216	.1933	.1684	.1467	.1277	.1111
52	.5505	.4816	.4210	.3674	.3202	.2785	.2419	.2097	.1816	.1570	.1357	.1172	.1013
53	.5448	.4742	.4121	.3574	.3093	.2671	.2302	.1980	.1700	.1459	.1251	.1072	.0919
54	.5391	.4669	.4033	.3474	.2985	.2558	.2186	.1865	.1588	.1351	.1148	.0976	.0829
55	.5337	.4597	.3946	.3376	.2879	.2447	.2074	.1754	.1480	.1248	.1051	.0885	.0745
56	.5283	.4524	.3858	.3275	.2770	.2333	.1959	.1641	.1371	.1144	.0954	.0795	.0662
57	.5231	.4454	.3771	.3176	.2662	.2222	.1847	.1531	.1266	.1045	.0862	.0710	.0585
58	.5184	.4388	.3690	.3083	.2561	.2117	.1742	.1429	.1168	.0954	.0777	.0632	.0515
59	.5139	.4324	.3609	.2989	.2460	.2012	.1638	.1328	.1073	.0864	.0695	.0559	.0449
60	.5094	.4259	.3527	.2895	.2358	.1907	.1533	.1227	.0978	.0777	.0616	.0488	.0386
61	.5052	.4197	.3448	.2803	.2257	.1803	.1431	.1129	.0886	.0693	.0541	.0421	.0329
62	.5012	.4136	.3368	.2710	.2156	.1699	.1328	.1031	.0796	.0612	.0469	.0359	.0275
63	.4972	.4075	.3288	.2615	.2053	.1593	.1224	.0932	.0706	.0532	.0399	.0300	.0226
64	.4936	.4017	.3209	.2520	.1949	.1486	.1120	.0836	.0619	.0455	.0334	.0246	.0181
65	.4903	.3961	.3131	.2426	.1844	.1379	.1017	.0741	.0535	.0383	.0274	.0197	.0142
66	.4873	.3907	.3055	.2332	.1740	.1273	.0915	.0648	.0454	.0316	.0220	.0153	.0108
67	.4844	.3854	.2975	.2231	.1627	.1158	.0806	.0551	.0372	.0250	.0167	.0113	.0078
68	.4820	.3804	.2896	.2128	.1511	.1040	.0697	.0456	.0295	.0189	.0122	.0080	.0054
69	.4802	.3761	.2824	.2030	.1399	.0927	.0593	.0369	.0226	.0138	.0085	.0055	.0037
70	.4786	.3719	.2745	.1917	.1266	.0794	.0475	.0275	.0156	.0089	.0052	.0033	.0023
71	.4777	.3686	.2676	.1810	.1137	.0665	.0366	.0192	.0099	.0052	.0030	.0019	.0014
72	.4771	.3659	.2599	.1673	.0962	.0495	.0230	.0100	.0044	.0021	.0012	.0009	.0007
73	.4770	.3647	.2544	.1542	.0776	.0318	.0109	.0034	.0011	.0005	.0002	.0001	.0001
74	.4770	.3645	.2526	.1471	.0654	.0209	.0049	.0009	.0002	.0000	.0000	.0000	.0000

**Premium-Based Plan, with no Single Loss Limit  
Insurance Savings Table  
Hazard Group 2  
Effective ((June 30, 2017)) October 1, 2023**

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
1	.0000	.0408	.0833	.1275	.1731	.2663	.3616	.4584	.5561
2	.0000	.0392	.0806	.1240	.1688	.2608	.3551	.4509	.5478
3	.0000	.0378	.0781	.1208	.1649	.2558	.3491	.4440	.5401
4	.0000	.0363	.0756	.1177	.1611	.2508	.3432	.4372	.5325
5	.0000	.0348	.0733	.1145	.1572	.2459	.3372	.4303	.5248
6	.0000	.0333	.0709	.1113	.1535	.2409	.3312	.4234	.5171
7	.0000	.0319	.0686	.1082	.1497	.2360	.3253	.4166	.5093
8	.0000	.0304	.0663	.1052	.1459	.2310	.3193	.4097	.5015
9	.0000	.0290	.0640	.1021	.1422	.2261	.3133	.4027	.4937
10	.0000	.0277	.0618	.0991	.1385	.2213	.3074	.3959	.4860
11	.0000	.0264	.0596	.0962	.1349	.2165	.3016	.3890	.4782
12	.0000	.0252	.0574	.0932	.1313	.2116	.2956	.3821	.4704
13	.0000	.0240	.0553	.0903	.1277	.2068	.2897	.3751	.4624
14	.0000	.0228	.0532	.0875	.1241	.2019	.2837	.3681	.4545
15	.0000	.0216	.0511	.0846	.1206	.1971	.2778	.3611	.4465
16	.0000	.0205	.0491	.0818	.1170	.1923	.2718	.3541	.4385
17	.0000	.0194	.0471	.0790	.1135	.1875	.2658	.3470	.4305
18	.0000	.0183	.0452	.0763	.1100	.1827	.2598	.3399	.4224
19	.0000	.0173	.0432	.0735	.1066	.1779	.2538	.3328	.4143
20	.0000	.0163	.0413	.0708	.1031	.1731	.2478	.3257	.4062
21	.0000	.0153	.0395	.0682	.0997	.1682	.2417	.3185	.3980
22	.0000	.0144	.0376	.0655	.0963	.1634	.2356	.3113	.3897
23	.0000	.0134	.0358	.0629	.0929	.1586	.2295	.3040	.3815
24	.0000	.0126	.0341	.0603	.0895	.1537	.2233	.2968	.3732
25	.0000	.0117	.0323	.0577	.0861	.1489	.2172	.2894	.3648
26	.0000	.0109	.0306	.0551	.0827	.1441	.2110	.2821	.3564
27	.0000	.0101	.0289	.0526	.0794	.1392	.2048	.2747	.3480
28	.0000	.0093	.0273	.0501	.0761	.1344	.1986	.2673	.3396
29	.0000	.0086	.0257	.0476	.0728	.1295	.1924	.2599	.3312
30	.0000	.0079	.0241	.0452	.0695	.1247	.1862	.2525	.3227
31	.0000	.0072	.0226	.0428	.0662	.1198	.1800	.2451	.3142
32	.0000	.0066	.0211	.0404	.0630	.1150	.1737	.2376	.3057
33	.0000	.0060	.0197	.0381	.0598	.1102	.1675	.2301	.2971
34	.0000	.0054	.0182	.0358	.0566	.1054	.1612	.2226	.2886
35	.0000	.0049	.0169	.0335	.0535	.1006	.1550	.2151	.2800
36	.0000	.0044	.0155	.0313	.0504	.0958	.1487	.2076	.2714
37	.0000	.0039	.0142	.0291	.0473	.0910	.1424	.2000	.2627
38	.0000	.0034	.0130	.0270	.0442	.0863	.1362	.1924	.2540
39	.0000	.0030	.0118	.0249	.0413	.0816	.1300	.1849	.2454
40	.0000	.0026	.0107	.0229	.0384	.0770	.1238	.1774	.2368
41	.0000	.0023	.0096	.0210	.0356	.0724	.1178	.1700	.2283
42	.0000	.0020	.0086	.0191	.0328	.0680	.1118	.1627	.2198
43	.0000	.0017	.0076	.0174	.0302	.0637	.1059	.1555	.2114
44	.0000	.0014	.0067	.0157	.0276	.0594	.1001	.1483	.2031
45	.0000	.0012	.0059	.0140	.0252	.0552	.0943	.1412	.1947

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
46	.0000	.0010	.0051	.0125	.0229	.0512	.0887	.1342	.1865
47	.0000	.0008	.0044	.0111	.0206	.0473	.0832	.1272	.1784
48	.0000	.0006	.0038	.0098	.0185	.0435	.0778	.1204	.1703
49	.0000	.0005	.0033	.0086	.0166	.0401	.0728	.1140	.1627
50	.0000	.0004	.0028	.0076	.0149	.0368	.0680	.1077	.1551
51	.0000	.0003	.0024	.0066	.0132	.0336	.0633	.1016	.1476
52	.0000	.0003	.0020	.0057	.0117	.0305	.0586	.0954	.1402
53	.0000	.0002	.0016	.0049	.0102	.0275	.0541	.0893	.1327
54	.0000	.0002	.0013	.0041	.0088	.0247	.0496	.0833	.1253
55	.0000	.0001	.0011	.0034	.0076	.0220	.0453	.0774	.1180
56	.0000	.0001	.0008	.0028	.0064	.0194	.0411	.0715	.1107
57	.0000	.0001	.0006	.0023	.0053	.0170	.0369	.0658	.1034
58	.0000	.0000	.0005	.0018	.0044	.0146	.0330	.0601	.0962
59	.0000	.0000	.0003	.0014	.0035	.0125	.0292	.0546	.0891
60	.0000	.0000	.0002	.0010	.0028	.0105	.0255	.0491	.0820
61	.0000	.0000	.0002	.0008	.0021	.0086	.0220	.0438	.0751
62	.0000	.0000	.0001	.0005	.0016	.0070	.0187	.0387	.0682
63	.0000	.0000	.0001	.0004	.0011	.0055	.0156	.0338	.0615
64	.0000	.0000	.0000	.0002	.0008	.0042	.0128	.0290	.0548
65	.0000	.0000	.0000	.0001	.0005	.0031	.0102	.0245	.0483
66	.0000	.0000	.0000	.0001	.0003	.0021	.0078	.0202	.0419
67	.0000	.0000	.0000	.0000	.0002	.0014	.0057	.0161	.0356
68	.0000	.0000	.0000	.0000	.0001	.0008	.0039	.0124	.0295
69	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0089	.0235
70	.0000	.0000	.0000	.0000	.0000	.0002	.0014	.0059	.0176
71	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0031
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0005
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
1	.0000	.0411	.0844	.1295	.1758	.2713	.3691	.4686	.5692
2	.0000	.0399	.0824	.1270	.1728	.2674	.3645	.4633	.5634
3	.0000	.0385	.0800	.1237	.1690	.2625	.3586	.4567	.5560
4	.0000	.0370	.0776	.1205	.1652	.2576	.3528	.4500	.5487
5	.0000	.0356	.0753	.1174	.1614	.2527	.3470	.4435	.5414
6	.0000	.0342	.0729	.1144	.1577	.2479	.3413	.4369	.5341
7	.0000	.0328	.0706	.1113	.1540	.2431	.3356	.4304	.5268
8	.0000	.0314	.0683	.1083	.1503	.2383	.3299	.4239	.5196
9	.0000	.0301	.0661	.1053	.1467	.2336	.3243	.4174	.5124
10	.0000	.0288	.0639	.1024	.1432	.2290	.3187	.4110	.5052
11	.0000	.0276	.0618	.0996	.1397	.2244	.3132	.4046	.4980
12	.0000	.0263	.0597	.0967	.1362	.2198	.3076	.3982	.4908
13	.0000	.0251	.0576	.0939	.1327	.2152	.3021	.3918	.4835

<u>Minimum Loss Ratio</u>									
<u>Size</u>	<u>0%</u>	<u>5%</u>	<u>10%</u>	<u>15%</u>	<u>20%</u>	<u>30%</u>	<u>40%</u>	<u>50%</u>	<u>60%</u>
<u>14</u>	<u>.0000</u>	<u>.0239</u>	<u>.0555</u>	<u>.0911</u>	<u>.1293</u>	<u>.2107</u>	<u>.2965</u>	<u>.3853</u>	<u>.4762</u>
<u>15</u>	<u>.0000</u>	<u>.0228</u>	<u>.0535</u>	<u>.0884</u>	<u>.1259</u>	<u>.2061</u>	<u>.2910</u>	<u>.3789</u>	<u>.4689</u>
<u>16</u>	<u>.0000</u>	<u>.0217</u>	<u>.0516</u>	<u>.0857</u>	<u>.1225</u>	<u>.2016</u>	<u>.2854</u>	<u>.3724</u>	<u>.4615</u>
<u>17</u>	<u>.0000</u>	<u>.0206</u>	<u>.0496</u>	<u>.0830</u>	<u>.1192</u>	<u>.1971</u>	<u>.2799</u>	<u>.3659</u>	<u>.4541</u>
<u>18</u>	<u>.0000</u>	<u>.0196</u>	<u>.0477</u>	<u>.0804</u>	<u>.1159</u>	<u>.1926</u>	<u>.2744</u>	<u>.3593</u>	<u>.4468</u>
<u>19</u>	<u>.0000</u>	<u>.0185</u>	<u>.0459</u>	<u>.0777</u>	<u>.1126</u>	<u>.1881</u>	<u>.2688</u>	<u>.3527</u>	<u>.4393</u>
<u>20</u>	<u>.0000</u>	<u>.0176</u>	<u>.0440</u>	<u>.0752</u>	<u>.1093</u>	<u>.1837</u>	<u>.2632</u>	<u>.3462</u>	<u>.4319</u>
<u>21</u>	<u>.0000</u>	<u>.0166</u>	<u>.0422</u>	<u>.0726</u>	<u>.1061</u>	<u>.1792</u>	<u>.2576</u>	<u>.3396</u>	<u>.4244</u>
<u>22</u>	<u>.0000</u>	<u>.0157</u>	<u>.0404</u>	<u>.0700</u>	<u>.1028</u>	<u>.1747</u>	<u>.2519</u>	<u>.3329</u>	<u>.4168</u>
<u>23</u>	<u>.0000</u>	<u>.0148</u>	<u>.0387</u>	<u>.0676</u>	<u>.0997</u>	<u>.1702</u>	<u>.2463</u>	<u>.3263</u>	<u>.4092</u>
<u>24</u>	<u>.0000</u>	<u>.0139</u>	<u>.0370</u>	<u>.0651</u>	<u>.0964</u>	<u>.1657</u>	<u>.2406</u>	<u>.3195</u>	<u>.4016</u>
<u>25</u>	<u>.0000</u>	<u>.0130</u>	<u>.0353</u>	<u>.0626</u>	<u>.0932</u>	<u>.1611</u>	<u>.2348</u>	<u>.3127</u>	<u>.3938</u>
<u>26</u>	<u>.0000</u>	<u>.0122</u>	<u>.0336</u>	<u>.0601</u>	<u>.0901</u>	<u>.1566</u>	<u>.2291</u>	<u>.3060</u>	<u>.3861</u>
<u>27</u>	<u>.0000</u>	<u>.0114</u>	<u>.0320</u>	<u>.0577</u>	<u>.0869</u>	<u>.1520</u>	<u>.2234</u>	<u>.2992</u>	<u>.3784</u>
<u>28</u>	<u>.0000</u>	<u>.0107</u>	<u>.0304</u>	<u>.0553</u>	<u>.0838</u>	<u>.1475</u>	<u>.2176</u>	<u>.2923</u>	<u>.3705</u>
<u>29</u>	<u>.0000</u>	<u>.0099</u>	<u>.0288</u>	<u>.0530</u>	<u>.0806</u>	<u>.1430</u>	<u>.2119</u>	<u>.2855</u>	<u>.3627</u>
<u>30</u>	<u>.0000</u>	<u>.0092</u>	<u>.0273</u>	<u>.0506</u>	<u>.0775</u>	<u>.1384</u>	<u>.2060</u>	<u>.2785</u>	<u>.3548</u>
<u>31</u>	<u>.0000</u>	<u>.0085</u>	<u>.0258</u>	<u>.0483</u>	<u>.0744</u>	<u>.1338</u>	<u>.2001</u>	<u>.2715</u>	<u>.3468</u>
<u>32</u>	<u>.0000</u>	<u>.0079</u>	<u>.0243</u>	<u>.0460</u>	<u>.0712</u>	<u>.1292</u>	<u>.1942</u>	<u>.2644</u>	<u>.3387</u>
<u>33</u>	<u>.0000</u>	<u>.0072</u>	<u>.0228</u>	<u>.0437</u>	<u>.0681</u>	<u>.1246</u>	<u>.1883</u>	<u>.2573</u>	<u>.3307</u>
<u>34</u>	<u>.0000</u>	<u>.0066</u>	<u>.0214</u>	<u>.0414</u>	<u>.0651</u>	<u>.1200</u>	<u>.1823</u>	<u>.2502</u>	<u>.3226</u>
<u>35</u>	<u>.0000</u>	<u>.0061</u>	<u>.0200</u>	<u>.0392</u>	<u>.0620</u>	<u>.1153</u>	<u>.1763</u>	<u>.2430</u>	<u>.3144</u>
<u>36</u>	<u>.0000</u>	<u>.0055</u>	<u>.0187</u>	<u>.0370</u>	<u>.0589</u>	<u>.1108</u>	<u>.1704</u>	<u>.2359</u>	<u>.3062</u>
<u>37</u>	<u>.0000</u>	<u>.0050</u>	<u>.0174</u>	<u>.0348</u>	<u>.0559</u>	<u>.1061</u>	<u>.1643</u>	<u>.2286</u>	<u>.2979</u>
<u>38</u>	<u>.0000</u>	<u>.0045</u>	<u>.0161</u>	<u>.0326</u>	<u>.0529</u>	<u>.1015</u>	<u>.1582</u>	<u>.2213</u>	<u>.2896</u>
<u>39</u>	<u>.0000</u>	<u>.0040</u>	<u>.0148</u>	<u>.0305</u>	<u>.0499</u>	<u>.0969</u>	<u>.1522</u>	<u>.2141</u>	<u>.2813</u>
<u>40</u>	<u>.0000</u>	<u>.0036</u>	<u>.0136</u>	<u>.0285</u>	<u>.0470</u>	<u>.0923</u>	<u>.1462</u>	<u>.2068</u>	<u>.2730</u>
<u>41</u>	<u>.0000</u>	<u>.0032</u>	<u>.0125</u>	<u>.0265</u>	<u>.0441</u>	<u>.0878</u>	<u>.1402</u>	<u>.1996</u>	<u>.2647</u>
<u>42</u>	<u>.0000</u>	<u>.0028</u>	<u>.0114</u>	<u>.0245</u>	<u>.0413</u>	<u>.0833</u>	<u>.1342</u>	<u>.1923</u>	<u>.2563</u>
<u>43</u>	<u>.0000</u>	<u>.0025</u>	<u>.0103</u>	<u>.0227</u>	<u>.0386</u>	<u>.0789</u>	<u>.1283</u>	<u>.1851</u>	<u>.2480</u>
<u>44</u>	<u>.0000</u>	<u>.0022</u>	<u>.0093</u>	<u>.0209</u>	<u>.0359</u>	<u>.0745</u>	<u>.1225</u>	<u>.1780</u>	<u>.2399</u>
<u>45</u>	<u>.0000</u>	<u>.0018</u>	<u>.0082</u>	<u>.0188</u>	<u>.0329</u>	<u>.0697</u>	<u>.1160</u>	<u>.1701</u>	<u>.2309</u>
<u>46</u>	<u>.0000</u>	<u>.0015</u>	<u>.0072</u>	<u>.0169</u>	<u>.0301</u>	<u>.0650</u>	<u>.1097</u>	<u>.1624</u>	<u>.2219</u>
<u>47</u>	<u>.0000</u>	<u>.0012</u>	<u>.0063</u>	<u>.0151</u>	<u>.0273</u>	<u>.0605</u>	<u>.1034</u>	<u>.1547</u>	<u>.2131</u>
<u>48</u>	<u>.0000</u>	<u>.0010</u>	<u>.0054</u>	<u>.0134</u>	<u>.0247</u>	<u>.0560</u>	<u>.0972</u>	<u>.1470</u>	<u>.2041</u>
<u>49</u>	<u>.0000</u>	<u>.0008</u>	<u>.0046</u>	<u>.0118</u>	<u>.0222</u>	<u>.0516</u>	<u>.0911</u>	<u>.1394</u>	<u>.1952</u>
<u>50</u>	<u>.0000</u>	<u>.0006</u>	<u>.0039</u>	<u>.0103</u>	<u>.0198</u>	<u>.0474</u>	<u>.0852</u>	<u>.1320</u>	<u>.1865</u>
<u>51</u>	<u>.0000</u>	<u>.0005</u>	<u>.0032</u>	<u>.0089</u>	<u>.0175</u>	<u>.0433</u>	<u>.0794</u>	<u>.1246</u>	<u>.1778</u>
<u>52</u>	<u>.0000</u>	<u>.0004</u>	<u>.0026</u>	<u>.0076</u>	<u>.0154</u>	<u>.0392</u>	<u>.0735</u>	<u>.1171</u>	<u>.1690</u>
<u>53</u>	<u>.0000</u>	<u>.0003</u>	<u>.0021</u>	<u>.0064</u>	<u>.0133</u>	<u>.0353</u>	<u>.0678</u>	<u>.1097</u>	<u>.1601</u>
<u>54</u>	<u>.0000</u>	<u>.0002</u>	<u>.0017</u>	<u>.0053</u>	<u>.0115</u>	<u>.0316</u>	<u>.0621</u>	<u>.1024</u>	<u>.1513</u>
<u>55</u>	<u>.0000</u>	<u>.0001</u>	<u>.0013</u>	<u>.0044</u>	<u>.0097</u>	<u>.0281</u>	<u>.0567</u>	<u>.0952</u>	<u>.1426</u>
<u>56</u>	<u>.0000</u>	<u>.0001</u>	<u>.0010</u>	<u>.0035</u>	<u>.0081</u>	<u>.0246</u>	<u>.0513</u>	<u>.0879</u>	<u>.1338</u>
<u>57</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0028</u>	<u>.0067</u>	<u>.0214</u>	<u>.0461</u>	<u>.0809</u>	<u>.1251</u>
<u>58</u>	<u>.0000</u>	<u>.0000</u>	<u>.0005</u>	<u>.0022</u>	<u>.0055</u>	<u>.0186</u>	<u>.0414</u>	<u>.0743</u>	<u>.1170</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>59</b>	.0000	.0000	.0004	.0017	.0045	.0159	.0369	.0679	.1089
<b>60</b>	.0000	.0000	.0003	.0013	.0035	.0134	.0324	.0614	.1007
<b>61</b>	.0000	.0000	.0002	.0009	.0027	.0112	.0282	.0552	.0928
<b>62</b>	.0000	.0000	.0001	.0006	.0020	.0091	.0242	.0491	.0848
<b>63</b>	.0000	.0000	.0001	.0004	.0014	.0071	.0202	.0430	.0768
<b>64</b>	.0000	.0000	.0000	.0003	.0010	.0054	.0166	.0372	.0689
<b>65</b>	.0000	.0000	.0000	.0001	.0006	.0040	.0133	.0316	.0611
<b>66</b>	.0000	.0000	.0000	.0001	.0004	.0028	.0103	.0262	.0535
<b>67</b>	.0000	.0000	.0000	.0000	.0002	.0017	.0074	.0209	.0455
<b>68</b>	.0000	.0000	.0000	.0000	.0001	.0010	.0050	.0159	.0376
<b>69</b>	.0000	.0000	.0000	.0000	.0000	.0005	.0032	.0116	.0304
<b>70</b>	.0000	.0000	.0000	.0000	.0000	.0002	.0016	.0074	.0225
<b>71</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0007	.0041	.0156
<b>72</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0014	.0079
<b>73</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0024
<b>74</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0006

**Premium-Based Plan, with Various Single Loss Limits**

**Insurance Charge Table**

**Hazard Group 2**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>														
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>36</b>	\$120	.6863	.6349	.5886	.5466	.5083	.4733	.4412	.4116	.3843	.3590	.3385	.3241	.3117
<b>37</b>	\$120	.6798	.6271	.5796	.5367	.4976	.4620	.4293	.3993	.3715	.3471	.3309	.3170	.3051
<b>38</b>	\$120	.6734	.6194	.5708	.5269	.4870	.4507	.4175	.3870	.3588	.3394	.3238	.3103	.2988
<b>39</b>	\$120	.6671	.6117	.5620	.5171	.4764	.4395	.4057	.3747	.3500	.3321	.3169	.3039	.2927
<b>40</b>	\$120	.6607	.6040	.5531	.5073	.4658	.4281	.3938	.3630	.3424	.3250	.3102	.2976	.2869
	\$160	.6562	.5998	.5493	.5038	.4626	.4252	.3911	.3598	.3311	.3047	.2841	.2676	.2536
<b>41</b>	\$120	.6545	.5964	.5444	.4976	.4553	.4169	.3820	.3554	.3352	.3182	.3038	.2916	.2813
	\$160	.6500	.5923	.5407	.4942	.4522	.4141	.3794	.3477	.3186	.2942	.2757	.2599	.2464
<b>42</b>	\$120	.6484	.5889	.5357	.4879	.4448	.4058	.3716	.3480	.3283	.3116	.2976	.2858	.2762
	\$160	.6440	.5849	.5321	.4846	.4418	.4030	.3677	.3356	.3067	.2857	.2678	.2525	.2395
<b>43</b>	\$120	.6424	.5815	.5271	.4784	.4344	.3947	.3640	.3409	.3215	.3052	.2916	.2806	.2717
	\$160	.6380	.5775	.5235	.4751	.4315	.3920	.3561	.3235	.2980	.2776	.2603	.2455	.2330
<b>44</b>	\$120	.6364	.5741	.5186	.4688	.4240	.3841	.3567	.3339	.3148	.2990	.2861	.2758	.2676
	\$160	.6320	.5702	.5150	.4656	.4211	.3809	.3445	.3133	.2897	.2698	.2530	.2388	.2267
<b>45</b>	\$120	.6305	.5668	.5100	.4592	.4135	.3767	.3495	.3270	.3084	.2932	.2811	.2714	.2638
	\$160	.6262	.5629	.5065	.4561	.4107	.3698	.3329	.3048	.2817	.2624	.2460	.2323	.2206
<b>46</b>	\$120	.6248	.5597	.5016	.4498	.4032	.3695	.3426	.3204	.3023	.2879	.2764	.2674	.2603
	\$160	.6205	.5558	.4982	.4467	.4005	.3589	.3236	.2967	.2741	.2552	.2393	.2260	.2150
<b>47</b>	\$120	.6191	.5526	.4933	.4403	.3947	.3624	.3357	.3139	.2966	.2829	.2721	.2636	.2571
	\$160	.6149	.5488	.4899	.4373	.3902	.3479	.3153	.2888	.2667	.2482	.2328	.2202	.2099
	\$250	.6091	.5436	.4853	.4332	.3865	.3446	.3070	.2732	.2429	.2163	.1950	.1768	.1614
<b>48</b>	\$120	.6136	.5455	.4849	.4309	.3876	.3554	.3290	.3078	.2912	.2782	.2680	.2601	.2541
	\$160	.6094	.5418	.4816	.4279	.3799	.3386	.3072	.2812	.2595	.2415	.2267	.2147	.2051
	\$250	.6036	.5367	.4771	.4239	.3764	.3338	.2957	.2616	.2312	.2068	.1861	.1686	.1538
	\$275	.6026	.5358	.4763	.4232	.3758	.3333	.2952	.2612	.2308	.2042	.1823	.1637	.1478



((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
49	\$120	.6085	.5390	.4771	.4220	.3811	.3489	.3230	.3025	.2865	.2741	.2645	.2572	.2517
	\$160	.6043	.5353	.4739	.4191	.3702	.3310	.2999	.2742	.2529	.2354	.2213	.2101	.2011
	\$250	.5986	.5303	.4694	.4152	.3668	.3236	.2850	.2507	.2218	.1982	.1782	.1613	.1470
	\$275	.5977	.5294	.4686	.4145	.3662	.3230	.2845	.2503	.2198	.1949	.1737	.1557	.1404
50	\$120	.6035	.5326	.4694	.4141	.3747	.3427	.3174	.2975	.2821	.2703	.2613	.2546	.2496
	\$160	.5994	.5289	.4662	.4104	.3608	.3236	.2928	.2674	.2465	.2297	.2164	.2057	.1973
	\$250	.5938	.5239	.4618	.4065	.3572	.3134	.2744	.2404	.2131	.1900	.1706	.1542	.1405
	\$275	.5928	.5231	.4611	.4058	.3566	.3129	.2740	.2395	.2103	.1860	.1654	.1481	.1334
51	\$120	.5987	.5262	.4618	.4079	.3684	.3368	.3120	.2927	.2779	.2667	.2583	.2522	.2476
	\$160	.5946	.5226	.4586	.4016	.3535	.3164	.2858	.2607	.2405	.2244	.2117	.2017	.1939
	\$250	.5890	.5177	.4543	.3979	.3477	.3033	.2639	.2315	.2047	.1821	.1632	.1474	.1342
	\$275	.5880	.5169	.4535	.3972	.3472	.3028	.2635	.2293	.2013	.1776	.1576	.1408	.1267
52	\$120	.5939	.5200	.4541	.4017	.3622	.3310	.3067	.2880	.2739	.2634	.2556	.2499	.2459
	\$160	.5899	.5164	.4510	.3929	.3463	.3093	.2789	.2543	.2348	.2193	.2073	.1979	.1907
	\$250	.5843	.5115	.4468	.3892	.3382	.2931	.2543	.2229	.1965	.1745	.1561	.1409	.1283
	\$275	.5834	.5107	.4460	.3886	.3377	.2927	.2530	.2201	.1926	.1694	.1500	.1337	.1202
53	\$380	.5811	.5087	.4443	.3871	.3364	.2915	.2520	.2174	.1871	.1608	.1387	.1199	.1040
	\$120	.5893	.5137	.4465	.3955	.3562	.3254	.3016	.2836	.2701	.2602	.2531	.2479	.2443
	\$160	.5852	.5102	.4434	.3842	.3391	.3022	.2722	.2482	.2293	.2145	.2031	.1943	.1877
	\$250	.5797	.5054	.4392	.3806	.3287	.2830	.2455	.2144	.1885	.1670	.1492	.1346	.1227
54	\$275	.5788	.5046	.4385	.3799	.3282	.2826	.2434	.2111	.1841	.1614	.1426	.1269	.1141
	\$380	.5765	.5026	.4368	.3785	.3269	.2815	.2417	.2070	.1768	.1514	.1299	.1118	.0965
	\$120	.5847	.5076	.4389	.3895	.3503	.3199	.2967	.2793	.2665	.2573	.2508	.2461	.2429
	\$160	.5807	.5041	.4359	.3771	.3321	.2952	.2656	.2422	.2240	.2099	.1992	.1911	.1850
55	\$250	.5752	.4993	.4318	.3719	.3192	.2737	.2369	.2062	.1807	.1597	.1425	.1287	.1175
	\$275	.5743	.4985	.4311	.3713	.3187	.2725	.2343	.2024	.1758	.1537	.1354	.1205	.1083
	\$380	.5721	.4966	.4294	.3699	.3175	.2715	.2314	.1967	.1671	.1423	.1214	.1039	.0894
	\$120	.5803	.5015	.4331	.3836	.3446	.3145	.2919	.2752	.2632	.2546	.2487	.2445	.2417
56	\$160	.5763	.4980	.4284	.3703	.3251	.2884	.2593	.2365	.2189	.2056	.1955	.1881	.1826
	\$250	.5708	.4933	.4244	.3634	.3098	.2651	.2285	.1981	.1731	.1527	.1363	.1231	.1127
	\$275	.5699	.4925	.4237	.3628	.3093	.2633	.2255	.1939	.1678	.1462	.1286	.1143	.1029
	\$380	.5677	.4906	.4221	.3614	.3081	.2616	.2212	.1866	.1577	.1335	.1132	.0964	.0826
57	\$500	.5668	.4899	.4214	.3608	.3076	.2612	.2209	.1862	.1565	.1311	.1096	.0917	.0768
	\$120	.5759	.4955	.4274	.3777	.3389	.3093	.2873	.2714	.2600	.2522	.2467	.2431	.2407
	\$160	.5720	.4921	.4210	.3636	.3182	.2817	.2531	.2309	.2141	.2015	.1921	.1853	.1804
	\$250	.5666	.4874	.4170	.3548	.3005	.2567	.2202	.1901	.1656	.1459	.1303	.1179	.1082
58	\$275	.5657	.4867	.4163	.3542	.2999	.2544	.2168	.1856	.1598	.1389	.1220	.1085	.0978
	\$380	.5635	.4848	.4147	.3529	.2987	.2517	.2111	.1771	.1486	.1249	.1054	.0892	.0761
	\$500	.5626	.4840	.4141	.3523	.2982	.2513	.2108	.1761	.1466	.1217	.1010	.0838	.0696
	\$550	.5625	.4839	.4140	.3522	.2982	.2512	.2107	.1761	.1466	.1217	.1008	.0834	.0690
59	\$120	.5717	.4896	.4219	.3720	.3333	.3042	.2829	.2677	.2571	.2499	.2450	.2418	.2398
	\$160	.5678	.4862	.4136	.3569	.3114	.2752	.2470	.2256	.2095	.1976	.1890	.1828	.1785
	\$250	.5624	.4816	.4097	.3463	.2922	.2483	.2120	.1823	.1584	.1395	.1245	.1129	.1040
	\$275	.5615	.4808	.4090	.3457	.2907	.2457	.2082	.1773	.1521	.1319	.1158	.1030	.0931
60	\$380	.5594	.4790	.4074	.3444	.2894	.2418	.2014	.1677	.1397	.1166	.0977	.0824	.0700
	\$500	.5585	.4783	.4068	.3439	.2889	.2415	.2008	.1662	.1370	.1127	.0927	.0762	.0628
	\$550	.5584	.4781	.4067	.3438	.2888	.2414	.2007	.1661	.1370	.1125	.0923	.0757	.0620
	\$120	.5677	.4838	.4165	.3663	.3277	.2992	.2786	.2642	.2544	.2478	.2435	.2407	.2390
61	\$160	.5638	.4805	.4068	.3503	.3047	.2688	.2411	.2204	.2051	.1940	.1861	.1806	.1768
	\$250	.5584	.4759	.4024	.3378	.2841	.2400	.2038	.1747	.1515	.1333	.1191	.1083	.1001
	\$275	.5575	.4751	.4018	.3372	.2823	.2371	.1997	.1692	.1446	.1251	.1098	.0979	.0887

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.5554	.4733	.4002	.3359	.2801	.2320	.1919	.1585	.1310	.1086	.0904	.0758	.0642
	\$500	.5545	.4726	.3996	.3354	.2796	.2316	.1908	.1563	.1276	.1040	.0847	.0690	.0563
	\$550	.5544	.4725	.3995	.3353	.2796	.2316	.1907	.1563	.1275	.1037	.0842	.0683	.0554
59	\$120	.5637	.4781	.4111	.3606	.3223	.2943	.2745	.2609	.2518	.2459	.2422	.2398	.2384
	\$160	.5599	.4748	.4008	.3437	.2980	.2624	.2354	.2154	.2009	.1906	.1835	.1785	.1752
	\$250	.5546	.4703	.3952	.3294	.2759	.2317	.1958	.1672	.1447	.1273	.1140	.1040	.0965
	\$275	.5537	.4696	.3946	.3288	.2739	.2285	.1913	.1612	.1374	.1186	.1041	.0930	.0846
	\$380	.5516	.4677	.3931	.3275	.2708	.2225	.1825	.1495	.1225	.1007	.0833	.0696	.0588
	\$500	.5507	.4670	.3925	.3270	.2703	.2219	.1809	.1466	.1185	.0956	.0770	.0621	.0503
	\$550	.5506	.4669	.3924	.3269	.2703	.2218	.1808	.1465	.1183	.0951	.0763	.0612	.0492
60	\$120	.5600	.4725	.4057	.3550	.3169	.2896	.2706	.2578	.2495	.2442	.2410	.2390	.2379
	\$160	.5562	.4693	.3949	.3372	.2914	.2561	.2298	.2106	.1970	.1875	.1811	.1768	.1739
	\$250	.5509	.4649	.3882	.3218	.2679	.2236	.1880	.1599	.1382	.1216	.1092	.1000	.0933
	\$275	.5500	.4641	.3875	.3206	.2655	.2200	.1830	.1535	.1303	.1124	.0988	.0885	.0809
	\$380	.5479	.4623	.3860	.3192	.2615	.2132	.1732	.1405	.1142	.0931	.0766	.0637	.0538
	\$500	.5470	.4616	.3854	.3187	.2611	.2121	.1710	.1372	.1096	.0874	.0696	.0556	.0446
	\$550	.5469	.4615	.3853	.3186	.2610	.2121	.1710	.1370	.1092	.0868	.0688	.0545	.0433
	\$800	.5467	.4613	.3852	.3185	.2609	.2120	.1709	.1368	.1089	.0862	.0679	.0533	.0418
61	\$120	.5564	.4671	.4004	.3494	.3116	.2849	.2668	.2549	.2474	.2427	.2400	.2384	.2374
	\$160	.5526	.4639	.3890	.3307	.2849	.2500	.2243	.2060	.1933	.1846	.1789	.1752	.1728
	\$250	.5474	.4595	.3811	.3143	.2598	.2154	.1802	.1528	.1318	.1162	.1047	.0963	.0904
	\$275	.5465	.4588	.3805	.3129	.2572	.2115	.1748	.1458	.1235	.1065	.0937	.0844	.0776
	\$380	.5444	.4570	.3791	.3108	.2524	.2039	.1640	.1317	.1060	.0858	.0702	.0582	.0491
	\$500	.5436	.4563	.3785	.3104	.2518	.2024	.1613	.1278	.1009	.0794	.0625	.0494	.0393
	\$550	.5434	.4562	.3784	.3103	.2518	.2023	.1612	.1275	.1004	.0787	.0616	.0482	.0379
	\$800	.5432	.4560	.3782	.3101	.2517	.2022	.1611	.1273	.0998	.0778	.0604	.0467	.0360
62	\$120	.5530	.4619	.3951	.3438	.3064	.2804	.2632	.2522	.2454	.2414	.2391	.2378	.2371
	\$160	.5493	.4587	.3832	.3243	.2783	.2439	.2190	.2016	.1898	.1820	.1770	.1738	.1719
	\$250	.5441	.4544	.3742	.3069	.2518	.2074	.1725	.1458	.1257	.1110	.1005	.0930	.0878
	\$275	.5432	.4536	.3736	.3052	.2489	.2031	.1666	.1383	.1168	.1008	.0890	.0805	.0745
	\$380	.5411	.4519	.3722	.3026	.2435	.1946	.1548	.1230	.0981	.0788	.0641	.0531	.0449
	\$500	.5403	.4512	.3716	.3021	.2426	.1926	.1517	.1186	.0923	.0717	.0557	.0436	.0344
	\$550	.5401	.4511	.3715	.3020	.2425	.1926	.1515	.1182	.0917	.0708	.0546	.0422	.0328
	\$800	.5399	.4509	.3713	.3019	.2424	.1925	.1513	.1178	.0909	.0697	.0532	.0404	.0307
63	\$1,000	.5398	.4508	.3713	.3018	.2424	.1925	.1512	.1178	.0909	.0697	.0531	.0403	.0305
	\$120	.5499	.4573	.3898	.3383	.3012	.2760	.2597	.2497	.2437	.2403	.2384	.2374	.2368
	\$160	.5461	.4536	.3775	.3178	.2718	.2379	.2138	.1974	.1866	.1796	.1753	.1727	.1711
	\$250	.5410	.4494	.3674	.2994	.2437	.1993	.1649	.1389	.1199	.1062	.0966	.0899	.0855
	\$275	.5401	.4486	.3668	.2976	.2406	.1946	.1586	.1310	.1104	.0954	.0846	.0770	.0718
	\$380	.5380	.4469	.3654	.2943	.2345	.1854	.1457	.1145	.0903	.0720	.0583	.0483	.0410
	\$500	.5372	.4462	.3648	.2938	.2333	.1830	.1421	.1095	.0839	.0642	.0493	.0381	.0299
	\$550	.5370	.4461	.3647	.2937	.2332	.1828	.1418	.1089	.0832	.0632	.0480	.0366	.0282
	\$800	.5368	.4459	.3646	.2936	.2331	.1827	.1414	.1083	.0822	.0619	.0463	.0346	.0258
\$1,000	.5368	.4459	.3646	.2936	.2331	.1827	.1414	.1083	.0822	.0618	.0462	.0343	.0255	
64	\$120	.5469	.4531	.3845	.3327	.2961	.2717	.2565	.2473	.2421	.2393	.2378	.2370	.2367
	\$160	.5432	.4488	.3717	.3114	.2653	.2320	.2088	.1934	.1836	.1775	.1738	.1717	.1705
	\$250	.5381	.4446	.3609	.2920	.2357	.1912	.1573	.1323	.1142	.1016	.0930	.0873	.0835
	\$275	.5372	.4438	.3601	.2900	.2323	.1862	.1506	.1238	.1042	.0903	.0805	.0739	.0695
	\$380	.5351	.4421	.3587	.2861	.2256	.1761	.1366	.1060	.0828	.0655	.0529	.0439	.0376
	\$500	.5343	.4415	.3582	.2856	.2240	.1733	.1325	.1004	.0757	.0570	.0432	.0331	.0258
	\$550	.5342	.4413	.3581	.2855	.2239	.1731	.1321	.0998	.0748	.0559	.0418	.0315	.0240

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$800	.5339	.4411	.3579	.2854	.2238	.1729	.1316	.0990	.0736	.0543	.0398	.0291	.0213
	\$1,000	.5339	.4411	.3579	.2854	.2238	.1728	.1316	.0989	.0736	.0542	.0396	.0288	.0209
65	\$120	.5443	.4489	.3792	.3271	.2910	.2676	.2534	.2452	.2408	.2385	.2373	.2368	.2365
	\$160	.5405	.4442	.3660	.3049	.2589	.2261	.2039	.1897	.1808	.1756	.1726	.1709	.1700
	\$250	.5354	.4400	.3548	.2846	.2276	.1832	.1499	.1258	.1089	.0974	.0898	.0849	.0818
	\$275	.5346	.4393	.3537	.2824	.2239	.1778	.1426	.1168	.0983	.0855	.0768	.0711	.0675
	\$380	.5325	.4376	.3522	.2782	.2166	.1667	.1276	.0977	.0754	.0593	.0479	.0399	.0345
	\$500	.5317	.4369	.3517	.2774	.2147	.1636	.1229	.0915	.0677	.0502	.0375	.0285	.0222
	\$550	.5315	.4368	.3516	.2773	.2145	.1633	.1224	.0907	.0667	.0489	.0359	.0267	.0203
	\$800	.5313	.4366	.3514	.2772	.2144	.1629	.1218	.0897	.0653	.0471	.0337	.0241	.0174
	\$1,000	.5313	.4366	.3514	.2771	.2144	.1629	.1218	.0896	.0651	.0468	.0334	.0237	.0169
66	\$120	.5419	.4448	.3739	.3215	.2859	.2636	.2505	.2434	.2397	.2378	.2370	.2366	.2364
	\$160	.5381	.4398	.3603	.2983	.2523	.2203	.1992	.1861	.1784	.1740	.1716	.1703	.1697
	\$250	.5331	.4356	.3487	.2771	.2194	.1751	.1424	.1194	.1038	.0935	.0869	.0829	.0805
	\$275	.5322	.4349	.3476	.2747	.2154	.1692	.1347	.1099	.0926	.0810	.0735	.0687	.0658
	\$380	.5301	.4333	.3458	.2701	.2075	.1573	.1184	.0894	.0683	.0534	.0432	.0364	.0319
	\$500	.5293	.4326	.3452	.2691	.2053	.1537	.1133	.0826	.0599	.0436	.0322	.0243	.0190
	\$550	.5292	.4325	.3451	.2690	.2051	.1533	.1127	.0817	.0587	.0421	.0305	.0224	.0170
	\$800	.5290	.4323	.3450	.2689	.2049	.1529	.1118	.0805	.0571	.0401	.0280	.0196	.0138
	\$1,000	.5289	.4323	.3450	.2689	.2049	.1529	.1118	.0803	.0568	.0398	.0276	.0191	.0133
67	\$120	.5397	.4407	.3685	.3157	.2808	.2596	.2478	.2417	.2387	.2373	.2367	.2365	.2364
	\$160	.5360	.4357	.3546	.2916	.2457	.2145	.1946	.1828	.1762	.1726	.1708	.1699	.1694
	\$250	.5310	.4316	.3428	.2695	.2111	.1668	.1350	.1132	.0989	.0899	.0844	.0812	.0794
	\$275	.5301	.4309	.3415	.2670	.2068	.1606	.1268	.1031	.0872	.0769	.0705	.0667	.0644
	\$380	.5281	.4292	.3395	.2621	.1983	.1477	.1093	.0812	.0614	.0479	.0390	.0333	.0297
	\$500	.5272	.4285	.3389	.2608	.1958	.1437	.1036	.0737	.0523	.0374	.0273	.0206	.0163
	\$550	.5271	.4284	.3388	.2607	.1955	.1432	.1028	.0727	.0510	.0358	.0254	.0186	.0141
	\$800	.5269	.4282	.3387	.2606	.1952	.1426	.1018	.0712	.0490	.0334	.0227	.0155	.0108
	\$1,000	.5268	.4282	.3387	.2606	.1952	.1426	.1017	.0711	.0488	.0330	.0222	.0149	.0102
68	\$120	.5379	.4367	.3630	.3099	.2757	.2558	.2453	.2402	.2379	.2369	.2366	.2364	.2364
	\$160	.5342	.4319	.3488	.2848	.2389	.2087	.1902	.1798	.1742	.1715	.1701	.1695	.1693
	\$250	.5292	.4278	.3369	.2619	.2026	.1585	.1276	.1072	.0944	.0867	.0823	.0798	.0785
	\$275	.5283	.4271	.3356	.2592	.1981	.1518	.1188	.0965	.0821	.0732	.0680	.0650	.0633
	\$380	.5263	.4254	.3333	.2540	.1888	.1379	.1000	.0731	.0547	.0428	.0352	.0306	.0279
	\$500	.5255	.4248	.3328	.2525	.1861	.1335	.0937	.0649	.0449	.0315	.0229	.0174	.0141
	\$550	.5253	.4247	.3327	.2524	.1858	.1329	.0928	.0637	.0434	.0298	.0209	.0152	.0118
	\$800	.5251	.4245	.3326	.2523	.1853	.1321	.0916	.0620	.0412	.0271	.0178	.0119	.0082
	\$1,000	.5251	.4245	.3325	.2523	.1853	.1321	.0915	.0618	.0409	.0267	.0173	.0113	.0076
69	\$120	.5364	.4326	.3572	.3038	.2705	.2521	.2430	.2390	.2373	.2367	.2364	.2364	.2363
	\$160	.5327	.4284	.3429	.2777	.2319	.2028	.1860	.1770	.1726	.1706	.1697	.1693	.1692
	\$250	.5277	.4243	.3310	.2540	.1937	.1499	.1202	.1014	.0902	.0839	.0805	.0788	.0779
	\$275	.5269	.4236	.3297	.2512	.1889	.1427	.1108	.0900	.0773	.0699	.0658	.0637	.0626
	\$380	.5248	.4220	.3273	.2457	.1790	.1277	.0905	.0650	.0483	.0380	.0319	.0284	.0265
	\$500	.5240	.4213	.3268	.2441	.1760	.1228	.0836	.0561	.0377	.0261	.0189	.0147	.0123
	\$550	.5239	.4212	.3267	.2440	.1756	.1221	.0826	.0547	.0361	.0241	.0168	.0124	.0099
	\$800	.5237	.4211	.3266	.2438	.1751	.1212	.0811	.0528	.0336	.0212	.0135	.0089	.0062
	\$1,000	.5236	.4210	.3265	.2438	.1751	.1211	.0809	.0525	.0332	.0207	.0129	.0082	.0055
70	\$120	.5353	.4286	.3511	.2972	.2651	.2485	.2410	.2379	.2368	.2365	.2364	.2363	.2363
	\$160	.5316	.4252	.3368	.2701	.2245	.1969	.1819	.1745	.1712	.1699	.1694	.1692	.1691
	\$250	.5266	.4212	.3251	.2457	.1842	.1407	.1125	.0957	.0863	.0815	.0791	.0780	.0775
	\$275	.5257	.4205	.3239	.2428	.1791	.1331	.1024	.0836	.0728	.0670	.0641	.0627	.0620

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.5237	.4189	.3214	.2371	.1686	.1168	.0805	.0568	.0422	.0337	.0291	.0267	.0255
	\$500	.5229	.4183	.3209	.2354	.1652	.1114	.0729	.0471	.0308	.0210	.0155	.0126	.0110
	\$550	.5227	.4182	.3208	.2352	.1648	.1106	.0717	.0455	.0289	.0190	.0133	.0102	.0086
	\$800	.5225	.4180	.3207	.2350	.1642	.1095	.0701	.0433	.0261	.0157	.0097	.0064	.0047
	\$1,000	.5225	.4180	.3207	.2349	.1641	.1094	.0698	.0429	.0256	.0151	.0091	.0057	.0039
71	\$120	.5339	.4226	.3232	.2660	.2430	.2373	.2364	.2363	.2363	.2363	.2363	.2363	.2363
	\$160	.5302	.4197	.3132	.2364	.1927	.1751	.1702	.1693	.1691	.1691	.1691	.1691	.1691
	\$250	.5252	.4157	.3086	.2151	.1465	.1057	.0868	.0798	.0778	.0773	.0772	.0772	.0772
	\$275	.5244	.4150	.3081	.2131	.1412	.0964	.0742	.0653	.0625	.0618	.0616	.0616	.0616
	\$380	.5224	.4134	.3069	.2094	.1309	.0773	.0469	.0326	.0270	.0251	.0246	.0245	.0245
	\$500	.5215	.4128	.3064	.2083	.1279	.0711	.0373	.0205	.0133	.0107	.0099	.0097	.0096
	\$550	.5214	.4127	.3063	.2082	.1275	.0702	.0359	.0185	.0110	.0083	.0074	.0071	.0071
	\$800	.5212	.4125	.3062	.2081	.1270	.0690	.0337	.0155	.0075	.0044	.0034	.0031	.0030
	\$1,000	.5211	.4125	.3062	.2081	.1269	.0688	.0334	.0150	.0068	.0037	.0026	.0023	.0022
72	\$120	.5339	.4222	.3141	.2550	.2384	.2364	.2363	.2363	.2363	.2363	.2363	.2363	.2363
	\$160	.5302	.4193	.3089	.2234	.1818	.1707	.1692	.1691	.1691	.1691	.1691	.1691	.1691
	\$250	.5252	.4153	.3060	.2044	.1305	.0927	.0802	.0776	.0773	.0772	.0772	.0772	.0772
	\$275	.5244	.4147	.3055	.2029	.1250	.0820	.0661	.0623	.0617	.0616	.0616	.0616	.0616
	\$380	.5223	.4131	.3043	.2002	.1147	.0600	.0349	.0267	.0248	.0245	.0245	.0245	.0245
	\$500	.5215	.4124	.3039	.1996	.1116	.0528	.0236	.0130	.0102	.0097	.0096	.0096	.0096
	\$550	.5214	.4123	.3038	.1995	.1112	.0517	.0218	.0108	.0078	.0072	.0071	.0070	.0070
	\$800	.5212	.4121	.3036	.1994	.1107	.0502	.0191	.0072	.0039	.0031	.0030	.0030	.0030
	\$1,000	.5211	.4121	.3036	.1994	.1106	.0499	.0186	.0066	.0031	.0023	.0022	.0022	.0022
73	\$120	.5339	.4222	.3105	.2445	.2365	.2363	.2363	.2363	.2363	.2363	.2363	.2363	.2363
	\$160	.5302	.4193	.3084	.2100	.1728	.1692	.1691	.1691	.1691	.1691	.1691	.1691	.1691
	\$250	.5252	.4153	.3055	.1964	.1136	.0818	.0774	.0772	.0772	.0772	.0772	.0772	.0772
	\$275	.5244	.4147	.3050	.1958	.1080	.0689	.0620	.0616	.0616	.0616	.0616	.0616	.0616
	\$380	.5223	.4131	.3038	.1951	.0985	.0422	.0264	.0246	.0245	.0245	.0245	.0245	.0245
	\$500	.5215	.4124	.3033	.1948	.0960	.0335	.0129	.0098	.0096	.0096	.0096	.0096	.0096
	\$550	.5214	.4123	.3032	.1947	.0957	.0322	.0107	.0073	.0071	.0070	.0070	.0070	.0070
	\$800	.5212	.4121	.3031	.1947	.0952	.0302	.0072	.0033	.0030	.0030	.0030	.0030	.0030
	\$1,000	.5211	.4121	.3031	.1946	.0951	.0298	.0066	.0025	.0022	.0022	.0022	.0022	.0022
74	\$120	.5339	.4222	.3105	.2385	.2363	.2363	.2363	.2363	.2363	.2363	.2363	.2363	.2363
	\$160	.5302	.4193	.3084	.2007	.1694	.1691	.1691	.1691	.1691	.1691	.1691	.1691	.1691
	\$250	.5252	.4153	.3054	.1956	.1008	.0776	.0772	.0772	.0772	.0772	.0772	.0772	.0772
	\$275	.5244	.4147	.3049	.1952	.0955	.0627	.0616	.0616	.0616	.0616	.0616	.0616	.0616
	\$380	.5223	.4131	.3038	.1945	.0886	.0304	.0245	.0245	.0245	.0245	.0245	.0245	.0245
	\$500	.5215	.4124	.3033	.1942	.0872	.0196	.0097	.0096	.0096	.0096	.0096	.0096	.0096
	\$550	.5214	.4123	.3032	.1941	.0871	.0179	.0072	.0070	.0070	.0070	.0070	.0070	.0070
	\$800	.5212	.4121	.3031	.1941	.0869	.0154	.0033	.0030	.0030	.0030	.0030	.0030	.0030
	\$1,000	.5211	.4121	.3031	.1940	.0869	.0149	.0025	.0022	.0022	.0022	.0022	.0022	.0022

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.6694	.6208	.5772	.5378	.5019	.4692	.4391	.4121	.3963	.3830	.3716	.3619	.3536
37	\$120	.6631	.6133	.5686	.5283	.4917	.4583	.4277	.4059	.3905	.3774	.3664	.3570	.3491
38	\$120	.6568	.6057	.5600	.5188	.4814	.4474	.4179	.3999	.3848	.3720	.3613	.3523	.3452
39	\$120	.6506	.5982	.5514	.5093	.4712	.4365	.4117	.3940	.3792	.3668	.3565	.3483	.3417
40	\$120	.6444	.5908	.5429	.4998	.4610	.4267	.4057	.3883	.3738	.3618	.3522	.3447	.3386
	\$160	.6401	.5868	.5392	.4965	.4578	.4228	.3908	.3630	.3446	.3292	.3161	.3050	.2955

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
41	\$120	.6382	.5833	.5343	.4903	.4507	.4206	.3999	.3827	.3685	.3572	.3484	.3414	.3358
	\$160	.6339	.5793	.5307	.4870	.4477	.4120	.3795	.3560	.3381	.3231	.3104	.2996	.2905
42	\$120	.6320	.5757	.5256	.4808	.4403	.4145	.3940	.3772	.3637	.3531	.3448	.3383	.3331
	\$160	.6278	.5719	.5221	.4775	.4374	.4010	.3702	.3493	.3318	.3171	.3047	.2944	.2860
43	\$120	.6259	.5683	.5171	.4712	.4333	.4086	.3883	.3720	.3593	.3493	.3415	.3354	.3307
	\$160	.6217	.5645	.5136	.4681	.4272	.3902	.3633	.3428	.3257	.3113	.2994	.2898	.2820
44	\$120	.6199	.5609	.5086	.4619	.4274	.4028	.3829	.3673	.3552	.3458	.3385	.3329	.3285
	\$160	.6157	.5572	.5052	.4588	.4171	.3811	.3567	.3365	.3197	.3058	.2946	.2856	.2784
45	\$120	.6132	.5528	.4993	.4515	.4207	.3963	.3771	.3623	.3509	.3421	.3353	.3302	.3264
	\$160	.6091	.5491	.4959	.4485	.4060	.3735	.3494	.3296	.3133	.3001	.2896	.2813	.2747
46	\$120	.6066	.5448	.4900	.4441	.4141	.3901	.3717	.3576	.3468	.3386	.3324	.3279	.3245
	\$160	.6025	.5411	.4867	.4383	.3949	.3660	.3424	.3229	.3072	.2948	.2850	.2774	.2713
47	\$120	.6002	.5369	.4809	.4375	.4076	.3844	.3667	.3532	.3430	.3355	.3299	.3258	.3228
	\$160	.5962	.5333	.4776	.4282	.3875	.3588	.3355	.3166	.3017	.2900	.2809	.2738	.2682
	\$250	.5900	.5278	.4727	.4238	.3800	.3408	.3055	.2787	.2570	.2388	.2236	.2108	.2000
48	\$120	.5938	.5290	.4717	.4310	.4014	.3789	.3618	.3490	.3395	.3326	.3276	.3240	.3214
	\$160	.5898	.5254	.4685	.4180	.3801	.3517	.3287	.3106	.2964	.2855	.2770	.2704	.2655
	\$250	.5837	.5200	.4637	.4137	.3691	.3292	.2956	.2701	.2490	.2313	.2166	.2044	.1943
	\$275	.5825	.5189	.4627	.4128	.3683	.3285	.2928	.2645	.2418	.2229	.2070	.1937	.1825
49	\$120	.5874	.5211	.4624	.4245	.3955	.3736	.3572	.3451	.3363	.3300	.3255	.3224	.3202
	\$160	.5835	.5176	.4593	.4077	.3729	.3447	.3223	.3049	.2915	.2812	.2734	.2675	.2630
	\$250	.5775	.5122	.4546	.4035	.3581	.3175	.2868	.2618	.2412	.2241	.2099	.1984	.1891
	\$275	.5763	.5111	.4536	.4027	.3573	.3168	.2821	.2556	.2335	.2151	.1998	.1871	.1765
50	\$120	.5813	.5134	.4559	.4184	.3899	.3686	.3529	.3416	.3335	.3278	.3238	.3211	.3192
	\$160	.5774	.5099	.4504	.4007	.3658	.3380	.3163	.2997	.2870	.2774	.2702	.2648	.2609
	\$250	.5715	.5047	.4458	.3936	.3473	.3080	.2784	.2540	.2338	.2172	.2038	.1930	.1844
	\$275	.5703	.5036	.4448	.3928	.3466	.3055	.2731	.2471	.2256	.2078	.1930	.1809	.1711
51	\$120	.5753	.5058	.4497	.4125	.3845	.3639	.3489	.3383	.3309	.3257	.3222	.3199	.3183
	\$160	.5714	.5024	.4415	.3937	.3589	.3316	.3107	.2947	.2827	.2738	.2673	.2625	.2591
	\$250	.5656	.4972	.4369	.3837	.3365	.2995	.2703	.2463	.2266	.2107	.1981	.1880	.1801
	\$275	.5644	.4962	.4360	.3829	.3358	.2953	.2644	.2389	.2180	.2007	.1866	.1752	.1662
52	\$120	.5693	.4980	.4436	.4066	.3792	.3592	.3451	.3352	.3284	.3239	.3209	.3189	.3176
	\$160	.5654	.4947	.4324	.3866	.3520	.3254	.3051	.2899	.2787	.2705	.2646	.2604	.2574
	\$250	.5596	.4896	.4279	.3735	.3262	.2910	.2621	.2386	.2196	.2045	.1926	.1833	.1761
	\$275	.5584	.4886	.4270	.3727	.3248	.2862	.2558	.2308	.2103	.1937	.1804	.1699	.1616
	\$380	.5549	.4854	.4243	.3703	.3227	.2807	.2438	.2129	.1880	.1673	.1500	.1357	.1238
53	\$120	.5633	.4903	.4376	.4009	.3740	.3548	.3414	.3323	.3263	.3223	.3197	.3181	.3171
	\$160	.5595	.4870	.4233	.3795	.3453	.3193	.2998	.2854	.2750	.2675	.2622	.2586	.2561
	\$250	.5537	.4820	.4189	.3633	.3176	.2826	.2541	.2311	.2129	.1986	.1876	.1790	.1724
	\$275	.5526	.4810	.4180	.3625	.3140	.2774	.2473	.2228	.2030	.1871	.1747	.1649	.1573
	\$380	.5491	.4779	.4153	.3602	.3117	.2692	.2323	.2031	.1789	.1588	.1422	.1286	.1174
54	\$120	.5575	.4828	.4317	.3953	.3690	.3506	.3381	.3298	.3244	.3209	.3188	.3174	.3166
	\$160	.5537	.4795	.4166	.3727	.3389	.3135	.2947	.2812	.2715	.2648	.2602	.2570	.2549
	\$250	.5480	.4746	.4099	.3531	.3092	.2744	.2463	.2240	.2066	.1932	.1829	.1751	.1692
	\$275	.5469	.4736	.4091	.3524	.3052	.2687	.2390	.2151	.1960	.1810	.1694	.1604	.1535
	\$380	.5434	.4706	.4065	.3502	.3008	.2578	.2223	.1937	.1701	.1507	.1348	.1219	.1115
55	\$120	.5519	.4754	.4261	.3899	.3643	.3467	.3351	.3275	.3227	.3198	.3180	.3169	.3163
	\$160	.5482	.4722	.4100	.3661	.3328	.3080	.2900	.2773	.2685	.2624	.2584	.2557	.2539
	\$250	.5426	.4673	.4012	.3440	.3011	.2664	.2388	.2173	.2008	.1882	.1786	.1716	.1663
	\$275	.5414	.4663	.4003	.3425	.2967	.2604	.2311	.2077	.1895	.1754	.1645	.1563	.1501
	\$380	.5380	.4634	.3978	.3403	.2902	.2470	.2128	.1847	.1617	.1429	.1278	.1157	.1061

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
56	\$500	.5359	.4616	.3962	.3390	.2890	.2457	.2082	.1763	.1504	.1289	.1112	.0966	.0847
	\$120	.5463	.4696	.4204	.3846	.3597	.3430	.3322	.3254	.3212	.3188	.3173	.3165	.3160
	\$160	.5426	.4647	.4033	.3595	.3266	.3025	.2855	.2736	.2656	.2603	.2568	.2545	.2531
	\$250	.5370	.4599	.3922	.3358	.2927	.2584	.2315	.2108	.1951	.1833	.1746	.1683	.1638
	\$275	.5359	.4589	.3913	.3327	.2880	.2519	.2231	.2005	.1831	.1699	.1599	.1525	.1470
	\$380	.5325	.4560	.3888	.3301	.2792	.2371	.2033	.1757	.1533	.1353	.1210	.1098	.1011
	\$500	.5304	.4543	.3873	.3288	.2781	.2342	.1967	.1659	.1407	.1200	.1030	.0893	.0782
	\$550	.5300	.4538	.3870	.3286	.2778	.2340	.1965	.1646	.1384	.1170	.0994	.0851	.0735
57	\$120	.5409	.4643	.4148	.3794	.3553	.3395	.3296	.3235	.3200	.3179	.3168	.3162	.3158
	\$160	.5373	.4574	.3969	.3531	.3206	.2974	.2812	.2703	.2631	.2584	.2554	.2536	.2525
	\$250	.5318	.4527	.3833	.3277	.2846	.2506	.2244	.2046	.1898	.1789	.1711	.1655	.1615
	\$275	.5306	.4518	.3825	.3244	.2795	.2436	.2154	.1937	.1772	.1648	.1557	.1491	.1443
	\$380	.5273	.4489	.3801	.3201	.2684	.2274	.1940	.1669	.1453	.1282	.1148	.1045	.0966
	\$500	.5252	.4471	.3786	.3189	.2673	.2231	.1860	.1560	.1314	.1114	.0953	.0824	.0721
	\$550	.5247	.4467	.3783	.3186	.2670	.2229	.1853	.1540	.1287	.1081	.0914	.0779	.0671
58	\$120	.5361	.4595	.4099	.3749	.3515	.3366	.3275	.3221	.3190	.3173	.3164	.3160	.3157
	\$160	.5325	.4507	.3911	.3473	.3154	.2929	.2776	.2675	.2610	.2569	.2544	.2529	.2521
	\$250	.5270	.4461	.3750	.3203	.2772	.2437	.2181	.1991	.1852	.1752	.1681	.1632	.1598
	\$275	.5259	.4451	.3742	.3167	.2717	.2361	.2086	.1877	.1720	.1605	.1522	.1463	.1421
	\$380	.5225	.4423	.3719	.3107	.2594	.2185	.1854	.1589	.1381	.1218	.1094	.0999	.0927
	\$500	.5205	.4406	.3704	.3095	.2571	.2125	.1764	.1468	.1229	.1037	.0884	.0763	.0669
	\$550	.5200	.4402	.3701	.3092	.2569	.2123	.1747	.1445	.1199	.1000	.0841	.0715	.0615
59	\$120	.5314	.4548	.4050	.3705	.3479	.3338	.3255	.3208	.3182	.3169	.3162	.3158	.3156
	\$160	.5278	.4441	.3854	.3416	.3102	.2886	.2742	.2649	.2592	.2557	.2536	.2524	.2517
	\$250	.5224	.4395	.3675	.3130	.2699	.2369	.2121	.1939	.1809	.1717	.1654	.1611	.1583
	\$275	.5212	.4386	.3660	.3091	.2640	.2288	.2019	.1818	.1671	.1565	.1490	.1438	.1402
	\$380	.5179	.4358	.3637	.3013	.2506	.2097	.1770	.1512	.1312	.1158	.1043	.0956	.0893
	\$500	.5159	.4341	.3623	.3001	.2470	.2027	.1669	.1379	.1146	.0963	.0819	.0707	.0622
	\$550	.5155	.4337	.3620	.2999	.2467	.2018	.1649	.1353	.1114	.0923	.0773	.0655	.0564
60	\$120	.5267	.4501	.4001	.3661	.3443	.3313	.3238	.3197	.3175	.3165	.3159	.3157	.3156
	\$160	.5232	.4384	.3796	.3360	.3052	.2844	.2709	.2626	.2575	.2546	.2529	.2520	.2515
	\$250	.5178	.4330	.3606	.3056	.2627	.2301	.2061	.1889	.1768	.1686	.1630	.1594	.1570
	\$275	.5167	.4321	.3582	.3014	.2563	.2215	.1954	.1762	.1624	.1528	.1461	.1416	.1385
	\$380	.5134	.4293	.3555	.2921	.2416	.2009	.1686	.1436	.1245	.1101	.0995	.0917	.0861
	\$500	.5114	.4276	.3541	.2907	.2367	.1929	.1574	.1290	.1066	.0891	.0757	.0655	.0578
	\$550	.5110	.4273	.3538	.2904	.2365	.1914	.1552	.1261	.1029	.0848	.0707	.0599	.0517
	\$800	.5100	.4265	.3532	.2899	.2361	.1909	.1535	.1228	.0980	.0784	.0628	.0506	.0411
61	\$120	.5224	.4455	.3954	.3618	.3410	.3289	.3222	.3187	.3170	.3162	.3158	.3156	.3155
	\$160	.5189	.4334	.3740	.3305	.3003	.2805	.2680	.2605	.2561	.2537	.2523	.2516	.2513
	\$250	.5135	.4267	.3539	.2984	.2556	.2236	.2004	.1842	.1731	.1658	.1609	.1579	.1560
	\$275	.5125	.4258	.3513	.2939	.2488	.2145	.1891	.1709	.1581	.1494	.1435	.1397	.1372
	\$380	.5092	.4230	.3475	.2837	.2329	.1923	.1606	.1364	.1182	.1048	.0952	.0883	.0835
	\$500	.5072	.4214	.3461	.2814	.2271	.1833	.1482	.1204	.0989	.0824	.0699	.0607	.0539
	\$550	.5068	.4210	.3458	.2811	.2264	.1816	.1457	.1172	.0949	.0777	.0646	.0548	.0475
	\$800	.5058	.4202	.3452	.2806	.2260	.1806	.1433	.1131	.0892	.0704	.0558	.0445	.0360
62	\$120	.5182	.4409	.3906	.3577	.3378	.3267	.3208	.3179	.3166	.3159	.3157	.3156	.3155
	\$160	.5147	.4284	.3683	.3249	.2955	.2767	.2652	.2586	.2549	.2529	.2519	.2514	.2511
	\$250	.5094	.4204	.3473	.2912	.2485	.2171	.1950	.1798	.1697	.1632	.1591	.1566	.1551
	\$275	.5084	.4196	.3444	.2864	.2413	.2075	.1830	.1659	.1541	.1463	.1413	.1381	.1361
	\$380	.5051	.4169	.3395	.2754	.2241	.1837	.1526	.1293	.1122	.0999	.0912	.0852	.0811
	\$500	.5032	.4153	.3382	.2721	.2176	.1738	.1390	.1120	.0914	.0760	.0646	.0563	.0504

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$550	.5027	.4149	.3379	.2718	.2163	.1718	.1363	.1085	.0872	.0710	.0589	.0501	.0437
	\$800	.5018	.4141	.3373	.2713	.2159	.1702	.1330	.1036	.0806	.0628	.0492	.0389	.0313
	\$1,000	.5015	.4139	.3371	.2712	.2158	.1701	.1329	.1032	.0797	.0615	.0475	.0368	.0288
63	\$120	.5142	.4362	.3857	.3535	.3347	.3247	.3196	.3173	.3162	.3158	.3156	.3155	.3155
	\$160	.5107	.4233	.3626	.3194	.2908	.2730	.2627	.2569	.2539	.2523	.2516	.2512	.2510
	\$250	.5055	.4143	.3405	.2839	.2413	.2107	.1896	.1755	.1665	.1610	.1576	.1556	.1545
	\$275	.5044	.4134	.3375	.2787	.2336	.2005	.1770	.1610	.1504	.1436	.1393	.1367	.1352
	\$380	.5012	.4108	.3314	.2668	.2152	.1750	.1447	.1224	.1064	.0952	.0876	.0824	.0791
	\$500	.4992	.4092	.3301	.2625	.2078	.1640	.1298	.1037	.0842	.0699	.0596	.0523	.0473
	\$550	.4988	.4088	.3298	.2623	.2064	.1619	.1268	.0998	.0795	.0645	.0536	.0458	.0403
	\$800	.4979	.4080	.3292	.2618	.2055	.1595	.1228	.0941	.0720	.0553	.0429	.0337	.0271
	\$1,000	.4976	.4078	.3290	.2617	.2054	.1594	.1225	.0933	.0709	.0537	.0408	.0312	.0242
	64	\$120	.5104	.4315	.3809	.3495	.3318	.3228	.3186	.3167	.3159	.3156	.3155	.3155
\$160		.5070	.4183	.3568	.3138	.2862	.2696	.2603	.2554	.2530	.2518	.2513	.2511	.2510
\$250		.5018	.4083	.3338	.2766	.2342	.2044	.1844	.1716	.1637	.1590	.1563	.1548	.1540
\$275		.5007	.4074	.3306	.2711	.2261	.1936	.1712	.1564	.1470	.1411	.1376	.1356	.1345
\$380		.4975	.4049	.3236	.2583	.2063	.1664	.1369	.1157	.1010	.0910	.0844	.0801	.0774
\$500		.4956	.4033	.3222	.2535	.1981	.1544	.1207	.0956	.0772	.0642	.0551	.0488	.0446
\$550		.4951	.4029	.3219	.2528	.1966	.1520	.1174	.0914	.0722	.0584	.0487	.0419	.0374
\$800		.4942	.4022	.3213	.2523	.1951	.1489	.1127	.0848	.0638	.0483	.0371	.0290	.0234
\$1,000		.4940	.4020	.3211	.2522	.1950	.1487	.1121	.0838	.0624	.0464	.0347	.0262	.0202
65		\$120	.5069	.4269	.3761	.3455	.3291	.3212	.3177	.3163	.3158	.3156	.3155	.3155
	\$160	.5035	.4134	.3511	.3084	.2817	.2664	.2583	.2542	.2523	.2515	.2511	.2510	.2509
	\$250	.4984	.4026	.3271	.2692	.2272	.1983	.1796	.1680	.1612	.1574	.1553	.1542	.1536
	\$275	.4973	.4017	.3237	.2634	.2185	.1869	.1657	.1522	.1439	.1390	.1363	.1348	.1339
	\$380	.4941	.3992	.3163	.2498	.1974	.1579	.1293	.1094	.0959	.0871	.0816	.0781	.0761
	\$500	.4922	.3976	.3144	.2445	.1884	.1447	.1118	.0878	.0707	.0589	.0510	.0458	.0424
	\$550	.4918	.3973	.3141	.2435	.1867	.1421	.1082	.0832	.0653	.0528	.0443	.0386	.0349
	\$800	.4909	.3965	.3135	.2429	.1847	.1384	.1027	.0758	.0560	.0418	.0318	.0249	.0202
	\$1,000	.4906	.3964	.3133	.2427	.1846	.1381	.1019	.0745	.0542	.0395	.0291	.0218	.0168
66	\$120	.5038	.4222	.3714	.3417	.3266	.3198	.3170	.3160	.3156	.3155	.3155	.3155	.3155
	\$160	.5005	.4085	.3454	.3030	.2774	.2635	.2565	.2532	.2518	.2513	.2510	.2510	.2509
	\$250	.4953	.3972	.3205	.2620	.2202	.1924	.1751	.1648	.1591	.1560	.1545	.1537	.1534
	\$275	.4943	.3964	.3170	.2558	.2111	.1804	.1605	.1484	.1413	.1373	.1352	.1341	.1336
	\$380	.4911	.3938	.3092	.2414	.1886	.1495	.1220	.1034	.0913	.0838	.0793	.0766	.0751
	\$500	.4892	.3923	.3067	.2355	.1788	.1352	.1031	.0803	.0646	.0542	.0475	.0433	.0407
	\$550	.4888	.3920	.3065	.2344	.1768	.1323	.0992	.0754	.0589	.0478	.0405	.0359	.0330
	\$800	.4879	.3912	.3059	.2335	.1743	.1280	.0929	.0671	.0486	.0358	.0271	.0213	.0176
	\$1,000	.4876	.3910	.3057	.2333	.1742	.1274	.0919	.0655	.0466	.0332	.0241	.0180	.0139
67	\$120	.5009	.4173	.3663	.3378	.3242	.3185	.3164	.3158	.3156	.3155	.3155	.3155	.3155
	\$160	.4975	.4033	.3392	.2972	.2731	.2606	.2548	.2524	.2514	.2511	.2510	.2509	.2509
	\$250	.4924	.3918	.3134	.2541	.2128	.1863	.1705	.1618	.1572	.1549	.1539	.1534	.1532
	\$275	.4914	.3909	.3098	.2476	.2031	.1736	.1553	.1447	.1389	.1359	.1344	.1337	.1333
	\$380	.4883	.3884	.3017	.2323	.1790	.1406	.1144	.0974	.0869	.0807	.0772	.0753	.0743
	\$500	.4864	.3869	.2987	.2259	.1684	.1250	.0940	.0726	.0586	.0498	.0443	.0411	.0393
	\$550	.4859	.3866	.2984	.2247	.1662	.1218	.0897	.0674	.0525	.0429	.0370	.0334	.0313
	\$800	.4850	.3859	.2979	.2233	.1632	.1169	.0825	.0580	.0412	.0300	.0227	.0182	.0154
	\$1,000	.4848	.3857	.2977	.2232	.1628	.1160	.0812	.0562	.0388	.0271	.0194	.0145	.0115
68	\$120	.4984	.4122	.3611	.3339	.3220	.3175	.3160	.3156	.3155	.3155	.3155	.3155	.3155
	\$160	.4951	.3982	.3328	.2915	.2688	.2581	.2535	.2518	.2512	.2510	.2509	.2509	.2509
	\$250	.4900	.3867	.3062	.2460	.2053	.1804	.1664	.1591	.1557	.1541	.1535	.1532	.1531

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.4889	.3859	.3025	.2392	.1950	.1669	.1504	.1414	.1369	.1347	.1338	.1334	.1332
	\$380	.4858	.3834	.2942	.2230	.1693	.1317	.1070	.0918	.0830	.0782	.0757	.0744	.0738
	\$500	.4839	.3819	.2910	.2162	.1577	.1147	.0849	.0653	.0531	.0459	.0417	.0395	.0383
	\$550	.4835	.3816	.2905	.2148	.1554	.1112	.0803	.0597	.0466	.0387	.0341	.0316	.0302
	\$800	.4826	.3809	.2900	.2131	.1518	.1055	.0721	.0493	.0343	.0248	.0190	.0156	.0137
	\$1,000	.4824	.3807	.2899	.2130	.1513	.1045	.0705	.0471	.0315	.0215	.0154	.0117	.0096
69	\$120	.4965	.4073	.3561	.3304	.3201	.3167	.3158	.3155	.3155	.3155	.3155	.3155	.3155
	\$160	.4932	.3933	.3267	.2860	.2651	.2560	.2525	.2514	.2510	.2509	.2509	.2509	.2509
	\$250	.4881	.3823	.2994	.2383	.1983	.1750	.1628	.1571	.1546	.1536	.1533	.1531	.1531
	\$275	.4871	.3815	.2957	.2312	.1874	.1607	.1461	.1388	.1354	.1340	.1334	.1332	.1331
	\$380	.4840	.3791	.2872	.2141	.1600	.1232	.1003	.0870	.0799	.0763	.0746	.0738	.0735
	\$500	.4821	.3776	.2839	.2069	.1474	.1049	.0765	.0589	.0486	.0428	.0398	.0384	.0376
	\$550	.4817	.3773	.2833	.2055	.1449	.1011	.0715	.0528	.0416	.0354	.0320	.0303	.0294
	\$800	.4808	.3766	.2828	.2034	.1409	.0946	.0624	.0414	.0283	.0206	.0162	.0139	.0126
	\$1,000	.4805	.3764	.2826	.2032	.1402	.0933	.0605	.0388	.0252	.0170	.0123	.0097	.0084
70	\$120	.4949	.4016	.3503	.3266	.3184	.3161	.3156	.3155	.3155	.3155	.3155	.3155	.3155
	\$160	.4916	.3878	.3195	.2797	.2611	.2540	.2517	.2511	.2510	.2509	.2509	.2509	.2509
	\$250	.4865	.3780	.2915	.2292	.1902	.1692	.1593	.1553	.1538	.1533	.1533	.1531	.1531
	\$275	.4855	.3772	.2878	.2216	.1785	.1540	.1418	.1364	.1342	.1335	.1332	.1331	.1331
	\$380	.4824	.3748	.2794	.2037	.1490	.1136	.0931	.0822	.0771	.0748	.0738	.0735	.0733
	\$500	.4805	.3733	.2761	.1961	.1354	.0935	.0672	.0521	.0441	.0402	.0384	.0376	.0373
	\$550	.4801	.3730	.2755	.1946	.1326	.0893	.0617	.0456	.0368	.0324	.0303	.0294	.0290
	\$800	.4792	.3723	.2748	.1923	.1280	.0819	.0515	.0329	.0223	.0167	.0139	.0125	.0119
	\$1,000	.4790	.3721	.2747	.1919	.1271	.0804	.0492	.0300	.0188	.0128	.0097	.0082	.0075
71	\$120	.4939	.3961	.3447	.3234	.3171	.3157	.3155	.3155	.3155	.3155	.3155	.3155	.3155
	\$160	.4906	.3826	.3125	.2739	.2578	.2526	.2512	.2510	.2509	.2509	.2509	.2509	.2509
	\$250	.4856	.3747	.2840	.2203	.1826	.1642	.1567	.1541	.1533	.1531	.1531	.1531	.1531
	\$275	.4845	.3739	.2804	.2123	.1700	.1480	.1384	.1347	.1336	.1332	.1331	.1331	.1331
	\$380	.4814	.3716	.2723	.1937	.1384	.1047	.0868	.0785	.0751	.0739	.0735	.0733	.0733
	\$500	.4796	.3701	.2692	.1858	.1236	.0827	.0589	.0466	.0409	.0385	.0375	.0372	.0371
	\$550	.4791	.3698	.2686	.1842	.1206	.0781	.0529	.0396	.0332	.0304	.0293	.0289	.0288
	\$800	.4783	.3691	.2679	.1817	.1154	.0697	.0415	.0257	.0177	.0140	.0125	.0118	.0116
	\$1,000	.4780	.3689	.2678	.1812	.1144	.0679	.0389	.0224	.0139	.0099	.0082	.0074	.0072
72	\$120	.4934	.3887	.3373	.3197	.3160	.3155	.3155	.3155	.3155	.3155	.3155	.3155	.3155
	\$160	.4900	.3762	.3029	.2664	.2542	.2514	.2510	.2509	.2509	.2509	.2509	.2509	.2509
	\$250	.4850	.3719	.2744	.2083	.1730	.1587	.1544	.1533	.1531	.1531	.1531	.1531	.1531
	\$275	.4840	.3711	.2710	.1998	.1591	.1413	.1352	.1335	.1332	.1331	.1331	.1331	.1331
	\$380	.4809	.3688	.2639	.1804	.1242	.0935	.0801	.0752	.0738	.0734	.0733	.0733	.0733
	\$500	.4790	.3673	.2613	.1723	.1078	.0688	.0493	.0411	.0383	.0374	.0371	.0371	.0371
	\$550	.4786	.3670	.2608	.1708	.1045	.0636	.0426	.0335	.0302	.0291	.0288	.0287	.0287
	\$800	.4777	.3663	.2602	.1681	.0986	.0538	.0294	.0182	.0137	.0121	.0116	.0115	.0115
	\$1,000	.4775	.3661	.2601	.1676	.0973	.0515	.0263	.0144	.0095	.0078	.0072	.0071	.0070
73	\$120	.4932	.3809	.3296	.3170	.3156	.3155	.3155	.3155	.3155	.3155	.3155	.3155	.3155
	\$160	.4899	.3745	.2925	.2594	.2519	.2510	.2509	.2509	.2509	.2509	.2509	.2509	.2509
	\$250	.4849	.3707	.2649	.1953	.1638	.1549	.1533	.1531	.1531	.1531	.1531	.1531	.1531
	\$275	.4839	.3699	.2621	.1863	.1484	.1361	.1335	.1331	.1331	.1331	.1331	.1331	.1331
	\$380	.4808	.3676	.2569	.1666	.1091	.0834	.0754	.0736	.0733	.0733	.0733	.0733	.0733
	\$500	.4789	.3661	.2554	.1590	.0909	.0552	.0417	.0380	.0372	.0371	.0371	.0371	.0371
	\$550	.4785	.3658	.2552	.1575	.0872	.0492	.0342	.0299	.0289	.0287	.0287	.0287	.0287
	\$800	.4776	.3651	.2547	.1551	.0806	.0376	.0192	.0133	.0118	.0115	.0115	.0115	.0115
	\$1,000	.4774	.3649	.2546	.1546	.0791	.0349	.0155	.0090	.0074	.0071	.0070	.0070	.0070



Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
74	\$120	.4932	.3769	.3249	.3160	.3155	.3155	.3155	.3155	.3155	.3155	.3155	.3155	.3155
	\$160	.4899	.3744	.2855	.2555	.2512	.2509	.2509	.2509	.2509	.2509	.2509	.2509	.2509
	\$250	.4849	.3705	.2595	.1867	.1589	.1536	.1531	.1531	.1531	.1531	.1531	.1531	.1531
	\$275	.4839	.3697	.2574	.1773	.1422	.1341	.1332	.1331	.1331	.1331	.1331	.1331	.1331
	\$380	.4808	.3674	.2546	.1580	.0995	.0783	.0739	.0733	.0733	.0733	.0733	.0733	.0733
	\$500	.4789	.3660	.2536	.1512	.0798	.0475	.0387	.0372	.0372	.0371	.0371	.0371	.0371
	\$550	.4785	.3656	.2534	.1500	.0759	.0409	.0308	.0289	.0287	.0287	.0287	.0287	.0287
	\$800	.4776	.3650	.2529	.1480	.0689	.0280	.0146	.0119	.0115	.0115	.0115	.0115	.0115
	\$1,000	.4774	.3648	.2528	.1476	.0672	.0248	.0106	.0075	.0070	.0070	.0070	.0070	.0070

\* 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 ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
36	\$120	.0044	.0155	.0313	.0504	.0958	.1487	.2076	.2714
37	\$120	.0039	.0142	.0291	.0473	.0910	.1424	.2000	.2627
38	\$120	.0034	.0130	.0270	.0442	.0863	.1362	.1924	.2540
39	\$120	.0030	.0118	.0249	.0413	.0816	.1300	.1849	.2454
40	\$120	.0026	.0107	.0229	.0384	.0770	.1238	.1774	.2368
	\$160	.0026	.0107	.0229	.0384	.0770	.1238	.1774	.2368
41	\$120	.0023	.0096	.0210	.0356	.0724	.1178	.1700	.2283
	\$160	.0023	.0096	.0210	.0356	.0724	.1178	.1700	.2283
42	\$120	.0020	.0086	.0191	.0328	.0680	.1118	.1627	.2198
	\$160	.0020	.0086	.0191	.0328	.0680	.1118	.1627	.2198
43	\$120	.0017	.0076	.0174	.0302	.0637	.1059	.1555	.2114
	\$160	.0017	.0076	.0174	.0302	.0637	.1059	.1555	.2114
44	\$120	.0014	.0067	.0157	.0276	.0594	.1001	.1483	.2031
	\$160	.0014	.0067	.0157	.0276	.0594	.1001	.1483	.2031
45	\$120	.0012	.0059	.0140	.0252	.0552	.0943	.1412	.1947
	\$160	.0012	.0059	.0140	.0252	.0552	.0943	.1412	.1947
46	\$120	.0010	.0051	.0125	.0229	.0512	.0887	.1342	.1865
	\$160	.0010	.0051	.0125	.0229	.0512	.0887	.1342	.1865
47	\$120	.0008	.0044	.0111	.0206	.0473	.0832	.1272	.1785
	\$160	.0008	.0044	.0111	.0206	.0473	.0832	.1272	.1784
	\$250	.0008	.0044	.0111	.0206	.0473	.0832	.1272	.1784
48	\$120	.0006	.0038	.0098	.0185	.0435	.0778	.1204	.1714
	\$160	.0006	.0038	.0098	.0185	.0435	.0778	.1204	.1703
	\$250	.0006	.0038	.0098	.0185	.0435	.0778	.1204	.1703
	\$275	.0006	.0038	.0098	.0185	.0435	.0778	.1204	.1703
49	\$120	.0005	.0033	.0086	.0166	.0401	.0728	.1140	.1651
	\$160	.0005	.0033	.0086	.0166	.0401	.0728	.1140	.1627

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$250	.0005	.0033	.0086	.0166	.0401	.0728	.1140	.1627
	\$275	.0005	.0033	.0086	.0166	.0401	.0728	.1140	.1627
50	\$120	.0004	.0028	.0076	.0149	.0368	.0680	.1079	.1590
	\$160	.0004	.0028	.0076	.0149	.0368	.0680	.1077	.1553
	\$250	.0004	.0028	.0076	.0149	.0368	.0680	.1077	.1551
	\$275	.0004	.0028	.0076	.0149	.0368	.0680	.1077	.1551
51	\$120	.0003	.0024	.0066	.0132	.0336	.0633	.1024	.1531
	\$160	.0003	.0024	.0066	.0132	.0336	.0633	.1016	.1482
	\$250	.0003	.0024	.0066	.0132	.0336	.0633	.1016	.1476
	\$275	.0003	.0024	.0066	.0132	.0336	.0633	.1016	.1476
52	\$120	.0003	.0020	.0057	.0117	.0305	.0586	.0971	.1473
	\$160	.0003	.0020	.0057	.0117	.0305	.0586	.0955	.1414
	\$250	.0003	.0020	.0057	.0117	.0305	.0586	.0954	.1402
	\$275	.0003	.0020	.0057	.0117	.0305	.0586	.0954	.1402
	\$380	.0003	.0020	.0057	.0117	.0305	.0586	.0954	.1402
53	\$120	.0002	.0016	.0049	.0102	.0275	.0541	.0920	.1415
	\$160	.0002	.0016	.0049	.0102	.0276	.0541	.0895	.1348
	\$250	.0002	.0016	.0049	.0102	.0275	.0541	.0893	.1327
	\$275	.0002	.0016	.0049	.0102	.0276	.0541	.0893	.1327
	\$380	.0002	.0016	.0049	.0102	.0275	.0541	.0893	.1327
54	\$120	.0002	.0013	.0041	.0088	.0247	.0499	.0870	.1357
	\$160	.0002	.0013	.0041	.0088	.0247	.0496	.0838	.1284
	\$250	.0002	.0013	.0041	.0088	.0247	.0496	.0833	.1253
	\$275	.0002	.0013	.0041	.0088	.0247	.0496	.0833	.1253
	\$380	.0002	.0013	.0041	.0088	.0247	.0496	.0833	.1253
55	\$120	.0001	.0011	.0034	.0076	.0220	.0460	.0820	.1301
	\$160	.0001	.0011	.0034	.0076	.0220	.0453	.0784	.1221
	\$250	.0001	.0011	.0034	.0076	.0220	.0453	.0774	.1180
	\$275	.0001	.0011	.0034	.0076	.0220	.0453	.0774	.1180
	\$380	.0001	.0011	.0034	.0076	.0220	.0453	.0774	.1180
	\$500	.0001	.0011	.0034	.0076	.0220	.0453	.0774	.1180
56	\$120	.0001	.0008	.0028	.0064	.0194	.0422	.0772	.1244
	\$160	.0001	.0008	.0028	.0064	.0194	.0411	.0730	.1159
	\$250	.0001	.0008	.0028	.0064	.0194	.0411	.0715	.1107
	\$275	.0001	.0008	.0028	.0064	.0194	.0411	.0715	.1107
	\$380	.0001	.0008	.0028	.0064	.0194	.0411	.0715	.1107
	\$500	.0001	.0008	.0028	.0064	.0194	.0411	.0715	.1107
	\$550	.0001	.0008	.0028	.0064	.0194	.0411	.0715	.1107
57	\$120	.0001	.0006	.0023	.0053	.0170	.0386	.0724	.1189
	\$160	.0001	.0006	.0023	.0053	.0170	.0372	.0679	.1098
	\$250	.0001	.0006	.0023	.0053	.0170	.0369	.0658	.1034
	\$275	.0001	.0006	.0023	.0053	.0170	.0369	.0658	.1035
	\$380	.0001	.0006	.0023	.0053	.0170	.0369	.0658	.1034

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$500	.0001	.0006	.0023	.0053	.0170	.0369	.0658	.1034
	\$550	.0001	.0006	.0023	.0053	.0170	.0369	.0658	.1034
58	\$120	.0001	.0005	.0018	.0044	.0147	.0351	.0676	.1135
	\$160	.0001	.0005	.0018	.0044	.0146	.0334	.0628	.1038
	\$250	.0001	.0005	.0018	.0044	.0146	.0330	.0601	.0966
	\$275	.0001	.0005	.0018	.0044	.0146	.0330	.0601	.0964
	\$380	.0001	.0005	.0018	.0044	.0146	.0330	.0601	.0962
	\$500	.0001	.0005	.0018	.0044	.0146	.0330	.0601	.0962
	\$550	.0001	.0005	.0018	.0044	.0146	.0330	.0601	.0962
59	\$120	.0001	.0003	.0014	.0035	.0127	.0317	.0630	.1081
	\$160	.0001	.0003	.0014	.0035	.0125	.0298	.0579	.0978
	\$250	.0001	.0003	.0014	.0035	.0125	.0292	.0546	.0898
	\$275	.0001	.0003	.0014	.0035	.0125	.0292	.0546	.0895
	\$380	.0001	.0003	.0014	.0035	.0125	.0292	.0546	.0891
	\$500	.0001	.0003	.0014	.0035	.0125	.0292	.0546	.0891
60	\$120	.0001	.0002	.0010	.0028	.0108	.0284	.0585	.1027
	\$160	.0001	.0002	.0010	.0028	.0105	.0264	.0531	.0919
	\$250	.0001	.0002	.0010	.0028	.0105	.0255	.0492	.0832
	\$275	.0001	.0002	.0010	.0028	.0105	.0255	.0492	.0827
	\$380	.0001	.0002	.0010	.0028	.0105	.0255	.0491	.0820
	\$500	.0001	.0002	.0010	.0028	.0105	.0255	.0491	.0820
	\$550	.0001	.0002	.0010	.0028	.0105	.0255	.0491	.0820
61	\$120	.0001	.0002	.0008	.0021	.0091	.0252	.0540	.0974
	\$160	.0001	.0002	.0008	.0021	.0087	.0232	.0484	.0860
	\$250	.0001	.0002	.0008	.0021	.0086	.0220	.0442	.0768
	\$275	.0001	.0002	.0008	.0021	.0086	.0220	.0440	.0761
	\$380	.0001	.0002	.0008	.0021	.0086	.0220	.0439	.0751
	\$500	.0001	.0002	.0008	.0021	.0086	.0220	.0438	.0751
	\$550	.0001	.0002	.0008	.0021	.0086	.0220	.0439	.0751
62	\$120	.0000	.0001	.0005	.0016	.0075	.0222	.0497	.0921
	\$160	.0000	.0001	.0005	.0016	.0071	.0201	.0438	.0802
	\$250	.0000	.0001	.0005	.0016	.0070	.0187	.0393	.0704
	\$275	.0000	.0001	.0005	.0016	.0070	.0187	.0391	.0696
	\$380	.0000	.0001	.0005	.0016	.0070	.0187	.0387	.0683
	\$500	.0000	.0001	.0005	.0016	.0070	.0187	.0387	.0682
	\$550	.0000	.0001	.0005	.0016	.0070	.0187	.0387	.0682
	\$800	.0000	.0001	.0005	.0016	.0070	.0187	.0387	.0682
63	\$120	.0000	.0001	.0004	.0011	.0061	.0194	.0453	.0868
	\$160	.0000	.0001	.0004	.0011	.0057	.0172	.0393	.0745

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$250	.0000	.0001	.0004	.0011	.0055	.0157	.0345	.0641
	\$275	.0000	.0001	.0004	.0011	.0055	.0157	.0343	.0632
	\$380	.0000	.0001	.0004	.0011	.0055	.0156	.0338	.0616
	\$500	.0000	.0001	.0004	.0011	.0055	.0156	.0338	.0615
	\$550	.0000	.0001	.0004	.0011	.0055	.0156	.0338	.0615
	\$800	.0000	.0001	.0004	.0011	.0055	.0156	.0338	.0615
	\$1,000	.0000	.0001	.0004	.0011	.0055	.0156	.0338	.0615
64	\$120	.0000	.0001	.0002	.0008	.0048	.0166	.0411	.0815
	\$160	.0000	.0001	.0002	.0008	.0044	.0145	.0349	.0687
	\$250	.0000	.0001	.0002	.0008	.0042	.0129	.0300	.0579
	\$275	.0000	.0001	.0002	.0008	.0042	.0129	.0296	.0569
	\$380	.0000	.0001	.0002	.0008	.0042	.0128	.0291	.0551
	\$500	.0000	.0001	.0002	.0008	.0042	.0128	.0290	.0548
	\$550	.0000	.0001	.0002	.0008	.0042	.0128	.0290	.0548
	\$800	.0000	.0001	.0002	.0008	.0042	.0128	.0290	.0548
\$1,000	.0000	.0001	.0002	.0008	.0042	.0128	.0290	.0548	
65	\$120	.0000	.0000	.0001	.0005	.0037	.0141	.0369	.0762
	\$160	.0000	.0000	.0001	.0005	.0033	.0119	.0306	.0630
	\$250	.0000	.0000	.0001	.0005	.0031	.0104	.0256	.0518
	\$275	.0000	.0000	.0001	.0005	.0031	.0103	.0253	.0507
	\$380	.0000	.0000	.0001	.0005	.0031	.0102	.0246	.0487
	\$500	.0000	.0000	.0001	.0005	.0031	.0102	.0245	.0483
	\$550	.0000	.0000	.0001	.0005	.0031	.0102	.0245	.0483
	\$800	.0000	.0000	.0001	.0005	.0031	.0102	.0245	.0483
	\$1,000	.0000	.0000	.0001	.0005	.0031	.0102	.0245	.0483
66	\$120	.0000	.0000	.0001	.0003	.0028	.0116	.0328	.0709
	\$160	.0000	.0000	.0001	.0003	.0024	.0096	.0265	.0573
	\$250	.0000	.0000	.0001	.0003	.0021	.0081	.0215	.0457
	\$275	.0000	.0000	.0001	.0003	.0021	.0080	.0211	.0446
	\$380	.0000	.0000	.0001	.0003	.0021	.0078	.0203	.0424
	\$500	.0000	.0000	.0001	.0003	.0021	.0078	.0202	.0419
	\$550	.0000	.0000	.0001	.0003	.0021	.0078	.0202	.0419
	\$800	.0000	.0000	.0001	.0003	.0021	.0078	.0202	.0419
	\$1,000	.0000	.0000	.0001	.0003	.0021	.0078	.0202	.0419
67	\$120	.0000	.0000	.0001	.0002	.0019	.0094	.0287	.0655
	\$160	.0000	.0000	.0001	.0002	.0016	.0074	.0225	.0516
	\$250	.0000	.0000	.0001	.0002	.0014	.0060	.0175	.0398
	\$275	.0000	.0000	.0001	.0002	.0014	.0059	.0171	.0385
	\$380	.0000	.0000	.0001	.0002	.0014	.0057	.0163	.0362
	\$500	.0000	.0000	.0001	.0002	.0014	.0057	.0161	.0356
	\$550	.0000	.0000	.0001	.0002	.0014	.0057	.0161	.0356
	\$800	.0000	.0000	.0001	.0002	.0014	.0057	.0161	.0356
	\$1,000	.0000	.0000	.0001	.0002	.0014	.0057	.0161	.0356

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
68	\$120	.0000	.0000	.0000	.0001	.0013	.0073	.0247	.0600
	\$160	.0000	.0000	.0000	.0001	.0010	.0055	.0186	.0458
	\$250	.0000	.0000	.0000	.0001	.0008	.0043	.0138	.0339
	\$275	.0000	.0000	.0000	.0001	.0008	.0042	.0134	.0326
	\$380	.0000	.0000	.0000	.0001	.0008	.0040	.0126	.0302
	\$500	.0000	.0000	.0000	.0001	.0008	.0039	.0124	.0296
	\$550	.0000	.0000	.0000	.0001	.0008	.0039	.0124	.0295
	\$800	.0000	.0000	.0000	.0001	.0008	.0039	.0124	.0295
\$1,000	.0000	.0000	.0000	.0001	.0008	.0039	.0124	.0295	
69	\$120	.0000	.0000	.0000	.0001	.0008	.0054	.0206	.0542
	\$160	.0000	.0000	.0000	.0001	.0006	.0039	.0148	.0399
	\$250	.0000	.0000	.0000	.0001	.0004	.0028	.0104	.0280
	\$275	.0000	.0000	.0000	.0001	.0004	.0027	.0100	.0267
	\$380	.0000	.0000	.0000	.0001	.0004	.0025	.0092	.0243
	\$500	.0000	.0000	.0000	.0001	.0004	.0025	.0090	.0236
	\$550	.0000	.0000	.0000	.0001	.0004	.0025	.0089	.0235
	\$800	.0000	.0000	.0000	.0001	.0004	.0025	.0089	.0235
\$1,000	.0000	.0000	.0000	.0001	.0004	.0025	.0089	.0235	
70	\$120	.0000	.0000	.0000	.0001	.0004	.0036	.0166	.0481
	\$160	.0000	.0000	.0000	.0001	.0003	.0024	.0112	.0338
	\$250	.0000	.0000	.0000	.0001	.0002	.0016	.0072	.0221
	\$275	.0000	.0000	.0000	.0001	.0002	.0015	.0068	.0209
	\$380	.0000	.0000	.0000	.0001	.0002	.0014	.0061	.0184
	\$500	.0000	.0000	.0000	.0001	.0002	.0014	.0059	.0177
	\$550	.0000	.0000	.0000	.0001	.0002	.0014	.0059	.0177
	\$800	.0000	.0000	.0000	.0001	.0002	.0014	.0059	.0176
\$1,000	.0000	.0000	.0000	.0001	.0002	.0014	.0059	.0176	
71	\$120	.0000	.0000	.0000	.0000	.0001	.0002	.0026	.0202
	\$160	.0000	.0000	.0000	.0000	.0001	.0002	.0012	.0102
	\$250	.0000	.0000	.0000	.0000	.0001	.0002	.0005	.0046
	\$275	.0000	.0000	.0000	.0000	.0001	.0002	.0005	.0042
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0033
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0031
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0031
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0031
\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0031	
72	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0005	.0111
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0039
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0011
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0009
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0006
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0006
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0006

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0005
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0005
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0034
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0004
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0004
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	\$120	.0057	.0193	.0382	.0609	.1145	.1762	.2439	.3166
<b>37</b>	\$120	.0052	.0179	.0360	.0578	.1097	.1699	.2364	.3081
<b>38</b>	\$120	.0046	.0166	.0338	.0547	.1049	.1636	.2288	.2994
<b>39</b>	\$120	.0042	.0153	.0316	.0516	.1002	.1574	.2213	.2909
<b>40</b>	\$120	.0037	.0141	.0295	.0486	.0955	.1512	.2139	.2823
	\$160	.0037	.0140	.0293	.0483	.0948	.1502	.2124	.2804
<b>41</b>	\$120	.0033	.0129	.0274	.0456	.0908	.1450	.2064	.2737
	\$160	.0033	.0128	.0272	.0453	.0902	.1440	.2050	.2719
<b>42</b>	\$120	.0029	.0118	.0254	.0427	.0861	.1388	.1988	.2651
	\$160	.0029	.0117	.0252	.0424	.0855	.1378	.1975	.2633
<b>43</b>	\$120	.0026	.0107	.0234	.0399	.0815	.1326	.1914	.2565
	\$160	.0025	.0106	.0233	.0396	.0810	.1317	.1901	.2548
<b>44</b>	\$120	.0022	.0097	.0216	.0371	.0771	.1266	.1840	.2480
	\$160	.0022	.0096	.0214	.0369	.0766	.1258	.1828	.2464
<b>45</b>	\$120	.0019	.0085	.0195	.0341	.0721	.1200	.1759	.2387
	\$160	.0019	.0085	.0193	.0338	.0716	.1192	.1748	.2371
<b>46</b>	\$120	.0016	.0075	.0175	.0311	.0672	.1134	.1679	.2295
	\$160	.0015	.0074	.0174	.0309	.0668	.1126	.1668	.2279
<b>47</b>	\$120	.0013	.0065	.0156	.0283	.0625	.1070	.1600	.2229
	\$160	.0013	.0064	.0155	.0281	.0621	.1062	.1589	.2188

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>48</b>	\$250	.0013	.0064	.0154	.0278	.0615	.1052	.1573	.2166
	\$120	.0010	.0056	.0139	.0255	.0579	.1005	.1520	.2164
	\$160	.0010	.0055	.0138	.0254	.0575	.0999	.1510	.2097
	\$250	.0010	.0055	.0136	.0251	.0569	.0988	.1495	.2075
	\$275	.0010	.0055	.0136	.0250	.0568	.0986	.1492	.2071
<b>49</b>	\$120	.0008	.0047	.0122	.0229	.0533	.0942	.1448	.2101
	\$160	.0008	.0047	.0121	.0228	.0529	.0936	.1432	.2005
	\$250	.0008	.0047	.0120	.0225	.0524	.0926	.1417	.1985
	\$275	.0008	.0046	.0119	.0225	.0523	.0924	.1414	.1980
<b>50</b>	\$120	.0006	.0040	.0106	.0205	.0490	.0881	.1390	.2039
	\$160	.0006	.0040	.0106	.0203	.0486	.0875	.1356	.1918
	\$250	.0006	.0039	.0105	.0201	.0481	.0866	.1342	.1896
	\$275	.0006	.0039	.0104	.0201	.0480	.0864	.1339	.1892
<b>51</b>	\$120	.0005	.0033	.0092	.0181	.0448	.0821	.1333	.1977
	\$160	.0005	.0033	.0091	.0180	.0445	.0815	.1280	.1850
	\$250	.0005	.0033	.0091	.0178	.0440	.0807	.1267	.1808
	\$275	.0005	.0033	.0090	.0178	.0439	.0805	.1264	.1804
<b>52</b>	\$120	.0004	.0027	.0079	.0159	.0406	.0761	.1275	.1916
	\$160	.0004	.0027	.0078	.0158	.0403	.0755	.1203	.1781
	\$250	.0004	.0027	.0077	.0156	.0399	.0747	.1191	.1717
	\$275	.0004	.0027	.0077	.0156	.0398	.0746	.1188	.1714
	\$380	.0004	.0027	.0077	.0155	.0395	.0741	.1181	.1703
<b>53</b>	\$120	.0003	.0022	.0066	.0138	.0365	.0712	.1217	.1856
	\$160	.0003	.0022	.0066	.0137	.0363	.0696	.1134	.1713
	\$250	.0003	.0022	.0065	.0136	.0359	.0689	.1115	.1627
	\$275	.0003	.0022	.0065	.0135	.0358	.0687	.1113	.1624
	\$380	.0003	.0021	.0065	.0134	.0356	.0683	.1106	.1613
<b>54</b>	\$120	.0002	.0017	.0055	.0118	.0327	.0665	.1160	.1797
	\$160	.0002	.0017	.0055	.0118	.0324	.0638	.1073	.1646
	\$250	.0002	.0017	.0054	.0116	.0321	.0632	.1041	.1538
	\$275	.0002	.0017	.0054	.0116	.0320	.0630	.1038	.1534
	\$380	.0002	.0017	.0054	.0115	.0318	.0626	.1032	.1525
<b>55</b>	\$120	.0001	.0014	.0045	.0101	.0290	.0619	.1106	.1741
	\$160	.0001	.0013	.0045	.0100	.0288	.0583	.1014	.1580
	\$250	.0001	.0013	.0044	.0099	.0285	.0577	.0968	.1450
	\$275	.0001	.0013	.0044	.0099	.0285	.0576	.0966	.1447
	\$380	.0001	.0013	.0044	.0098	.0283	.0572	.0960	.1438
	\$500	.0001	.0013	.0044	.0098	.0282	.0570	.0956	.1432
<b>56</b>	\$120	.0001	.0010	.0036	.0084	.0255	.0573	.1051	.1684
	\$160	.0001	.0010	.0036	.0083	.0253	.0530	.0954	.1513
	\$250	.0001	.0010	.0036	.0083	.0250	.0522	.0894	.1367
	\$275	.0001	.0010	.0036	.0082	.0250	.0521	.0892	.1357
	\$380	.0001	.0010	.0035	.0082	.0248	.0517	.0886	.1348

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$500	.0001	.0010	.0035	.0082	.0247	.0515	.0883	.1343
	\$550	.0001	.0010	.0035	.0082	.0247	.0515	.0882	.1342
<b>57</b>	\$120	.0001	.0008	.0029	.0069	.0225	.0529	.0998	.1628
	\$160	.0001	.0007	.0028	.0069	.0220	.0483	.0895	.1449
	\$250	.0001	.0007	.0028	.0068	.0217	.0469	.0822	.1292
	\$275	.0001	.0007	.0028	.0068	.0217	.0468	.0820	.1273
	\$380	.0001	.0007	.0028	.0067	.0216	.0465	.0815	.1261
	\$500	.0001	.0007	.0028	.0067	.0215	.0463	.0812	.1256
	\$550	.0001	.0007	.0028	.0067	.0215	.0463	.0811	.1255
<b>58</b>	\$120	.0000	.0006	.0023	.0057	.0199	.0490	.0950	.1579
	\$160	.0000	.0006	.0022	.0057	.0191	.0442	.0842	.1391
	\$250	.0000	.0006	.0022	.0056	.0189	.0421	.0756	.1223
	\$275	.0000	.0006	.0022	.0056	.0189	.0420	.0754	.1202
	\$380	.0000	.0005	.0022	.0055	.0187	.0417	.0749	.1179
	\$500	.0000	.0005	.0022	.0055	.0187	.0416	.0746	.1174
	\$550	.0000	.0005	.0022	.0055	.0186	.0415	.0745	.1173
<b>59</b>	\$120	.0000	.0004	.0017	.0046	.0176	.0452	.0903	.1530
	\$160	.0000	.0004	.0017	.0046	.0164	.0403	.0791	.1334
	\$250	.0000	.0004	.0017	.0045	.0162	.0375	.0698	.1155
	\$275	.0000	.0004	.0017	.0045	.0162	.0374	.0689	.1132
	\$380	.0000	.0004	.0017	.0045	.0161	.0372	.0684	.1097
	\$500	.0000	.0004	.0017	.0045	.0160	.0370	.0681	.1093
	\$550	.0000	.0004	.0017	.0045	.0160	.0370	.0681	.1092
<b>60</b>	\$120	.0000	.0003	.0013	.0036	.0153	.0414	.0856	.1481
	\$160	.0000	.0003	.0013	.0036	.0139	.0363	.0739	.1276
	\$250	.0000	.0003	.0013	.0036	.0137	.0329	.0641	.1086
	\$275	.0000	.0003	.0013	.0036	.0136	.0329	.0630	.1062
	\$380	.0000	.0003	.0013	.0035	.0135	.0327	.0619	.1015
	\$500	.0000	.0003	.0013	.0035	.0135	.0325	.0617	.1011
	\$550	.0000	.0003	.0013	.0035	.0135	.0325	.0616	.1010
	\$800	.0000	.0003	.0013	.0035	.0135	.0325	.0615	.1008
<b>61</b>	\$120	.0000	.0002	.0009	.0028	.0131	.0378	.0810	.1434
	\$160	.0000	.0002	.0009	.0028	.0118	.0326	.0689	.1220
	\$250	.0000	.0002	.0009	.0027	.0113	.0288	.0586	.1019
	\$275	.0000	.0002	.0009	.0027	.0113	.0286	.0574	.0993
	\$380	.0000	.0002	.0009	.0027	.0112	.0284	.0557	.0938
	\$500	.0000	.0002	.0009	.0027	.0112	.0283	.0554	.0931
	\$550	.0000	.0002	.0009	.0027	.0112	.0283	.0554	.0931
	\$800	.0000	.0002	.0009	.0027	.0112	.0282	.0553	.0929
<b>62</b>	\$120	.0000	.0001	.0007	.0021	.0112	.0342	.0764	.1386
	\$160	.0000	.0001	.0007	.0021	.0098	.0290	.0639	.1163
	\$250	.0000	.0001	.0007	.0020	.0092	.0250	.0531	.0953
	\$275	.0000	.0001	.0006	.0020	.0092	.0246	.0518	.0924



<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$380	.0000	.0001	.0006	.0020	.0091	.0243	.0495	.0864
	\$500	.0000	.0001	.0006	.0020	.0091	.0243	.0493	.0852
	\$550	.0000	.0001	.0006	.0020	.0091	.0242	.0493	.0851
	\$800	.0000	.0001	.0006	.0020	.0091	.0242	.0492	.0849
	\$1,000	.0000	.0001	.0006	.0020	.0091	.0242	.0492	.0849
<b>63</b>	\$120	.0000	.0001	.0004	.0015	.0093	.0307	.0717	.1337
	\$160	.0000	.0001	.0004	.0015	.0080	.0254	.0588	.1106
	\$250	.0000	.0001	.0004	.0015	.0072	.0213	.0476	.0885
	\$275	.0000	.0001	.0004	.0015	.0072	.0209	.0463	.0855
	\$380	.0000	.0001	.0004	.0014	.0072	.0204	.0435	.0789
	\$500	.0000	.0001	.0004	.0014	.0072	.0203	.0432	.0771
	\$550	.0000	.0001	.0004	.0014	.0071	.0203	.0432	.0770
	\$800	.0000	.0001	.0004	.0014	.0071	.0203	.0431	.0769
	\$1,000	.0000	.0001	.0004	.0014	.0071	.0203	.0431	.0769
<b>64</b>	\$120	.0000	.0000	.0003	.0011	.0076	.0272	.0670	.1289
	\$160	.0000	.0000	.0003	.0010	.0063	.0220	.0538	.1048
	\$250	.0000	.0000	.0003	.0010	.0055	.0179	.0423	.0818
	\$275	.0000	.0000	.0003	.0010	.0055	.0174	.0409	.0786
	\$380	.0000	.0000	.0003	.0010	.0055	.0167	.0379	.0716
	\$500	.0000	.0000	.0003	.0010	.0054	.0167	.0373	.0693
	\$550	.0000	.0000	.0003	.0010	.0054	.0167	.0373	.0691
	\$800	.0000	.0000	.0003	.0010	.0054	.0166	.0372	.0690
	\$1,000	.0000	.0000	.0003	.0010	.0054	.0166	.0372	.0689
<b>65</b>	\$120	.0000	.0000	.0002	.0007	.0060	.0239	.0624	.1241
	\$160	.0000	.0000	.0002	.0006	.0049	.0187	.0489	.0991
	\$250	.0000	.0000	.0002	.0006	.0041	.0147	.0371	.0751
	\$275	.0000	.0000	.0002	.0006	.0040	.0142	.0356	.0717
	\$380	.0000	.0000	.0002	.0006	.0040	.0134	.0325	.0643
	\$500	.0000	.0000	.0002	.0006	.0040	.0133	.0317	.0618
	\$550	.0000	.0000	.0002	.0006	.0040	.0133	.0317	.0613
	\$800	.0000	.0000	.0001	.0006	.0040	.0133	.0316	.0612
	\$1,000	.0000	.0000	.0001	.0006	.0040	.0133	.0316	.0612
<b>66</b>	\$120	.0000	.0000	.0001	.0005	.0046	.0207	.0577	.1194
	\$160	.0000	.0000	.0001	.0004	.0036	.0157	.0440	.0934
	\$250	.0000	.0000	.0001	.0004	.0029	.0118	.0322	.0685
	\$275	.0000	.0000	.0001	.0004	.0029	.0113	.0306	.0650
	\$380	.0000	.0000	.0001	.0004	.0028	.0104	.0274	.0572
	\$500	.0000	.0000	.0001	.0004	.0028	.0103	.0264	.0544
	\$550	.0000	.0000	.0001	.0004	.0028	.0103	.0263	.0538
	\$800	.0000	.0000	.0001	.0004	.0028	.0103	.0263	.0536
	\$1,000	.0000	.0000	.0001	.0004	.0028	.0103	.0263	.0535
<b>67</b>	\$120	.0000	.0000	.0000	.0003	.0033	.0174	.0528	.1143
	\$160	.0000	.0000	.0000	.0002	.0025	.0126	.0388	.0872

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0000	.0000	.0000	.0002	.0019	.0089	.0270	.0614
	\$275	.0000	.0000	.0000	.0002	.0018	.0085	.0255	.0578
	\$380	.0000	.0000	.0000	.0002	.0018	.0076	.0222	.0497
	\$500	.0000	.0000	.0000	.0002	.0018	.0075	.0211	.0466
	\$550	.0000	.0000	.0000	.0002	.0018	.0075	.0210	.0460
	\$800	.0000	.0000	.0000	.0002	.0018	.0074	.0209	.0456
	\$1,000	.0000	.0000	.0000	.0002	.0018	.0074	.0209	.0456
<b>68</b>	\$120	.0000	.0000	.0000	.0001	.0023	.0142	.0477	.1091
	\$160	.0000	.0000	.0000	.0001	.0016	.0097	.0337	.0808
	\$250	.0000	.0000	.0000	.0001	.0011	.0064	.0220	.0542
	\$275	.0000	.0000	.0000	.0001	.0011	.0060	.0205	.0505
	\$380	.0000	.0000	.0000	.0001	.0010	.0053	.0173	.0422
	\$500	.0000	.0000	.0000	.0001	.0010	.0051	.0162	.0390
	\$550	.0000	.0000	.0000	.0001	.0010	.0050	.0160	.0384
	\$800	.0000	.0000	.0000	.0001	.0010	.0050	.0159	.0377
\$1,000	.0000	.0000	.0000	.0001	.0010	.0050	.0159	.0377	
<b>69</b>	\$120	.0000	.0000	.0000	.0001	.0015	.0113	.0428	.1041
	\$160	.0000	.0000	.0000	.0000	.0009	.0073	.0288	.0747
	\$250	.0000	.0000	.0000	.0000	.0006	.0044	.0175	.0474
	\$275	.0000	.0000	.0000	.0000	.0006	.0041	.0161	.0437
	\$380	.0000	.0000	.0000	.0000	.0005	.0034	.0131	.0352
	\$500	.0000	.0000	.0000	.0000	.0005	.0032	.0120	.0319
	\$550	.0000	.0000	.0000	.0000	.0005	.0032	.0118	.0313
	\$800	.0000	.0000	.0000	.0000	.0005	.0032	.0116	.0305
\$1,000	.0000	.0000	.0000	.0000	.0005	.0032	.0116	.0304	
<b>70</b>	\$120	.0000	.0000	.0000	.0000	.0008	.0082	.0371	.0983
	\$160	.0000	.0000	.0000	.0000	.0004	.0048	.0233	.0675
	\$250	.0000	.0000	.0000	.0000	.0002	.0025	.0127	.0395
	\$275	.0000	.0000	.0000	.0000	.0002	.0023	.0114	.0358
	\$380	.0000	.0000	.0000	.0000	.0002	.0018	.0087	.0274
	\$500	.0000	.0000	.0000	.0000	.0002	.0017	.0078	.0241
	\$550	.0000	.0000	.0000	.0000	.0002	.0016	.0076	.0235
	\$800	.0000	.0000	.0000	.0000	.0002	.0016	.0074	.0226
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0016	.0074	.0225
<b>71</b>	\$120	.0000	.0000	.0000	.0000	.0003	.0056	.0316	.0927
	\$160	.0000	.0000	.0000	.0000	.0002	.0029	.0181	.0605
	\$250	.0000	.0000	.0000	.0000	.0001	.0013	.0086	.0320
	\$275	.0000	.0000	.0000	.0000	.0001	.0011	.0075	.0284
	\$380	.0000	.0000	.0000	.0000	.0001	.0008	.0053	.0203
	\$500	.0000	.0000	.0000	.0000	.0000	.0007	.0045	.0172
	\$550	.0000	.0000	.0000	.0000	.0000	.0007	.0043	.0166
	\$800	.0000	.0000	.0000	.0000	.0000	.0007	.0042	.0158
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0007	.0041	.0156

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>72</b>	\$120	.0000	.0000	.0000	.0000	.0001	.0028	.0242	.0853
	\$160	.0000	.0000	.0000	.0000	.0000	.0011	.0117	.0509
	\$250	.0000	.0000	.0000	.0000	.0000	.0003	.0042	.0224
	\$275	.0000	.0000	.0000	.0000	.0000	.0003	.0034	.0190
	\$380	.0000	.0000	.0000	.0000	.0000	.0002	.0020	.0119
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0016	.0093
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0015	.0088
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0014	.0081
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0014	.0079
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0009	.0164	.0776
	\$160	.0000	.0000	.0000	.0000	.0000	.0002	.0059	.0405
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0012	.0129
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0009	.0101
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0049
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0033
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0030
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0025
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0025
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0002	.0114	.0729
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0029	.0335
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0075
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0054
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0019
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0010
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0009
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0007
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0007

\* 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 ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>1</b>	.9223	.9095	.8977	.8869	.8766	.8669	.8577	.8489	.8404	.8323	.8244	.8167	.8093
<b>2</b>	.9155	.9017	.8890	.8773	.8663	.8558	.8459	.8364	.8272	.8184	.8099	.8016	.7936
<b>3</b>	.9092	.8945	.8810	.8685	.8567	.8456	.8350	.8248	.8150	.8056	.7965	.7877	.7791
<b>4</b>	.9030	.8874	.8730	.8597	.8472	.8353	.8240	.8132	.8028	.7927	.7830	.7736	.7645
<b>5</b>	.8967	.8802	.8650	.8508	.8375	.8249	.8129	.8014	.7904	.7797	.7694	.7594	.7497
<b>6</b>	.8905	.8730	.8569	.8419	.8279	.8145	.8018	.7896	.7779	.7666	.7557	.7451	.7348
<b>7</b>	.8843	.8658	.8488	.8330	.8181	.8041	.7906	.7777	.7653	.7534	.7419	.7307	.7199
<b>8</b>	.8781	.8586	.8407	.8240	.8084	.7935	.7793	.7657	.7527	.7401	.7280	.7163	.7049
<b>9</b>	.8718	.8514	.8325	.8150	.7985	.7829	.7679	.7536	.7399	.7267	.7140	.7017	.6899
<b>10</b>	.8657	.8442	.8244	.8060	.7887	.7723	.7566	.7416	.7273	.7135	.7002	.6873	.6749

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
11	.8595	.8370	.8163	.7970	.7789	.7616	.7452	.7296	.7146	.7001	.6863	.6729	.6600
12	.8533	.8298	.8081	.7879	.7689	.7509	.7337	.7174	.7017	.6867	.6722	.6583	.6449
13	.8471	.8225	.7998	.7787	.7588	.7400	.7222	.7051	.6888	.6732	.6582	.6437	.6298
14	.8409	.8152	.7915	.7695	.7487	.7292	.7105	.6928	.6759	.6597	.6441	.6291	.6148
15	.8347	.8079	.7832	.7602	.7387	.7183	.6989	.6805	.6630	.6462	.6301	.6146	.5998
16	.8284	.8005	.7749	.7509	.7285	.7073	.6873	.6682	.6500	.6327	.6161	.6001	.5848
17	.8221	.7931	.7664	.7416	.7183	.6963	.6756	.6558	.6370	.6191	.6020	.5856	.5699
18	.8159	.7857	.7580	.7322	.7081	.6853	.6638	.6435	.6241	.6056	.5880	.5712	.5551
19	.8096	.7783	.7495	.7228	.6978	.6743	.6521	.6311	.6111	.5921	.5740	.5568	.5403
20	.8033	.7708	.7410	.7134	.6875	.6632	.6403	.6187	.5982	.5787	.5601	.5425	.5256
21	.7970	.7633	.7325	.7039	.6772	.6521	.6285	.6063	.5852	.5652	.5462	.5282	.5109
22	.7906	.7558	.7239	.6943	.6667	.6409	.6167	.5938	.5722	.5517	.5323	.5139	.4963
23	.7842	.7482	.7152	.6847	.6563	.6297	.6048	.5814	.5592	.5383	.5185	.4997	.4818
24	.7778	.7406	.7065	.6751	.6458	.6185	.5929	.5689	.5463	.5249	.5047	.4855	.4674
25	.7714	.7329	.6978	.6654	.6353	.6073	.5810	.5564	.5333	.5115	.4909	.4714	.4530
26	.7649	.7253	.6891	.6557	.6248	.5960	.5691	.5440	.5204	.4981	.4772	.4574	.4387
27	.7584	.7176	.6803	.6460	.6142	.5847	.5572	.5315	.5074	.4848	.4635	.4434	.4245
28	.7520	.7099	.6715	.6362	.6036	.5734	.5453	.5191	.4946	.4715	.4499	.4295	.4103
29	.7455	.7021	.6626	.6264	.5931	.5622	.5334	.5067	.4817	.4583	.4364	.4157	.3962
30	.7390	.6944	.6538	.6167	.5825	.5509	.5216	.4943	.4689	.4451	.4228	.4019	.3822
31	.7325	.6866	.6449	.6068	.5718	.5395	.5096	.4819	.4561	.4319	.4094	.3882	.3683
32	.7259	.6788	.6360	.5970	.5612	.5282	.4977	.4695	.4432	.4187	.3959	.3744	.3543
33	.7194	.6709	.6271	.5871	.5505	.5168	.4858	.4571	.4304	.4056	.3824	.3607	.3404
34	.7129	.6631	.6181	.5772	.5398	.5055	.4739	.4447	.4176	.3924	.3690	.3471	.3265
35	.7064	.6553	.6092	.5673	.5291	.4941	.4620	.4323	.4048	.3793	.3556	.3334	.3126
36	.6998	.6474	.6002	.5573	.5183	.4827	.4499	.4198	.3919	.3661	.3420	.3196	.2987
37	.6932	.6395	.5911	.5473	.5074	.4711	.4378	.4071	.3789	.3527	.3284	.3057	.2846
38	.6867	.6316	.5821	.5373	.4967	.4596	.4257	.3946	.3659	.3394	.3148	.2920	.2708
39	.6802	.6238	.5731	.5273	.4859	.4481	.4137	.3821	.3530	.3261	.3013	.2783	.2571
40	.6738	.6159	.5640	.5173	.4750	.4366	.4016	.3695	.3400	.3128	.2878	.2647	.2434
41	.6675	.6082	.5551	.5074	.4643	.4252	.3896	.3570	.3271	.2997	.2745	.2513	.2300
42	.6612	.6005	.5463	.4976	.4536	.4138	.3776	.3445	.3143	.2867	.2614	.2382	.2169
43	.6551	.5930	.5376	.4878	.4430	.4025	.3657	.3322	.3017	.2738	.2484	.2252	.2041
44	.6490	.5855	.5288	.4780	.4324	.3911	.3537	.3198	.2890	.2610	.2355	.2124	.1914
45	.6430	.5780	.5201	.4683	.4217	.3797	.3418	.3075	.2764	.2483	.2228	.1998	.1791
46	.6371	.5707	.5115	.4586	.4112	.3685	.3300	.2953	.2640	.2359	.2105	.1877	.1672
47	.6314	.5635	.5030	.4490	.4007	.3573	.3183	.2832	.2518	.2236	.1983	.1758	.1557
48	.6257	.5563	.4945	.4394	.3901	.3460	.3065	.2712	.2396	.2115	.1864	.1642	.1445
49	.6205	.5496	.4866	.4303	.3802	.3354	.2954	.2598	.2282	.2001	.1753	.1534	.1341
50	.6155	.5431	.4787	.4214	.3703	.3248	.2844	.2486	.2170	.1891	.1645	.1430	.1241
51	.6105	.5366	.4709	.4124	.3604	.3143	.2736	.2376	.2059	.1782	.1540	.1329	.1145
52	.6057	.5302	.4631	.4034	.3506	.3039	.2627	.2266	.1951	.1676	.1437	.1231	.1053
53	.6009	.5239	.4553	.3945	.3407	.2934	.2519	.2157	.1843	.1571	.1337	.1135	.0963
54	.5963	.5176	.4476	.3855	.3309	.2830	.2412	.2050	.1737	.1469	.1239	.1043	.0877
55	.5917	.5114	.4399	.3767	.3211	.2726	.2306	.1944	.1633	.1369	.1144	.0954	.0795
56	.5873	.5053	.4322	.3678	.3113	.2623	.2201	.1839	.1531	.1270	.1052	.0868	.0716
57	.5830	.4992	.4247	.3589	.3016	.2520	.2096	.1735	.1430	.1175	.0962	.0785	.0640
58	.5789	.4933	.4171	.3501	.2919	.2418	.1992	.1632	.1331	.1081	.0875	.0706	.0568
59	.5749	.4875	.4097	.3414	.2822	.2316	.1888	.1530	.1233	.0989	.0790	.0629	.0500
60	.5711	.4819	.4023	.3327	.2725	.2214	.1785	.1429	.1137	.0900	.0709	.0556	.0435
61	.5674	.4763	.3951	.3240	.2629	.2113	.1683	.1329	.1043	.0813	.0630	.0487	.0375
62	.5640	.4710	.3879	.3153	.2532	.2011	.1580	.1230	.0950	.0728	.0555	.0421	.0318

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
63	.5607	.4658	.3808	.3067	.2435	.1908	.1478	.1132	.0858	.0646	.0482	.0358	.0265
64	.5577	.4608	.3739	.2981	.2338	.1806	.1375	.1034	.0768	.0566	.0413	.0300	.0217
65	.5550	.4561	.3671	.2895	.2240	.1702	.1272	.0936	.0680	.0489	.0348	.0246	.0174
66	.5526	.4516	.3604	.2809	.2141	.1597	.1168	.0839	.0594	.0414	.0286	.0197	.0135
67	.5504	.4473	.3538	.2723	.2040	.1490	.1063	.0742	.0509	.0343	.0229	.0152	.0101
68	.5485	.4434	.3474	.2635	.1936	.1380	.0955	.0645	.0425	.0276	.0177	.0113	.0072
69	.5470	.4398	.3411	.2547	.1829	.1265	.0845	.0546	.0344	.0212	.0129	.0078	.0048
70	.5458	.4366	.3350	.2454	.1714	.1142	.0727	.0445	.0263	.0151	.0086	.0049	.0029
71	.5444	.4309	.3199	.2174	.1325	.0718	.0346	.0152	.0063	.0028	.0014	.0009	.0006
72	.5444	.4305	.3172	.2083	.1155	.0520	.0189	.0059	.0019	.0008	.0004	.0002	.0001
73	.5444	.4305	.3166	.2033	.0993	.0308	.0057	.0008	.0002	.0000	.0000	.0000	.0000
74	.5444	.4305	.3166	.2027	.0907	.0147	.0005	.0000	.0000	.0000	.0000	.0000	.0000))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9128	.8987	.8859	.8742	.8633	.8530	.8434	.8342	.8255	.8171	.8090	.8012	.7937
2	.9077	.8930	.8796	.8673	.8559	.8452	.8351	.8255	.8163	.8075	.7990	.7909	.7830
3	.9014	.8858	.8717	.8587	.8466	.8353	.8246	.8144	.8047	.7954	.7864	.7777	.7693
4	.8952	.8787	.8637	.8500	.8373	.8253	.8140	.8033	.7930	.7831	.7736	.7644	.7555
5	.8889	.8716	.8559	.8414	.8280	.8154	.8035	.7921	.7813	.7708	.7608	.7510	.7416
6	.8827	.8645	.8480	.8329	.8188	.8055	.7929	.7810	.7695	.7585	.7479	.7376	.7277
7	.8766	.8575	.8402	.8243	.8094	.7955	.7823	.7697	.7576	.7460	.7348	.7241	.7137
8	.8704	.8504	.8323	.8157	.8001	.7855	.7716	.7583	.7457	.7335	.7218	.7106	.6997
9	.8644	.8435	.8246	.8071	.7908	.7755	.7609	.7470	.7338	.7211	.7088	.6971	.6857
10	.8584	.8366	.8168	.7986	.7815	.7655	.7502	.7357	.7219	.7086	.6959	.6836	.6718
11	.8524	.8297	.8091	.7901	.7722	.7555	.7396	.7245	.7100	.6962	.6830	.6702	.6579
12	.8464	.8228	.8013	.7814	.7628	.7453	.7288	.7131	.6981	.6837	.6699	.6567	.6439
13	.8404	.8158	.7934	.7727	.7534	.7351	.7179	.7016	.6860	.6711	.6568	.6431	.6299
14	.8344	.8088	.7855	.7640	.7438	.7249	.7070	.6900	.6739	.6584	.6436	.6294	.6157
15	.8285	.8019	.7777	.7552	.7343	.7147	.6962	.6786	.6618	.6458	.6305	.6158	.6017
16	.8225	.7949	.7697	.7465	.7248	.7044	.6852	.6670	.6497	.6332	.6174	.6022	.5877
17	.8165	.7879	.7617	.7376	.7152	.6941	.6742	.6554	.6375	.6205	.6042	.5886	.5737
18	.8105	.7808	.7538	.7288	.7056	.6838	.6632	.6438	.6254	.6078	.5911	.5751	.5598
19	.8045	.7737	.7457	.7199	.6959	.6733	.6521	.6321	.6131	.5950	.5779	.5614	.5458
20	.7985	.7667	.7377	.7110	.6862	.6630	.6411	.6205	.6010	.5824	.5648	.5480	.5320
21	.7925	.7596	.7297	.7021	.6765	.6525	.6300	.6088	.5888	.5697	.5517	.5345	.5181
22	.7863	.7523	.7214	.6930	.6666	.6419	.6188	.5970	.5764	.5569	.5384	.5209	.5041
23	.7803	.7452	.7133	.6840	.6568	.6314	.6076	.5852	.5642	.5442	.5254	.5074	.4904
24	.7741	.7379	.7050	.6748	.6468	.6207	.5963	.5734	.5518	.5314	.5121	.4939	.4766
25	.7679	.7306	.6967	.6655	.6367	.6099	.5849	.5614	.5394	.5186	.4989	.4803	.4627
26	.7617	.7233	.6884	.6563	.6268	.5993	.5736	.5496	.5271	.5059	.4859	.4670	.4491
27	.7555	.7159	.6800	.6471	.6167	.5885	.5622	.5377	.5147	.4931	.4728	.4535	.4354
28	.7493	.7085	.6716	.6377	.6066	.5777	.5508	.5258	.5023	.4803	.4596	.4401	.4217
29	.7431	.7011	.6631	.6284	.5965	.5669	.5395	.5139	.4901	.4677	.4467	.4269	.4082
30	.7368	.6936	.6546	.6189	.5862	.5560	.5280	.5019	.4776	.4548	.4335	.4135	.3946
31	.7304	.6861	.6460	.6094	.5759	.5450	.5164	.4899	.4651	.4420	.4204	.4001	.3809
32	.7240	.6784	.6372	.5998	.5655	.5339	.5048	.4777	.4526	.4291	.4072	.3866	.3673
33	.7177	.6708	.6286	.5902	.5551	.5229	.4932	.4657	.4401	.4163	.3941	.3732	.3537
34	.7112	.6631	.6198	.5805	.5447	.5118	.4815	.4535	.4276	.4035	.3809	.3599	.3401
35	.7048	.6554	.6110	.5708	.5341	.5006	.4698	.4413	.4150	.3905	.3677	.3464	.3264
36	.6983	.6477	.6022	.5611	.5236	.4895	.4581	.4292	.4024	.3776	.3545	.3330	.3128
37	.6918	.6398	.5932	.5512	.5130	.4781	.4462	.4168	.3897	.3645	.3412	.3194	.2990
38	.6852	.6319	.5842	.5412	.5022	.4667	.4342	.4044	.3769	.3514	.3278	.3057	.2852

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
39	.6787	.6241	.5753	.5313	.4916	.4554	.4224	.3921	.3641	.3384	.3144	.2922	.2716
40	.6723	.6163	.5663	.5214	.4809	.4441	.4105	.3797	.3514	.3253	.3011	.2788	.2580
41	.6658	.6085	.5574	.5115	.4702	.4327	.3986	.3673	.3386	.3122	.2879	.2654	.2446
42	.6593	.6006	.5484	.5016	.4594	.4212	.3865	.3548	.3258	.2991	.2745	.2520	.2312
43	.6529	.5929	.5394	.4916	.4486	.4098	.3745	.3424	.3130	.2860	.2614	.2388	.2180
44	.6467	.5852	.5306	.4818	.4380	.3985	.3627	.3301	.3004	.2732	.2485	.2259	.2053
45	.6397	.5768	.5209	.4711	.4264	.3862	.3498	.3168	.2868	.2595	.2348	.2123	.1919
46	.6329	.5684	.5112	.4603	.4148	.3738	.3369	.3035	.2733	.2460	.2213	.1990	.1788
47	.6262	.5601	.5017	.4497	.4033	.3617	.3242	.2905	.2601	.2327	.2081	.1860	.1662
48	.6195	.5518	.4921	.4390	.3917	.3493	.3114	.2773	.2468	.2195	.1951	.1733	.1538
49	.6128	.5436	.4824	.4282	.3800	.3370	.2985	.2643	.2337	.2065	.1823	.1609	.1419
50	.6065	.5356	.4731	.4177	.3686	.3249	.2861	.2516	.2210	.1940	.1701	.1491	.1307
51	.6002	.5276	.4637	.4072	.3571	.3128	.2736	.2390	.2085	.1817	.1582	.1377	.1199
52	.5939	.5196	.4541	.3964	.3454	.3005	.2609	.2262	.1959	.1694	.1464	.1265	.1093
53	.5876	.5115	.4445	.3855	.3337	.2881	.2483	.2136	.1834	.1574	.1349	.1156	.0991
54	.5816	.5036	.4350	.3748	.3220	.2759	.2358	.2012	.1713	.1457	.1239	.1053	.0894
55	.5758	.4959	.4257	.3642	.3105	.2640	.2237	.1892	.1597	.1346	.1134	.0955	.0804
56	.5699	.4881	.4162	.3533	.2988	.2517	.2113	.1770	.1479	.1235	.1029	.0858	.0714
57	.5643	.4804	.4068	.3426	.2872	.2397	.1993	.1652	.1366	.1128	.0930	.0766	.0631
58	.5592	.4734	.3980	.3325	.2762	.2283	.1879	.1541	.1260	.1029	.0838	.0682	.0555
59	.5543	.4664	.3893	.3225	.2653	.2171	.1767	.1432	.1157	.0932	.0750	.0603	.0484
60	.5495	.4595	.3805	.3123	.2543	.2057	.1654	.1323	.1055	.0838	.0664	.0526	.0417
61	.5450	.4528	.3719	.3023	.2435	.1946	.1544	.1217	.0956	.0747	.0583	.0455	.0355
62	.5406	.4462	.3634	.2923	.2326	.1833	.1433	.1112	.0858	.0660	.0506	.0387	.0297
63	.5364	.4396	.3547	.2821	.2214	.1718	.1320	.1006	.0761	.0573	.0431	.0323	.0243
64	.5325	.4333	.3462	.2719	.2102	.1603	.1208	.0902	.0667	.0491	.0361	.0265	.0195
65	.5289	.4272	.3378	.2617	.1990	.1488	.1097	.0799	.0577	.0414	.0296	.0212	.0153
66	.5256	.4215	.3296	.2515	.1877	.1373	.0987	.0699	.0490	.0341	.0237	.0166	.0117
67	.5226	.4157	.3209	.2406	.1755	.1249	.0870	.0595	.0402	.0269	.0181	.0122	.0085
68	.5200	.4103	.3125	.2296	.1630	.1122	.0751	.0492	.0318	.0204	.0131	.0086	.0059
69	.5180	.4057	.3047	.2190	.1509	.1000	.0640	.0399	.0244	.0149	.0092	.0059	.0040
70	.5163	.4011	.2961	.2068	.1366	.0856	.0513	.0296	.0168	.0096	.0056	.0036	.0025
71	.5153	.3977	.2886	.1952	.1226	.0717	.0394	.0207	.0107	.0057	.0032	.0021	.0015
72	.5147	.3947	.2803	.1804	.1038	.0533	.0248	.0108	.0047	.0023	.0013	.0009	.0007
73	.5146	.3934	.2744	.1663	.0837	.0343	.0117	.0036	.0012	.0005	.0003	.0001	.0001
74	.5146	.3932	.2725	.1587	.0706	.0225	.0053	.0010	.0002	.0000	.0000	.0000	.0000

**Loss-Based Plan, with no Single Loss Limit  
Insurance Savings Table  
Hazard Group 2  
Effective ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0426	.0871	.1332	.1808	.2782	.3779	.4790	.5811
2	.0000	.0410	.0842	.1296	.1764	.2725	.3710	.4711	.5724
3	.0000	.0394	.0816	.1263	.1723	.2673	.3648	.4640	.5644
4	.0000	.0379	.0790	.1230	.1683	.2621	.3586	.4568	.5564
5	.0000	.0363	.0765	.1196	.1643	.2569	.3523	.4496	.5483
6	.0000	.0348	.0741	.1163	.1604	.2517	.3461	.4425	.5403
7	.0000	.0333	.0717	.1131	.1564	.2466	.3399	.4353	.5322

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
8	.0000	.0318	.0693	.1099	.1525	.2414	.3337	.4281	.5241
9	.0000	.0303	.0669	.1067	.1486	.2363	.3274	.4208	.5159
10	.0000	.0290	.0646	.1036	.1448	.2312	.3213	.4137	.5078
11	.0000	.0276	.0623	.1005	.1410	.2262	.3151	.4065	.4997
12	.0000	.0263	.0600	.0974	.1372	.2211	.3089	.3993	.4915
13	.0000	.0250	.0578	.0944	.1334	.2160	.3027	.3920	.4832
14	.0000	.0238	.0556	.0914	.1297	.2110	.2964	.3847	.4749
15	.0000	.0226	.0534	.0884	.1260	.2060	.2902	.3774	.4666
16	.0000	.0214	.0513	.0855	.1223	.2009	.2840	.3700	.4582
17	.0000	.0203	.0492	.0826	.1186	.1959	.2777	.3626	.4498
18	.0000	.0191	.0472	.0797	.1150	.1909	.2715	.3552	.4414
19	.0000	.0180	.0452	.0768	.1114	.1859	.2652	.3478	.4329
20	.0000	.0170	.0432	.0740	.1078	.1808	.2589	.3403	.4244
21	.0000	.0160	.0413	.0712	.1042	.1758	.2525	.3328	.4159
22	.0000	.0150	.0393	.0684	.1006	.1708	.2462	.3253	.4072
23	.0000	.0140	.0375	.0657	.0970	.1657	.2398	.3177	.3986
24	.0000	.0131	.0356	.0630	.0935	.1607	.2334	.3101	.3899
25	.0000	.0122	.0338	.0603	.0900	.1556	.2269	.3024	.3812
26	.0000	.0114	.0320	.0576	.0865	.1505	.2205	.2948	.3725
27	.0000	.0105	.0302	.0550	.0830	.1455	.2140	.2871	.3637
28	.0000	.0097	.0285	.0524	.0795	.1404	.2075	.2793	.3549
29	.0000	.0090	.0269	.0498	.0760	.1353	.2011	.2716	.3460
30	.0000	.0083	.0252	.0472	.0726	.1303	.1946	.2638	.3372
31	.0000	.0076	.0236	.0447	.0692	.1252	.1881	.2561	.3283
32	.0000	.0069	.0221	.0422	.0658	.1202	.1815	.2483	.3194
33	.0000	.0063	.0205	.0398	.0625	.1151	.1750	.2404	.3105
34	.0000	.0057	.0191	.0374	.0592	.1101	.1685	.2326	.3015
35	.0000	.0051	.0176	.0350	.0559	.1051	.1620	.2248	.2926
36	.0000	.0046	.0162	.0327	.0526	.1001	.1554	.2169	.2836
37	.0000	.0041	.0149	.0304	.0494	.0951	.1488	.2090	.2745
38	.0000	.0036	.0136	.0282	.0462	.0902	.1423	.2011	.2654
39	.0000	.0031	.0123	.0260	.0431	.0853	.1358	.1932	.2564
40	.0000	.0027	.0111	.0239	.0401	.0804	.1294	.1854	.2474
41	.0000	.0024	.0100	.0219	.0372	.0757	.1230	.1777	.2385
42	.0000	.0020	.0090	.0200	.0343	.0711	.1168	.1700	.2297
43	.0000	.0017	.0080	.0181	.0316	.0665	.1107	.1625	.2209
44	.0000	.0015	.0070	.0164	.0289	.0621	.1046	.1550	.2122
45	.0000	.0012	.0062	.0147	.0263	.0577	.0986	.1475	.2035
46	.0000	.0010	.0054	.0131	.0239	.0535	.0927	.1402	.1949
47	.0000	.0008	.0046	.0116	.0215	.0494	.0870	.1330	.1864
48	.0000	.0007	.0040	.0102	.0193	.0454	.0813	.1258	.1779
49	.0000	.0006	.0034	.0090	.0174	.0419	.0761	.1191	.1700
50	.0000	.0005	.0029	.0079	.0155	.0384	.0711	.1126	.1621
51	.0000	.0004	.0025	.0069	.0138	.0351	.0661	.1061	.1543
52	.0000	.0003	.0021	.0060	.0122	.0319	.0613	.0997	.1465

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
53	.0000	.0002	.0017	.0051	.0106	.0288	.0565	.0933	.1387
54	.0000	.0002	.0014	.0043	.0092	.0258	.0518	.0871	.1310
55	.0000	.0001	.0011	.0036	.0079	.0230	.0473	.0809	.1233
56	.0000	.0001	.0009	.0029	.0067	.0203	.0429	.0748	.1156
57	.0000	.0001	.0007	.0024	.0056	.0177	.0386	.0687	.1080
58	.0000	.0000	.0005	.0019	.0046	.0153	.0345	.0628	.1005
59	.0000	.0000	.0004	.0014	.0037	.0130	.0305	.0570	.0931
60	.0000	.0000	.0003	.0011	.0029	.0109	.0266	.0513	.0857
61	.0000	.0000	.0002	.0008	.0022	.0090	.0230	.0458	.0785
62	.0000	.0000	.0001	.0006	.0017	.0073	.0196	.0405	.0713
63	.0000	.0000	.0001	.0004	.0012	.0057	.0163	.0353	.0642
64	.0000	.0000	.0000	.0002	.0008	.0044	.0133	.0303	.0573
65	.0000	.0000	.0000	.0001	.0005	.0032	.0106	.0256	.0505
66	.0000	.0000	.0000	.0001	.0003	.0022	.0081	.0211	.0438
67	.0000	.0000	.0000	.0000	.0002	.0014	.0060	.0168	.0372
68	.0000	.0000	.0000	.0000	.0001	.0009	.0041	.0129	.0308
69	.0000	.0000	.0000	.0000	.0000	.0004	.0026	.0093	.0245
70	.0000	.0000	.0000	.0000	.0000	.0002	.0014	.0061	.0184
71	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0033
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0006
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<u>1</u>	<u>.0000</u>	<u>.0443</u>	<u>.0910</u>	<u>.1397</u>	<u>.1897</u>	<u>.2927</u>	<u>.3982</u>	<u>.5055</u>	<u>.6141</u>
<u>2</u>	<u>.0000</u>	<u>.0431</u>	<u>.0889</u>	<u>.1370</u>	<u>.1864</u>	<u>.2884</u>	<u>.3932</u>	<u>.4998</u>	<u>.6078</u>
<u>3</u>	<u>.0000</u>	<u>.0415</u>	<u>.0863</u>	<u>.1335</u>	<u>.1823</u>	<u>.2831</u>	<u>.3869</u>	<u>.4926</u>	<u>.5998</u>
<u>4</u>	<u>.0000</u>	<u>.0400</u>	<u>.0838</u>	<u>.1300</u>	<u>.1782</u>	<u>.2778</u>	<u>.3806</u>	<u>.4855</u>	<u>.5919</u>
<u>5</u>	<u>.0000</u>	<u>.0384</u>	<u>.0812</u>	<u>.1267</u>	<u>.1741</u>	<u>.2726</u>	<u>.3744</u>	<u>.4784</u>	<u>.5840</u>
<u>6</u>	<u>.0000</u>	<u>.0369</u>	<u>.0786</u>	<u>.1234</u>	<u>.1701</u>	<u>.2674</u>	<u>.3682</u>	<u>.4713</u>	<u>.5762</u>
<u>7</u>	<u>.0000</u>	<u>.0354</u>	<u>.0761</u>	<u>.1201</u>	<u>.1661</u>	<u>.2622</u>	<u>.3620</u>	<u>.4643</u>	<u>.5683</u>
<u>8</u>	<u>.0000</u>	<u>.0339</u>	<u>.0736</u>	<u>.1168</u>	<u>.1622</u>	<u>.2571</u>	<u>.3559</u>	<u>.4572</u>	<u>.5605</u>
<u>9</u>	<u>.0000</u>	<u>.0325</u>	<u>.0713</u>	<u>.1136</u>	<u>.1583</u>	<u>.2520</u>	<u>.3498</u>	<u>.4503</u>	<u>.5527</u>
<u>10</u>	<u>.0000</u>	<u>.0311</u>	<u>.0689</u>	<u>.1105</u>	<u>.1544</u>	<u>.2470</u>	<u>.3438</u>	<u>.4434</u>	<u>.5450</u>
<u>11</u>	<u>.0000</u>	<u>.0298</u>	<u>.0666</u>	<u>.1074</u>	<u>.1507</u>	<u>.2421</u>	<u>.3378</u>	<u>.4365</u>	<u>.5373</u>
<u>12</u>	<u>.0000</u>	<u>.0284</u>	<u>.0644</u>	<u>.1043</u>	<u>.1469</u>	<u>.2371</u>	<u>.3318</u>	<u>.4296</u>	<u>.5294</u>
<u>13</u>	<u>.0000</u>	<u>.0271</u>	<u>.0621</u>	<u>.1013</u>	<u>.1432</u>	<u>.2322</u>	<u>.3259</u>	<u>.4226</u>	<u>.5216</u>
<u>14</u>	<u>.0000</u>	<u>.0258</u>	<u>.0599</u>	<u>.0983</u>	<u>.1395</u>	<u>.2272</u>	<u>.3199</u>	<u>.4156</u>	<u>.5137</u>
<u>15</u>	<u>.0000</u>	<u>.0246</u>	<u>.0578</u>	<u>.0953</u>	<u>.1358</u>	<u>.2224</u>	<u>.3139</u>	<u>.4087</u>	<u>.5058</u>
<u>16</u>	<u>.0000</u>	<u>.0234</u>	<u>.0556</u>	<u>.0924</u>	<u>.1322</u>	<u>.2175</u>	<u>.3079</u>	<u>.4017</u>	<u>.4979</u>
<u>17</u>	<u>.0000</u>	<u>.0222</u>	<u>.0535</u>	<u>.0895</u>	<u>.1286</u>	<u>.2126</u>	<u>.3019</u>	<u>.3947</u>	<u>.4899</u>
<u>18</u>	<u>.0000</u>	<u>.0211</u>	<u>.0515</u>	<u>.0867</u>	<u>.1250</u>	<u>.2078</u>	<u>.2960</u>	<u>.3876</u>	<u>.4819</u>
<u>19</u>	<u>.0000</u>	<u>.0200</u>	<u>.0495</u>	<u>.0838</u>	<u>.1214</u>	<u>.2029</u>	<u>.2899</u>	<u>.3805</u>	<u>.4739</u>
<u>20</u>	<u>.0000</u>	<u>.0190</u>	<u>.0475</u>	<u>.0811</u>	<u>.1179</u>	<u>.1981</u>	<u>.2839</u>	<u>.3735</u>	<u>.4659</u>



<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>21</b>	<u>.0000</u>	<u>.0179</u>	<u>.0456</u>	<u>.0783</u>	<u>.1145</u>	<u>.1933</u>	<u>.2779</u>	<u>.3664</u>	<u>.4578</u>
<b>22</b>	<u>.0000</u>	<u>.0169</u>	<u>.0436</u>	<u>.0756</u>	<u>.1109</u>	<u>.1884</u>	<u>.2718</u>	<u>.3591</u>	<u>.4496</u>
<b>23</b>	<u>.0000</u>	<u>.0159</u>	<u>.0417</u>	<u>.0729</u>	<u>.1075</u>	<u>.1836</u>	<u>.2657</u>	<u>.3520</u>	<u>.4415</u>
<b>24</b>	<u>.0000</u>	<u>.0150</u>	<u>.0399</u>	<u>.0702</u>	<u>.1040</u>	<u>.1787</u>	<u>.2595</u>	<u>.3447</u>	<u>.4332</u>
<b>25</b>	<u>.0000</u>	<u>.0141</u>	<u>.0380</u>	<u>.0675</u>	<u>.1006</u>	<u>.1738</u>	<u>.2533</u>	<u>.3374</u>	<u>.4248</u>
<b>26</b>	<u>.0000</u>	<u>.0132</u>	<u>.0363</u>	<u>.0649</u>	<u>.0972</u>	<u>.1689</u>	<u>.2472</u>	<u>.3301</u>	<u>.4165</u>
<b>27</b>	<u>.0000</u>	<u>.0123</u>	<u>.0345</u>	<u>.0623</u>	<u>.0937</u>	<u>.1640</u>	<u>.2410</u>	<u>.3227</u>	<u>.4081</u>
<b>28</b>	<u>.0000</u>	<u>.0115</u>	<u>.0328</u>	<u>.0597</u>	<u>.0903</u>	<u>.1591</u>	<u>.2347</u>	<u>.3153</u>	<u>.3997</u>
<b>29</b>	<u>.0000</u>	<u>.0107</u>	<u>.0311</u>	<u>.0572</u>	<u>.0870</u>	<u>.1542</u>	<u>.2285</u>	<u>.3079</u>	<u>.3913</u>
<b>30</b>	<u>.0000</u>	<u>.0099</u>	<u>.0294</u>	<u>.0546</u>	<u>.0836</u>	<u>.1493</u>	<u>.2222</u>	<u>.3004</u>	<u>.3827</u>
<b>31</b>	<u>.0000</u>	<u>.0092</u>	<u>.0278</u>	<u>.0521</u>	<u>.0802</u>	<u>.1443</u>	<u>.2159</u>	<u>.2928</u>	<u>.3741</u>
<b>32</b>	<u>.0000</u>	<u>.0085</u>	<u>.0262</u>	<u>.0496</u>	<u>.0768</u>	<u>.1393</u>	<u>.2095</u>	<u>.2852</u>	<u>.3654</u>
<b>33</b>	<u>.0000</u>	<u>.0078</u>	<u>.0246</u>	<u>.0471</u>	<u>.0735</u>	<u>.1344</u>	<u>.2031</u>	<u>.2776</u>	<u>.3567</u>
<b>34</b>	<u>.0000</u>	<u>.0072</u>	<u>.0231</u>	<u>.0447</u>	<u>.0702</u>	<u>.1294</u>	<u>.1967</u>	<u>.2699</u>	<u>.3480</u>
<b>35</b>	<u>.0000</u>	<u>.0065</u>	<u>.0216</u>	<u>.0423</u>	<u>.0668</u>	<u>.1244</u>	<u>.1902</u>	<u>.2622</u>	<u>.3391</u>
<b>36</b>	<u>.0000</u>	<u>.0059</u>	<u>.0202</u>	<u>.0399</u>	<u>.0636</u>	<u>.1195</u>	<u>.1838</u>	<u>.2545</u>	<u>.3303</u>
<b>37</b>	<u>.0000</u>	<u>.0054</u>	<u>.0187</u>	<u>.0375</u>	<u>.0603</u>	<u>.1145</u>	<u>.1772</u>	<u>.2466</u>	<u>.3214</u>
<b>38</b>	<u>.0000</u>	<u>.0048</u>	<u>.0173</u>	<u>.0352</u>	<u>.0570</u>	<u>.1095</u>	<u>.1707</u>	<u>.2387</u>	<u>.3124</u>
<b>39</b>	<u>.0000</u>	<u>.0043</u>	<u>.0160</u>	<u>.0330</u>	<u>.0539</u>	<u>.1045</u>	<u>.1642</u>	<u>.2309</u>	<u>.3034</u>
<b>40</b>	<u>.0000</u>	<u>.0039</u>	<u>.0147</u>	<u>.0307</u>	<u>.0507</u>	<u>.0996</u>	<u>.1577</u>	<u>.2231</u>	<u>.2945</u>
<b>41</b>	<u>.0000</u>	<u>.0034</u>	<u>.0135</u>	<u>.0286</u>	<u>.0476</u>	<u>.0947</u>	<u>.1513</u>	<u>.2153</u>	<u>.2856</u>
<b>42</b>	<u>.0000</u>	<u>.0030</u>	<u>.0123</u>	<u>.0265</u>	<u>.0446</u>	<u>.0899</u>	<u>.1448</u>	<u>.2074</u>	<u>.2765</u>
<b>43</b>	<u>.0000</u>	<u>.0027</u>	<u>.0111</u>	<u>.0244</u>	<u>.0416</u>	<u>.0851</u>	<u>.1384</u>	<u>.1997</u>	<u>.2676</u>
<b>44</b>	<u>.0000</u>	<u>.0023</u>	<u>.0101</u>	<u>.0225</u>	<u>.0387</u>	<u>.0804</u>	<u>.1321</u>	<u>.1920</u>	<u>.2588</u>
<b>45</b>	<u>.0000</u>	<u>.0019</u>	<u>.0089</u>	<u>.0203</u>	<u>.0355</u>	<u>.0752</u>	<u>.1252</u>	<u>.1835</u>	<u>.2490</u>
<b>46</b>	<u>.0000</u>	<u>.0016</u>	<u>.0078</u>	<u>.0183</u>	<u>.0324</u>	<u>.0701</u>	<u>.1183</u>	<u>.1752</u>	<u>.2394</u>
<b>47</b>	<u>.0000</u>	<u>.0013</u>	<u>.0068</u>	<u>.0163</u>	<u>.0295</u>	<u>.0652</u>	<u>.1116</u>	<u>.1669</u>	<u>.2298</u>
<b>48</b>	<u>.0000</u>	<u>.0011</u>	<u>.0058</u>	<u>.0145</u>	<u>.0266</u>	<u>.0604</u>	<u>.1049</u>	<u>.1586</u>	<u>.2202</u>
<b>49</b>	<u>.0000</u>	<u>.0009</u>	<u>.0049</u>	<u>.0127</u>	<u>.0239</u>	<u>.0556</u>	<u>.0983</u>	<u>.1504</u>	<u>.2106</u>
<b>50</b>	<u>.0000</u>	<u>.0007</u>	<u>.0042</u>	<u>.0111</u>	<u>.0213</u>	<u>.0511</u>	<u>.0919</u>	<u>.1424</u>	<u>.2012</u>
<b>51</b>	<u>.0000</u>	<u>.0005</u>	<u>.0035</u>	<u>.0096</u>	<u>.0189</u>	<u>.0467</u>	<u>.0856</u>	<u>.1344</u>	<u>.1918</u>
<b>52</b>	<u>.0000</u>	<u>.0004</u>	<u>.0028</u>	<u>.0082</u>	<u>.0166</u>	<u>.0423</u>	<u>.0793</u>	<u>.1264</u>	<u>.1823</u>
<b>53</b>	<u>.0000</u>	<u>.0003</u>	<u>.0023</u>	<u>.0069</u>	<u>.0144</u>	<u>.0381</u>	<u>.0731</u>	<u>.1183</u>	<u>.1727</u>
<b>54</b>	<u>.0000</u>	<u>.0002</u>	<u>.0018</u>	<u>.0057</u>	<u>.0124</u>	<u>.0341</u>	<u>.0670</u>	<u>.1104</u>	<u>.1632</u>
<b>55</b>	<u>.0000</u>	<u>.0001</u>	<u>.0014</u>	<u>.0047</u>	<u>.0105</u>	<u>.0303</u>	<u>.0612</u>	<u>.1027</u>	<u>.1539</u>
<b>56</b>	<u>.0000</u>	<u>.0001</u>	<u>.0011</u>	<u>.0038</u>	<u>.0088</u>	<u>.0266</u>	<u>.0554</u>	<u>.0949</u>	<u>.1443</u>
<b>57</b>	<u>.0000</u>	<u>.0001</u>	<u>.0008</u>	<u>.0030</u>	<u>.0072</u>	<u>.0231</u>	<u>.0497</u>	<u>.0872</u>	<u>.1349</u>
<b>58</b>	<u>.0000</u>	<u>.0000</u>	<u>.0006</u>	<u>.0024</u>	<u>.0059</u>	<u>.0201</u>	<u>.0447</u>	<u>.0802</u>	<u>.1262</u>
<b>59</b>	<u>.0000</u>	<u>.0000</u>	<u>.0004</u>	<u>.0018</u>	<u>.0048</u>	<u>.0172</u>	<u>.0398</u>	<u>.0732</u>	<u>.1174</u>
<b>60</b>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0014</u>	<u>.0038</u>	<u>.0145</u>	<u>.0350</u>	<u>.0663</u>	<u>.1087</u>
<b>61</b>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0010</u>	<u>.0029</u>	<u>.0120</u>	<u>.0304</u>	<u>.0596</u>	<u>.1001</u>
<b>62</b>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0022</u>	<u>.0098</u>	<u>.0261</u>	<u>.0530</u>	<u>.0915</u>
<b>63</b>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0015</u>	<u>.0077</u>	<u>.0218</u>	<u>.0464</u>	<u>.0828</u>
<b>64</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0010</u>	<u>.0059</u>	<u>.0179</u>	<u>.0401</u>	<u>.0743</u>
<b>65</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0007</u>	<u>.0043</u>	<u>.0143</u>	<u>.0340</u>	<u>.0659</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>66</b>	.0000	.0000	.0000	.0001	.0004	.0030	.0111	.0283	.0577
<b>67</b>	.0000	.0000	.0000	.0000	.0002	.0019	.0080	.0225	.0491
<b>68</b>	.0000	.0000	.0000	.0000	.0001	.0011	.0054	.0171	.0406
<b>69</b>	.0000	.0000	.0000	.0000	.0000	.0005	.0034	.0125	.0328
<b>70</b>	.0000	.0000	.0000	.0000	.0000	.0002	.0017	.0079	.0243
<b>71</b>	.0000	.0000	.0000	.0000	.0000	.0001	.0007	.0045	.0168
<b>72</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0015	.0085
<b>73</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0026
<b>74</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0007

**Loss-Based Plan, with Various Single Loss Limits**

**Insurance Charge Table  
Hazard Group 2**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>														
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>36</b>	\$120	.7171	.6634	.6150	.5711	.5311	.4946	.4610	.4301	.4016	.3751	.3537	.3386	.3257
	\$160	.6857	.6268	.5740	.5264	.4834	.4443	.4086	.3760	.3460	.3183	.2968	.2797	.2649
<b>37</b>	\$120	.7103	.6553	.6057	.5608	.5200	.4827	.4486	.4172	.3882	.3627	.3458	.3313	.3188
	\$160	.6793	.6189	.5649	.5164	.4725	.4327	.3964	.3633	.3329	.3074	.2881	.2716	.2574
<b>38</b>	\$120	.7037	.6472	.5964	.5506	.5089	.4710	.4362	.4044	.3750	.3547	.3383	.3243	.3122
	\$160	.6737	.6119	.5589	.5104	.4665	.4267	.3904	.3573	.3269	.3014	.2821	.2656	.2514
<b>39</b>	\$120	.6970	.6392	.5872	.5403	.4979	.4592	.4239	.3915	.3657	.3470	.3311	.3175	.3059
	\$160	.6670	.6042	.5512	.5027	.4588	.4190	.3827	.3496	.3192	.2937	.2744	.2579	.2437
<b>40</b>	\$120	.6904	.6311	.5780	.5301	.4867	.4474	.4115	.3794	.3578	.3396	.3241	.3110	.2997
	\$160	.6604	.5976	.5446	.4961	.4522	.4124	.3761	.3430	.3126	.2871	.2678	.2513	.2371
<b>41</b>	\$120	.6839	.6232	.5688	.5199	.4758	.4357	.3992	.3714	.3503	.3325	.3175	.3047	.2939
	\$160	.6539	.5911	.5381	.4896	.4457	.4056	.3692	.3361	.3057	.2802	.2609	.2444	.2302
<b>42</b>	\$120	.6775	.6154	.5598	.5099	.4648	.4240	.3882	.3636	.3430	.3256	.3110	.2987	.2886
	\$160	.6475	.5847	.5317	.4832	.4393	.3995	.3632	.3291	.2987	.2732	.2539	.2374	.2232
<b>43</b>	\$120	.6712	.6076	.5508	.4999	.4540	.4124	.3804	.3562	.3359	.3190	.3047	.2932	.2839
	\$160	.6412	.5776	.5246	.4761	.4322	.3924	.3561	.3220	.2916	.2661	.2468	.2303	.2161
<b>44</b>	\$120	.6650	.5999	.5419	.4898	.4430	.4014	.3727	.3489	.3290	.3124	.2990	.2882	.2796
	\$160	.6350	.5709	.5179	.4694	.4255	.3857	.3494	.3153	.2849	.2594	.2391	.2226	.2084
<b>45</b>	\$120	.6588	.5923	.5330	.4798	.4321	.3936	.3652	.3417	.3222	.3064	.2937	.2836	.2756
	\$160	.6288	.5647	.5117	.4632	.4193	.3795	.3432	.3091	.2787	.2532	.2329	.2164	.2022
<b>46</b>	\$120	.6529	.5848	.5242	.4700	.4213	.3861	.3580	.3348	.3158	.3008	.2889	.2794	.2720
	\$160	.6229	.5588	.5058	.4573	.4134	.3736	.3373	.3032	.2728	.2473	.2270	.2105	.1963
<b>47</b>	\$120	.6470	.5774	.5154	.4601	.4125	.3786	.3508	.3280	.3099	.2956	.2843	.2755	.2686
	\$160	.6170	.5524	.4994	.4509	.4070	.3672	.3309	.2968	.2654	.2399	.2196	.2031	.1889
	\$250	.6365	.5680	.5071	.4526	.4039	.3601	.3208	.2855	.2538	.2260	.2038	.1848	.1686
<b>48</b>	\$120	.6411	.5700	.5067	.4503	.4050	.3713	.3437	.3217	.3043	.2907	.2801	.2718	.2656
	\$160	.6111	.5491	.4861	.4297	.3844	.3446	.3083	.2742	.2428	.2150	.1928	.1738	.1576
	\$250	.6307	.5608	.4985	.4430	.3933	.3488	.3090	.2734	.2416	.2141	.1915	.1722	.1560
	\$275	.6297	.5599	.4977	.4422	.3926	.3482	.3085	.2730	.2412	.2134	.1905	.1710	.1544
<b>49</b>	\$120	.6358	.5632	.4986	.4410	.3982	.3646	.3375	.3161	.2994	.2864	.2764	.2688	.2630
	\$160	.6058	.5432	.4786	.4210	.3782	.3446	.3175	.2961	.2794	.2664	.2564	.2488	.2430
	\$250	.6255	.5541	.4905	.4338	.3832	.3381	.2978	.2619	.2318	.2071	.1862	.1685	.1536
	\$275	.6245	.5532	.4897	.4331	.3826	.3375	.2973	.2615	.2297	.2036	.1815	.1626	.1467
<b>50</b>	\$120	.6307	.5565	.4905	.4327	.3916	.3581	.3316	.3109	.2948	.2824	.2730	.2660	.2608
	\$160	.6007	.5365	.4705	.4127	.3716	.3381	.3116	.2909	.2748	.2624	.2530	.2460	.2408
	\$250	.6204	.5475	.4826	.4248	.3733	.3275	.2867	.2512	.2227	.1985	.1782	.1611	.1468
	\$275	.6194	.5466	.4818	.4241	.3727	.3269	.2863	.2502	.2198	.1944	.1729	.1547	.1394

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
51	\$120	.6256	.5499	.4825	.4262	.3850	.3519	.3260	.3058	.2904	.2787	.2699	.2635	.2587
	\$160	.6213	.5461	.4792	.4197	.3693	.3306	.2987	.2725	.2513	.2345	.2212	.2107	.2026
	\$250	.6155	.5410	.4747	.4157	.3633	.3169	.2758	.2419	.2139	.1903	.1706	.1540	.1403
	\$275	.6145	.5401	.4739	.4151	.3628	.3164	.2753	.2396	.2103	.1855	.1647	.1471	.1324
52	\$120	.6206	.5433	.4745	.4197	.3785	.3459	.3205	.3010	.2862	.2752	.2671	.2612	.2569
	\$160	.6164	.5396	.4713	.4106	.3618	.3232	.2914	.2658	.2453	.2292	.2166	.2068	.1992
	\$250	.6106	.5345	.4668	.4067	.3534	.3063	.2657	.2329	.2053	.1823	.1631	.1472	.1341
	\$275	.6096	.5336	.4661	.4060	.3528	.3058	.2644	.2300	.2012	.1770	.1567	.1398	.1256
	\$380	.6072	.5316	.4643	.4045	.3515	.3046	.2634	.2272	.1956	.1681	.1450	.1253	.1087
53	\$120	.6157	.5368	.4665	.4133	.3722	.3400	.3151	.2963	.2822	.2719	.2644	.2591	.2553
	\$160	.6115	.5331	.4633	.4014	.3544	.3158	.2844	.2593	.2396	.2241	.2122	.2031	.1961
	\$250	.6057	.5281	.4590	.3977	.3435	.2957	.2565	.2241	.1970	.1745	.1559	.1406	.1282
	\$275	.6048	.5272	.4582	.3970	.3429	.2953	.2543	.2206	.1923	.1687	.1490	.1327	.1192
	\$380	.6024	.5252	.4565	.3955	.3416	.2941	.2525	.2163	.1848	.1582	.1357	.1168	.1009
54	\$120	.6110	.5304	.4586	.4070	.3661	.3342	.3100	.2918	.2785	.2689	.2620	.2572	.2538
	\$160	.6068	.5267	.4555	.3941	.3470	.3085	.2776	.2531	.2340	.2193	.2081	.1997	.1934
	\$250	.6011	.5218	.4512	.3887	.3336	.2860	.2476	.2155	.1888	.1669	.1490	.1345	.1228
	\$275	.6001	.5209	.4504	.3880	.3330	.2848	.2449	.2115	.1837	.1606	.1415	.1259	.1132
	\$380	.5978	.5189	.4487	.3865	.3317	.2837	.2418	.2055	.1746	.1487	.1269	.1086	.0934
55	\$120	.6063	.5240	.4525	.4008	.3600	.3286	.3050	.2876	.2750	.2661	.2598	.2555	.2526
	\$160	.6022	.5204	.4477	.3870	.3397	.3014	.2709	.2471	.2288	.2148	.2043	.1965	.1908
	\$250	.5965	.5155	.4434	.3797	.3237	.2770	.2388	.2070	.1809	.1596	.1424	.1286	.1178
	\$275	.5955	.5147	.4427	.3791	.3232	.2751	.2356	.2026	.1753	.1528	.1344	.1195	.1075
	\$380	.5932	.5127	.4410	.3776	.3219	.2733	.2312	.1950	.1648	.1395	.1183	.1008	.0863
	\$500	.5923	.5119	.4403	.3770	.3214	.2729	.2308	.1946	.1635	.1370	.1145	.0958	.0802
56	\$120	.6018	.5177	.4467	.3947	.3541	.3232	.3002	.2836	.2717	.2635	.2578	.2540	.2515
	\$160	.5977	.5142	.4399	.3799	.3325	.2944	.2645	.2413	.2237	.2105	.2008	.1937	.1885
	\$250	.5920	.5093	.4357	.3708	.3140	.2682	.2301	.1987	.1731	.1525	.1361	.1232	.1130
	\$275	.5911	.5085	.4350	.3701	.3133	.2659	.2265	.1939	.1670	.1451	.1275	.1134	.1022
	\$380	.5888	.5066	.4334	.3687	.3121	.2630	.2206	.1850	.1553	.1306	.1101	.0933	.0795
	\$500	.5879	.5058	.4327	.3682	.3117	.2626	.2203	.1841	.1532	.1272	.1055	.0876	.0727
	\$550	.5877	.5056	.4326	.3681	.3116	.2625	.2202	.1840	.1532	.1271	.1053	.0871	.0721
57	\$120	.5974	.5116	.4409	.3887	.3482	.3178	.2956	.2797	.2687	.2611	.2560	.2527	.2506
	\$160	.5933	.5081	.4322	.3729	.3254	.2876	.2581	.2357	.2189	.2065	.1975	.1910	.1865
	\$250	.5877	.5033	.4281	.3618	.3054	.2595	.2215	.1905	.1656	.1457	.1301	.1180	.1086
	\$275	.5868	.5025	.4274	.3613	.3038	.2567	.2175	.1853	.1590	.1378	.1210	.1077	.0973
	\$380	.5845	.5005	.4257	.3599	.3024	.2527	.2104	.1753	.1460	.1219	.1021	.0861	.0731
	\$500	.5836	.4997	.4251	.3593	.3019	.2523	.2098	.1736	.1431	.1178	.0969	.0797	.0656
	\$550	.5834	.4996	.4250	.3592	.3018	.2522	.2097	.1736	.1431	.1176	.0965	.0791	.0648
58	\$120	.5932	.5055	.4352	.3827	.3425	.3126	.2911	.2761	.2658	.2589	.2544	.2516	.2498
	\$160	.5891	.5020	.4251	.3660	.3183	.2808	.2520	.2303	.2143	.2027	.1945	.1887	.1847
	\$250	.5835	.4973	.4205	.3530	.2968	.2508	.2130	.1825	.1583	.1392	.1245	.1132	.1046
	\$275	.5826	.4965	.4198	.3524	.2950	.2477	.2087	.1768	.1511	.1308	.1147	.1023	.0927
	\$380	.5804	.4946	.4182	.3510	.2926	.2424	.2005	.1657	.1369	.1134	.0944	.0792	.0671
	\$500	.5795	.4938	.4176	.3505	.2922	.2421	.1994	.1634	.1333	.1087	.0885	.0721	.0589
	\$550	.5793	.4937	.4175	.3504	.2921	.2420	.1993	.1633	.1332	.1084	.0880	.0714	.0579
59	\$120	.5891	.4996	.4295	.3768	.3368	.3075	.2868	.2726	.2631	.2570	.2530	.2506	.2491
	\$160	.5850	.4961	.4188	.3592	.3114	.2742	.2460	.2251	.2099	.1992	.1917	.1866	.1831
	\$250	.5795	.4915	.4130	.3442	.2883	.2421	.2046	.1747	.1512	.1330	.1191	.1087	.1008
	\$275	.5786	.4907	.4123	.3436	.2862	.2388	.1999	.1685	.1435	.1240	.1088	.0972	.0884
	\$380	.5763	.4888	.4107	.3423	.2829	.2325	.1907	.1562	.1280	.1053	.0871	.0727	.0614

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.5755	.4880	.4101	.3417	.2825	.2318	.1890	.1532	.1238	.0999	.0805	.0649	.0525
	\$550	.5753	.4879	.4100	.3416	.2824	.2318	.1890	.1531	.1236	.0994	.0798	.0640	.0514
60	\$120	.5852	.4938	.4239	.3709	.3312	.3026	.2827	.2694	.2607	.2552	.2518	.2498	.2485
	\$160	.5811	.4904	.4126	.3524	.3045	.2677	.2401	.2201	.2058	.1959	.1892	.1847	.1817
	\$250	.5757	.4857	.4056	.3363	.2799	.2336	.1964	.1671	.1444	.1271	.1141	.1045	.0975
	\$275	.5747	.4850	.4049	.3350	.2775	.2299	.1912	.1603	.1362	.1175	.1032	.0925	.0846
	\$380	.5725	.4831	.4034	.3335	.2732	.2228	.1810	.1469	.1193	.0973	.0800	.0666	.0562
	\$500	.5716	.4823	.4027	.3330	.2728	.2217	.1787	.1433	.1145	.0913	.0727	.0581	.0466
	\$550	.5715	.4822	.4026	.3329	.2727	.2216	.1786	.1431	.1141	.0907	.0719	.0570	.0453
	\$800	.5712	.4820	.4025	.3328	.2726	.2215	.1786	.1430	.1138	.0900	.0709	.0557	.0436
61	\$120	.5814	.4881	.4184	.3651	.3256	.2977	.2788	.2663	.2585	.2536	.2507	.2491	.2481
	\$160	.5774	.4847	.4065	.3456	.2977	.2612	.2344	.2153	.2019	.1929	.1869	.1831	.1806
	\$250	.5720	.4802	.3983	.3285	.2715	.2251	.1883	.1596	.1378	.1214	.1094	.1006	.0944
	\$275	.5711	.4794	.3976	.3269	.2688	.2210	.1826	.1524	.1290	.1112	.0979	.0882	.0810
	\$380	.5689	.4775	.3961	.3248	.2637	.2131	.1714	.1377	.1108	.0897	.0733	.0608	.0513
	\$500	.5680	.4768	.3955	.3243	.2632	.2115	.1685	.1336	.1054	.0830	.0653	.0516	.0410
	\$550	.5678	.4767	.3954	.3242	.2631	.2114	.1684	.1333	.1049	.0822	.0643	.0504	.0396
	\$800	.5676	.4765	.3952	.3241	.2630	.2113	.1683	.1330	.1043	.0813	.0631	.0488	.0376
62	\$120	.5779	.4826	.4128	.3593	.3202	.2930	.2750	.2635	.2565	.2523	.2498	.2485	.2478
	\$160	.5739	.4793	.4005	.3389	.2908	.2549	.2289	.2107	.1983	.1902	.1849	.1816	.1796
	\$250	.5685	.4748	.3910	.3207	.2631	.2167	.1802	.1523	.1314	.1160	.1050	.0971	.0917
	\$275	.5676	.4740	.3904	.3189	.2601	.2122	.1741	.1446	.1221	.1053	.0930	.0842	.0779
	\$380	.5654	.4722	.3889	.3161	.2544	.2034	.1618	.1286	.1025	.0823	.0670	.0554	.0469
	\$500	.5645	.4714	.3883	.3157	.2535	.2013	.1585	.1239	.0964	.0749	.0582	.0455	.0359
	\$550	.5644	.4713	.3882	.3156	.2534	.2012	.1583	.1235	.0958	.0740	.0571	.0441	.0343
	\$800	.5641	.4711	.3880	.3154	.2533	.2011	.1581	.1231	.0950	.0729	.0556	.0423	.0321
	\$1,000	.5641	.4711	.3880	.3154	.2533	.2011	.1580	.1230	.0950	.0728	.0555	.0421	.0318
63	\$120	.5746	.4779	.4073	.3535	.3148	.2884	.2714	.2609	.2546	.2511	.2491	.2480	.2475
	\$160	.5706	.4740	.3944	.3321	.2841	.2486	.2234	.2063	.1949	.1877	.1832	.1804	.1788
	\$250	.5653	.4696	.3839	.3129	.2547	.2082	.1723	.1452	.1253	.1110	.1009	.0940	.0893
	\$275	.5643	.4688	.3833	.3110	.2514	.2034	.1657	.1369	.1154	.0997	.0884	.0805	.0751
	\$380	.5622	.4670	.3818	.3075	.2451	.1937	.1523	.1196	.0944	.0752	.0609	.0504	.0429
	\$500	.5613	.4663	.3812	.3070	.2438	.1912	.1485	.1144	.0877	.0671	.0515	.0398	.0312
	\$550	.5612	.4661	.3811	.3069	.2437	.1910	.1481	.1138	.0869	.0661	.0502	.0383	.0295
	\$800	.5609	.4659	.3810	.3068	.2436	.1909	.1478	.1132	.0859	.0647	.0484	.0361	.0270
	\$1,000	.5609	.4659	.3809	.3068	.2436	.1909	.1478	.1132	.0859	.0646	.0482	.0359	.0266
64	\$120	.5715	.4734	.4018	.3477	.3094	.2840	.2680	.2585	.2530	.2501	.2485	.2477	.2473
	\$160	.5676	.4690	.3884	.3254	.2773	.2424	.2182	.2021	.1918	.1855	.1816	.1794	.1782
	\$250	.5622	.4645	.3771	.3051	.2463	.1998	.1644	.1382	.1194	.1062	.0972	.0912	.0872
	\$275	.5613	.4638	.3763	.3030	.2427	.1946	.1573	.1294	.1089	.0943	.0842	.0772	.0726
	\$380	.5592	.4620	.3749	.2990	.2357	.1840	.1428	.1108	.0865	.0684	.0553	.0459	.0393
	\$500	.5583	.4613	.3743	.2984	.2340	.1811	.1385	.1049	.0791	.0596	.0451	.0346	.0270
	\$550	.5582	.4612	.3742	.2983	.2340	.1808	.1380	.1043	.0782	.0584	.0437	.0329	.0251
	\$800	.5579	.4610	.3740	.2982	.2339	.1806	.1375	.1034	.0770	.0568	.0416	.0304	.0223
	\$1,000	.5579	.4609	.3740	.2982	.2338	.1806	.1375	.1034	.0769	.0566	.0414	.0301	.0219
65	\$120	.5687	.4691	.3963	.3418	.3041	.2796	.2648	.2563	.2516	.2492	.2480	.2474	.2472
	\$160	.5648	.4641	.3825	.3186	.2705	.2363	.2131	.1982	.1890	.1835	.1804	.1786	.1777
	\$250	.5595	.4598	.3707	.2974	.2378	.1914	.1566	.1314	.1138	.1018	.0938	.0887	.0855
	\$275	.5586	.4590	.3696	.2951	.2340	.1858	.1490	.1220	.1027	.0893	.0803	.0743	.0705
	\$380	.5564	.4573	.3680	.2907	.2263	.1742	.1333	.1020	.0788	.0620	.0500	.0417	.0361
	\$500	.5556	.4565	.3675	.2898	.2243	.1709	.1285	.0956	.0708	.0524	.0392	.0298	.0232

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$550	.5554	.4564	.3674	.2897	.2242	.1706	.1279	.0948	.0697	.0511	.0376	.0279	.0212
	\$800	.5552	.4562	.3672	.2896	.2241	.1703	.1272	.0937	.0682	.0492	.0352	.0252	.0181
	\$1,000	.5551	.4562	.3672	.2896	.2241	.1703	.1272	.0937	.0681	.0489	.0349	.0248	.0176
66	\$120	.5662	.4648	.3907	.3359	.2987	.2754	.2618	.2543	.2504	.2485	.2476	.2472	.2471
	\$160	.5623	.4596	.3765	.3117	.2636	.2302	.2082	.1945	.1864	.1818	.1793	.1780	.1773
	\$250	.5570	.4552	.3644	.2895	.2293	.1829	.1488	.1248	.1084	.0977	.0908	.0866	.0841
	\$275	.5561	.4545	.3632	.2871	.2251	.1768	.1408	.1148	.0968	.0847	.0768	.0718	.0687
	\$380	.5540	.4527	.3613	.2823	.2168	.1644	.1238	.0934	.0714	.0558	.0452	.0380	.0333
	\$500	.5531	.4520	.3607	.2812	.2145	.1606	.1184	.0863	.0626	.0456	.0336	.0254	.0199
	\$550	.5530	.4519	.3606	.2811	.2143	.1602	.1177	.0854	.0614	.0440	.0318	.0234	.0177
	\$800	.5527	.4517	.3605	.2810	.2141	.1597	.1169	.0841	.0596	.0419	.0292	.0204	.0144
	\$1,000	.5527	.4517	.3605	.2810	.2141	.1597	.1168	.0839	.0594	.0415	.0288	.0199	.0139
	67	\$120	.5640	.4605	.3850	.3299	.2934	.2713	.2589	.2525	.2494	.2480	.2474	.2471
\$160		.5601	.4552	.3705	.3047	.2567	.2241	.2034	.1910	.1841	.1803	.1784	.1775	.1771
\$250		.5548	.4510	.3582	.2817	.2206	.1743	.1411	.1183	.1034	.0939	.0882	.0848	.0829
\$275		.5539	.4502	.3569	.2790	.2161	.1678	.1325	.1077	.0911	.0804	.0737	.0697	.0673
\$380		.5518	.4485	.3547	.2739	.2072	.1543	.1142	.0848	.0641	.0500	.0407	.0348	.0310
\$500		.5509	.4478	.3542	.2725	.2046	.1502	.1082	.0771	.0547	.0391	.0285	.0215	.0171
\$550		.5508	.4477	.3541	.2725	.2043	.1497	.1074	.0760	.0533	.0374	.0266	.0194	.0148
\$800		.5506	.4475	.3539	.2723	.2040	.1490	.1064	.0744	.0513	.0349	.0237	.0162	.0113
\$1,000		.5505	.4474	.3539	.2723	.2040	.1490	.1063	.0742	.0510	.0345	.0232	.0156	.0106
68		\$120	.5621	.4563	.3793	.3238	.2881	.2673	.2563	.2510	.2486	.2476	.2472	.2470
	\$160	.5582	.4513	.3645	.2976	.2497	.2181	.1988	.1879	.1821	.1792	.1778	.1772	.1769
	\$250	.5530	.4470	.3520	.2737	.2117	.1656	.1334	.1120	.0986	.0906	.0860	.0834	.0821
	\$275	.5521	.4463	.3507	.2709	.2069	.1586	.1242	.1008	.0858	.0765	.0710	.0679	.0662
	\$380	.5499	.4446	.3483	.2654	.1973	.1441	.1045	.0763	.0572	.0447	.0368	.0320	.0291
	\$500	.5491	.4439	.3478	.2639	.1944	.1395	.0979	.0679	.0469	.0329	.0239	.0182	.0147
	\$550	.5489	.4437	.3477	.2637	.1941	.1389	.0970	.0666	.0454	.0311	.0218	.0159	.0123
	\$800	.5487	.4436	.3475	.2636	.1937	.1381	.0958	.0648	.0431	.0283	.0186	.0125	.0086
	\$1,000	.5487	.4435	.3475	.2636	.1937	.1380	.0956	.0646	.0427	.0279	.0181	.0118	.0079
	69	\$120	.5605	.4521	.3733	.3174	.2826	.2634	.2540	.2497	.2480	.2473	.2471	.2470
\$160		.5567	.4476	.3583	.2902	.2424	.2120	.1944	.1850	.1804	.1782	.1773	.1769	.1768
\$250		.5514	.4434	.3459	.2654	.2024	.1566	.1256	.1059	.0942	.0876	.0841	.0823	.0814
\$275		.5505	.4427	.3446	.2625	.1974	.1491	.1157	.0940	.0808	.0730	.0688	.0665	.0654
\$380		.5484	.4410	.3420	.2568	.1871	.1334	.0945	.0679	.0505	.0397	.0333	.0297	.0277
\$500		.5476	.4403	.3415	.2551	.1839	.1283	.0873	.0586	.0394	.0272	.0198	.0154	.0129
\$550		.5474	.4402	.3414	.2549	.1835	.1276	.0863	.0572	.0377	.0252	.0176	.0130	.0104
\$800		.5472	.4400	.3412	.2547	.1830	.1267	.0848	.0551	.0351	.0222	.0141	.0093	.0065
\$1,000		.5471	.4399	.3412	.2547	.1829	.1265	.0846	.0548	.0347	.0216	.0135	.0086	.0057
70		\$120	.5593	.4478	.3669	.3106	.2770	.2597	.2518	.2486	.2475	.2471	.2470	.2470
	\$160	.5555	.4443	.3519	.2822	.2346	.2057	.1900	.1824	.1789	.1775	.1770	.1768	.1767
	\$250	.5502	.4402	.3397	.2567	.1925	.1471	.1176	.0999	.0902	.0851	.0827	.0815	.0810
	\$275	.5493	.4394	.3384	.2537	.1872	.1390	.1070	.0873	.0760	.0700	.0670	.0655	.0648
	\$380	.5472	.4377	.3359	.2478	.1762	.1221	.0841	.0593	.0441	.0352	.0304	.0279	.0266
	\$500	.5464	.4371	.3353	.2460	.1726	.1164	.0762	.0492	.0321	.0220	.0162	.0131	.0115
	\$550	.5462	.4370	.3352	.2458	.1722	.1156	.0750	.0476	.0302	.0198	.0139	.0106	.0090
	\$800	.5460	.4368	.3351	.2455	.1715	.1145	.0732	.0452	.0273	.0165	.0102	.0067	.0049
	\$1,000	.5459	.4367	.3351	.2455	.1715	.1143	.0729	.0448	.0268	.0158	.0095	.0060	.0041
	71	\$120	.5579	.4415	.3378	.2780	.2540	.2480	.2471	.2470	.2469	.2469	.2469	.2469
\$160		.5540	.4385	.3273	.2470	.2013	.1830	.1779	.1769	.1767	.1767	.1767	.1767	.1767
\$250		.5488	.4344	.3224	.2248	.1530	.1105	.0906	.0834	.0813	.0808	.0807	.0807	.0807

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.5479	.4337	.3219	.2227	.1475	.1008	.0775	.0683	.0653	.0646	.0644	.0644	.0643
	\$380	.5458	.4320	.3207	.2188	.1368	.0808	.0490	.0341	.0282	.0263	.0257	.0256	.0256
	\$500	.5450	.4313	.3202	.2177	.1336	.0743	.0390	.0214	.0139	.0112	.0103	.0101	.0100
	\$550	.5448	.4312	.3201	.2176	.1332	.0734	.0375	.0193	.0115	.0086	.0077	.0074	.0074
	\$800	.5446	.4310	.3200	.2175	.1327	.0721	.0352	.0162	.0078	.0046	.0036	.0032	.0032
	\$1,000	.5446	.4310	.3199	.2175	.1326	.0719	.0349	.0157	.0071	.0039	.0027	.0024	.0023
72	\$120	.5579	.4412	.3282	.2665	.2491	.2471	.2469	.2469	.2469	.2469	.2469	.2469	.2469
	\$160	.5540	.4381	.3228	.2334	.1900	.1784	.1768	.1767	.1767	.1767	.1767	.1767	.1767
	\$250	.5488	.4340	.3197	.2136	.1364	.0969	.0839	.0811	.0807	.0807	.0807	.0807	.0807
	\$275	.5479	.4333	.3192	.2120	.1306	.0857	.0691	.0651	.0644	.0644	.0643	.0643	.0643
	\$380	.5458	.4316	.3180	.2092	.1198	.0627	.0364	.0279	.0259	.0256	.0256	.0255	.0255
	\$500	.5450	.4310	.3175	.2085	.1166	.0552	.0246	.0136	.0107	.0101	.0100	.0100	.0100
	\$550	.5448	.4308	.3174	.2085	.1162	.0541	.0228	.0113	.0081	.0075	.0074	.0074	.0074
	\$800	.5446	.4307	.3173	.2084	.1157	.0524	.0199	.0076	.0040	.0033	.0031	.0031	.0031
	\$1,000	.5445	.4306	.3173	.2084	.1156	.0522	.0194	.0069	.0032	.0024	.0023	.0023	.0023
73	\$120	.5579	.4411	.3244	.2555	.2471	.2469	.2469	.2469	.2469	.2469	.2469	.2469	.2469
	\$160	.5540	.4381	.3222	.2194	.1806	.1768	.1767	.1767	.1767	.1767	.1767	.1767	.1767
	\$250	.5488	.4340	.3192	.2052	.1187	.0855	.0809	.0807	.0807	.0807	.0807	.0807	.0807
	\$275	.5479	.4333	.3187	.2046	.1128	.0720	.0648	.0644	.0643	.0643	.0643	.0643	.0643
	\$380	.5458	.4316	.3174	.2039	.1029	.0441	.0276	.0257	.0256	.0255	.0255	.0255	.0255
	\$500	.5450	.4309	.3169	.2035	.1003	.0350	.0135	.0103	.0100	.0100	.0100	.0100	.0100
	\$550	.5448	.4308	.3169	.2035	.1000	.0336	.0112	.0076	.0074	.0074	.0074	.0074	.0074
	\$800	.5446	.4306	.3167	.2034	.0995	.0315	.0076	.0035	.0031	.0031	.0031	.0031	.0031
	\$1,000	.5445	.4306	.3167	.2034	.0994	.0312	.0069	.0027	.0023	.0023	.0023	.0023	.0023
74	\$120	.5579	.4411	.3244	.2492	.2469	.2469	.2469	.2469	.2469	.2469	.2469	.2469	.2469
	\$160	.5540	.4381	.3222	.2097	.1771	.1767	.1767	.1767	.1767	.1767	.1767	.1767	.1767
	\$250	.5488	.4340	.3192	.2044	.1054	.0811	.0807	.0807	.0807	.0807	.0807	.0807	.0807
	\$275	.5479	.4333	.3187	.2040	.0998	.0655	.0643	.0643	.0643	.0643	.0643	.0643	.0643
	\$380	.5458	.4316	.3174	.2032	.0925	.0317	.0256	.0255	.0255	.0255	.0255	.0255	.0255
	\$500	.5450	.4309	.3169	.2029	.0912	.0205	.0102	.0100	.0100	.0100	.0100	.0100	.0100
	\$550	.5448	.4308	.3168	.2029	.0910	.0187	.0076	.0074	.0074	.0074	.0074	.0074	.0074
	\$800	.5446	.4306	.3167	.2028	.0908	.0160	.0034	.0031	.0031	.0031	.0031	.0031	.0031
	\$1,000	.5445	.4306	.3167	.2028	.0908	.0156	.0026	.0023	.0023	.0023	.0023	.0023	.0023

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.7221	.6697	.6227	.5802	.5415	.5061	.4737	.4445	.4275	.4131	.4009	.3904	.3814
37	\$120	.7153	.6616	.6134	.5699	.5304	.4944	.4614	.4378	.4212	.4072	.3952	.3851	.3766
38	\$120	.7086	.6534	.6041	.5596	.5193	.4826	.4508	.4313	.4151	.4013	.3897	.3800	.3724
39	\$120	.7018	.6454	.5949	.5494	.5083	.4709	.4441	.4251	.4091	.3957	.3845	.3757	.3687
40	\$120	.6951	.6373	.5856	.5392	.4973	.4603	.4377	.4189	.4032	.3902	.3799	.3718	.3653
	\$160	.6905	.6330	.5817	.5356	.4939	.4561	.4216	.3915	.3718	.3551	.3410	.3290	.3187
41	\$120	.6885	.6292	.5764	.5290	.4862	.4537	.4314	.4129	.3976	.3854	.3758	.3682	.3622
	\$160	.6838	.6250	.5725	.5254	.4829	.4444	.4093	.3841	.3648	.3485	.3348	.3232	.3134
42	\$120	.6818	.6211	.5670	.5186	.4750	.4472	.4251	.4069	.3923	.3809	.3720	.3649	.3593
	\$160	.6772	.6169	.5632	.5151	.4718	.4326	.3993	.3768	.3579	.3421	.3287	.3176	.3085
43	\$120	.6752	.6130	.5578	.5084	.4674	.4408	.4189	.4013	.3875	.3768	.3684	.3618	.3567
	\$160	.6706	.6089	.5540	.5049	.4608	.4209	.3919	.3698	.3513	.3358	.3230	.3126	.3042
44	\$120	.6687	.6051	.5487	.4982	.4610	.4345	.4130	.3962	.3832	.3731	.3652	.3591	.3544
	\$160	.6642	.6010	.5450	.4949	.4499	.4111	.3848	.3630	.3449	.3299	.3178	.3081	.3004

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
45	\$120	.6615	.5964	.5386	.4871	.4538	.4275	.4068	.3908	.3785	.3690	.3617	.3562	.3521
	\$160	.6570	.5924	.5350	.4838	.4380	.4029	.3770	.3556	.3379	.3237	.3124	.3035	.2963
46	\$120	.6544	.5877	.5286	.4790	.4467	.4209	.4010	.3858	.3741	.3652	.3586	.3537	.3500
	\$160	.6500	.5837	.5251	.4728	.4260	.3949	.3693	.3483	.3314	.3180	.3075	.2992	.2927
47	\$120	.6475	.5792	.5188	.4720	.4397	.4147	.3955	.3810	.3700	.3619	.3559	.3515	.3483
	\$160	.6431	.5753	.5153	.4619	.4180	.3871	.3619	.3415	.3254	.3128	.3030	.2953	.2894
	\$250	.6365	.5694	.5100	.4571	.4100	.3676	.3295	.3007	.2772	.2576	.2412	.2274	.2158
48	\$120	.6405	.5706	.5088	.4649	.4330	.4087	.3903	.3765	.3663	.3588	.3534	.3495	.3467
	\$160	.6362	.5668	.5054	.4509	.4100	.3794	.3546	.3350	.3198	.3079	.2988	.2917	.2864
	\$250	.6297	.5609	.5002	.4462	.3981	.3551	.3188	.2914	.2686	.2496	.2337	.2205	.2096
	\$275	.6283	.5598	.4991	.4453	.3973	.3543	.3158	.2853	.2609	.2404	.2233	.2090	.1969
49	\$120	.6337	.5621	.4989	.4579	.4266	.4030	.3853	.3723	.3628	.3560	.3512	.3478	.3454
	\$160	.6294	.5583	.4955	.4398	.4022	.3718	.3477	.3289	.3145	.3034	.2949	.2885	.2837
	\$250	.6230	.5526	.4904	.4353	.3863	.3425	.3093	.2825	.2602	.2417	.2265	.2140	.2040
	\$275	.6216	.5514	.4894	.4344	.3854	.3418	.3043	.2757	.2519	.2321	.2156	.2018	.1904
50	\$120	.6271	.5538	.4918	.4513	.4206	.3977	.3807	.3685	.3597	.3536	.3493	.3463	.3443
	\$160	.6229	.5501	.4859	.4322	.3946	.3646	.3413	.3233	.3096	.2992	.2914	.2857	.2815
	\$250	.6165	.5444	.4809	.4246	.3746	.3323	.3003	.2740	.2522	.2344	.2198	.2082	.1989
	\$275	.6152	.5433	.4799	.4237	.3738	.3295	.2946	.2666	.2434	.2242	.2082	.1952	.1846
51	\$120	.6206	.5456	.4851	.4450	.4148	.3925	.3764	.3649	.3569	.3514	.3476	.3451	.3434
	\$160	.6164	.5419	.4762	.4247	.3872	.3577	.3351	.3180	.3050	.2954	.2883	.2832	.2795
	\$250	.6101	.5364	.4713	.4139	.3630	.3231	.2915	.2657	.2445	.2273	.2137	.2028	.1943
	\$275	.6088	.5352	.4703	.4130	.3622	.3185	.2852	.2578	.2351	.2165	.2013	.1890	.1793
52	\$120	.6141	.5373	.4785	.4386	.4090	.3875	.3722	.3616	.3543	.3494	.3462	.3440	.3427
	\$160	.6099	.5336	.4664	.4170	.3797	.3510	.3292	.3128	.3006	.2918	.2855	.2809	.2777
	\$250	.6037	.5281	.4616	.4029	.3519	.3139	.2828	.2574	.2369	.2206	.2078	.1978	.1900
	\$275	.6024	.5270	.4606	.4021	.3504	.3088	.2759	.2490	.2269	.2090	.1946	.1833	.1743
	\$380	.5986	.5237	.4577	.3995	.3481	.3029	.2630	.2297	.2028	.1804	.1618	.1464	.1336
53	\$120	.6076	.5289	.4720	.4325	.4034	.3827	.3683	.3585	.3520	.3477	.3449	.3431	.3420
	\$160	.6036	.5254	.4566	.4094	.3725	.3445	.3234	.3079	.2966	.2886	.2829	.2789	.2762
	\$250	.5974	.5200	.4519	.3919	.3426	.3048	.2741	.2493	.2297	.2143	.2023	.1931	.1860
	\$275	.5961	.5189	.4509	.3911	.3388	.2992	.2668	.2403	.2189	.2019	.1884	.1779	.1697
	\$380	.5923	.5156	.4480	.3886	.3363	.2904	.2506	.2191	.1929	.1713	.1534	.1387	.1266
54	\$120	.6014	.5208	.4657	.4264	.3981	.3782	.3647	.3557	.3499	.3462	.3439	.3424	.3416
	\$160	.5973	.5173	.4494	.4020	.3656	.3382	.3180	.3033	.2929	.2857	.2806	.2772	.2750
	\$250	.5912	.5119	.4422	.3810	.3336	.2960	.2657	.2416	.2229	.2084	.1973	.1888	.1825
	\$275	.5899	.5109	.4413	.3802	.3293	.2899	.2579	.2320	.2114	.1953	.1827	.1730	.1656
	\$380	.5862	.5076	.4385	.3777	.3245	.2781	.2398	.2089	.1835	.1625	.1454	.1314	.1202
55	\$120	.5954	.5128	.4596	.4206	.3930	.3740	.3614	.3533	.3481	.3449	.3430	.3419	.3412
	\$160	.5914	.5093	.4423	.3950	.3590	.3322	.3129	.2992	.2896	.2831	.2787	.2758	.2739
	\$250	.5853	.5041	.4327	.3711	.3248	.2874	.2576	.2344	.2166	.2030	.1927	.1851	.1794
	\$275	.5840	.5030	.4318	.3694	.3201	.2809	.2493	.2241	.2044	.1892	.1775	.1686	.1619
	\$380	.5803	.4998	.4291	.3671	.3130	.2664	.2296	.1992	.1744	.1542	.1379	.1248	.1145
	\$500	.5781	.4979	.4274	.3657	.3118	.2650	.2246	.1902	.1623	.1391	.1200	.1042	.0914
56	\$120	.5893	.5066	.4535	.4149	.3880	.3700	.3583	.3510	.3465	.3439	.3423	.3414	.3409
	\$160	.5854	.5013	.4351	.3878	.3523	.3264	.3079	.2952	.2865	.2808	.2770	.2746	.2731
	\$250	.5793	.4961	.4230	.3622	.3158	.2787	.2497	.2274	.2104	.1978	.1884	.1816	.1766
	\$275	.5781	.4951	.4221	.3589	.3107	.2717	.2406	.2163	.1976	.1833	.1725	.1645	.1585
	\$380	.5744	.4919	.4195	.3561	.3011	.2557	.2193	.1895	.1653	.1460	.1306	.1185	.1090
	\$500	.5722	.4900	.4178	.3547	.3000	.2527	.2122	.1790	.1518	.1294	.1111	.0963	.0843
	\$550	.5717	.4896	.4175	.3544	.2997	.2525	.2120	.1775	.1493	.1262	.1073	.0918	.0792

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
57	\$120	.5835	.5008	.4474	.4093	.3832	.3662	.3555	.3490	.3452	.3430	.3417	.3411	.3407
	\$160	.5796	.4934	.4281	.3809	.3459	.3208	.3033	.2915	.2838	.2787	.2756	.2736	.2724
	\$250	.5736	.4884	.4135	.3535	.3070	.2704	.2421	.2207	.2047	.1930	.1845	.1785	.1743
	\$275	.5724	.4873	.4126	.3499	.3016	.2628	.2324	.2090	.1912	.1778	.1680	.1608	.1556
	\$380	.5688	.4842	.4100	.3453	.2895	.2453	.2093	.1801	.1567	.1382	.1238	.1127	.1042
	\$500	.5666	.4823	.4084	.3440	.2883	.2406	.2007	.1683	.1418	.1202	.1028	.0889	.0778
	\$550	.5661	.4819	.4080	.3437	.2881	.2404	.1999	.1661	.1389	.1166	.0986	.0840	.0724
58	\$120	.5783	.4957	.4421	.4044	.3792	.3631	.3532	.3475	.3442	.3423	.3414	.3408	.3406
	\$160	.5744	.4862	.4219	.3747	.3402	.3159	.2994	.2885	.2815	.2772	.2745	.2729	.2719
	\$250	.5685	.4812	.4046	.3456	.2990	.2629	.2353	.2148	.1998	.1890	.1813	.1760	.1724
	\$275	.5673	.4802	.4037	.3416	.2931	.2547	.2250	.2024	.1856	.1732	.1642	.1578	.1533
	\$380	.5637	.4771	.4012	.3352	.2798	.2358	.2000	.1714	.1489	.1314	.1180	.1077	.1000
	\$500	.5615	.4753	.3996	.3339	.2774	.2292	.1902	.1584	.1326	.1119	.0954	.0824	.0722
	\$550	.5610	.4748	.3992	.3336	.2771	.2290	.1885	.1559	.1294	.1079	.0908	.0771	.0664
59	\$120	.5732	.4906	.4369	.3996	.3753	.3601	.3512	.3461	.3433	.3418	.3411	.3407	.3405
	\$160	.5693	.4790	.4157	.3685	.3347	.3113	.2958	.2858	.2796	.2758	.2736	.2723	.2715
	\$250	.5635	.4741	.3964	.3376	.2912	.2555	.2288	.2092	.1951	.1853	.1785	.1738	.1707
	\$275	.5623	.4731	.3949	.3334	.2848	.2468	.2178	.1962	.1803	.1688	.1607	.1551	.1512
	\$380	.5587	.4701	.3924	.3250	.2703	.2263	.1909	.1631	.1415	.1250	.1125	.1032	.0963
	\$500	.5565	.4683	.3908	.3238	.2664	.2186	.1800	.1487	.1237	.1038	.0883	.0763	.0671
	\$550	.5560	.4679	.3905	.3235	.2662	.2177	.1779	.1459	.1201	.0996	.0833	.0707	.0608
60	\$120	.5682	.4856	.4316	.3949	.3715	.3573	.3493	.3449	.3426	.3414	.3408	.3405	.3404
	\$160	.5644	.4729	.4095	.3624	.3292	.3068	.2923	.2832	.2778	.2746	.2728	.2718	.2713
	\$250	.5586	.4671	.3890	.3297	.2833	.2482	.2223	.2038	.1908	.1818	.1759	.1719	.1694
	\$275	.5574	.4661	.3864	.3251	.2765	.2390	.2108	.1901	.1752	.1648	.1576	.1527	.1495
	\$380	.5539	.4631	.3835	.3151	.2607	.2167	.1819	.1549	.1343	.1188	.1073	.0990	.0929
	\$500	.5517	.4613	.3820	.3136	.2554	.2081	.1698	.1391	.1149	.0961	.0816	.0706	.0623
	\$550	.5512	.4609	.3817	.3133	.2551	.2065	.1674	.1360	.1111	.0915	.0763	.0646	.0558
	\$800	.5502	.4600	.3810	.3127	.2547	.2060	.1656	.1325	.1058	.0845	.0677	.0545	.0443
61	\$120	.5635	.4806	.4265	.3903	.3679	.3548	.3476	.3438	.3420	.3411	.3406	.3405	.3404
	\$160	.5597	.4675	.4034	.3565	.3239	.3025	.2891	.2810	.2763	.2736	.2722	.2714	.2711
	\$250	.5540	.4603	.3818	.3219	.2757	.2412	.2162	.1987	.1868	.1788	.1736	.1703	.1682
	\$275	.5528	.4593	.3790	.3170	.2684	.2314	.2040	.1844	.1706	.1612	.1548	.1507	.1480
	\$380	.5493	.4564	.3749	.3061	.2512	.2074	.1732	.1471	.1275	.1131	.1027	.0952	.0900
	\$500	.5472	.4546	.3734	.3035	.2450	.1978	.1599	.1299	.1067	.0889	.0755	.0655	.0581
	\$550	.5467	.4542	.3731	.3033	.2443	.1959	.1572	.1265	.1024	.0838	.0697	.0591	.0512
	\$800	.5457	.4533	.3724	.3027	.2438	.1948	.1545	.1220	.0962	.0760	.0602	.0481	.0388
62	\$120	.5590	.4756	.4213	.3859	.3644	.3524	.3461	.3430	.3415	.3408	.3405	.3404	.3404
	\$160	.5553	.4621	.3973	.3505	.3188	.2985	.2861	.2790	.2750	.2728	.2717	.2712	.2709
	\$250	.5495	.4536	.3746	.3142	.2681	.2342	.2103	.1939	.1831	.1761	.1717	.1690	.1673
	\$275	.5484	.4526	.3716	.3089	.2603	.2238	.1975	.1789	.1663	.1579	.1524	.1489	.1468
	\$380	.5449	.4497	.3662	.2970	.2418	.1982	.1647	.1395	.1210	.1078	.0984	.0919	.0875
	\$500	.5428	.4480	.3648	.2935	.2347	.1875	.1500	.1208	.0986	.0820	.0697	.0608	.0544
	\$550	.5423	.4476	.3645	.2932	.2334	.1854	.1471	.1171	.0940	.0766	.0636	.0540	.0471
	\$800	.5413	.4467	.3638	.2927	.2329	.1836	.1435	.1118	.0869	.0677	.0531	.0420	.0338
	\$1,000	.5410	.4465	.3636	.2925	.2328	.1835	.1434	.1113	.0860	.0663	.0512	.0397	.0311
63	\$120	.5547	.4705	.4161	.3814	.3611	.3502	.3448	.3422	.3411	.3406	.3404	.3404	.3403
	\$160	.5509	.4566	.3911	.3445	.3137	.2945	.2833	.2771	.2738	.2722	.2714	.2710	.2708
	\$250	.5453	.4469	.3673	.3062	.2603	.2273	.2045	.1894	.1797	.1736	.1700	.1678	.1666
	\$275	.5441	.4459	.3641	.3007	.2520	.2163	.1910	.1737	.1622	.1549	.1503	.1475	.1458
	\$380	.5406	.4431	.3575	.2878	.2321	.1888	.1561	.1320	.1148	.1027	.0945	.0889	.0853



Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.5385	.4414	.3561	.2832	.2242	.1769	.1400	.1118	.0908	.0754	.0643	.0564	.0510
	\$550	.5381	.4410	.3558	.2829	.2227	.1746	.1368	.1077	.0858	.0696	.0578	.0494	.0434
	\$800	.5371	.4402	.3551	.2824	.2217	.1720	.1324	.1015	.0777	.0597	.0462	.0364	.0292
	\$1,000	.5368	.4400	.3550	.2823	.2216	.1720	.1321	.1007	.0764	.0579	.0440	.0337	.0261
64	\$120	.5506	.4655	.4109	.3770	.3580	.3482	.3437	.3417	.3408	.3405	.3404	.3403	.3403
	\$160	.5469	.4513	.3849	.3386	.3087	.2908	.2808	.2756	.2729	.2717	.2711	.2709	.2707
	\$250	.5413	.4405	.3600	.2983	.2526	.2205	.1990	.1851	.1766	.1715	.1686	.1670	.1661
	\$275	.5401	.4395	.3566	.2924	.2439	.2089	.1847	.1687	.1585	.1522	.1485	.1463	.1450
	\$380	.5367	.4367	.3491	.2786	.2225	.1795	.1477	.1248	.1089	.0981	.0910	.0864	.0835
	\$500	.5346	.4350	.3475	.2735	.2137	.1665	.1302	.1031	.0833	.0692	.0594	.0527	.0481
	\$550	.5341	.4346	.3472	.2727	.2120	.1639	.1267	.0986	.0779	.0630	.0525	.0453	.0403
	\$800	.5331	.4338	.3466	.2722	.2105	.1606	.1215	.0915	.0689	.0521	.0400	.0313	.0252
	\$1,000	.5329	.4336	.3464	.2721	.2104	.1605	.1209	.0904	.0673	.0501	.0374	.0283	.0218
65	\$120	.5469	.4605	.4057	.3727	.3550	.3465	.3427	.3412	.3406	.3404	.3404	.3403	.3403
	\$160	.5432	.4459	.3787	.3327	.3039	.2874	.2786	.2742	.2722	.2713	.2709	.2708	.2707
	\$250	.5376	.4343	.3528	.2904	.2450	.2139	.1937	.1813	.1739	.1698	.1675	.1663	.1657
	\$275	.5365	.4334	.3492	.2842	.2358	.2016	.1788	.1642	.1553	.1500	.1470	.1454	.1445
	\$380	.5330	.4306	.3412	.2695	.2130	.1704	.1395	.1180	.1035	.0940	.0880	.0843	.0821
	\$500	.5310	.4289	.3391	.2637	.2033	.1561	.1206	.0947	.0763	.0636	.0550	.0494	.0458
	\$550	.5305	.4286	.3388	.2626	.2014	.1533	.1167	.0898	.0705	.0570	.0478	.0417	.0377
	\$800	.5295	.4278	.3382	.2620	.1992	.1493	.1108	.0818	.0604	.0451	.0343	.0268	.0218
	\$1,000	.5293	.4276	.3380	.2619	.1991	.1489	.1099	.0804	.0585	.0427	.0314	.0235	.0181
66	\$120	.5435	.4555	.4006	.3686	.3523	.3450	.3420	.3409	.3405	.3404	.3403	.3403	.3403
	\$160	.5399	.4407	.3725	.3269	.2993	.2842	.2767	.2732	.2717	.2710	.2708	.2707	.2707
	\$250	.5343	.4285	.3457	.2826	.2376	.2076	.1888	.1778	.1716	.1683	.1667	.1658	.1654
	\$275	.5332	.4276	.3420	.2760	.2277	.1946	.1732	.1601	.1524	.1481	.1459	.1447	.1441
	\$380	.5298	.4248	.3335	.2604	.2034	.1613	.1316	.1116	.0985	.0904	.0855	.0826	.0810
	\$500	.5277	.4232	.3309	.2541	.1929	.1459	.1112	.0866	.0697	.0585	.0512	.0467	.0439
	\$550	.5273	.4228	.3306	.2529	.1908	.1427	.1070	.0814	.0636	.0516	.0437	.0387	.0356
	\$800	.5263	.4220	.3300	.2518	.1880	.1381	.1002	.0724	.0525	.0386	.0292	.0230	.0190
	\$1,000	.5260	.4218	.3298	.2517	.1879	.1375	.0991	.0707	.0502	.0359	.0260	.0194	.0150
67	\$120	.5404	.4501	.3951	.3644	.3497	.3436	.3414	.3406	.3404	.3403	.3403	.3403	.3403
	\$160	.5367	.4351	.3659	.3207	.2946	.2811	.2749	.2723	.2712	.2709	.2707	.2707	.2707
	\$250	.5312	.4226	.3380	.2741	.2296	.2010	.1840	.1745	.1696	.1671	.1660	.1655	.1653
	\$275	.5301	.4217	.3342	.2671	.2191	.1872	.1675	.1561	.1498	.1466	.1449	.1442	.1438
	\$380	.5267	.4190	.3254	.2506	.1931	.1517	.1234	.1051	.0938	.0871	.0833	.0812	.0801
	\$500	.5247	.4174	.3222	.2437	.1816	.1349	.1014	.0784	.0632	.0537	.0478	.0443	.0424
	\$550	.5242	.4170	.3219	.2424	.1793	.1314	.0968	.0727	.0566	.0463	.0399	.0361	.0338
	\$800	.5232	.4162	.3213	.2409	.1760	.1261	.0890	.0626	.0444	.0323	.0245	.0196	.0166
	\$1,000	.5230	.4160	.3212	.2408	.1757	.1252	.0876	.0606	.0418	.0292	.0209	.0156	.0124
68	\$120	.5377	.4446	.3895	.3602	.3473	.3425	.3409	.3405	.3404	.3403	.3403	.3403	.3403
	\$160	.5341	.4295	.3591	.3144	.2900	.2784	.2735	.2716	.2710	.2708	.2707	.2707	.2707
	\$250	.5286	.4171	.3303	.2654	.2215	.1946	.1795	.1717	.1679	.1663	.1656	.1653	.1652
	\$275	.5274	.4162	.3264	.2581	.2104	.1800	.1622	.1525	.1477	.1453	.1443	.1439	.1437
	\$380	.5241	.4136	.3173	.2406	.1827	.1420	.1154	.0991	.0896	.0844	.0816	.0803	.0796
	\$500	.5221	.4120	.3139	.2332	.1701	.1237	.0916	.0705	.0573	.0495	.0450	.0426	.0413
	\$550	.5216	.4116	.3134	.2318	.1676	.1200	.0866	.0644	.0503	.0418	.0368	.0340	.0325
	\$800	.5206	.4109	.3128	.2298	.1638	.1138	.0778	.0531	.0370	.0267	.0205	.0169	.0148
	\$1,000	.5204	.4107	.3127	.2297	.1632	.1127	.0761	.0508	.0340	.0232	.0166	.0127	.0104
69	\$120	.5356	.4394	.3841	.3565	.3453	.3417	.3406	.3404	.3403	.3403	.3403	.3403	.3403
	\$160	.5320	.4243	.3525	.3085	.2860	.2761	.2724	.2712	.2708	.2707	.2707	.2707	.2707

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.5265	.4124	.3230	.2571	.2139	.1888	.1757	.1695	.1668	.1657	.1653	.1652	.1651
	\$275	.5254	.4116	.3189	.2494	.2021	.1734	.1576	.1497	.1461	.1445	.1439	.1437	.1436
	\$380	.5221	.4089	.3098	.2310	.1726	.1329	.1082	.0939	.0862	.0823	.0805	.0796	.0793
	\$500	.5201	.4074	.3063	.2232	.1590	.1131	.0826	.0635	.0524	.0462	.0430	.0414	.0406
	\$550	.5196	.4070	.3056	.2216	.1563	.1090	.0771	.0569	.0449	.0381	.0345	.0327	.0318
	\$800	.5186	.4062	.3050	.2194	.1520	.1020	.0673	.0446	.0305	.0222	.0175	.0150	.0136
	\$1,000	.5184	.4060	.3049	.2192	.1512	.1007	.0653	.0419	.0272	.0184	.0133	.0105	.0090
70	\$120	.5339	.4332	.3779	.3524	.3434	.3410	.3404	.3403	.3403	.3403	.3403	.3403	.3403
	\$160	.5303	.4183	.3447	.3018	.2817	.2740	.2715	.2709	.2707	.2707	.2707	.2707	.2707
	\$250	.5248	.4078	.3145	.2472	.2052	.1825	.1719	.1675	.1659	.1654	.1652	.1651	.1651
	\$275	.5237	.4069	.3104	.2391	.1925	.1661	.1529	.1471	.1448	.1440	.1437	.1436	.1436
	\$380	.5204	.4043	.3014	.2198	.1608	.1226	.1004	.0887	.0831	.0807	.0796	.0793	.0791
	\$500	.5184	.4027	.2979	.2115	.1460	.1009	.0725	.0562	.0476	.0433	.0414	.0405	.0402
	\$550	.5179	.4024	.2972	.2099	.1430	.0964	.0666	.0491	.0397	.0349	.0327	.0317	.0313
71	\$800	.5169	.4016	.2965	.2074	.1381	.0884	.0555	.0355	.0241	.0180	.0150	.0135	.0128
	\$1,000	.5167	.4014	.2963	.2070	.1371	.0867	.0531	.0323	.0203	.0138	.0105	.0089	.0081
	\$120	.5328	.4272	.3718	.3488	.3421	.3406	.3404	.3403	.3403	.3403	.3403	.3403	.3403
	\$160	.5292	.4128	.3371	.2954	.2781	.2725	.2710	.2707	.2707	.2707	.2707	.2707	.2707
	\$250	.5238	.4042	.3064	.2376	.1970	.1771	.1690	.1662	.1654	.1652	.1651	.1651	.1651
	\$275	.5227	.4034	.3024	.2291	.1834	.1597	.1493	.1454	.1441	.1437	.1436	.1436	.1436
	\$380	.5194	.4008	.2938	.2090	.1493	.1129	.0937	.0847	.0811	.0797	.0792	.0791	.0791
72	\$500	.5173	.3993	.2904	.2004	.1333	.0892	.0636	.0503	.0441	.0415	.0405	.0401	.0400
	\$550	.5169	.3989	.2898	.1987	.1301	.0843	.0571	.0427	.0358	.0328	.0316	.0312	.0311
	\$800	.5159	.3982	.2890	.1960	.1245	.0752	.0447	.0278	.0191	.0152	.0134	.0128	.0125
	\$1,000	.5157	.3980	.2889	.1955	.1234	.0733	.0419	.0242	.0150	.0107	.0088	.0080	.0077
	\$120	.5322	.4193	.3639	.3449	.3409	.3404	.3404	.3403	.3403	.3403	.3403	.3403	.3403
	\$160	.5286	.4059	.3268	.2874	.2743	.2712	.2707	.2707	.2707	.2707	.2707	.2707	.2707
	\$250	.5232	.4012	.2960	.2247	.1866	.1713	.1665	.1654	.1652	.1652	.1651	.1651	.1651
73	\$275	.5221	.4003	.2923	.2156	.1717	.1524	.1458	.1441	.1437	.1436	.1436	.1436	.1436
	\$380	.5188	.3978	.2847	.1946	.1339	.1009	.0864	.0811	.0796	.0792	.0791	.0791	.0791
	\$500	.5167	.3962	.2819	.1859	.1163	.0742	.0532	.0444	.0413	.0403	.0400	.0400	.0400
	\$550	.5163	.3959	.2814	.1842	.1127	.0686	.0459	.0361	.0325	.0314	.0311	.0310	.0310
	\$800	.5153	.3952	.2807	.1814	.1063	.0580	.0317	.0196	.0148	.0131	.0126	.0124	.0124
	\$1,000	.5151	.3950	.2805	.1808	.1049	.0556	.0283	.0155	.0102	.0084	.0078	.0076	.0076
	\$120	.5321	.4109	.3556	.3419	.3404	.3403	.3403	.3403	.3403	.3403	.3403	.3403	.3403
74	\$160	.5285	.4040	.3156	.2798	.2717	.2707	.2707	.2707	.2707	.2707	.2707	.2707	.2707
	\$250	.5231	.3999	.2858	.2107	.1767	.1671	.1654	.1651	.1651	.1651	.1651	.1651	.1651
	\$275	.5220	.3990	.2828	.2010	.1600	.1468	.1440	.1436	.1436	.1436	.1436	.1436	.1436
	\$380	.5186	.3965	.2772	.1797	.1177	.0900	.0813	.0794	.0791	.0791	.0791	.0791	.0791
	\$500	.5166	.3950	.2755	.1715	.0980	.0596	.0450	.0410	.0401	.0400	.0400	.0400	.0400
	\$550	.5162	.3946	.2753	.1700	.0941	.0531	.0369	.0322	.0312	.0310	.0310	.0310	.0310
	\$800	.5152	.3939	.2748	.1673	.0869	.0406	.0207	.0143	.0127	.0124	.0124	.0124	.0124
74	\$1,000	.5150	.3937	.2746	.1668	.0853	.0376	.0167	.0097	.0080	.0076	.0076	.0076	.0076
	\$120	.5321	.4066	.3504	.3409	.3403	.3403	.3403	.3403	.3403	.3403	.3403	.3403	.3403
	\$160	.5285	.4039	.3080	.2756	.2710	.2707	.2707	.2707	.2707	.2707	.2707	.2707	.2707
	\$250	.5231	.3997	.2799	.2014	.1714	.1657	.1652	.1651	.1651	.1651	.1651	.1651	.1651
	\$275	.5220	.3989	.2776	.1913	.1534	.1447	.1437	.1436	.1436	.1436	.1436	.1436	.1436
	\$380	.5186	.3963	.2747	.1704	.1073	.0844	.0797	.0791	.0791	.0791	.0791	.0791	.0791
	\$500	.5166	.3948	.2736	.1631	.0861	.0513	.0418	.0402	.0400	.0400	.0400	.0400	.0400
74	\$550	.5162	.3944	.2734	.1618	.0819	.0442	.0332	.0312	.0310	.0310	.0310	.0310	.0310
	\$800	.5152	.3937	.2729	.1596	.0743	.0302	.0158	.0128	.0124	.0124	.0124	.0124	.0124

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$1,000	.5150	.3935	.2727	.1592	.0725	.0268	.0114	.0081	.0076	.0076	.0076	.0076	.0076

\* 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 ((June 30, 2017)) October 1, 2023**

(Minimum Loss Ratio)										
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%	
36	\$120	.0046	.0162	.0327	.0526	.1001	.1554	.2169	.2836	
37	\$120	.0041	.0149	.0304	.0494	.0951	.1488	.2090	.2745	
38	\$120	.0036	.0136	.0282	.0462	.0902	.1423	.2011	.2654	
39	\$120	.0031	.0123	.0260	.0431	.0853	.1358	.1932	.2564	
40	\$120	.0027	.0111	.0239	.0401	.0804	.1294	.1854	.2474	
	\$160	.0027	.0111	.0239	.0401	.0804	.1294	.1854	.2474	
41	\$120	.0024	.0100	.0219	.0372	.0757	.1230	.1777	.2385	
	\$160	.0024	.0100	.0219	.0372	.0757	.1230	.1777	.2385	
42	\$120	.0020	.0090	.0200	.0343	.0711	.1168	.1700	.2297	
	\$160	.0020	.0090	.0200	.0343	.0711	.1168	.1700	.2297	
43	\$120	.0017	.0080	.0181	.0316	.0665	.1107	.1625	.2209	
	\$160	.0017	.0080	.0181	.0316	.0665	.1107	.1625	.2209	
44	\$120	.0015	.0070	.0164	.0289	.0621	.1046	.1550	.2122	
	\$160	.0015	.0070	.0164	.0289	.0621	.1046	.1550	.2122	
45	\$120	.0012	.0062	.0147	.0263	.0577	.0986	.1475	.2035	
	\$160	.0012	.0062	.0147	.0263	.0577	.0986	.1475	.2035	
46	\$120	.0010	.0054	.0131	.0239	.0535	.0927	.1402	.1949	
	\$160	.0010	.0054	.0131	.0239	.0535	.0927	.1402	.1949	
47	\$120	.0008	.0046	.0116	.0215	.0494	.0870	.1330	.1865	
	\$160	.0008	.0046	.0116	.0215	.0494	.0870	.1330	.1864	
	\$250	.0008	.0046	.0116	.0215	.0494	.0870	.1330	.1864	
48	\$120	.0007	.0040	.0102	.0193	.0454	.0813	.1258	.1791	
	\$160	.0007	.0040	.0102	.0193	.0454	.0813	.1258	.1779	
	\$250	.0007	.0040	.0102	.0193	.0454	.0813	.1258	.1779	
	\$275	.0007	.0040	.0102	.0193	.0454	.0813	.1258	.1779	
49	\$120	.0006	.0034	.0090	.0174	.0419	.0761	.1191	.1725	
	\$160	.0006	.0034	.0090	.0174	.0419	.0761	.1191	.1700	
	\$250	.0006	.0034	.0090	.0174	.0419	.0761	.1191	.1700	
	\$275	.0006	.0034	.0090	.0174	.0419	.0761	.1191	.1700	
50	\$120	.0005	.0029	.0079	.0155	.0384	.0711	.1127	.1662	
	\$160	.0005	.0029	.0079	.0155	.0384	.0711	.1126	.1622	
	\$250	.0005	.0029	.0079	.0155	.0384	.0711	.1126	.1621	
	\$275	.0005	.0029	.0079	.0155	.0384	.0711	.1126	.1621	
51	\$120	.0004	.0025	.0069	.0138	.0351	.0661	.1070	.1600	

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$160	.0004	.0025	.0069	.0138	.0351	.0661	.1061	.1549
	\$250	.0004	.0025	.0069	.0138	.0351	.0661	.1061	.1543
	\$275	.0004	.0025	.0069	.0138	.0351	.0661	.1061	.1543
<b>52</b>	\$120	.0003	.0021	.0060	.0122	.0319	.0613	.1015	.1539
	\$160	.0003	.0021	.0060	.0122	.0319	.0613	.0997	.1478
	\$250	.0003	.0021	.0060	.0122	.0319	.0613	.0997	.1465
	\$275	.0003	.0021	.0060	.0122	.0319	.0613	.0997	.1465
	\$380	.0003	.0021	.0060	.0122	.0319	.0613	.0997	.1465
<b>53</b>	\$120	.0002	.0017	.0051	.0106	.0288	.0565	.0961	.1478
	\$160	.0002	.0017	.0051	.0106	.0288	.0565	.0935	.1409
	\$250	.0002	.0017	.0051	.0106	.0288	.0565	.0933	.1387
	\$275	.0002	.0017	.0051	.0106	.0288	.0565	.0933	.1387
	\$380	.0002	.0017	.0051	.0106	.0288	.0565	.0934	.1387
<b>54</b>	\$120	.0002	.0014	.0043	.0092	.0258	.0521	.0909	.1418
	\$160	.0002	.0014	.0043	.0092	.0258	.0518	.0876	.1342
	\$250	.0002	.0014	.0043	.0092	.0258	.0518	.0871	.1310
	\$275	.0002	.0014	.0043	.0092	.0258	.0518	.0871	.1310
	\$380	.0002	.0014	.0043	.0092	.0258	.0518	.0871	.1310
<b>55</b>	\$120	.0001	.0011	.0036	.0079	.0230	.0480	.0857	.1359
	\$160	.0001	.0011	.0036	.0079	.0230	.0473	.0819	.1276
	\$250	.0001	.0011	.0036	.0079	.0230	.0473	.0809	.1233
	\$275	.0001	.0011	.0036	.0079	.0230	.0473	.0809	.1233
	\$380	.0001	.0011	.0036	.0079	.0230	.0473	.0809	.1233
	\$500	.0001	.0011	.0036	.0079	.0230	.0473	.0809	.1233
<b>56</b>	\$120	.0001	.0009	.0029	.0067	.0203	.0441	.0806	.1300
	\$160	.0001	.0009	.0029	.0067	.0203	.0430	.0763	.1212
	\$250	.0001	.0009	.0029	.0067	.0203	.0429	.0748	.1156
	\$275	.0001	.0009	.0029	.0067	.0203	.0429	.0748	.1156
	\$380	.0001	.0009	.0029	.0067	.0203	.0429	.0748	.1156
	\$500	.0001	.0009	.0029	.0067	.0203	.0429	.0748	.1156
	\$550	.0001	.0009	.0029	.0067	.0203	.0429	.0748	.1156
<b>57</b>	\$120	.0001	.0007	.0024	.0056	.0177	.0403	.0756	.1243
	\$160	.0001	.0007	.0024	.0056	.0177	.0389	.0709	.1148
	\$250	.0001	.0007	.0024	.0056	.0177	.0386	.0687	.1081
	\$275	.0001	.0007	.0024	.0056	.0177	.0386	.0687	.1081
	\$380	.0001	.0007	.0024	.0056	.0177	.0386	.0687	.1080
	\$500	.0001	.0007	.0024	.0056	.0177	.0386	.0687	.1080
	\$550	.0001	.0007	.0024	.0056	.0177	.0386	.0687	.1080
<b>58</b>	\$120	.0001	.0005	.0019	.0046	.0154	.0366	.0707	.1186
	\$160	.0001	.0005	.0019	.0046	.0153	.0349	.0656	.1085
	\$250	.0001	.0005	.0019	.0046	.0153	.0345	.0628	.1009
	\$275	.0001	.0005	.0019	.0046	.0153	.0345	.0628	.1007
	\$380	.0001	.0005	.0019	.0046	.0153	.0345	.0628	.1005

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$500	.0001	.0005	.0019	.0046	.0153	.0345	.0628	.1005
	\$550	.0001	.0005	.0019	.0046	.0153	.0345	.0628	.1005
59	\$120	.0001	.0004	.0014	.0037	.0133	.0331	.0659	.1129
	\$160	.0001	.0004	.0014	.0037	.0131	.0312	.0605	.1022
	\$250	.0001	.0004	.0014	.0037	.0130	.0305	.0570	.0939
	\$275	.0001	.0004	.0014	.0037	.0130	.0305	.0570	.0935
	\$380	.0001	.0004	.0014	.0037	.0130	.0305	.0570	.0931
	\$500	.0001	.0004	.0014	.0037	.0130	.0305	.0570	.0931
	\$550	.0001	.0004	.0014	.0037	.0130	.0305	.0570	.0931
60	\$120	.0001	.0003	.0011	.0029	.0113	.0297	.0611	.1073
	\$160	.0001	.0003	.0011	.0029	.0110	.0276	.0555	.0960
	\$250	.0001	.0003	.0011	.0029	.0109	.0266	.0515	.0870
	\$275	.0001	.0003	.0011	.0029	.0109	.0266	.0514	.0865
	\$380	.0001	.0003	.0011	.0029	.0109	.0266	.0513	.0857
	\$500	.0001	.0003	.0011	.0029	.0109	.0266	.0513	.0857
	\$550	.0001	.0003	.0011	.0029	.0109	.0266	.0513	.0857
61	\$800	.0001	.0003	.0011	.0029	.0109	.0266	.0513	.0857
	\$120	.0001	.0002	.0008	.0022	.0095	.0264	.0565	.1018
	\$160	.0001	.0002	.0008	.0022	.0091	.0242	.0505	.0899
	\$250	.0001	.0002	.0008	.0022	.0090	.0230	.0461	.0802
	\$275	.0001	.0002	.0008	.0022	.0090	.0230	.0460	.0795
	\$380	.0001	.0002	.0008	.0022	.0090	.0230	.0458	.0785
	\$500	.0001	.0002	.0008	.0022	.0090	.0230	.0458	.0785
	\$550	.0001	.0002	.0008	.0022	.0090	.0230	.0458	.0785
62	\$800	.0001	.0002	.0008	.0022	.0090	.0230	.0458	.0785
	\$120	.0000	.0001	.0006	.0017	.0079	.0232	.0519	.0962
	\$160	.0000	.0001	.0006	.0017	.0074	.0210	.0457	.0838
	\$250	.0000	.0001	.0006	.0017	.0073	.0196	.0410	.0735
	\$275	.0000	.0001	.0006	.0017	.0073	.0196	.0408	.0727
	\$380	.0000	.0001	.0006	.0017	.0073	.0196	.0405	.0714
	\$500	.0000	.0001	.0006	.0017	.0073	.0196	.0405	.0713
	\$550	.0000	.0001	.0006	.0017	.0073	.0196	.0405	.0713
	\$800	.0000	.0001	.0006	.0017	.0073	.0196	.0405	.0713
63	\$1,000	.0000	.0001	.0006	.0017	.0073	.0196	.0405	.0713
	\$120	.0000	.0001	.0004	.0012	.0064	.0202	.0474	.0907
	\$160	.0000	.0001	.0004	.0012	.0059	.0180	.0410	.0778
	\$250	.0000	.0001	.0004	.0012	.0057	.0164	.0361	.0670
	\$275	.0000	.0001	.0004	.0012	.0057	.0164	.0358	.0660
	\$380	.0000	.0001	.0004	.0012	.0057	.0163	.0353	.0644
	\$500	.0000	.0001	.0004	.0012	.0057	.0163	.0353	.0642
	\$550	.0000	.0001	.0004	.0012	.0057	.0163	.0353	.0642
	\$800	.0000	.0001	.0004	.0012	.0057	.0163	.0353	.0642
\$1,000	.0000	.0001	.0004	.0012	.0057	.0163	.0353	.0642	

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
64	\$120	.0000	.0001	.0002	.0008	.0050	.0174	.0429	.0852
	\$160	.0000	.0001	.0002	.0008	.0046	.0151	.0365	.0718
	\$250	.0000	.0001	.0002	.0008	.0044	.0135	.0313	.0605
	\$275	.0000	.0001	.0002	.0008	.0044	.0134	.0310	.0594
	\$380	.0000	.0001	.0002	.0008	.0044	.0133	.0304	.0576
	\$500	.0000	.0001	.0002	.0008	.0044	.0133	.0303	.0573
	\$550	.0000	.0001	.0002	.0008	.0044	.0133	.0303	.0573
	\$800	.0000	.0001	.0002	.0008	.0044	.0133	.0303	.0573
	\$1,000	.0000	.0001	.0002	.0008	.0044	.0133	.0303	.0573
65	\$120	.0000	.0000	.0001	.0006	.0039	.0147	.0386	.0797
	\$160	.0000	.0000	.0001	.0005	.0035	.0125	.0320	.0659
	\$250	.0000	.0000	.0001	.0005	.0032	.0108	.0268	.0541
	\$275	.0000	.0000	.0001	.0005	.0032	.0108	.0264	.0530
	\$380	.0000	.0000	.0001	.0005	.0032	.0106	.0257	.0509
	\$500	.0000	.0000	.0001	.0005	.0032	.0106	.0256	.0505
	\$550	.0000	.0000	.0001	.0005	.0032	.0106	.0256	.0505
	\$800	.0000	.0000	.0001	.0005	.0032	.0106	.0256	.0505
	\$1,000	.0000	.0000	.0001	.0005	.0032	.0106	.0256	.0505
66	\$120	.0000	.0000	.0001	.0003	.0029	.0121	.0342	.0741
	\$160	.0000	.0000	.0001	.0003	.0025	.0100	.0277	.0599
	\$250	.0000	.0000	.0001	.0003	.0022	.0084	.0224	.0478
	\$275	.0000	.0000	.0001	.0003	.0022	.0083	.0220	.0466
	\$380	.0000	.0000	.0001	.0003	.0022	.0082	.0212	.0443
	\$500	.0000	.0000	.0001	.0003	.0022	.0081	.0211	.0438
	\$550	.0000	.0000	.0001	.0003	.0022	.0081	.0211	.0438
	\$800	.0000	.0000	.0001	.0003	.0022	.0081	.0211	.0438
	\$1,000	.0000	.0000	.0001	.0003	.0022	.0081	.0211	.0438
67	\$120	.0000	.0000	.0001	.0002	.0020	.0098	.0300	.0684
	\$160	.0000	.0000	.0001	.0002	.0017	.0078	.0235	.0539
	\$250	.0000	.0000	.0001	.0002	.0015	.0063	.0183	.0416
	\$275	.0000	.0000	.0001	.0002	.0015	.0062	.0179	.0403
	\$380	.0000	.0000	.0001	.0002	.0014	.0060	.0170	.0378
	\$500	.0000	.0000	.0001	.0002	.0014	.0060	.0168	.0372
	\$550	.0000	.0000	.0001	.0002	.0014	.0060	.0168	.0372
	\$800	.0000	.0000	.0001	.0002	.0014	.0060	.0168	.0372
	\$1,000	.0000	.0000	.0001	.0002	.0014	.0060	.0168	.0372
68	\$120	.0000	.0000	.0001	.0002	.0013	.0076	.0258	.0626
	\$160	.0000	.0000	.0001	.0002	.0011	.0058	.0194	.0479
	\$250	.0000	.0000	.0001	.0002	.0009	.0044	.0145	.0354
	\$275	.0000	.0000	.0001	.0002	.0009	.0043	.0140	.0341
	\$380	.0000	.0000	.0001	.0002	.0009	.0042	.0131	.0315
	\$500	.0000	.0000	.0001	.0002	.0009	.0041	.0129	.0309
	\$550	.0000	.0000	.0001	.0002	.0009	.0041	.0129	.0308

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$800	.0000	.0000	.0001	.0002	.0009	.0041	.0129	.0308
	\$1,000	.0000	.0000	.0001	.0002	.0009	.0041	.0129	.0308
<b>69</b>	\$120	.0000	.0000	.0000	.0001	.0008	.0056	.0216	.0567
	\$160	.0000	.0000	.0000	.0001	.0006	.0040	.0155	.0417
	\$250	.0000	.0000	.0000	.0001	.0005	.0029	.0109	.0293
	\$275	.0000	.0000	.0000	.0001	.0005	.0028	.0104	.0279
	\$380	.0000	.0000	.0000	.0001	.0004	.0026	.0096	.0254
	\$500	.0000	.0000	.0000	.0001	.0004	.0026	.0094	.0247
	\$550	.0000	.0000	.0000	.0001	.0004	.0026	.0093	.0246
	\$800	.0000	.0000	.0000	.0001	.0004	.0026	.0093	.0245
	\$1,000	.0000	.0000	.0000	.0001	.0004	.0026	.0093	.0245
<b>70</b>	\$120	.0000	.0000	.0000	.0001	.0004	.0038	.0173	.0503
	\$160	.0000	.0000	.0000	.0001	.0003	.0025	.0117	.0353
	\$250	.0000	.0000	.0000	.0001	.0002	.0017	.0075	.0231
	\$275	.0000	.0000	.0000	.0001	.0002	.0016	.0071	.0218
	\$380	.0000	.0000	.0000	.0001	.0002	.0014	.0064	.0193
	\$500	.0000	.0000	.0000	.0001	.0002	.0014	.0062	.0185
	\$550	.0000	.0000	.0000	.0001	.0002	.0014	.0061	.0185
	\$800	.0000	.0000	.0000	.0001	.0002	.0014	.0061	.0184
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0014	.0061	.0184
<b>71</b>	\$120	.0000	.0000	.0000	.0000	.0001	.0002	.0028	.0211
	\$160	.0000	.0000	.0000	.0000	.0001	.0002	.0013	.0107
	\$250	.0000	.0000	.0000	.0000	.0001	.0002	.0005	.0048
	\$275	.0000	.0000	.0000	.0000	.0001	.0002	.0005	.0043
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0035
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0033
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0033
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0033
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0033
<b>72</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0005	.0116
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0040
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0011
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0009
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0007
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0006
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0006
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0006
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0006
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0035
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0005
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0004
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001))

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	\$120	.0061	.0208	.0413	.0657	.1235	.1900	.2631	.3416
<b>37</b>	\$120	.0056	.0194	.0388	.0624	.1184	.1833	.2550	.3323
<b>38</b>	\$120	.0050	.0179	.0364	.0590	.1132	.1765	.2469	.3230
<b>39</b>	\$120	.0045	.0165	.0341	.0557	.1081	.1698	.2388	.3138
<b>40</b>	\$120	.0040	.0152	.0318	.0524	.1030	.1631	.2307	.3045
	\$160	.0040	.0151	.0316	.0521	.1023	.1620	.2291	.3025
<b>41</b>	\$120	.0036	.0139	.0296	.0492	.0979	.1564	.2226	.2953
	\$160	.0035	.0138	.0294	.0489	.0973	.1553	.2211	.2933
<b>42</b>	\$120	.0031	.0127	.0274	.0461	.0929	.1497	.2145	.2859
	\$160	.0031	.0126	.0272	.0458	.0923	.1487	.2131	.2840
<b>43</b>	\$120	.0028	.0115	.0253	.0430	.0880	.1431	.2064	.2767
	\$160	.0027	.0114	.0251	.0427	.0874	.1421	.2051	.2748
<b>44</b>	\$120	.0024	.0104	.0233	.0400	.0831	.1366	.1985	.2676
	\$160	.0024	.0103	.0231	.0398	.0826	.1357	.1972	.2658
<b>45</b>	\$120	.0020	.0092	.0210	.0367	.0778	.1294	.1898	.2575
	\$160	.0020	.0091	.0209	.0365	.0773	.1285	.1885	.2558
<b>46</b>	\$120	.0017	.0080	.0189	.0335	.0725	.1223	.1811	.2475
	\$160	.0017	.0080	.0187	.0333	.0720	.1215	.1799	.2459
<b>47</b>	\$120	.0014	.0070	.0169	.0305	.0674	.1154	.1726	.2404
	\$160	.0014	.0069	.0168	.0303	.0670	.1146	.1714	.2361
	\$250	.0014	.0069	.0166	.0300	.0663	.1134	.1697	.2336
<b>48</b>	\$120	.0011	.0060	.0149	.0275	.0624	.1085	.1640	.2335
	\$160	.0011	.0060	.0148	.0274	.0620	.1077	.1629	.2262
	\$250	.0011	.0059	.0147	.0271	.0614	.1066	.1612	.2238
	\$275	.0011	.0059	.0147	.0270	.0612	.1064	.1609	.2234
<b>49</b>	\$120	.0009	.0051	.0131	.0247	.0575	.1016	.1562	.2266
	\$160	.0009	.0051	.0130	.0245	.0571	.1009	.1545	.2163



<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0009	.0050	.0129	.0243	.0565	.0999	.1529	.2141
	\$275	.0009	.0050	.0129	.0242	.0564	.0997	.1525	.2136
<b>50</b>	\$120	.0007	.0043	.0115	.0221	.0528	.0950	.1499	.2199
	\$160	.0007	.0043	.0114	.0219	.0525	.0944	.1462	.2069
	\$250	.0007	.0042	.0113	.0217	.0519	.0934	.1447	.2045
	\$275	.0007	.0042	.0113	.0217	.0518	.0932	.1444	.2041
<b>51</b>	\$120	.0005	.0036	.0099	.0196	.0483	.0885	.1438	.2133
	\$160	.0005	.0036	.0099	.0194	.0480	.0879	.1381	.1996
	\$250	.0005	.0035	.0098	.0192	.0475	.0870	.1367	.1950
	\$275	.0005	.0035	.0097	.0192	.0474	.0869	.1364	.1946
<b>52</b>	\$120	.0004	.0029	.0085	.0171	.0438	.0821	.1375	.2066
	\$160	.0004	.0029	.0084	.0170	.0435	.0815	.1298	.1921
	\$250	.0004	.0029	.0083	.0169	.0430	.0806	.1285	.1853
	\$275	.0004	.0029	.0083	.0168	.0429	.0804	.1282	.1849
	\$380	.0004	.0029	.0083	.0167	.0427	.0799	.1274	.1837
<b>53</b>	\$120	.0003	.0024	.0071	.0149	.0394	.0768	.1313	.2002
	\$160	.0003	.0024	.0071	.0148	.0391	.0751	.1223	.1848
	\$250	.0003	.0023	.0070	.0146	.0387	.0743	.1203	.1755
	\$275	.0003	.0023	.0070	.0146	.0387	.0741	.1200	.1752
	\$380	.0003	.0023	.0070	.0145	.0384	.0737	.1193	.1740
<b>54</b>	\$120	.0002	.0019	.0059	.0128	.0352	.0717	.1252	.1939
	\$160	.0002	.0019	.0059	.0127	.0350	.0688	.1157	.1775
	\$250	.0002	.0018	.0058	.0126	.0346	.0681	.1122	.1659
	\$275	.0002	.0018	.0058	.0125	.0346	.0680	.1120	.1655
	\$380	.0002	.0018	.0058	.0125	.0343	.0676	.1113	.1645
<b>55</b>	\$120	.0002	.0015	.0049	.0109	.0313	.0668	.1193	.1878
	\$160	.0001	.0015	.0048	.0108	.0311	.0629	.1093	.1704
	\$250	.0001	.0014	.0048	.0107	.0308	.0622	.1044	.1564
	\$275	.0001	.0014	.0048	.0107	.0307	.0621	.1042	.1561
	\$380	.0001	.0014	.0048	.0106	.0305	.0617	.1035	.1551
	\$500	.0001	.0014	.0047	.0105	.0304	.0615	.1031	.1545
<b>56</b>	\$120	.0001	.0011	.0039	.0091	.0275	.0618	.1134	.1816
	\$160	.0001	.0011	.0039	.0090	.0273	.0571	.1029	.1633
	\$250	.0001	.0011	.0038	.0089	.0270	.0563	.0964	.1475
	\$275	.0001	.0011	.0038	.0089	.0269	.0562	.0962	.1464
	\$380	.0001	.0011	.0038	.0088	.0268	.0558	.0956	.1455
	\$500	.0001	.0011	.0038	.0088	.0267	.0556	.0953	.1449
	\$550	.0001	.0011	.0038	.0088	.0266	.0555	.0952	.1448
<b>57</b>	\$120	.0001	.0008	.0031	.0075	.0242	.0570	.1076	.1756
	\$160	.0001	.0008	.0031	.0074	.0237	.0521	.0965	.1563
	\$250	.0001	.0008	.0030	.0073	.0235	.0506	.0887	.1393
	\$275	.0001	.0008	.0030	.0073	.0234	.0505	.0885	.1374
	\$380	.0001	.0008	.0030	.0073	.0233	.0501	.0879	.1360

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$500	.0001	.0008	.0030	.0072	.0232	.0499	.0876	.1355
	\$550	.0001	.0008	.0030	.0072	.0231	.0499	.0875	.1354
<b>58</b>	\$120	.0000	.0006	.0024	.0061	.0215	.0528	.1025	.1703
	\$160	.0000	.0006	.0024	.0061	.0206	.0477	.0909	.1501
	\$250	.0000	.0006	.0024	.0060	.0204	.0454	.0816	.1319
	\$275	.0000	.0006	.0024	.0060	.0203	.0453	.0813	.1297
	\$380	.0000	.0006	.0024	.0060	.0202	.0450	.0808	.1272
	\$500	.0000	.0006	.0024	.0060	.0201	.0449	.0805	.1267
	\$550	.0000	.0006	.0024	.0060	.0201	.0448	.0804	.1266
	\$550	.0000	.0006	.0024	.0060	.0201	.0448	.0804	.1266
<b>59</b>	\$120	.0000	.0004	.0019	.0050	.0189	.0487	.0974	.1650
	\$160	.0000	.0004	.0019	.0049	.0177	.0434	.0853	.1439
	\$250	.0000	.0004	.0019	.0049	.0175	.0404	.0753	.1246
	\$275	.0000	.0004	.0018	.0049	.0174	.0403	.0743	.1221
	\$380	.0000	.0004	.0018	.0048	.0173	.0401	.0738	.1184
	\$500	.0000	.0004	.0018	.0048	.0173	.0399	.0735	.1179
	\$550	.0000	.0004	.0018	.0048	.0172	.0399	.0734	.1178
	\$550	.0000	.0004	.0018	.0048	.0172	.0399	.0734	.1178
<b>60</b>	\$120	.0000	.0003	.0014	.0039	.0165	.0447	.0923	.1598
	\$160	.0000	.0003	.0014	.0039	.0150	.0392	.0797	.1377
	\$250	.0000	.0003	.0014	.0038	.0147	.0355	.0692	.1172
	\$275	.0000	.0003	.0014	.0038	.0147	.0355	.0680	.1145
	\$380	.0000	.0003	.0014	.0038	.0146	.0352	.0668	.1095
	\$500	.0000	.0003	.0014	.0038	.0146	.0351	.0665	.1091
	\$550	.0000	.0003	.0014	.0038	.0145	.0351	.0665	.1090
	\$800	.0000	.0003	.0014	.0038	.0145	.0350	.0664	.1088
<b>61</b>	\$120	.0000	.0002	.0010	.0030	.0142	.0408	.0874	.1546
	\$160	.0000	.0002	.0010	.0030	.0127	.0352	.0743	.1316
	\$250	.0000	.0002	.0010	.0030	.0122	.0310	.0632	.1100
	\$275	.0000	.0002	.0010	.0030	.0122	.0309	.0619	.1071
	\$380	.0000	.0002	.0010	.0029	.0121	.0307	.0600	.1012
	\$500	.0000	.0002	.0010	.0029	.0121	.0305	.0598	.1005
	\$550	.0000	.0002	.0010	.0029	.0121	.0305	.0598	.1004
	\$800	.0000	.0002	.0010	.0029	.0121	.0305	.0597	.1002
<b>62</b>	\$120	.0000	.0001	.0007	.0023	.0120	.0369	.0824	.1495
	\$160	.0000	.0001	.0007	.0022	.0106	.0313	.0689	.1255
	\$250	.0000	.0001	.0007	.0022	.0099	.0269	.0573	.1028
	\$275	.0000	.0001	.0007	.0022	.0099	.0265	.0559	.0997
	\$380	.0000	.0001	.0007	.0022	.0098	.0263	.0534	.0932
	\$500	.0000	.0001	.0007	.0022	.0098	.0262	.0532	.0919
	\$550	.0000	.0001	.0007	.0022	.0098	.0261	.0532	.0918
	\$800	.0000	.0001	.0007	.0022	.0098	.0261	.0531	.0916
	\$1,000	.0000	.0001	.0007	.0022	.0098	.0261	.0530	.0916
<b>63</b>	\$120	.0000	.0001	.0005	.0017	.0100	.0331	.0773	.1443
	\$160	.0000	.0001	.0005	.0016	.0086	.0274	.0634	.1193

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0000	.0001	.0005	.0016	.0078	.0230	.0514	.0954
	\$275	.0000	.0001	.0005	.0016	.0078	.0225	.0499	.0922
	\$380	.0000	.0001	.0005	.0016	.0077	.0220	.0469	.0852
	\$500	.0000	.0001	.0005	.0016	.0077	.0219	.0466	.0832
	\$550	.0000	.0001	.0005	.0016	.0077	.0219	.0466	.0831
	\$800	.0000	.0001	.0005	.0015	.0077	.0219	.0465	.0829
	\$1,000	.0000	.0001	.0005	.0015	.0077	.0219	.0465	.0829
<b>64</b>	\$120	.0000	.0000	.0003	.0012	.0081	.0294	.0723	.1391
	\$160	.0000	.0000	.0003	.0011	.0068	.0237	.0581	.1131
	\$250	.0000	.0000	.0003	.0011	.0060	.0193	.0456	.0882
	\$275	.0000	.0000	.0003	.0011	.0059	.0188	.0441	.0848
	\$380	.0000	.0000	.0003	.0011	.0059	.0181	.0409	.0772
	\$500	.0000	.0000	.0003	.0011	.0059	.0180	.0403	.0748
	\$550	.0000	.0000	.0003	.0011	.0059	.0180	.0402	.0745
	\$800	.0000	.0000	.0003	.0010	.0059	.0179	.0402	.0744
<b>65</b>	\$120	.0000	.0000	.0002	.0008	.0065	.0258	.0673	.1339
	\$160	.0000	.0000	.0002	.0007	.0052	.0202	.0527	.1069
	\$250	.0000	.0000	.0002	.0007	.0044	.0158	.0401	.0810
	\$275	.0000	.0000	.0002	.0007	.0043	.0153	.0385	.0774
	\$380	.0000	.0000	.0002	.0007	.0043	.0144	.0350	.0694
	\$500	.0000	.0000	.0002	.0007	.0043	.0144	.0342	.0666
	\$550	.0000	.0000	.0002	.0007	.0043	.0143	.0341	.0661
	\$800	.0000	.0000	.0002	.0007	.0043	.0143	.0341	.0660
<b>66</b>	\$120	.0000	.0000	.0001	.0005	.0050	.0223	.0623	.1288
	\$160	.0000	.0000	.0001	.0004	.0039	.0169	.0475	.1007
	\$250	.0000	.0000	.0001	.0004	.0032	.0127	.0347	.0738
	\$275	.0000	.0000	.0001	.0004	.0031	.0122	.0331	.0701
	\$380	.0000	.0000	.0001	.0004	.0030	.0112	.0295	.0617
	\$500	.0000	.0000	.0001	.0004	.0030	.0111	.0285	.0587
	\$550	.0000	.0000	.0001	.0004	.0030	.0111	.0284	.0581
	\$800	.0000	.0000	.0001	.0004	.0030	.0111	.0283	.0578
<b>67</b>	\$120	.0000	.0000	.0000	.0003	.0036	.0187	.0569	.1233
	\$160	.0000	.0000	.0000	.0002	.0027	.0136	.0419	.0940
	\$250	.0000	.0000	.0000	.0002	.0021	.0096	.0291	.0662
	\$275	.0000	.0000	.0000	.0002	.0020	.0092	.0275	.0623
	\$380	.0000	.0000	.0000	.0002	.0019	.0083	.0240	.0536
	\$500	.0000	.0000	.0000	.0002	.0019	.0080	.0228	.0503
	\$550	.0000	.0000	.0000	.0002	.0019	.0080	.0226	.0497
	\$800	.0000	.0000	.0000	.0002	.0019	.0080	.0226	.0492
	\$1,000	.0000	.0000	.0000	.0002	.0019	.0080	.0225	.0491

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>68</b>	\$120	.0000	.0000	.0000	.0001	.0025	.0153	.0514	.1176
	\$160	.0000	.0000	.0000	.0001	.0017	.0105	.0363	.0872
	\$250	.0000	.0000	.0000	.0001	.0012	.0069	.0237	.0585
	\$275	.0000	.0000	.0000	.0001	.0012	.0065	.0221	.0545
	\$380	.0000	.0000	.0000	.0001	.0011	.0057	.0187	.0455
	\$500	.0000	.0000	.0000	.0001	.0011	.0055	.0175	.0420
	\$550	.0000	.0000	.0000	.0001	.0011	.0054	.0173	.0414
	\$800	.0000	.0000	.0000	.0001	.0011	.0054	.0172	.0407
	\$1,000	.0000	.0000	.0000	.0001	.0011	.0054	.0172	.0406
<b>69</b>	\$120	.0000	.0000	.0000	.0001	.0016	.0122	.0462	.1123
	\$160	.0000	.0000	.0000	.0000	.0010	.0078	.0311	.0806
	\$250	.0000	.0000	.0000	.0000	.0007	.0048	.0189	.0511
	\$275	.0000	.0000	.0000	.0000	.0006	.0044	.0174	.0471
	\$380	.0000	.0000	.0000	.0000	.0006	.0037	.0141	.0380
	\$500	.0000	.0000	.0000	.0000	.0005	.0035	.0129	.0344
	\$550	.0000	.0000	.0000	.0000	.0005	.0034	.0127	.0337
	\$800	.0000	.0000	.0000	.0000	.0005	.0034	.0125	.0329
	\$1,000	.0000	.0000	.0000	.0000	.0005	.0034	.0125	.0328
<b>70</b>	\$120	.0000	.0000	.0000	.0000	.0008	.0089	.0400	.1060
	\$160	.0000	.0000	.0000	.0000	.0005	.0052	.0251	.0729
	\$250	.0000	.0000	.0000	.0000	.0003	.0027	.0137	.0426
	\$275	.0000	.0000	.0000	.0000	.0002	.0025	.0123	.0386
	\$380	.0000	.0000	.0000	.0000	.0002	.0019	.0094	.0296
	\$500	.0000	.0000	.0000	.0000	.0002	.0018	.0084	.0260
	\$550	.0000	.0000	.0000	.0000	.0002	.0017	.0082	.0253
	\$800	.0000	.0000	.0000	.0000	.0002	.0017	.0080	.0244
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0017	.0079	.0243
<b>71</b>	\$120	.0000	.0000	.0000	.0000	.0004	.0060	.0340	.1000
	\$160	.0000	.0000	.0000	.0000	.0002	.0031	.0196	.0653
	\$250	.0000	.0000	.0000	.0000	.0001	.0014	.0092	.0345
	\$275	.0000	.0000	.0000	.0000	.0001	.0012	.0081	.0306
	\$380	.0000	.0000	.0000	.0000	.0001	.0009	.0057	.0219
	\$500	.0000	.0000	.0000	.0000	.0001	.0008	.0048	.0186
	\$550	.0000	.0000	.0000	.0000	.0001	.0007	.0047	.0179
	\$800	.0000	.0000	.0000	.0000	.0001	.0007	.0045	.0170
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0007	.0045	.0169
<b>72</b>	\$120	.0000	.0000	.0000	.0000	.0001	.0030	.0261	.0920
	\$160	.0000	.0000	.0000	.0000	.0000	.0012	.0127	.0550
	\$250	.0000	.0000	.0000	.0000	.0000	.0004	.0045	.0241
	\$275	.0000	.0000	.0000	.0000	.0000	.0003	.0037	.0205
	\$380	.0000	.0000	.0000	.0000	.0000	.0002	.0022	.0128
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0017	.0100
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0016	.0095

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0015	.0087
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0015	.0086
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0009	.0177	.0837
	\$160	.0000	.0000	.0000	.0000	.0000	.0002	.0064	.0437
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0013	.0139
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0010	.0109
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0053
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0035
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0032
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0027
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0027
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0003	.0123	.0786
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0032	.0362
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0081
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0058
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0021
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0011
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0010
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0008
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0007

\* Single Loss Limit values are expressed in thousands of dollars.

**OTS-4654.1**

AMENDATORY SECTION (Amending WSR 17-12-020, filed 5/30/17, effective 6/30/17)

**WAC 296-17B-930 Hazard Group 3 tables.**

**Premium-Based Plan, with no Single Loss Limit**

**Insurance Charge Table**

**Hazard Group 3**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>1</b>	.8867	.8750	.8644	.8544	.8451	.8363	.8278	.8197	.8120	.8045	.7972	.7902	.7834
<b>2</b>	.8804	.8679	.8564	.8456	.8356	.8260	.8169	.8082	.7998	.7917	.7838	.7762	.7689
<b>3</b>	.8747	.8613	.8490	.8376	.8268	.8166	.8068	.7975	.7885	.7799	.7715	.7634	.7555
<b>4</b>	.8690	.8547	.8416	.8294	.8179	.8071	.7967	.7867	.7772	.7680	.7591	.7504	.7420
<b>5</b>	.8632	.8481	.8342	.8212	.8090	.7975	.7864	.7759	.7657	.7559	.7465	.7373	.7285
<b>6</b>	.8575	.8414	.8267	.8130	.8001	.7878	.7761	.7650	.7542	.7439	.7339	.7242	.7148
<b>7</b>	.8517	.8348	.8192	.8047	.7911	.7781	.7658	.7540	.7426	.7317	.7212	.7110	.7011
<b>8</b>	.8459	.8281	.8117	.7964	.7820	.7683	.7553	.7429	.7309	.7195	.7084	.6977	.6873

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
9	.8401	.8214	.8041	.7880	.7728	.7585	.7448	.7317	.7192	.7072	.6956	.6843	.6735
10	.8344	.8147	.7966	.7797	.7637	.7487	.7343	.7207	.7075	.6949	.6828	.6711	.6598
11	.8287	.8080	.7890	.7713	.7546	.7388	.7238	.7095	.6958	.6827	.6700	.6579	.6461
12	.8229	.8012	.7813	.7628	.7454	.7289	.7132	.6983	.6840	.6703	.6572	.6445	.6323
13	.8170	.7944	.7736	.7543	.7361	.7189	.7025	.6870	.6721	.6579	.6442	.6311	.6184
14	.8112	.7876	.7659	.7457	.7267	.7088	.6918	.6757	.6602	.6455	.6313	.6177	.6046
15	.8054	.7808	.7582	.7371	.7174	.6988	.6811	.6644	.6484	.6331	.6184	.6044	.5909
16	.7995	.7739	.7504	.7285	.7080	.6887	.6704	.6530	.6365	.6206	.6055	.5910	.5771
17	.7937	.7670	.7426	.7198	.6985	.6785	.6596	.6416	.6245	.6082	.5926	.5777	.5633
18	.7878	.7601	.7347	.7111	.6891	.6683	.6487	.6302	.6125	.5957	.5797	.5643	.5497
19	.7819	.7532	.7268	.7024	.6796	.6581	.6379	.6187	.6006	.5833	.5668	.5511	.5360
20	.7760	.7462	.7189	.6936	.6700	.6479	.6270	.6073	.5886	.5709	.5540	.5378	.5224
21	.7700	.7392	.7109	.6848	.6604	.6376	.6161	.5958	.5766	.5584	.5411	.5245	.5088
22	.7640	.7321	.7029	.6759	.6508	.6272	.6051	.5843	.5646	.5459	.5281	.5113	.4952
23	.7580	.7250	.6949	.6670	.6411	.6169	.5941	.5727	.5525	.5334	.5153	.4981	.4817
24	.7520	.7179	.6868	.6580	.6314	.6065	.5831	.5612	.5405	.5209	.5024	.4849	.4681
25	.7459	.7107	.6786	.6490	.6216	.5960	.5721	.5496	.5284	.5084	.4896	.4717	.4547
26	.7398	.7035	.6704	.6400	.6118	.5855	.5610	.5380	.5164	.4960	.4767	.4585	.4412
27	.7337	.6963	.6622	.6309	.6019	.5750	.5499	.5264	.5043	.4835	.4639	.4454	.4278
28	.7276	.6891	.6540	.6218	.5921	.5645	.5387	.5147	.4922	.4710	.4511	.4322	.4144
29	.7215	.6818	.6457	.6126	.5821	.5539	.5276	.5031	.4801	.4586	.4383	.4192	.4011
30	.7154	.6745	.6374	.6035	.5722	.5433	.5164	.4914	.4680	.4461	.4255	.4061	.3878
31	.7092	.6672	.6291	.5942	.5622	.5327	.5052	.4797	.4559	.4336	.4127	.3930	.3745
32	.7030	.6598	.6207	.5850	.5522	.5220	.4940	.4680	.4438	.4211	.3999	.3799	.3611
33	.6968	.6524	.6122	.5757	.5421	.5112	.4827	.4562	.4316	.4086	.3870	.3668	.3478
34	.6906	.6450	.6038	.5663	.5320	.5005	.4714	.4445	.4194	.3960	.3742	.3537	.3345
35	.6844	.6376	.5953	.5570	.5219	.4897	.4601	.4327	.4072	.3835	.3614	.3406	.3212
36	.6781	.6301	.5868	.5475	.5117	.4788	.4486	.4207	.3948	.3708	.3484	.3274	.3077
37	.6718	.6225	.5781	.5379	.5013	.4678	.4370	.4086	.3824	.3580	.3352	.3140	.2941
38	.6656	.6150	.5695	.5284	.4910	.4568	.4255	.3966	.3700	.3452	.3222	.3007	.2807
39	.6593	.6075	.5609	.5189	.4807	.4458	.4139	.3846	.3575	.3324	.3091	.2875	.2674
40	.6531	.5999	.5522	.5093	.4703	.4348	.4023	.3725	.3450	.3195	.2960	.2742	.2540
41	.6470	.5925	.5437	.4998	.4600	.4238	.3907	.3604	.3325	.3068	.2831	.2612	.2409
42	.6409	.5851	.5352	.4903	.4497	.4128	.3792	.3484	.3202	.2942	.2703	.2482	.2280
43	.6350	.5778	.5267	.4809	.4395	.4019	.3677	.3364	.3078	.2816	.2576	.2355	.2153
44	.6290	.5705	.5182	.4714	.4291	.3909	.3561	.3244	.2955	.2691	.2449	.2229	.2027
45	.6231	.5632	.5098	.4619	.4188	.3799	.3445	.3124	.2832	.2566	.2324	.2104	.1904
46	.6174	.5561	.5015	.4526	.4086	.3689	.3330	.3005	.2711	.2444	.2202	.1983	.1785
47	.6117	.5490	.4931	.4432	.3984	.3580	.3216	.2887	.2590	.2322	.2081	.1864	.1669
48	.6061	.5419	.4848	.4338	.3881	.3470	.3101	.2769	.2470	.2202	.1962	.1747	.1555
49	.6009	.5353	.4770	.4249	.3783	.3366	.2991	.2656	.2357	.2089	.1850	.1638	.1449
50	.5958	.5288	.4692	.4161	.3686	.3262	.2883	.2545	.2245	.1978	.1741	.1532	.1346
51	.5909	.5224	.4615	.4072	.3589	.3158	.2775	.2435	.2134	.1868	.1634	.1428	.1247
52	.5859	.5160	.4537	.3983	.3491	.3054	.2667	.2326	.2025	.1761	.1529	.1327	.1151
53	.5811	.5096	.4460	.3894	.3393	.2950	.2559	.2217	.1916	.1654	.1426	.1229	.1058
54	.5764	.5032	.4382	.3805	.3295	.2846	.2453	.2109	.1809	.1550	.1326	.1133	.0968
55	.5717	.4970	.4305	.3717	.3198	.2743	.2346	.2002	.1704	.1448	.1228	.1041	.0881
56	.5672	.4908	.4228	.3628	.3100	.2640	.2240	.1896	.1600	.1348	.1133	.0951	.0798
57	.5627	.4846	.4152	.3539	.3003	.2537	.2135	.1791	.1497	.1249	.1040	.0864	.0718
58	.5584	.4786	.4076	.3450	.2905	.2434	.2030	.1686	.1396	.1153	.0949	.0781	.0641
59	.5543	.4726	.4000	.3362	.2808	.2331	.1925	.1583	.1296	.1058	.0861	.0700	.0568
60	.5502	.4668	.3925	.3274	.2710	.2228	.1821	.1481	.1198	.0966	.0776	.0622	.0498

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
61	.5464	.4611	.3851	.3186	.2613	.2126	.1717	.1379	.1101	.0875	.0693	.0548	.0433
62	.5427	.4555	.3777	.3098	.2515	.2023	.1613	.1277	.1005	.0787	.0614	.0477	.0371
63	.5392	.4501	.3705	.3010	.2417	.1919	.1509	.1177	.0911	.0701	.0537	.0410	.0313
64	.5360	.4448	.3633	.2922	.2318	.1815	.1405	.1076	.0818	.0617	.0463	.0347	.0260
65	.5330	.4398	.3563	.2835	.2219	.1710	.1300	.0977	.0726	.0536	.0393	.0288	.0211
66	.5303	.4350	.3493	.2747	.2117	.1603	.1194	.0876	.0636	.0457	.0327	.0233	.0167
67	.5279	.4305	.3424	.2658	.2015	.1494	.1086	.0776	.0547	.0381	.0264	.0183	.0128
68	.5258	.4263	.3357	.2568	.1909	.1382	.0976	.0676	.0459	.0309	.0206	.0138	.0094
69	.5241	.4224	.3291	.2476	.1800	.1265	.0863	.0573	.0373	.0239	.0153	.0098	.0065
70	.5227	.4189	.3226	.2381	.1683	.1140	.0743	.0468	.0287	.0173	.0105	.0064	.0040
71	.5210	.4126	.3070	.2105	.1309	.0735	.0376	.0179	.0084	.0042	.0023	.0015	.0011
72	.5210	.4120	.3038	.2007	.1136	.0536	.0214	.0077	.0029	.0013	.0007	.0004	.0002
73	.5210	.4120	.3030	.1949	.0967	.0322	.0071	.0014	.0003	.0001	.0000	.0000	.0000
74	.5210	.4120	.3030	.1940	.0873	.0156	.0008	.0000	.0000	.0000	.0000	.0000	.0000))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	<u>.8616</u>	<u>.8506</u>	<u>.8406</u>	<u>.8313</u>	<u>.8225</u>	<u>.8143</u>	<u>.8064</u>	<u>.7989</u>	<u>.7916</u>	<u>.7847</u>	<u>.7780</u>	<u>.7715</u>	<u>.7652</u>
2	<u>.8575</u>	<u>.8460</u>	<u>.8354</u>	<u>.8256</u>	<u>.8164</u>	<u>.8077</u>	<u>.7994</u>	<u>.7915</u>	<u>.7839</u>	<u>.7765</u>	<u>.7695</u>	<u>.7626</u>	<u>.7560</u>
3	<u>.8524</u>	<u>.8402</u>	<u>.8289</u>	<u>.8184</u>	<u>.8086</u>	<u>.7993</u>	<u>.7905</u>	<u>.7821</u>	<u>.7740</u>	<u>.7661</u>	<u>.7586</u>	<u>.7513</u>	<u>.7442</u>
4	<u>.8473</u>	<u>.8343</u>	<u>.8223</u>	<u>.8112</u>	<u>.8008</u>	<u>.7909</u>	<u>.7815</u>	<u>.7725</u>	<u>.7639</u>	<u>.7556</u>	<u>.7476</u>	<u>.7398</u>	<u>.7323</u>
5	<u>.8422</u>	<u>.8283</u>	<u>.8157</u>	<u>.8039</u>	<u>.7929</u>	<u>.7824</u>	<u>.7725</u>	<u>.7630</u>	<u>.7538</u>	<u>.7450</u>	<u>.7365</u>	<u>.7283</u>	<u>.7203</u>
6	<u>.8370</u>	<u>.8224</u>	<u>.8090</u>	<u>.7966</u>	<u>.7849</u>	<u>.7739</u>	<u>.7634</u>	<u>.7533</u>	<u>.7436</u>	<u>.7343</u>	<u>.7253</u>	<u>.7166</u>	<u>.7082</u>
7	<u>.8318</u>	<u>.8164</u>	<u>.8023</u>	<u>.7892</u>	<u>.7769</u>	<u>.7653</u>	<u>.7541</u>	<u>.7435</u>	<u>.7333</u>	<u>.7235</u>	<u>.7140</u>	<u>.7048</u>	<u>.6960</u>
8	<u>.8267</u>	<u>.8105</u>	<u>.7956</u>	<u>.7818</u>	<u>.7688</u>	<u>.7566</u>	<u>.7449</u>	<u>.7337</u>	<u>.7229</u>	<u>.7126</u>	<u>.7027</u>	<u>.6930</u>	<u>.6837</u>
9	<u>.8215</u>	<u>.8045</u>	<u>.7889</u>	<u>.7744</u>	<u>.7608</u>	<u>.7479</u>	<u>.7356</u>	<u>.7238</u>	<u>.7126</u>	<u>.7017</u>	<u>.6913</u>	<u>.6812</u>	<u>.6714</u>
10	<u>.8163</u>	<u>.7985</u>	<u>.7822</u>	<u>.7670</u>	<u>.7527</u>	<u>.7391</u>	<u>.7262</u>	<u>.7139</u>	<u>.7022</u>	<u>.6908</u>	<u>.6799</u>	<u>.6693</u>	<u>.6591</u>
11	<u>.8112</u>	<u>.7925</u>	<u>.7754</u>	<u>.7595</u>	<u>.7446</u>	<u>.7304</u>	<u>.7169</u>	<u>.7041</u>	<u>.6917</u>	<u>.6799</u>	<u>.6685</u>	<u>.6575</u>	<u>.6469</u>
12	<u>.8060</u>	<u>.7865</u>	<u>.7686</u>	<u>.7520</u>	<u>.7363</u>	<u>.7215</u>	<u>.7074</u>	<u>.6940</u>	<u>.6812</u>	<u>.6688</u>	<u>.6569</u>	<u>.6455</u>	<u>.6344</u>
13	<u>.8007</u>	<u>.7804</u>	<u>.7617</u>	<u>.7443</u>	<u>.7280</u>	<u>.7125</u>	<u>.6979</u>	<u>.6839</u>	<u>.6705</u>	<u>.6576</u>	<u>.6453</u>	<u>.6334</u>	<u>.6219</u>
14	<u>.7955</u>	<u>.7742</u>	<u>.7547</u>	<u>.7366</u>	<u>.7196</u>	<u>.7035</u>	<u>.6882</u>	<u>.6736</u>	<u>.6597</u>	<u>.6463</u>	<u>.6335</u>	<u>.6211</u>	<u>.6092</u>
15	<u>.7902</u>	<u>.7681</u>	<u>.7478</u>	<u>.7289</u>	<u>.7112</u>	<u>.6944</u>	<u>.6786</u>	<u>.6634</u>	<u>.6490</u>	<u>.6351</u>	<u>.6218</u>	<u>.6090</u>	<u>.5967</u>
16	<u>.7849</u>	<u>.7619</u>	<u>.7408</u>	<u>.7211</u>	<u>.7027</u>	<u>.6853</u>	<u>.6688</u>	<u>.6531</u>	<u>.6381</u>	<u>.6238</u>	<u>.6100</u>	<u>.5968</u>	<u>.5841</u>
17	<u>.7796</u>	<u>.7557</u>	<u>.7337</u>	<u>.7133</u>	<u>.6942</u>	<u>.6761</u>	<u>.6590</u>	<u>.6427</u>	<u>.6272</u>	<u>.6124</u>	<u>.5982</u>	<u>.5845</u>	<u>.5714</u>
18	<u>.7742</u>	<u>.7494</u>	<u>.7266</u>	<u>.7054</u>	<u>.6856</u>	<u>.6669</u>	<u>.6492</u>	<u>.6323</u>	<u>.6163</u>	<u>.6010</u>	<u>.5863</u>	<u>.5723</u>	<u>.5588</u>
19	<u>.7688</u>	<u>.7430</u>	<u>.7194</u>	<u>.6974</u>	<u>.6769</u>	<u>.6575</u>	<u>.6392</u>	<u>.6218</u>	<u>.6053</u>	<u>.5895</u>	<u>.5744</u>	<u>.5599</u>	<u>.5461</u>
20	<u>.7634</u>	<u>.7367</u>	<u>.7122</u>	<u>.6895</u>	<u>.6682</u>	<u>.6482</u>	<u>.6293</u>	<u>.6113</u>	<u>.5943</u>	<u>.5780</u>	<u>.5625</u>	<u>.5477</u>	<u>.5335</u>
21	<u>.7579</u>	<u>.7303</u>	<u>.7049</u>	<u>.6814</u>	<u>.6594</u>	<u>.6387</u>	<u>.6192</u>	<u>.6007</u>	<u>.5832</u>	<u>.5665</u>	<u>.5506</u>	<u>.5354</u>	<u>.5208</u>
22	<u>.7524</u>	<u>.7237</u>	<u>.6975</u>	<u>.6732</u>	<u>.6504</u>	<u>.6291</u>	<u>.6090</u>	<u>.5900</u>	<u>.5720</u>	<u>.5548</u>	<u>.5385</u>	<u>.5229</u>	<u>.5080</u>
23	<u>.7469</u>	<u>.7173</u>	<u>.6901</u>	<u>.6650</u>	<u>.6415</u>	<u>.6196</u>	<u>.5989</u>	<u>.5793</u>	<u>.5608</u>	<u>.5432</u>	<u>.5265</u>	<u>.5106</u>	<u>.4954</u>
24	<u>.7412</u>	<u>.7106</u>	<u>.6826</u>	<u>.6566</u>	<u>.6325</u>	<u>.6098</u>	<u>.5886</u>	<u>.5685</u>	<u>.5495</u>	<u>.5315</u>	<u>.5144</u>	<u>.4981</u>	<u>.4826</u>
25	<u>.7356</u>	<u>.7039</u>	<u>.6750</u>	<u>.6482</u>	<u>.6233</u>	<u>.6000</u>	<u>.5782</u>	<u>.5576</u>	<u>.5381</u>	<u>.5197</u>	<u>.5022</u>	<u>.4856</u>	<u>.4697</u>
26	<u>.7299</u>	<u>.6972</u>	<u>.6674</u>	<u>.6398</u>	<u>.6142</u>	<u>.5902</u>	<u>.5678</u>	<u>.5467</u>	<u>.5268</u>	<u>.5079</u>	<u>.4901</u>	<u>.4731</u>	<u>.4570</u>
27	<u>.7242</u>	<u>.6905</u>	<u>.6597</u>	<u>.6313</u>	<u>.6049</u>	<u>.5804</u>	<u>.5574</u>	<u>.5357</u>	<u>.5154</u>	<u>.4961</u>	<u>.4779</u>	<u>.4607</u>	<u>.4443</u>
28	<u>.7184</u>	<u>.6836</u>	<u>.6519</u>	<u>.6227</u>	<u>.5956</u>	<u>.5704</u>	<u>.5468</u>	<u>.5247</u>	<u>.5039</u>	<u>.4843</u>	<u>.4657</u>	<u>.4481</u>	<u>.4315</u>
29	<u>.7126</u>	<u>.6768</u>	<u>.6442</u>	<u>.6141</u>	<u>.5863</u>	<u>.5605</u>	<u>.5364</u>	<u>.5137</u>	<u>.4925</u>	<u>.4725</u>	<u>.4536</u>	<u>.4357</u>	<u>.4188</u>
30	<u>.7067</u>	<u>.6698</u>	<u>.6362</u>	<u>.6054</u>	<u>.5768</u>	<u>.5503</u>	<u>.5257</u>	<u>.5026</u>	<u>.4809</u>	<u>.4605</u>	<u>.4412</u>	<u>.4231</u>	<u>.4058</u>
31	<u>.7008</u>	<u>.6628</u>	<u>.6282</u>	<u>.5965</u>	<u>.5673</u>	<u>.5402</u>	<u>.5149</u>	<u>.4913</u>	<u>.4692</u>	<u>.4485</u>	<u>.4289</u>	<u>.4104</u>	<u>.3929</u>
32	<u>.6947</u>	<u>.6556</u>	<u>.6201</u>	<u>.5876</u>	<u>.5576</u>	<u>.5298</u>	<u>.5040</u>	<u>.4800</u>	<u>.4574</u>	<u>.4363</u>	<u>.4164</u>	<u>.3977</u>	<u>.3799</u>
33	<u>.6887</u>	<u>.6485</u>	<u>.6120</u>	<u>.5786</u>	<u>.5479</u>	<u>.5195</u>	<u>.4932</u>	<u>.4686</u>	<u>.4457</u>	<u>.4242</u>	<u>.4040</u>	<u>.3849</u>	<u>.3670</u>
34	<u>.6826</u>	<u>.6413</u>	<u>.6038</u>	<u>.5696</u>	<u>.5382</u>	<u>.5092</u>	<u>.4823</u>	<u>.4572</u>	<u>.4339</u>	<u>.4120</u>	<u>.3915</u>	<u>.3722</u>	<u>.3540</u>
35	<u>.6765</u>	<u>.6340</u>	<u>.5955</u>	<u>.5604</u>	<u>.5283</u>	<u>.4986</u>	<u>.4712</u>	<u>.4457</u>	<u>.4219</u>	<u>.3997</u>	<u>.3789</u>	<u>.3593</u>	<u>.3408</u>
36	<u>.6703</u>	<u>.6267</u>	<u>.5872</u>	<u>.5513</u>	<u>.5184</u>	<u>.4881</u>	<u>.4601</u>	<u>.4342</u>	<u>.4100</u>	<u>.3874</u>	<u>.3663</u>	<u>.3464</u>	<u>.3277</u>

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
37	.6640	.6192	.5787	.5420	.5083	.4774	.4489	.4224	.3978	.3749	.3535	.3333	.3144
38	.6577	.6117	.5702	.5325	.4981	.4666	.4375	.4106	.3856	.3623	.3405	.3201	.3010
39	.6515	.6042	.5617	.5232	.4880	.4558	.4262	.3988	.3734	.3497	.3277	.3070	.2877
40	.6452	.5967	.5532	.5137	.4778	.4450	.4148	.3870	.3611	.3371	.3148	.2939	.2744
41	.6389	.5892	.5446	.5043	.4676	.4341	.4034	.3750	.3488	.3245	.3018	.2808	.2611
42	.6325	.5816	.5359	.4947	.4573	.4231	.3918	.3630	.3363	.3117	.2888	.2676	.2479
43	.6262	.5740	.5273	.4851	.4469	.4121	.3802	.3509	.3239	.2989	.2759	.2545	.2348
44	.6201	.5666	.5188	.4757	.4367	.4012	.3688	.3390	.3116	.2864	.2632	.2418	.2221
45	.6132	.5583	.5093	.4653	.4255	.3893	.3563	.3260	.2983	.2729	.2496	.2282	.2086
46	.6063	.5501	.4999	.4549	.4142	.3773	.3437	.3131	.2851	.2595	.2361	.2148	.1953
47	.5996	.5420	.4906	.4445	.4030	.3654	.3313	.3003	.2720	.2463	.2230	.2018	.1825
48	.5929	.5338	.4811	.4340	.3916	.3534	.3187	.2873	.2589	.2331	.2099	.1888	.1699
49	.5862	.5256	.4717	.4235	.3802	.3412	.3061	.2744	.2458	.2201	.1970	.1762	.1576
50	.5797	.5176	.4624	.4131	.3690	.3294	.2938	.2618	.2332	.2075	.1846	.1642	.1460
51	.5732	.5096	.4531	.4027	.3577	.3175	.2815	.2493	.2206	.1951	.1725	.1525	.1348
52	.5667	.5015	.4436	.3921	.3462	.3053	.2689	.2366	.2079	.1827	.1604	.1409	.1238
53	.5603	.4933	.4340	.3813	.3345	.2931	.2563	.2239	.1954	.1705	.1487	.1296	.1131
54	.5539	.4853	.4245	.3706	.3230	.2809	.2439	.2115	.1832	.1586	.1373	.1188	.1029
55	.5478	.4774	.4151	.3601	.3116	.2690	.2318	.1995	.1714	.1473	.1264	.1086	.0932
56	.5416	.4693	.4055	.3492	.2999	.2568	.2195	.1872	.1595	.1358	.1156	.0983	.0836
57	.5356	.4614	.3960	.3385	.2883	.2448	.2074	.1753	.1480	.1248	.1051	.0886	.0746
58	.5301	.4541	.3870	.3284	.2774	.2335	.1960	.1641	.1372	.1145	.0955	.0796	.0664
59	.5247	.4468	.3781	.3183	.2665	.2223	.1847	.1531	.1266	.1045	.0862	.0710	.0586
60	.5194	.4395	.3692	.3080	.2555	.2109	.1734	.1421	.1161	.0946	.0771	.0627	.0511
61	.5144	.4324	.3604	.2980	.2447	.1998	.1623	.1313	.1058	.0851	.0684	.0549	.0441
62	.5094	.4254	.3516	.2879	.2338	.1885	.1511	.1205	.0957	.0759	.0600	.0475	.0376
63	.5046	.4184	.3426	.2775	.2226	.1770	.1397	.1096	.0856	.0667	.0518	.0403	.0314
64	.5001	.4116	.3338	.2672	.2113	.1655	.1284	.0989	.0758	.0579	.0441	.0337	.0258
65	.4958	.4049	.3251	.2568	.2000	.1539	.1171	.0883	.0662	.0494	.0369	.0276	.0207
66	.4919	.3986	.3165	.2465	.1887	.1423	.1059	.0780	.0570	.0415	.0302	.0221	.0163
67	.4882	.3922	.3074	.2354	.1765	.1298	.0939	.0671	.0475	.0335	.0236	.0168	.0122
68	.4849	.3861	.2984	.2241	.1639	.1170	.0818	.0563	.0383	.0260	.0177	.0123	.0087
69	.4822	.3807	.2901	.2133	.1517	.1046	.0703	.0463	.0302	.0196	.0129	.0087	.0061
70	.4799	.3753	.2808	.2008	.1373	.0901	.0571	.0353	.0215	.0132	.0083	.0055	.0039
71	.4783	.3709	.2725	.1888	.1231	.0760	.0447	.0255	.0143	.0082	.0050	.0033	.0024
72	.4773	.3669	.2630	.1733	.1041	.0572	.0291	.0142	.0069	.0036	.0022	.0015	.0011
73	.4770	.3649	.2558	.1582	.0837	.0376	.0147	.0053	.0020	.0009	.0004	.0002	.0001
74	.4770	.3645	.2532	.1497	.0703	.0252	.0071	.0017	.0004	.0001	.0000	.0000	.0000

**Premium-Based Plan, with no Single Loss Limit**

**Insurance Savings Table**

**Hazard Group 3**

**Effective ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0415	.0846	.1293	.1754	.2696	.3657	.4630	.5614
2	.0000	.0400	.0820	.1260	.1714	.2643	.3594	.4559	.5534
3	.0000	.0386	.0796	.1230	.1677	.2596	.3537	.4493	.5460
4	.0000	.0371	.0773	.1200	.1640	.2548	.3480	.4427	.5386
5	.0000	.0357	.0750	.1169	.1603	.2500	.3422	.4361	.5312



<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
6	.0000	.0343	.0728	.1139	.1567	.2453	.3365	.4294	.5237
7	.0000	.0329	.0705	.1109	.1531	.2405	.3307	.4228	.5162
8	.0000	.0315	.0683	.1080	.1494	.2357	.3249	.4161	.5087
9	.0000	.0301	.0661	.1050	.1458	.2310	.3191	.4094	.5011
10	.0000	.0288	.0639	.1021	.1423	.2262	.3134	.4027	.4936
11	.0000	.0276	.0618	.0993	.1387	.2215	.3077	.3960	.4860
12	.0000	.0263	.0597	.0964	.1352	.2168	.3019	.3892	.4783
13	.0000	.0251	.0576	.0935	.1317	.2121	.2960	.3824	.4706
14	.0000	.0240	.0555	.0907	.1282	.2073	.2902	.3756	.4629
15	.0000	.0228	.0535	.0879	.1247	.2026	.2844	.3688	.4552
16	.0000	.0217	.0515	.0852	.1212	.1979	.2785	.3619	.4474
17	.0000	.0206	.0495	.0824	.1178	.1931	.2727	.3550	.4396
18	.0000	.0195	.0476	.0797	.1143	.1884	.2668	.3481	.4317
19	.0000	.0185	.0456	.0770	.1109	.1837	.2609	.3412	.4238
20	.0000	.0175	.0438	.0743	.1075	.1789	.2550	.3342	.4159
21	.0000	.0165	.0419	.0716	.1040	.1742	.2490	.3272	.4079
22	.0000	.0155	.0400	.0690	.1006	.1694	.2430	.3201	.3999
23	.0000	.0146	.0382	.0663	.0972	.1646	.2370	.3130	.3919
24	.0000	.0137	.0364	.0637	.0938	.1598	.2310	.3059	.3838
25	.0000	.0128	.0347	.0611	.0905	.1550	.2249	.2987	.3756
26	.0000	.0120	.0329	.0585	.0871	.1502	.2188	.2915	.3674
27	.0000	.0111	.0312	.0560	.0837	.1454	.2127	.2843	.3592
28	.0000	.0103	.0295	.0534	.0804	.1405	.2066	.2771	.3510
29	.0000	.0096	.0279	.0509	.0771	.1357	.2005	.2698	.3427
30	.0000	.0089	.0263	.0484	.0738	.1309	.1944	.2625	.3344
31	.0000	.0081	.0247	.0460	.0705	.1261	.1882	.2552	.3261
32	.0000	.0075	.0231	.0435	.0672	.1213	.1820	.2478	.3177
33	.0000	.0068	.0216	.0411	.0639	.1164	.1758	.2404	.3092
34	.0000	.0062	.0201	.0388	.0607	.1116	.1696	.2330	.3008
35	.0000	.0056	.0187	.0364	.0575	.1068	.1634	.2256	.2923
36	.0000	.0051	.0173	.0341	.0543	.1020	.1571	.2181	.2838
37	.0000	.0045	.0159	.0318	.0511	.0971	.1508	.2105	.2751
38	.0000	.0040	.0146	.0296	.0480	.0924	.1446	.2030	.2665
39	.0000	.0036	.0133	.0275	.0450	.0876	.1383	.1955	.2579
40	.0000	.0031	.0121	.0254	.0420	.0829	.1321	.1879	.2492
41	.0000	.0027	.0109	.0233	.0390	.0783	.1260	.1805	.2407
42	.0000	.0024	.0098	.0214	.0362	.0738	.1199	.1731	.2322
43	.0000	.0020	.0088	.0195	.0335	.0693	.1140	.1658	.2237
44	.0000	.0017	.0078	.0177	.0308	.0649	.1080	.1585	.2152
45	.0000	.0015	.0069	.0160	.0282	.0606	.1021	.1512	.2068
46	.0000	.0012	.0060	.0143	.0257	.0564	.0964	.1441	.1985
47	.0000	.0010	.0053	.0128	.0233	.0524	.0907	.1370	.1901
48	.0000	.0008	.0045	.0113	.0210	.0484	.0851	.1299	.1818
49	.0000	.0007	.0039	.0101	.0190	.0447	.0799	.1233	.1740
50	.0000	.0006	.0034	.0089	.0171	.0412	.0748	.1168	.1662

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
51	.0000	.0005	.0029	.0078	.0153	.0378	.0699	.1104	.1585
52	.0000	.0004	.0024	.0068	.0136	.0345	.0649	.1040	.1507
53	.0000	.0003	.0020	.0058	.0120	.0313	.0601	.0976	.1430
54	.0000	.0002	.0017	.0050	.0104	.0283	.0554	.0912	.1352
55	.0000	.0002	.0013	.0042	.0090	.0253	.0507	.0850	.1275
56	.0000	.0001	.0011	.0035	.0077	.0224	.0462	.0788	.1198
57	.0000	.0001	.0008	.0028	.0065	.0197	.0417	.0726	.1122
58	.0000	.0001	.0006	.0023	.0054	.0172	.0374	.0666	.1046
59	.0000	.0000	.0005	.0018	.0044	.0147	.0333	.0606	.0970
60	.0000	.0000	.0003	.0013	.0035	.0125	.0292	.0548	.0895
61	.0000	.0000	.0002	.0010	.0027	.0104	.0254	.0491	.0821
62	.0000	.0000	.0002	.0007	.0020	.0084	.0217	.0435	.0747
63	.0000	.0000	.0001	.0005	.0015	.0067	.0182	.0381	.0675
64	.0000	.0000	.0001	.0003	.0010	.0052	.0150	.0328	.0603
65	.0000	.0000	.0000	.0002	.0007	.0038	.0120	.0278	.0533
66	.0000	.0000	.0000	.0001	.0004	.0027	.0093	.0230	.0463
67	.0000	.0000	.0000	.0001	.0002	.0018	.0069	.0185	.0394
68	.0000	.0000	.0000	.0000	.0001	.0011	.0048	.0143	.0327
69	.0000	.0000	.0000	.0000	.0000	.0006	.0031	.0104	.0261
70	.0000	.0000	.0000	.0000	.0000	.0002	.0017	.0069	.0196
71	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0006	.0040
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0008
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
1	.0000	.0441	.0899	.1373	.1855	.2842	.3846	.4861	.5886
2	.0000	.0431	.0883	.1351	.1829	.2808	.3805	.4815	.5834
3	.0000	.0419	.0863	.1324	.1797	.2766	.3754	.4757	.5769
4	.0000	.0406	.0842	.1297	.1764	.2723	.3703	.4698	.5703
5	.0000	.0394	.0822	.1270	.1732	.2680	.3652	.4638	.5637
6	.0000	.0382	.0801	.1243	.1699	.2638	.3600	.4579	.5570
7	.0000	.0369	.0781	.1216	.1666	.2595	.3548	.4519	.5503
8	.0000	.0357	.0761	.1189	.1634	.2552	.3497	.4460	.5436
9	.0000	.0346	.0741	.1163	.1601	.2509	.3445	.4400	.5369
10	.0000	.0334	.0721	.1137	.1569	.2466	.3393	.4340	.5302
11	.0000	.0322	.0702	.1111	.1537	.2424	.3342	.4280	.5234
12	.0000	.0311	.0683	.1084	.1505	.2381	.3290	.4220	.5166
13	.0000	.0300	.0663	.1058	.1472	.2338	.3237	.4159	.5097
14	.0000	.0288	.0644	.1032	.1440	.2295	.3185	.4097	.5027
15	.0000	.0277	.0625	.1006	.1408	.2252	.3132	.4036	.4958
16	.0000	.0266	.0606	.0980	.1376	.2209	.3079	.3974	.4888
17	.0000	.0256	.0588	.0955	.1344	.2166	.3026	.3912	.4817
18	.0000	.0245	.0569	.0929	.1312	.2122	.2972	.3849	.4746

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<u>19</u>	<u>.0000</u>	<u>.0235</u>	<u>.0551</u>	<u>.0903</u>	<u>.1280</u>	<u>.2078</u>	<u>.2918</u>	<u>.3785</u>	<u>.4674</u>
<u>20</u>	<u>.0000</u>	<u>.0225</u>	<u>.0533</u>	<u>.0878</u>	<u>.1248</u>	<u>.2035</u>	<u>.2864</u>	<u>.3722</u>	<u>.4602</u>
<u>21</u>	<u>.0000</u>	<u>.0215</u>	<u>.0514</u>	<u>.0853</u>	<u>.1216</u>	<u>.1991</u>	<u>.2809</u>	<u>.3658</u>	<u>.4529</u>
<u>22</u>	<u>.0000</u>	<u>.0205</u>	<u>.0496</u>	<u>.0827</u>	<u>.1184</u>	<u>.1947</u>	<u>.2754</u>	<u>.3592</u>	<u>.4455</u>
<u>23</u>	<u>.0000</u>	<u>.0196</u>	<u>.0479</u>	<u>.0802</u>	<u>.1152</u>	<u>.1902</u>	<u>.2699</u>	<u>.3528</u>	<u>.4381</u>
<u>24</u>	<u>.0000</u>	<u>.0187</u>	<u>.0461</u>	<u>.0777</u>	<u>.1119</u>	<u>.1857</u>	<u>.2642</u>	<u>.3461</u>	<u>.4306</u>
<u>25</u>	<u>.0000</u>	<u>.0177</u>	<u>.0443</u>	<u>.0751</u>	<u>.1087</u>	<u>.1812</u>	<u>.2586</u>	<u>.3394</u>	<u>.4230</u>
<u>26</u>	<u>.0000</u>	<u>.0168</u>	<u>.0426</u>	<u>.0726</u>	<u>.1055</u>	<u>.1767</u>	<u>.2529</u>	<u>.3327</u>	<u>.4154</u>
<u>27</u>	<u>.0000</u>	<u>.0159</u>	<u>.0408</u>	<u>.0701</u>	<u>.1022</u>	<u>.1721</u>	<u>.2472</u>	<u>.3260</u>	<u>.4077</u>
<u>28</u>	<u>.0000</u>	<u>.0151</u>	<u>.0391</u>	<u>.0676</u>	<u>.0990</u>	<u>.1675</u>	<u>.2414</u>	<u>.3191</u>	<u>.3999</u>
<u>29</u>	<u>.0000</u>	<u>.0142</u>	<u>.0374</u>	<u>.0651</u>	<u>.0958</u>	<u>.1629</u>	<u>.2356</u>	<u>.3123</u>	<u>.3922</u>
<u>30</u>	<u>.0000</u>	<u>.0134</u>	<u>.0357</u>	<u>.0626</u>	<u>.0925</u>	<u>.1582</u>	<u>.2297</u>	<u>.3053</u>	<u>.3842</u>
<u>31</u>	<u>.0000</u>	<u>.0126</u>	<u>.0340</u>	<u>.0601</u>	<u>.0892</u>	<u>.1535</u>	<u>.2238</u>	<u>.2983</u>	<u>.3762</u>
<u>32</u>	<u>.0000</u>	<u>.0118</u>	<u>.0324</u>	<u>.0576</u>	<u>.0859</u>	<u>.1488</u>	<u>.2177</u>	<u>.2911</u>	<u>.3681</u>
<u>33</u>	<u>.0000</u>	<u>.0110</u>	<u>.0307</u>	<u>.0551</u>	<u>.0826</u>	<u>.1441</u>	<u>.2117</u>	<u>.2840</u>	<u>.3600</u>
<u>34</u>	<u>.0000</u>	<u>.0102</u>	<u>.0291</u>	<u>.0526</u>	<u>.0793</u>	<u>.1393</u>	<u>.2056</u>	<u>.2768</u>	<u>.3518</u>
<u>35</u>	<u>.0000</u>	<u>.0095</u>	<u>.0275</u>	<u>.0502</u>	<u>.0760</u>	<u>.1344</u>	<u>.1995</u>	<u>.2695</u>	<u>.3435</u>
<u>36</u>	<u>.0000</u>	<u>.0088</u>	<u>.0259</u>	<u>.0477</u>	<u>.0727</u>	<u>.1296</u>	<u>.1933</u>	<u>.2622</u>	<u>.3352</u>
<u>37</u>	<u>.0000</u>	<u>.0081</u>	<u>.0243</u>	<u>.0452</u>	<u>.0694</u>	<u>.1247</u>	<u>.1870</u>	<u>.2547</u>	<u>.3267</u>
<u>38</u>	<u>.0000</u>	<u>.0074</u>	<u>.0228</u>	<u>.0428</u>	<u>.0661</u>	<u>.1198</u>	<u>.1807</u>	<u>.2472</u>	<u>.3182</u>
<u>39</u>	<u>.0000</u>	<u>.0068</u>	<u>.0213</u>	<u>.0404</u>	<u>.0628</u>	<u>.1150</u>	<u>.1745</u>	<u>.2397</u>	<u>.3097</u>
<u>40</u>	<u>.0000</u>	<u>.0062</u>	<u>.0198</u>	<u>.0380</u>	<u>.0596</u>	<u>.1101</u>	<u>.1682</u>	<u>.2322</u>	<u>.3012</u>
<u>41</u>	<u>.0000</u>	<u>.0056</u>	<u>.0184</u>	<u>.0357</u>	<u>.0564</u>	<u>.1052</u>	<u>.1619</u>	<u>.2247</u>	<u>.2926</u>
<u>42</u>	<u>.0000</u>	<u>.0051</u>	<u>.0170</u>	<u>.0334</u>	<u>.0532</u>	<u>.1004</u>	<u>.1555</u>	<u>.2171</u>	<u>.2839</u>
<u>43</u>	<u>.0000</u>	<u>.0045</u>	<u>.0156</u>	<u>.0312</u>	<u>.0500</u>	<u>.0955</u>	<u>.1492</u>	<u>.2095</u>	<u>.2753</u>
<u>44</u>	<u>.0000</u>	<u>.0041</u>	<u>.0143</u>	<u>.0290</u>	<u>.0470</u>	<u>.0908</u>	<u>.1431</u>	<u>.2021</u>	<u>.2668</u>
<u>45</u>	<u>.0000</u>	<u>.0035</u>	<u>.0129</u>	<u>.0266</u>	<u>.0436</u>	<u>.0855</u>	<u>.1362</u>	<u>.1938</u>	<u>.2573</u>
<u>46</u>	<u>.0000</u>	<u>.0030</u>	<u>.0115</u>	<u>.0242</u>	<u>.0402</u>	<u>.0803</u>	<u>.1293</u>	<u>.1856</u>	<u>.2479</u>
<u>47</u>	<u>.0000</u>	<u>.0026</u>	<u>.0102</u>	<u>.0220</u>	<u>.0370</u>	<u>.0753</u>	<u>.1226</u>	<u>.1775</u>	<u>.2386</u>
<u>48</u>	<u>.0000</u>	<u>.0022</u>	<u>.0090</u>	<u>.0198</u>	<u>.0338</u>	<u>.0702</u>	<u>.1159</u>	<u>.1693</u>	<u>.2291</u>
<u>49</u>	<u>.0000</u>	<u>.0018</u>	<u>.0079</u>	<u>.0177</u>	<u>.0308</u>	<u>.0652</u>	<u>.1092</u>	<u>.1611</u>	<u>.2197</u>
<u>50</u>	<u>.0000</u>	<u>.0015</u>	<u>.0068</u>	<u>.0158</u>	<u>.0279</u>	<u>.0605</u>	<u>.1027</u>	<u>.1531</u>	<u>.2104</u>
<u>51</u>	<u>.0000</u>	<u>.0012</u>	<u>.0059</u>	<u>.0139</u>	<u>.0251</u>	<u>.0558</u>	<u>.0962</u>	<u>.1451</u>	<u>.2011</u>
<u>52</u>	<u>.0000</u>	<u>.0010</u>	<u>.0049</u>	<u>.0121</u>	<u>.0223</u>	<u>.0511</u>	<u>.0897</u>	<u>.1370</u>	<u>.1916</u>
<u>53</u>	<u>.0000</u>	<u>.0007</u>	<u>.0041</u>	<u>.0105</u>	<u>.0197</u>	<u>.0465</u>	<u>.0833</u>	<u>.1288</u>	<u>.1820</u>
<u>54</u>	<u>.0000</u>	<u>.0006</u>	<u>.0034</u>	<u>.0089</u>	<u>.0173</u>	<u>.0421</u>	<u>.0769</u>	<u>.1208</u>	<u>.1725</u>
<u>55</u>	<u>.0000</u>	<u>.0004</u>	<u>.0027</u>	<u>.0075</u>	<u>.0150</u>	<u>.0378</u>	<u>.0708</u>	<u>.1129</u>	<u>.1631</u>
<u>56</u>	<u>.0000</u>	<u>.0003</u>	<u>.0022</u>	<u>.0062</u>	<u>.0128</u>	<u>.0337</u>	<u>.0646</u>	<u>.1048</u>	<u>.1535</u>
<u>57</u>	<u>.0000</u>	<u>.0002</u>	<u>.0017</u>	<u>.0051</u>	<u>.0108</u>	<u>.0297</u>	<u>.0586</u>	<u>.0969</u>	<u>.1440</u>
<u>58</u>	<u>.0000</u>	<u>.0002</u>	<u>.0013</u>	<u>.0042</u>	<u>.0091</u>	<u>.0262</u>	<u>.0531</u>	<u>.0896</u>	<u>.1350</u>
<u>59</u>	<u>.0000</u>	<u>.0001</u>	<u>.0010</u>	<u>.0033</u>	<u>.0076</u>	<u>.0228</u>	<u>.0477</u>	<u>.0823</u>	<u>.1261</u>
<u>60</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0026</u>	<u>.0062</u>	<u>.0196</u>	<u>.0424</u>	<u>.0750</u>	<u>.1172</u>
<u>61</u>	<u>.0000</u>	<u>.0000</u>	<u>.0005</u>	<u>.0020</u>	<u>.0049</u>	<u>.0166</u>	<u>.0374</u>	<u>.0679</u>	<u>.1084</u>
<u>62</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0014</u>	<u>.0038</u>	<u>.0138</u>	<u>.0324</u>	<u>.0609</u>	<u>.0996</u>
<u>63</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0010</u>	<u>.0028</u>	<u>.0111</u>	<u>.0276</u>	<u>.0539</u>	<u>.0906</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>64</b>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0020</u>	<u>.0087</u>	<u>.0231</u>	<u>.0471</u>	<u>.0818</u>
<b>65</b>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0014</u>	<u>.0066</u>	<u>.0188</u>	<u>.0404</u>	<u>.0731</u>
<b>66</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0009</u>	<u>.0048</u>	<u>.0149</u>	<u>.0341</u>	<u>.0645</u>
<b>67</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0032</u>	<u>.0112</u>	<u>.0277</u>	<u>.0554</u>
<b>68</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0019</u>	<u>.0079</u>	<u>.0216</u>	<u>.0464</u>
<b>69</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0011</u>	<u>.0052</u>	<u>.0162</u>	<u>.0381</u>
<b>70</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0004</u>	<u>.0029</u>	<u>.0108</u>	<u>.0288</u>
<b>71</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0013</u>	<u>.0064</u>	<u>.0205</u>
<b>72</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0024</u>	<u>.0110</u>
<b>73</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0004</u>	<u>.0038</u>
<b>74</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0012</u>

**Premium-Based Plan, with Various Single Loss Limits**

**Insurance Charge Table**

**Hazard Group 3**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>														
<b>Size Group</b>	<b>Single Loss Limit<sup>±</sup></b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>36</b>	\$120	.6970	.6476	.6031	.5627	.5259	.4922	.4611	.4324	.4058	.3811	.3607	.3473	.3357
	\$160	.6905	.6398	.5942	.5529	.5152	.4808	.4492	.4200	.3930	.3687	.3535	.3406	.3295
<b>37</b>	\$120	.6841	.6321	.5854	.5431	.5047	.4696	.4373	.4077	.3803	.3614	.3467	.3343	.3236
	\$160	.6777	.6244	.5765	.5333	.4940	.4583	.4255	.3953	.3711	.3544	.3402	.3282	.3178
<b>38</b>	\$120	.6713	.6166	.5676	.5234	.4834	.4469	.4135	.3831	.3639	.3477	.3339	.3222	.3122
	\$160	.6666	.6123	.5637	.5198	.4800	.4438	.4106	.3802	.3521	.3262	.3059	.2903	.2771
<b>39</b>	\$120	.6650	.6090	.5588	.5137	.4728	.4356	.4016	.3758	.3570	.3412	.3278	.3165	.3069
	\$160	.6604	.6047	.5549	.5101	.4695	.4326	.3988	.3679	.3394	.3153	.2978	.2829	.2702
<b>40</b>	\$120	.6588	.6014	.5501	.5039	.4622	.4243	.3908	.3688	.3504	.3349	.3219	.3110	.3021
	\$160	.6542	.5972	.5463	.5004	.4590	.4214	.3870	.3556	.3270	.3071	.2902	.2759	.2636
<b>41</b>	\$120	.6526	.5939	.5414	.4942	.4517	.4131	.3836	.3620	.3439	.3288	.3162	.3061	.2979
	\$160	.6481	.5897	.5376	.4908	.4485	.4102	.3753	.3434	.3186	.2993	.2830	.2692	.2574
<b>42</b>	\$120	.6465	.5863	.5327	.4845	.4411	.4021	.3765	.3553	.3376	.3228	.3110	.3016	.2941
	\$160	.6420	.5823	.5290	.4811	.4380	.3990	.3635	.3328	.3106	.2918	.2760	.2627	.2513
<b>43</b>	\$120	.6405	.5789	.5240	.4748	.4305	.3950	.3696	.3487	.3313	.3173	.3063	.2975	.2906
	\$160	.6360	.5749	.5203	.4715	.4275	.3877	.3516	.3246	.3029	.2847	.2693	.2564	.2455
<b>44</b>	\$120	.6345	.5715	.5154	.4652	.4200	.3880	.3629	.3423	.3255	.3123	.3020	.2938	.2874
	\$160	.6301	.5676	.5118	.4619	.4171	.3766	.3421	.3167	.2955	.2778	.2629	.2504	.2401
<b>45</b>	\$120	.6287	.5642	.5069	.4555	.4114	.3811	.3563	.3361	.3202	.3077	.2979	.2903	.2844
	\$160	.6243	.5603	.5033	.4524	.4066	.3654	.3341	.3091	.2884	.2710	.2566	.2447	.2352
<b>46</b>	\$250	.6181	.5547	.4983	.4479	.4026	.3618	.3250	.2917	.2617	.2354	.2148	.1972	.1823
	\$120	.6229	.5570	.4983	.4459	.4045	.3743	.3498	.3303	.3151	.3033	.2941	.2871	.2817
<b>47</b>	\$160	.6186	.5531	.4948	.4428	.3961	.3558	.3262	.3017	.2814	.2645	.2507	.2396	.2307
	\$250	.6124	.5476	.4899	.4384	.3922	.3507	.3134	.2798	.2496	.2259	.2060	.1892	.1749
<b>48</b>	\$275	.6113	.5466	.4890	.4376	.3915	.3500	.3128	.2793	.2492	.2226	.2013	.1832	.1678
	\$120	.6176	.5502	.4903	.4367	.3981	.3681	.3441	.3253	.3107	.2995	.2909	.2844	.2796
<b>49</b>	\$160	.6133	.5464	.4869	.4337	.3861	.3484	.3191	.2949	.2749	.2586	.2456	.2352	.2269
	\$250	.6072	.5409	.4820	.4294	.3823	.3401	.3023	.2684	.2402	.2174	.1982	.1819	.1681
<b>50</b>	\$275	.6061	.5400	.4811	.4286	.3816	.3395	.3017	.2679	.2377	.2133	.1927	.1752	.1604
	\$120	.6124	.5435	.4823	.4287	.3919	.3621	.3387	.3205	.3066	.2959	.2879	.2820	.2776

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$160	.6082	.5398	.4789	.4247	.3762	.3411	.3122	.2883	.2688	.2532	.2408	.2311	.2234
	\$250	.6021	.5344	.4741	.4204	.3724	.3296	.2913	.2578	.2315	.2093	.1906	.1749	.1617
	\$275	.6010	.5334	.4733	.4197	.3718	.3290	.2908	.2567	.2280	.2045	.1845	.1677	.1535
51	\$120	.6073	.5369	.4743	.4226	.3857	.3563	.3335	.3160	.3026	.2926	.2852	.2798	.2759
	\$160	.6031	.5332	.4710	.4156	.3690	.3341	.3053	.2818	.2630	.2481	.2364	.2272	.2201
	\$250	.5971	.5279	.4663	.4115	.3626	.3191	.2804	.2490	.2232	.2015	.1834	.1682	.1555
52	\$275	.5960	.5269	.4655	.4107	.3620	.3185	.2799	.2462	.2190	.1961	.1767	.1605	.1468
	\$120	.6022	.5303	.4663	.4164	.3796	.3508	.3285	.3116	.2989	.2896	.2827	.2778	.2743
	\$160	.5981	.5266	.4631	.4066	.3619	.3270	.2985	.2756	.2575	.2433	.2322	.2237	.2171
53	\$250	.5921	.5214	.4585	.4025	.3528	.3086	.2706	.2404	.2151	.1940	.1763	.1617	.1496
	\$275	.5910	.5204	.4577	.4018	.3521	.3081	.2690	.2369	.2103	.1879	.1692	.1534	.1403
	\$380	.5883	.5180	.4555	.3999	.3505	.3066	.2678	.2335	.2033	.1768	.1548	.1360	.1201
54	\$120	.5973	.5238	.4584	.4103	.3737	.3453	.3237	.3074	.2954	.2867	.2805	.2760	.2729
	\$160	.5931	.5201	.4552	.3975	.3548	.3201	.2920	.2697	.2522	.2387	.2283	.2204	.2144
	\$250	.5872	.5149	.4506	.3935	.3429	.2981	.2618	.2320	.2072	.1865	.1695	.1555	.1441
55	\$275	.5861	.5140	.4498	.3928	.3423	.2976	.2591	.2280	.2018	.1800	.1618	.1467	.1342
	\$380	.5834	.5116	.4477	.3910	.3407	.2962	.2570	.2225	.1924	.1671	.1457	.1276	.1124
	\$120	.5924	.5173	.4506	.4043	.3680	.3401	.3190	.3035	.2922	.2841	.2784	.2744	.2717
56	\$160	.5883	.5137	.4473	.3904	.3478	.3132	.2856	.2640	.2472	.2343	.2246	.2173	.2119
	\$250	.5824	.5085	.4428	.3845	.3330	.2886	.2533	.2238	.1994	.1793	.1629	.1496	.1390
	\$275	.5814	.5076	.4420	.3838	.3324	.2871	.2500	.2193	.1936	.1723	.1546	.1402	.1284
57	\$380	.5787	.5053	.4400	.3821	.3308	.2858	.2462	.2117	.1823	.1577	.1370	.1196	.1050
	\$120	.5876	.5108	.4449	.3985	.3624	.3350	.3146	.2997	.2891	.2817	.2765	.2730	.2707
	\$160	.5835	.5073	.4394	.3836	.3409	.3065	.2795	.2585	.2424	.2303	.2212	.2146	.2097
58	\$250	.5777	.5022	.4350	.3756	.3231	.2800	.2449	.2158	.1918	.1724	.1567	.1442	.1343
	\$275	.5767	.5013	.4343	.3749	.3226	.2776	.2411	.2108	.1856	.1648	.1478	.1341	.1231
	\$380	.5740	.4990	.4322	.3731	.3211	.2754	.2356	.2012	.1727	.1487	.1286	.1119	.0980
59	\$500	.5728	.4979	.4313	.3723	.3204	.2748	.2351	.2006	.1707	.1451	.1231	.1049	.0896
	\$120	.5830	.5044	.4392	.3928	.3569	.3300	.3103	.2961	.2862	.2794	.2748	.2718	.2698
	\$160	.5789	.5009	.4316	.3768	.3340	.3000	.2735	.2532	.2378	.2264	.2181	.2120	.2077
60	\$250	.5731	.4959	.4273	.3666	.3135	.2715	.2366	.2078	.1845	.1657	.1508	.1391	.1299
	\$275	.5721	.4950	.4265	.3659	.3127	.2686	.2324	.2024	.1776	.1575	.1413	.1283	.1180
	\$380	.5694	.4927	.4245	.3642	.3113	.2650	.2249	.1914	.1634	.1400	.1205	.1045	.0913
61	\$500	.5682	.4917	.4236	.3634	.3106	.2645	.2244	.1899	.1603	.1350	.1140	.0965	.0819
	\$550	.5680	.4915	.4234	.3633	.3104	.2643	.2243	.1898	.1602	.1349	.1136	.0957	.0808
	\$120	.5784	.4981	.4337	.3871	.3515	.3251	.3061	.2928	.2836	.2774	.2733	.2707	.2690
62	\$160	.5744	.4947	.4238	.3701	.3273	.2936	.2677	.2480	.2335	.2228	.2152	.2097	.2059
	\$250	.5687	.4897	.4195	.3576	.3052	.2631	.2283	.2000	.1773	.1593	.1452	.1342	.1258
	\$275	.5676	.4889	.4188	.3570	.3032	.2598	.2238	.1941	.1699	.1505	.1351	.1229	.1134
63	\$380	.5650	.4866	.4168	.3553	.3015	.2547	.2148	.1818	.1542	.1314	.1127	.0974	.0850
	\$500	.5638	.4855	.4159	.3545	.3008	.2541	.2139	.1794	.1500	.1256	.1053	.0885	.0747
	\$550	.5635	.4853	.4158	.3544	.3007	.2540	.2138	.1793	.1500	.1252	.1046	.0875	.0733
64	\$120	.5740	.4919	.4282	.3814	.3462	.3204	.3022	.2896	.2812	.2756	.2720	.2698	.2684
	\$160	.5700	.4885	.4170	.3634	.3207	.2874	.2620	.2431	.2294	.2195	.2125	.2077	.2044
	\$250	.5643	.4836	.4119	.3487	.2969	.2547	.2202	.1925	.1705	.1533	.1399	.1297	.1220
65	\$275	.5633	.4827	.4111	.3480	.2946	.2511	.2152	.1860	.1625	.1438	.1292	.1178	.1090
	\$380	.5607	.4805	.4092	.3464	.2917	.2444	.2051	.1724	.1453	.1232	.1051	.0906	.0790
	\$500	.5594	.4795	.4083	.3457	.2910	.2438	.2034	.1690	.1402	.1164	.0969	.0808	.0678
66	\$550	.5592	.4792	.4081	.3455	.2909	.2437	.2033	.1689	.1399	.1158	.0959	.0795	.0662
	\$120	.5697	.4858	.4227	.3758	.3409	.3158	.2984	.2866	.2789	.2740	.2709	.2690	.2679
	\$160	.5657	.4824	.4108	.3568	.3141	.2812	.2565	.2384	.2255	.2164	.2101	.2059	.2031

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.5601	.4776	.4042	.3400	.2887	.2464	.2122	.1851	.1638	.1474	.1349	.1255	.1185
	\$275	.5591	.4767	.4035	.3391	.2861	.2425	.2068	.1780	.1553	.1374	.1236	.1130	.1051
	\$380	.5565	.4745	.4016	.3375	.2819	.2345	.1954	.1631	.1366	.1151	.0979	.0842	.0734
	\$500	.5553	.4735	.4007	.3368	.2813	.2335	.1929	.1587	.1306	.1075	.0887	.0735	.0612
	\$550	.5550	.4733	.4006	.3367	.2811	.2334	.1928	.1585	.1301	.1067	.0875	.0720	.0594
60	\$120	.5655	.4798	.4173	.3703	.3358	.3114	.2948	.2838	.2769	.2725	.2699	.2683	.2674
	\$160	.5616	.4764	.4048	.3503	.3076	.2751	.2512	.2339	.2219	.2136	.2080	.2043	.2019
	\$250	.5560	.4717	.3966	.3322	.2805	.2382	.2044	.1779	.1574	.1419	.1302	.1217	.1154
	\$275	.5550	.4708	.3959	.3305	.2775	.2338	.1984	.1703	.1483	.1313	.1183	.1086	.1014
	\$380	.5524	.4686	.3941	.3287	.2721	.2249	.1859	.1539	.1281	.1073	.0910	.0782	.0682
	\$500	.5512	.4676	.3932	.3280	.2715	.2232	.1825	.1489	.1213	.0989	.0809	.0665	.0551
	\$550	.5510	.4674	.3931	.3278	.2714	.2232	.1824	.1484	.1206	.0979	.0795	.0648	.0531
61	\$800	.5506	.4671	.3928	.3276	.2712	.2230	.1822	.1481	.1199	.0966	.0777	.0624	.0501
	\$120	.5616	.4739	.4119	.3648	.3307	.3071	.2914	.2813	.2750	.2713	.2691	.2678	.2671
	\$160	.5577	.4706	.3987	.3438	.3011	.2692	.2460	.2297	.2185	.2110	.2061	.2029	.2010
	\$250	.5521	.4659	.3891	.3245	.2723	.2300	.1967	.1708	.1512	.1366	.1259	.1181	.1126
	\$275	.5511	.4651	.3884	.3226	.2691	.2253	.1902	.1627	.1415	.1254	.1134	.1045	.0981
	\$380	.5486	.4629	.3866	.3199	.2626	.2154	.1765	.1449	.1197	.0998	.0844	.0725	.0635
	\$500	.5474	.4619	.3858	.3192	.2617	.2130	.1723	.1391	.1121	.0905	.0734	.0599	.0494
	\$550	.5471	.4617	.3856	.3190	.2616	.2129	.1720	.1385	.1112	.0893	.0717	.0579	.0471
62	\$800	.5467	.4613	.3853	.3188	.2614	.2127	.1718	.1380	.1102	.0876	.0695	.0551	.0437
	\$120	.5578	.4691	.4065	.3594	.3257	.3029	.2881	.2789	.2734	.2702	.2684	.2674	.2669
	\$160	.5539	.4649	.3928	.3373	.2947	.2633	.2410	.2256	.2153	.2086	.2044	.2017	.2002
	\$250	.5484	.4603	.3817	.3168	.2641	.2220	.1891	.1640	.1453	.1316	.1218	.1149	.1102
	\$275	.5474	.4594	.3810	.3147	.2606	.2168	.1821	.1553	.1350	.1198	.1088	.1008	.0952
	\$380	.5449	.4573	.3793	.3110	.2534	.2058	.1671	.1360	.1116	.0926	.0781	.0672	.0591
	\$500	.5437	.4563	.3784	.3104	.2519	.2027	.1623	.1295	.1032	.0824	.0662	.0537	.0442
	\$550	.5434	.4561	.3783	.3102	.2518	.2025	.1618	.1287	.1021	.0809	.0643	.0515	.0416
	\$800	.5430	.4558	.3780	.3100	.2516	.2024	.1614	.1278	.1006	.0788	.0616	.0481	.0377
63	\$1,000	.5429	.4557	.3779	.3099	.2516	.2024	.1614	.1278	.1006	.0787	.0614	.0478	.0372
	\$120	.5542	.4645	.4012	.3539	.3208	.2989	.2850	.2767	.2719	.2692	.2678	.2670	.2667
	\$160	.5504	.4594	.3868	.3308	.2884	.2576	.2361	.2217	.2124	.2065	.2029	.2008	.1995
	\$250	.5449	.4548	.3744	.3091	.2560	.2139	.1815	.1573	.1396	.1270	.1181	.1121	.1080
	\$275	.5439	.4540	.3737	.3068	.2521	.2083	.1741	.1480	.1287	.1146	.1045	.0975	.0926
	\$380	.5414	.4519	.3720	.3022	.2441	.1963	.1577	.1273	.1037	.0857	.0722	.0623	.0551
	\$500	.5402	.4509	.3712	.3016	.2421	.1926	.1523	.1199	.0944	.0745	.0593	.0479	.0393
	\$550	.5400	.4507	.3710	.3014	.2420	.1923	.1517	.1190	.0931	.0728	.0573	.0454	.0365
	\$800	.5396	.4503	.3707	.3012	.2418	.1920	.1510	.1177	.0912	.0703	.0541	.0416	.0321
64	\$1,000	.5395	.4503	.3706	.3012	.2418	.1920	.1510	.1177	.0911	.0701	.0537	.0411	.0315
	\$120	.5509	.4600	.3958	.3485	.3160	.2950	.2822	.2747	.2706	.2685	.2673	.2668	.2665
	\$160	.5471	.4540	.3809	.3243	.2820	.2519	.2315	.2181	.2097	.2047	.2017	.2000	.1990
	\$250	.5416	.4495	.3676	.3014	.2478	.2059	.1741	.1508	.1342	.1226	.1148	.1096	.1062
	\$275	.5407	.4487	.3665	.2989	.2436	.1998	.1661	.1409	.1226	.1096	.1006	.0944	.0903
	\$380	.5381	.4466	.3648	.2937	.2348	.1867	.1484	.1186	.0959	.0791	.0667	.0578	.0515
	\$500	.5370	.4456	.3640	.2928	.2322	.1825	.1423	.1105	.0858	.0670	.0529	.0425	.0349
	\$550	.5367	.4455	.3638	.2926	.2321	.1821	.1415	.1093	.0843	.0650	.0506	.0398	.0319
	\$800	.5363	.4451	.3635	.2924	.2319	.1816	.1406	.1077	.0820	.0621	.0469	.0355	.0270
65	\$1,000	.5362	.4450	.3635	.2924	.2319	.1816	.1405	.1077	.0818	.0617	.0464	.0349	.0263
	\$120	.5479	.4556	.3904	.3431	.3112	.2912	.2795	.2730	.2696	.2678	.2670	.2666	.2664
	\$160	.5441	.4489	.3749	.3178	.2757	.2464	.2270	.2147	.2073	.2030	.2006	.1993	.1986
	\$250	.5386	.4445	.3612	.2938	.2396	.1978	.1668	.1445	.1290	.1186	.1117	.1074	.1046

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.5377	.4436	.3598	.2910	.2351	.1913	.1582	.1340	.1169	.1050	.0970	.0918	.0884
	\$380	.5352	.4416	.3577	.2853	.2255	.1771	.1391	.1101	.0885	.0728	.0616	.0537	.0484
	\$500	.5340	.4406	.3569	.2840	.2225	.1723	.1323	.1011	.0774	.0597	.0468	.0375	.0310
	\$550	.5338	.4404	.3567	.2839	.2222	.1718	.1314	.0998	.0757	.0576	.0443	.0346	.0278
	\$800	.5333	.4401	.3565	.2837	.2220	.1711	.1301	.0979	.0730	.0541	.0401	.0299	.0225
	\$1,000	.5333	.4400	.3564	.2836	.2219	.1711	.1301	.0977	.0727	.0537	.0395	.0291	.0216
66	\$120	.5451	.4511	.3850	.3376	.3065	.2876	.2770	.2714	.2686	.2673	.2667	.2665	.2664
	\$160	.5413	.4440	.3690	.3112	.2693	.2409	.2226	.2116	.2052	.2017	.1998	.1988	.1984
	\$250	.5359	.4396	.3548	.2860	.2313	.1897	.1595	.1384	.1242	.1149	.1091	.1055	.1034
	\$275	.5349	.4388	.3532	.2831	.2265	.1828	.1504	.1273	.1113	.1007	.0938	.0895	.0869
	\$380	.5324	.4368	.3507	.2768	.2160	.1674	.1298	.1017	.0812	.0668	.0568	.0501	.0457
	\$500	.5313	.4358	.3499	.2751	.2126	.1621	.1223	.0919	.0692	.0528	.0412	.0331	.0276
	\$550	.5310	.4356	.3498	.2750	.2123	.1614	.1212	.0903	.0672	.0504	.0384	.0299	.0242
	\$800	.5306	.4353	.3495	.2748	.2119	.1604	.1195	.0880	.0641	.0465	.0337	.0247	.0184
\$1,000	.5305	.4352	.3494	.2748	.2118	.1604	.1194	.0877	.0637	.0459	.0330	.0238	.0174	
67	\$120	.5426	.4467	.3794	.3320	.3018	.2842	.2748	.2701	.2679	.2670	.2666	.2664	.2663
	\$160	.5388	.4394	.3630	.3045	.2629	.2354	.2185	.2087	.2033	.2005	.1991	.1985	.1982
	\$250	.5334	.4350	.3484	.2782	.2229	.1816	.1523	.1325	.1196	.1116	.1068	.1040	.1024
	\$275	.5325	.4342	.3468	.2750	.2177	.1741	.1426	.1207	.1061	.0968	.0911	.0876	.0856
	\$380	.5300	.4322	.3438	.2684	.2064	.1576	.1205	.0934	.0743	.0612	.0525	.0469	.0434
	\$500	.5288	.4313	.3431	.2663	.2026	.1516	.1121	.0826	.0613	.0462	.0359	.0291	.0246
	\$550	.5286	.4311	.3429	.2661	.2022	.1508	.1109	.0809	.0590	.0436	.0329	.0257	.0210
	\$800	.5282	.4308	.3426	.2659	.2016	.1495	.1089	.0781	.0554	.0392	.0278	.0201	.0149
\$1,000	.5281	.4307	.3426	.2659	.2015	.1495	.1087	.0777	.0549	.0385	.0270	.0190	.0137	
68	\$120	.5404	.4423	.3738	.3263	.2971	.2809	.2727	.2690	.2673	.2667	.2664	.2663	.2663
	\$160	.5367	.4351	.3569	.2976	.2564	.2301	.2146	.2061	.2018	.1996	.1987	.1982	.1981
	\$250	.5313	.4308	.3421	.2702	.2143	.1733	.1451	.1268	.1154	.1086	.1048	.1027	.1017
	\$275	.5304	.4300	.3404	.2669	.2087	.1653	.1348	.1143	.1013	.0933	.0887	.0861	.0846
	\$380	.5279	.4280	.3371	.2598	.1966	.1475	.1110	.0852	.0675	.0560	.0487	.0443	.0416
	\$500	.5268	.4270	.3363	.2575	.1924	.1409	.1019	.0734	.0535	.0401	.0312	.0256	.0222
	\$550	.5265	.4269	.3362	.2572	.1919	.1399	.1004	.0714	.0511	.0372	.0280	.0221	.0184
	\$800	.5261	.4265	.3359	.2570	.1910	.1384	.0981	.0682	.0470	.0323	.0224	.0160	.0119
\$1,000	.5260	.4265	.3359	.2569	.1910	.1383	.0977	.0678	.0463	.0314	.0214	.0148	.0106	
69	\$120	.5387	.4379	.3679	.3205	.2924	.2778	.2709	.2680	.2669	.2665	.2664	.2663	.2663
	\$160	.5349	.4311	.3506	.2905	.2497	.2248	.2109	.2038	.2004	.1989	.1983	.1981	.1980
	\$250	.5296	.4268	.3357	.2620	.2053	.1648	.1380	.1213	.1115	.1061	.1033	.1018	.1011
	\$275	.5286	.4260	.3340	.2585	.1994	.1563	.1269	.1081	.0968	.0903	.0867	.0849	.0839
	\$380	.5262	.4241	.3305	.2510	.1864	.1370	.1014	.0770	.0611	.0513	.0454	.0421	.0402
	\$500	.5250	.4231	.3297	.2485	.1818	.1298	.0913	.0642	.0460	.0343	.0271	.0227	.0202
	\$550	.5248	.4230	.3296	.2482	.1811	.1286	.0896	.0620	.0433	.0312	.0236	.0190	.0164
	\$800	.5244	.4226	.3293	.2478	.1801	.1268	.0869	.0583	.0387	.0258	.0176	.0125	.0095
\$1,000	.5243	.4226	.3293	.2478	.1800	.1266	.0865	.0577	.0379	.0248	.0164	.0113	.0082	
70	\$120	.5372	.4333	.3616	.3142	.2876	.2748	.2693	.2673	.2666	.2664	.2663	.2663	.2663
	\$160	.5335	.4275	.3440	.2828	.2427	.2194	.2074	.2018	.2018	.1994	.1985	.1981	.1980
	\$250	.5282	.4233	.3292	.2532	.1957	.1559	.1307	.1160	.1080	.1040	.1021	.1012	.1008
	\$275	.5272	.4225	.3276	.2496	.1894	.1467	.1189	.1021	.0926	.0876	.0852	.0840	.0835
	\$380	.5248	.4205	.3241	.2418	.1756	.1259	.0913	.0688	.0550	.0470	.0426	.0403	.0392
	\$500	.5236	.4196	.3232	.2392	.1705	.1179	.0802	.0549	.0387	.0290	.0235	.0204	.0188
	\$550	.5234	.4194	.3231	.2388	.1697	.1166	.0783	.0523	.0357	.0256	.0198	.0165	.0148
	\$800	.5230	.4191	.3228	.2383	.1685	.1145	.0751	.0481	.0306	.0197	.0133	.0097	.0077
\$1,000	.5229	.4190	.3228	.2382	.1683	.1141	.0746	.0474	.0296	.0186	.0120	.0083	.0063	

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
71	\$120	.5355	.4241	.3326	.2861	.2701	.2668	.2663	.2663	.2663	.2663	.2663	.2663	.2663
	\$160	.5318	.4211	.3183	.2497	.2143	.2017	.1986	.1980	.1980	.1979	.1979	.1979	.1979
	\$250	.5265	.4169	.3103	.2214	.1588	.1235	.1079	.1025	.1010	.1007	.1006	.1006	.1006
	\$275	.5256	.4162	.3097	.2185	.1519	.1122	.0933	.0861	.0838	.0833	.0831	.0831	.0831
	\$380	.5231	.4142	.3083	.2129	.1378	.0874	.0591	.0459	.0406	.0389	.0384	.0383	.0382
	\$500	.5220	.4133	.3076	.2111	.1330	.0781	.0453	.0286	.0213	.0185	.0176	.0174	.0173
	\$550	.5217	.4131	.3075	.2109	.1323	.0766	.0429	.0254	.0176	.0146	.0135	.0132	.0131
	\$800	.5213	.4128	.3072	.2106	.1311	.0741	.0388	.0199	.0111	.0075	.0062	.0058	.0057
	\$1,000	.5213	.4128	.3072	.2106	.1310	.0737	.0381	.0189	.0099	.0061	.0048	.0043	.0042
72	\$120	.5355	.4235	.3221	.2769	.2672	.2663	.2663	.2663	.2663	.2663	.2663	.2663	.2663
	\$160	.5318	.4206	.3101	.2365	.2055	.1987	.1980	.1979	.1979	.1979	.1979	.1979	.1979
	\$250	.5265	.4164	.3070	.2091	.1429	.1119	.1026	.1008	.1006	.1006	.1006	.1006	.1006
	\$275	.5255	.4156	.3065	.2067	.1354	.0989	.0864	.0836	.0832	.0831	.0831	.0831	.0831
	\$380	.5231	.4137	.3050	.2024	.1207	.0702	.0475	.0402	.0386	.0383	.0382	.0382	.0382
	\$500	.5219	.4128	.3044	.2011	.1158	.0594	.0313	.0209	.0180	.0174	.0173	.0173	.0173
	\$550	.5217	.4126	.3042	.2010	.1151	.0575	.0283	.0172	.0140	.0132	.0131	.0131	.0131
	\$800	.5213	.4123	.3040	.2008	.1139	.0545	.0233	.0107	.0068	.0059	.0057	.0056	.0056
	\$1,000	.5212	.4122	.3039	.2008	.1137	.0540	.0224	.0094	.0054	.0043	.0041	.0041	.0041
73	\$120	.5355	.4235	.3117	.2694	.2663	.2663	.2663	.2663	.2663	.2663	.2663	.2663	.2663
	\$160	.5318	.4205	.3093	.2226	.1994	.1980	.1979	.1979	.1979	.1979	.1979	.1979	.1979
	\$250	.5265	.4163	.3062	.1986	.1260	.1032	.1007	.1006	.1006	.1006	.1006	.1006	.1006
	\$275	.5255	.4156	.3056	.1973	.1178	.0877	.0833	.0831	.0831	.0831	.0831	.0831	.0831
	\$380	.5231	.4136	.3042	.1956	.1030	.0529	.0398	.0383	.0382	.0382	.0382	.0382	.0382
	\$500	.5219	.4127	.3036	.1952	.0987	.0398	.0205	.0175	.0173	.0173	.0173	.0173	.0173
	\$550	.5217	.4126	.3034	.1951	.0981	.0375	.0169	.0134	.0131	.0131	.0131	.0131	.0131
	\$800	.5213	.4122	.3032	.1950	.0971	.0337	.0105	.0061	.0057	.0056	.0056	.0056	.0056
	\$1,000	.5212	.4122	.3031	.1950	.0969	.0330	.0092	.0046	.0041	.0041	.0041	.0041	.0041
74	\$120	.5355	.4235	.3114	.2666	.2663	.2663	.2663	.2663	.2663	.2663	.2663	.2663	.2663
	\$160	.5318	.4205	.3093	.2121	.1980	.1979	.1979	.1979	.1979	.1979	.1979	.1979	.1979
	\$250	.5265	.4163	.3062	.1960	.1134	.1007	.1006	.1006	.1006	.1006	.1006	.1006	.1006
	\$275	.5255	.4156	.3056	.1957	.1043	.0835	.0831	.0831	.0831	.0831	.0831	.0831	.0831
	\$380	.5231	.4136	.3042	.1948	.0911	.0422	.0382	.0382	.0382	.0382	.0382	.0382	.0382
	\$500	.5219	.4127	.3035	.1944	.0884	.0259	.0174	.0173	.0173	.0173	.0173	.0173	.0173
	\$550	.5217	.4126	.3034	.1943	.0880	.0229	.0133	.0131	.0131	.0131	.0131	.0131	.0131
	\$800	.5213	.4122	.3032	.1941	.0875	.0181	.0060	.0056	.0056	.0056	.0056	.0056	.0056
	\$1,000	.5212	.4122	.3031	.1941	.0874	.0172	.0045	.0041	.0041	.0041	.0041	.0041	.0041

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.6965	.6511	.6101	.5728	.5386	.5072	.4781	.4516	.4372	.4250	.4145	.4055	.3976
37	\$120	.6899	.6434	.6013	.5631	.5281	.4960	.4664	.4457	.4317	.4197	.4094	.4006	.3933
38	\$120	.6834	.6356	.5924	.5533	.5176	.4848	.4564	.4400	.4262	.4145	.4044	.3961	.3896
39	\$120	.6769	.6278	.5836	.5436	.5071	.4736	.4505	.4344	.4208	.4093	.3998	.3923	.3864
40	\$120	.6703	.6200	.5747	.5338	.4965	.4638	.4448	.4289	.4155	.4045	.3958	.3889	.3834
	\$160	.6657	.6157	.5707	.5301	.4930	.4592	.4280	.4010	.3841	.3698	.3575	.3470	.3379
41	\$120	.6638	.6122	.5658	.5239	.4859	.4579	.4391	.4235	.4104	.4002	.3922	.3858	.3807
	\$160	.6592	.6079	.5619	.5203	.4825	.4479	.4162	.3944	.3778	.3638	.3519	.3416	.3330
42	\$120	.6572	.6043	.5568	.5140	.4751	.4521	.4335	.4180	.4059	.3964	.3889	.3829	.3781
	\$160	.6526	.6001	.5530	.5104	.4718	.4366	.4071	.3879	.3717	.3579	.3463	.3365	.3287
43	\$120	.6507	.5964	.5479	.5041	.4687	.4464	.4279	.4132	.4017	.3928	.3857	.3802	.3758



Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
44	\$160	.6462	.5923	.5441	.5006	.4612	.4252	.4005	.3816	.3657	.3522	.3410	.3320	.3248
	\$120	.6442	.5887	.5390	.4943	.4630	.4407	.4227	.4088	.3979	.3895	.3829	.3777	.3738
45	\$160	.6398	.5846	.5353	.4908	.4506	.4165	.3941	.3755	.3598	.3468	.3364	.3281	.3214
	\$120	.6371	.5801	.5292	.4835	.4564	.4344	.4172	.4040	.3938	.3859	.3798	.3752	.3718
46	\$160	.6327	.5761	.5255	.4801	.4390	.4090	.3870	.3686	.3534	.3412	.3316	.3239	.3177
	\$120	.6300	.5715	.5194	.4770	.4499	.4285	.4121	.3996	.3900	.3826	.3771	.3730	.3700
47	\$160	.6256	.5676	.5158	.4693	.4282	.4018	.3800	.3620	.3475	.3362	.3272	.3200	.3144
	\$120	.6230	.5631	.5097	.4705	.4437	.4230	.4074	.3954	.3864	.3797	.3747	.3711	.3684
	\$250	.6119	.5531	.5007	.4537	.4113	.3729	.3381	.3132	.2926	.2753	.2606	.2482	.2377
48	\$120	.6160	.5546	.4999	.4641	.4377	.4178	.4028	.3915	.3831	.3770	.3726	.3694	.3671
	\$160	.6117	.5507	.4964	.4478	.4136	.3876	.3666	.3500	.3372	.3271	.3193	.3133	.3087
	\$250	.6050	.5447	.4910	.4429	.3997	.3606	.3286	.3046	.2846	.2678	.2536	.2417	.2319
	\$275	.6036	.5435	.4899	.4419	.3988	.3598	.3245	.2978	.2762	.2581	.2428	.2298	.2188
49	\$120	.6090	.5461	.4914	.4577	.4321	.4129	.3984	.3878	.3802	.3746	.3707	.3679	.3659
	\$160	.6048	.5423	.4867	.4382	.4065	.3807	.3604	.3446	.3325	.3230	.3158	.3104	.3063
	\$250	.5982	.5364	.4814	.4322	.3880	.3483	.3199	.2964	.2768	.2605	.2468	.2356	.2266
	\$275	.5968	.5351	.4802	.4312	.3871	.3475	.3140	.2889	.2679	.2503	.2355	.2230	.2127
50	\$120	.6023	.5378	.4851	.4518	.4268	.4082	.3944	.3846	.3775	.3725	.3690	.3666	.3650
	\$160	.5981	.5340	.4771	.4312	.3995	.3742	.3546	.3396	.3281	.3193	.3128	.3079	.3043
	\$250	.5916	.5282	.4719	.4216	.3766	.3393	.3115	.2885	.2694	.2535	.2406	.2302	.2219
	\$275	.5902	.5270	.4708	.4207	.3757	.3354	.3051	.2805	.2600	.2429	.2285	.2167	.2072
51	\$120	.5956	.5295	.4790	.4461	.4217	.4037	.3907	.3815	.3751	.3707	.3676	.3656	.3642
	\$160	.5915	.5258	.4675	.4242	.3926	.3680	.3492	.3348	.3240	.3159	.3100	.3057	.3025
	\$250	.5850	.5201	.4624	.4110	.3651	.3308	.3034	.2808	.2621	.2470	.2349	.2253	.2176
	\$275	.5837	.5189	.4613	.4101	.3642	.3255	.2964	.2723	.2523	.2356	.2220	.2110	.2022
52	\$120	.5888	.5210	.4729	.4405	.4166	.3993	.3871	.3787	.3729	.3690	.3664	.3647	.3636
	\$160	.5847	.5174	.4577	.4171	.3859	.3620	.3439	.3302	.3201	.3128	.3075	.3036	.3009
	\$250	.5784	.5118	.4527	.4001	.3552	.3223	.2953	.2730	.2551	.2408	.2295	.2206	.2136
	\$275	.5770	.5106	.4516	.3992	.3525	.3164	.2878	.2641	.2445	.2286	.2158	.2056	.1975
	\$380	.5728	.5069	.4484	.3963	.3499	.3086	.2718	.2419	.2176	.1973	.1802	.1659	.1539
53	\$120	.5821	.5126	.4670	.4350	.4117	.3952	.3838	.3761	.3709	.3675	.3653	.3639	.3630
	\$160	.5781	.5090	.4497	.4101	.3794	.3562	.3388	.3259	.3166	.3099	.3052	.3019	.2996
	\$250	.5718	.5035	.4429	.3892	.3466	.3139	.2872	.2656	.2484	.2350	.2244	.2162	.2099
	\$275	.5705	.5023	.4419	.3883	.3420	.3075	.2792	.2560	.2371	.2220	.2100	.2006	.1932
	\$380	.5663	.4987	.4387	.3854	.3382	.2962	.2602	.2319	.2083	.1886	.1721	.1584	.1471
54	\$120	.5755	.5044	.4613	.4296	.4070	.3914	.3808	.3738	.3692	.3663	.3645	.3633	.3626
	\$160	.5716	.5007	.4429	.4033	.3732	.3506	.3339	.3219	.3134	.3074	.3032	.3004	.2985
	\$250	.5653	.4952	.4332	.3782	.3381	.3056	.2793	.2585	.2422	.2295	.2198	.2123	.2066
	\$275	.5640	.4941	.4322	.3774	.3331	.2989	.2709	.2482	.2301	.2158	.2047	.1960	.1892
	\$380	.5599	.4905	.4291	.3746	.3265	.2840	.2500	.2223	.1993	.1802	.1643	.1514	.1408
55	\$120	.5692	.4988	.4558	.4245	.4027	.3878	.3780	.3717	.3677	.3653	.3638	.3629	.3623
	\$160	.5652	.4926	.4362	.3969	.3672	.3453	.3295	.3183	.3105	.3052	.3016	.2992	.2976
	\$250	.5591	.4872	.4236	.3697	.3299	.2976	.2720	.2519	.2364	.2245	.2155	.2088	.2037
	\$275	.5578	.4861	.4227	.3666	.3244	.2904	.2628	.2409	.2236	.2102	.1998	.1918	.1858
	\$380	.5537	.4825	.4196	.3640	.3150	.2732	.2403	.2131	.1906	.1721	.1571	.1449	.1352
	\$500	.5511	.4802	.4176	.3622	.3135	.2706	.2332	.2015	.1757	.1540	.1360	.1210	.1086
56	\$120	.5627	.4932	.4502	.4194	.3984	.3844	.3755	.3698	.3664	.3644	.3632	.3625	.3621
	\$160	.5588	.4843	.4295	.3904	.3612	.3401	.3252	.3148	.3078	.3031	.3001	.2981	.2968
	\$250	.5527	.4790	.4138	.3614	.3215	.2896	.2647	.2454	.2308	.2198	.2116	.2055	.2011
	\$275	.5514	.4779	.4128	.3573	.3157	.2818	.2548	.2337	.2173	.2047	.1951	.1880	.1826

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.5474	.4744	.4098	.3530	.3031	.2630	.2306	.2038	.1819	.1642	.1500	.1388	.1299
	\$500	.5448	.4721	.4079	.3513	.3017	.2584	.2209	.1907	.1655	.1446	.1273	.1131	.1014
	\$550	.5442	.4716	.4074	.3509	.3013	.2580	.2205	.1881	.1621	.1404	.1223	.1074	.0951
57	\$120	.5565	.4878	.4447	.4146	.3943	.3813	.3732	.3682	.3653	.3637	.3627	.3622	.3619
	\$160	.5526	.4761	.4230	.3841	.3555	.3352	.3212	.3117	.3055	.3014	.2988	.2972	.2962
	\$250	.5466	.4709	.4041	.3531	.3133	.2819	.2577	.2393	.2256	.2154	.2080	.2027	.1989
	\$275	.5453	.4698	.4032	.3488	.3070	.2735	.2472	.2269	.2114	.1997	.1910	.1845	.1799
	\$380	.5414	.4664	.4002	.3421	.2923	.2532	.2210	.1948	.1737	.1568	.1436	.1332	.1251
	\$500	.5388	.4642	.3983	.3405	.2900	.2463	.2100	.1803	.1558	.1356	.1191	.1056	.0949
	\$550	.5381	.4636	.3978	.3401	.2897	.2460	.2084	.1773	.1519	.1309	.1137	.0995	.0880
	\$550	.5381	.4636	.3978	.3401	.2897	.2460	.2084	.1773	.1519	.1309	.1137	.0995	.0880
58	\$120	.5508	.4829	.4399	.4104	.3909	.3787	.3713	.3670	.3645	.3632	.3624	.3620	.3618
	\$160	.5470	.4688	.4172	.3784	.3505	.3311	.3179	.3092	.3036	.3001	.2979	.2966	.2958
	\$250	.5410	.4634	.3955	.3456	.3059	.2750	.2515	.2340	.2211	.2118	.2051	.2004	.1972
	\$275	.5397	.4623	.3941	.3409	.2991	.2661	.2404	.2209	.2062	.1954	.1875	.1817	.1777
	\$380	.5358	.4590	.3912	.3319	.2831	.2441	.2123	.1866	.1663	.1503	.1379	.1284	.1211
	\$500	.5333	.4568	.3894	.3303	.2791	.2353	.1999	.1708	.1468	.1274	.1117	.0991	.0892
	\$550	.5326	.4562	.3889	.3299	.2787	.2346	.1974	.1674	.1426	.1223	.1059	.0925	.0819
59	\$120	.5452	.4781	.4352	.4063	.3877	.3763	.3697	.3659	.3638	.3627	.3622	.3619	.3618
	\$160	.5414	.4634	.4114	.3729	.3457	.3271	.3147	.3069	.3019	.2989	.2971	.2961	.2955
	\$250	.5355	.4560	.3884	.3381	.2986	.2683	.2456	.2289	.2169	.2084	.2025	.1984	.1957
	\$275	.5343	.4549	.3853	.3331	.2913	.2588	.2339	.2152	.2014	.1914	.1843	.1792	.1757
	\$380	.5304	.4516	.3822	.3217	.2740	.2351	.2037	.1787	.1593	.1442	.1327	.1240	.1174
	\$500	.5279	.4495	.3804	.3201	.2681	.2251	.1901	.1614	.1381	.1195	.1047	.0930	.0840
	\$550	.5272	.4489	.3799	.3198	.2678	.2233	.1872	.1577	.1336	.1140	.0984	.0860	.0762
60	\$120	.5397	.4733	.4305	.4022	.3846	.3741	.3682	.3649	.3633	.3624	.3620	.3618	.3617
	\$160	.5359	.4579	.4056	.3675	.3409	.3232	.3118	.3047	.3005	.2979	.2965	.2957	.2953
	\$250	.5301	.4485	.3812	.3306	.2914	.2617	.2398	.2241	.2130	.2053	.2001	.1967	.1944
	\$275	.5289	.4475	.3779	.3252	.2836	.2516	.2274	.2096	.1968	.1877	.1814	.1770	.1741
	\$380	.5250	.4443	.3732	.3126	.2648	.2260	.1952	.1710	.1524	.1383	.1277	.1199	.1141
	\$500	.5225	.4421	.3714	.3099	.2573	.2149	.1802	.1521	.1296	.1119	.0980	.0873	.0791
	\$550	.5219	.4416	.3709	.3095	.2567	.2127	.1770	.1480	.1246	.1060	.0913	.0798	.0710
	\$800	.5205	.4404	.3699	.3086	.2560	.2114	.1737	.1423	.1168	.0960	.0793	.0659	.0552
61	\$120	.5344	.4686	.4260	.3984	.3816	.3721	.3669	.3642	.3628	.3622	.3619	.3617	.3617
	\$160	.5307	.4526	.3999	.3621	.3364	.3196	.3091	.3029	.2992	.2971	.2960	.2954	.2951
	\$250	.5249	.4413	.3742	.3233	.2843	.2553	.2343	.2195	.2094	.2026	.1981	.1952	.1934
	\$275	.5237	.4403	.3706	.3175	.2761	.2446	.2213	.2045	.1926	.1844	.1789	.1751	.1727
	\$380	.5199	.4371	.3643	.3039	.2558	.2172	.1870	.1637	.1460	.1329	.1232	.1162	.1113
	\$500	.5174	.4350	.3625	.2998	.2474	.2050	.1706	.1431	.1215	.1048	.0919	.0821	.0748
	\$550	.5168	.4345	.3621	.2994	.2459	.2024	.1671	.1387	.1161	.0984	.0847	.0742	.0663
62	\$800	.5154	.4333	.3611	.2986	.2452	.2002	.1626	.1318	.1071	.0872	.0714	.0590	.0492
	\$120	.5293	.4638	.4214	.3946	.3789	.3702	.3657	.3635	.3625	.3620	.3618	.3617	.3616
	\$160	.5256	.4472	.3943	.3568	.3319	.3162	.3067	.3012	.2981	.2965	.2956	.2952	.2950
	\$250	.5199	.4341	.3672	.3160	.2773	.2490	.2290	.2153	.2061	.2001	.1963	.1940	.1925
	\$275	.5187	.4331	.3634	.3099	.2685	.2377	.2153	.1995	.1887	.1814	.1766	.1735	.1716
	\$380	.5149	.4300	.3554	.2951	.2467	.2085	.1789	.1565	.1399	.1278	.1191	.1130	.1087
	\$500	.5125	.4279	.3537	.2896	.2374	.1950	.1611	.1344	.1137	.0980	.0861	.0774	.0709
	\$550	.5119	.4274	.3532	.2892	.2355	.1922	.1572	.1295	.1078	.0912	.0785	.0690	.0620
	\$800	.5104	.4262	.3523	.2884	.2343	.1889	.1515	.1216	.0976	.0787	.0639	.0525	.0437
63	\$1,000	.5101	.4259	.3520	.2882	.2341	.1888	.1513	.1207	.0960	.0765	.0611	.0490	.0397
	\$120	.5243	.4590	.4168	.3909	.3762	.3685	.3647	.3630	.3622	.3618	.3617	.3617	.3616
	\$160	.5207	.4418	.3885	.3515	.3276	.3129	.3044	.2997	.2972	.2959	.2953	.2950	.2949

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.5150	.4270	.3600	.3086	.2702	.2427	.2238	.2112	.2031	.1979	.1948	.1929	.1918
	\$275	.5138	.4260	.3560	.3020	.2609	.2308	.2094	.1948	.1850	.1787	.1747	.1722	.1706
	\$380	.5101	.4229	.3466	.2861	.2375	.1996	.1708	.1494	.1339	.1229	.1153	.1101	.1065
	\$500	.5076	.4209	.3447	.2797	.2272	.1849	.1514	.1256	.1060	.0914	.0807	.0729	.0674
	\$550	.5070	.4204	.3443	.2788	.2250	.1817	.1472	.1203	.0997	.0841	.0726	.0642	.0581
	\$800	.5056	.4192	.3433	.2781	.2230	.1773	.1406	.1113	.0882	.0704	.0567	.0463	.0386
	\$1,000	.5052	.4189	.3430	.2778	.2228	.1772	.1399	.1099	.0862	.0677	.0534	.0424	.0341
64	\$120	.5196	.4542	.4123	.3873	.3738	.3670	.3639	.3625	.3620	.3618	.3617	.3616	.3616
	\$160	.5160	.4364	.3827	.3463	.3234	.3099	.3024	.2985	.2965	.2955	.2951	.2949	.2948
	\$250	.5104	.4201	.3529	.3011	.2632	.2367	.2189	.2075	.2004	.1961	.1936	.1921	.1913
	\$275	.5092	.4190	.3486	.2942	.2534	.2241	.2038	.1904	.1817	.1763	.1730	.1711	.1699
	\$380	.5055	.4160	.3386	.2772	.2284	.1909	.1629	.1427	.1284	.1186	.1119	.1076	.1047
	\$500	.5031	.4140	.3358	.2701	.2170	.1748	.1420	.1172	.0987	.0853	.0757	.0690	.0644
	\$550	.5025	.4135	.3354	.2686	.2146	.1713	.1374	.1114	.0919	.0776	.0672	.0598	.0547
	\$800	.5011	.4124	.3345	.2677	.2118	.1661	.1297	.1012	.0792	.0625	.0500	.0408	.0341
\$1,000	.5007	.4120	.3342	.2675	.2116	.1657	.1286	.0994	.0767	.0594	.0462	.0364	.0292	
65	\$120	.5152	.4494	.4078	.3839	.3715	.3657	.3632	.3622	.3618	.3617	.3616	.3616	.3616
	\$160	.5116	.4310	.3770	.3411	.3193	.3071	.3006	.2974	.2959	.2952	.2950	.2948	.2948
	\$250	.5060	.4143	.3458	.2937	.2563	.2308	.2143	.2041	.1980	.1945	.1926	.1915	.1910
	\$275	.5048	.4123	.3413	.2864	.2459	.2175	.1985	.1863	.1788	.1743	.1717	.1702	.1694
	\$380	.5012	.4093	.3307	.2683	.2193	.1823	.1553	.1363	.1233	.1146	.1090	.1055	.1033
	\$500	.4988	.4074	.3270	.2605	.2069	.1648	.1327	.1090	.0918	.0797	.0713	.0656	.0619
	\$550	.4982	.4069	.3266	.2588	.2042	.1610	.1277	.1028	.0845	.0715	.0623	.0561	.0518
	\$800	.4968	.4057	.3257	.2573	.2004	.1549	.1190	.0913	.0705	.0551	.0438	.0358	.0302
\$1,000	.4964	.4054	.3255	.2571	.2003	.1541	.1175	.0892	.0676	.0515	.0396	.0310	.0248	
66	\$120	.5111	.4446	.4033	.3806	.3695	.3646	.3627	.3620	.3617	.3617	.3616	.3616	.3616
	\$160	.5076	.4257	.3712	.3361	.3156	.3045	.2991	.2966	.2955	.2950	.2949	.2948	.2948
	\$250	.5020	.4085	.3388	.2863	.2495	.2252	.2100	.2011	.1960	.1932	.1918	.1911	.1907
	\$275	.5009	.4062	.3341	.2786	.2385	.2112	.1935	.1826	.1762	.1726	.1706	.1696	.1690
	\$380	.4973	.4029	.3229	.2594	.2102	.1738	.1479	.1302	.1186	.1112	.1066	.1038	.1021
	\$500	.4949	.4010	.3184	.2509	.1968	.1549	.1237	.1012	.0854	.0746	.0674	.0628	.0598
	\$550	.4943	.4005	.3180	.2491	.1939	.1508	.1183	.0945	.0776	.0659	.0580	.0528	.0495
	\$800	.4929	.3994	.3171	.2470	.1894	.1438	.1084	.0818	.0622	.0482	.0383	.0315	.0268
\$1,000	.4925	.3991	.3169	.2468	.1890	.1426	.1066	.0792	.0589	.0441	.0336	.0262	.0211	
67	\$120	.5072	.4394	.3986	.3773	.3676	.3637	.3623	.3618	.3617	.3616	.3616	.3616	.3616
	\$160	.5037	.4200	.3651	.3308	.3117	.3021	.2978	.2959	.2952	.2949	.2948	.2948	.2948
	\$250	.4982	.4025	.3312	.2784	.2423	.2194	.2058	.1982	.1942	.1922	.1912	.1908	.1906
	\$275	.4971	.4002	.3263	.2702	.2307	.2046	.1885	.1791	.1739	.1712	.1698	.1691	.1688
	\$380	.4934	.3964	.3146	.2498	.2004	.1648	.1403	.1242	.1141	.1080	.1044	.1024	.1013
	\$500	.4911	.3945	.3097	.2406	.1858	.1443	.1142	.0931	.0789	.0697	.0638	.0603	.0581
	\$550	.4905	.3941	.3089	.2386	.1827	.1398	.1083	.0860	.0707	.0606	.0541	.0500	.0475
	\$800	.4891	.3930	.3080	.2359	.1775	.1318	.0972	.0719	.0539	.0414	.0330	.0275	.0239
\$1,000	.4888	.3927	.3078	.2357	.1767	.1303	.0950	.0688	.0500	.0369	.0278	.0218	.0178	
68	\$120	.5038	.4341	.3939	.3741	.3659	.3629	.3620	.3617	.3616	.3616	.3616	.3616	.3616
	\$160	.5003	.4142	.3588	.3255	.3081	.3000	.2967	.2954	.2950	.2948	.2948	.2948	.2948
	\$250	.4948	.3966	.3235	.2703	.2351	.2139	.2020	.1958	.1928	.1914	.1908	.1906	.1905
	\$275	.4937	.3942	.3184	.2616	.2228	.1982	.1839	.1761	.1720	.1701	.1692	.1688	.1686
	\$380	.4901	.3903	.3062	.2400	.1905	.1558	.1329	.1186	.1101	.1053	.1027	.1014	.1007
	\$500	.4878	.3884	.3011	.2301	.1747	.1336	.1048	.0855	.0731	.0654	.0609	.0583	.0568
	\$550	.4872	.3879	.3000	.2280	.1712	.1287	.0984	.0778	.0643	.0558	.0507	.0477	.0460
\$800	.4858	.3868	.2990	.2247	.1653	.1196	.0860	.0622	.0460	.0353	.0285	.0242	.0217	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
69	\$1,000	.4854	.3865	.2988	.2244	.1643	.1178	.0834	.0587	.0416	.0302	.0228	.0181	.0152
	\$120	.5010	.4289	.3894	.3713	.3645	.3624	.3618	.3617	.3616	.3616	.3616	.3616	.3616
	\$160	.4976	.4086	.3527	.3206	.3050	.2984	.2959	.2951	.2949	.2948	.2948	.2948	.2948
	\$250	.4921	.3911	.3160	.2625	.2284	.2089	.1988	.1939	.1918	.1910	.1906	.1905	.1905
	\$275	.4910	.3888	.3108	.2534	.2153	.1924	.1799	.1736	.1707	.1694	.1688	.1686	.1686
	\$380	.4874	.3848	.2984	.2306	.1809	.1473	.1262	.1138	.1069	.1033	.1016	.1007	.1003
	\$500	.4851	.3830	.2931	.2201	.1639	.1235	.0961	.0787	.0681	.0620	.0587	.0569	.0561
	\$550	.4845	.3825	.2920	.2178	.1602	.1181	.0892	.0704	.0588	.0520	.0482	.0461	.0450
	\$800	.4832	.3815	.2907	.2142	.1535	.1080	.0755	.0534	.0391	.0302	.0249	.0219	.0202
\$1,000	.4828	.3812	.2904	.2136	.1523	.1059	.0724	.0494	.0343	.0247	.0189	.0154	.0135	
70	\$120	.4986	.4228	.3843	.3684	.3633	.3620	.3617	.3616	.3616	.3616	.3616	.3616	.3616
	\$160	.4951	.4021	.3456	.3151	.3017	.2968	.2953	.2949	.2948	.2948	.2948	.2948	.2948
	\$250	.4897	.3850	.3074	.2534	.2208	.2036	.1957	.1923	.1911	.1906	.1905	.1905	.1905
	\$275	.4886	.3828	.3020	.2436	.2067	.1862	.1760	.1714	.1696	.1689	.1686	.1686	.1685
	\$380	.4850	.3793	.2894	.2195	.1698	.1378	.1190	.1090	.1040	.1017	.1007	.1003	.1002
	\$500	.4827	.3775	.2841	.2084	.1513	.1117	.0865	.0715	.0633	.0590	.0569	.0560	.0555
	\$550	.4821	.3770	.2829	.2060	.1472	.1059	.0790	.0627	.0535	.0486	.0461	.0449	.0444
	\$800	.4808	.3760	.2814	.2019	.1397	.0944	.0636	.0439	.0321	.0254	.0218	.0200	.0190
	\$1,000	.4804	.3757	.2812	.2011	.1382	.0918	.0599	.0393	.0267	.0194	.0153	.0132	.0121
71	\$120	.4970	.4169	.3796	.3661	.3625	.3618	.3616	.3616	.3616	.3616	.3616	.3616	.3616
	\$160	.4935	.3959	.3387	.3101	.2992	.2958	.2950	.2948	.2948	.2948	.2948	.2948	.2948
	\$250	.4881	.3795	.2989	.2445	.2138	.1992	.1934	.1913	.1907	.1905	.1905	.1904	.1904
	\$275	.4870	.3777	.2935	.2342	.1987	.1808	.1729	.1699	.1689	.1686	.1685	.1685	.1685
	\$380	.4835	.3749	.2811	.2088	.1590	.1290	.1129	.1053	.1020	.1007	.1003	.1001	.1001
	\$500	.4812	.3731	.2758	.1971	.1390	.1006	.0779	.0657	.0597	.0570	.0559	.0555	.0553
	\$550	.4806	.3727	.2748	.1946	.1346	.0942	.0697	.0562	.0494	.0462	.0449	.0443	.0441
	\$800	.4793	.3716	.2731	.1902	.1262	.0813	.0526	.0357	.0266	.0220	.0199	.0189	.0185
	\$1,000	.4789	.3714	.2729	.1893	.1244	.0784	.0484	.0305	.0206	.0155	.0131	.0120	.0115
72	\$120	.4959	.4088	.3736	.3637	.3619	.3616	.3616	.3616	.3616	.3616	.3616	.3616	.3616
	\$160	.4925	.3877	.3294	.3041	.2966	.2950	.2948	.2948	.2948	.2948	.2948	.2948	.2948
	\$250	.4871	.3744	.2878	.2326	.2052	.1946	.1914	.1906	.1905	.1905	.1904	.1904	.1904
	\$275	.4860	.3736	.2824	.2214	.1887	.1748	.1702	.1689	.1686	.1685	.1685	.1685	.1685
	\$380	.4824	.3708	.2707	.1943	.1447	.1182	.1064	.1020	.1006	.1002	.1001	.1001	.1001
	\$500	.4801	.3691	.2660	.1822	.1225	.0864	.0679	.0598	.0567	.0557	.0554	.0553	.0552
	\$550	.4795	.3686	.2651	.1796	.1176	.0792	.0588	.0495	.0459	.0446	.0442	.0440	.0440
	\$800	.4782	.3676	.2636	.1750	.1081	.0642	.0393	.0269	.0214	.0193	.0186	.0183	.0183
	\$1,000	.4779	.3673	.2634	.1740	.1059	.0606	.0343	.0209	.0149	.0125	.0116	.0113	.0112
73	\$120	.4956	.3998	.3680	.3622	.3617	.3616	.3616	.3616	.3616	.3616	.3616	.3616	.3616
	\$160	.4922	.3792	.3194	.2990	.2952	.2948	.2948	.2948	.2948	.2948	.2948	.2948	.2948
	\$250	.4868	.3724	.2761	.2200	.1975	.1916	.1906	.1905	.1904	.1904	.1904	.1904	.1904
	\$275	.4857	.3715	.2711	.2077	.1792	.1706	.1688	.1685	.1685	.1685	.1685	.1685	.1685
	\$380	.4822	.3688	.2612	.1790	.1299	.1086	.1019	.1004	.1001	.1001	.1001	.1001	.1001
	\$500	.4799	.3671	.2578	.1669	.1049	.0727	.0601	.0563	.0554	.0553	.0552	.0552	.0552
	\$550	.4793	.3666	.2572	.1645	.0995	.0644	.0500	.0454	.0443	.0440	.0440	.0440	.0440
	\$800	.4780	.3656	.2563	.1600	.0887	.0469	.0277	.0208	.0188	.0184	.0183	.0182	.0182
	\$1,000	.4776	.3653	.2561	.1590	.0862	.0425	.0218	.0142	.0119	.0113	.0112	.0111	.0111
74	\$120	.4956	.3938	.3650	.3618	.3616	.3616	.3616	.3616	.3616	.3616	.3616	.3616	.3616
	\$160	.4922	.3761	.3128	.2966	.2948	.2948	.2948	.2948	.2948	.2948	.2948	.2948	.2948
	\$250	.4868	.3720	.2687	.2119	.1938	.1907	.1905	.1904	.1904	.1904	.1904	.1904	.1904
	\$275	.4857	.3712	.2642	.1987	.1742	.1691	.1686	.1685	.1685	.1685	.1685	.1685	.1685
	\$380	.4822	.3685	.2565	.1690	.1205	.1040	.1006	.1001	.1001	.1001	.1001	.1001	.1001

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.4798	.3667	.2547	.1575	.0934	.0650	.0570	.0555	.0553	.0552	.0552	.0552	.0552
	\$550	.4793	.3663	.2544	.1553	.0876	.0559	.0463	.0443	.0440	.0440	.0440	.0440	.0440
	\$800	.4779	.3653	.2537	.1514	.0761	.0365	.0223	.0189	.0183	.0183	.0182	.0182	.0182
	\$1,000	.4776	.3650	.2535	.1506	.0734	.0315	.0159	.0120	.0112	.0112	.0111	.0111	.0111

\* 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 ((June 30, 2017)) October 1, 2023**

(Minimum Loss Ratio										
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%	
36	\$120	.0051	.0173	.0341	.0543	.1020	.1571	.2181	.2838	
37	\$120	.0045	.0159	.0318	.0511	.0971	.1508	.2105	.2751	
38	\$120	.0040	.0146	.0296	.0480	.0924	.1446	.2030	.2665	
39	\$120	.0036	.0133	.0275	.0450	.0876	.1383	.1955	.2579	
40	\$120	.0031	.0121	.0254	.0420	.0829	.1321	.1879	.2492	
	\$160	.0031	.0121	.0254	.0420	.0829	.1321	.1879	.2492	
41	\$120	.0027	.0109	.0233	.0390	.0783	.1260	.1805	.2407	
	\$160	.0027	.0109	.0233	.0390	.0783	.1260	.1805	.2407	
42	\$120	.0024	.0098	.0214	.0362	.0738	.1199	.1731	.2322	
	\$160	.0024	.0098	.0214	.0362	.0738	.1199	.1731	.2322	
43	\$120	.0020	.0088	.0195	.0335	.0693	.1140	.1658	.2237	
	\$160	.0020	.0088	.0195	.0335	.0693	.1140	.1658	.2237	
44	\$120	.0017	.0078	.0177	.0308	.0649	.1080	.1585	.2152	
	\$160	.0017	.0078	.0177	.0308	.0649	.1080	.1585	.2152	
45	\$120	.0015	.0069	.0160	.0282	.0606	.1021	.1512	.2068	
	\$160	.0015	.0069	.0160	.0282	.0606	.1021	.1512	.2068	
46	\$120	.0012	.0060	.0143	.0257	.0564	.0964	.1441	.1985	
	\$160	.0012	.0060	.0143	.0257	.0564	.0964	.1441	.1985	
47	\$120	.0010	.0053	.0128	.0233	.0524	.0907	.1370	.1904	
	\$160	.0010	.0053	.0128	.0233	.0524	.0907	.1370	.1901	
	\$250	.0010	.0053	.0128	.0233	.0524	.0907	.1370	.1901	
48	\$120	.0008	.0045	.0113	.0210	.0484	.0851	.1299	.1834	
	\$160	.0008	.0045	.0113	.0210	.0484	.0851	.1299	.1818	
	\$250	.0008	.0045	.0113	.0210	.0484	.0851	.1299	.1818	
	\$275	.0008	.0045	.0113	.0210	.0484	.0851	.1299	.1818	
49	\$120	.0007	.0039	.0101	.0190	.0447	.0799	.1233	.1771	
	\$160	.0007	.0039	.0101	.0190	.0447	.0799	.1233	.1740	
	\$250	.0007	.0039	.0101	.0190	.0447	.0799	.1233	.1740	
	\$275	.0007	.0039	.0101	.0190	.0447	.0799	.1233	.1740	
50	\$120	.0006	.0034	.0089	.0171	.0412	.0748	.1171	.1710	
	\$160	.0006	.0034	.0089	.0171	.0412	.0748	.1168	.1664	

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$250	.0006	.0034	.0089	.0171	.0412	.0748	.1168	.1662
	\$275	.0006	.0034	.0089	.0171	.0412	.0748	.1168	.1662
51	\$120	.0005	.0029	.0078	.0153	.0378	.0699	.1115	.1651
	\$160	.0005	.0029	.0078	.0153	.0378	.0699	.1104	.1592
	\$250	.0005	.0029	.0078	.0153	.0378	.0699	.1104	.1585
	\$275	.0005	.0029	.0078	.0153	.0379	.0699	.1104	.1585
52	\$120	.0004	.0024	.0068	.0136	.0345	.0649	.1062	.1592
	\$160	.0004	.0024	.0068	.0136	.0345	.0649	.1040	.1523
	\$250	.0004	.0024	.0068	.0136	.0345	.0649	.1040	.1507
	\$275	.0004	.0024	.0068	.0136	.0345	.0649	.1040	.1507
	\$380	.0004	.0024	.0068	.0136	.0346	.0649	.1040	.1507
53	\$120	.0003	.0020	.0058	.0120	.0313	.0601	.1009	.1534
	\$160	.0003	.0020	.0058	.0120	.0313	.0601	.0978	.1456
	\$250	.0003	.0020	.0058	.0120	.0313	.0601	.0976	.1430
	\$275	.0003	.0020	.0058	.0120	.0313	.0601	.0976	.1430
	\$380	.0003	.0020	.0058	.0120	.0313	.0601	.0976	.1430
54	\$120	.0002	.0017	.0050	.0104	.0283	.0558	.0958	.1476
	\$160	.0002	.0017	.0050	.0104	.0283	.0554	.0919	.1391
	\$250	.0002	.0017	.0050	.0104	.0283	.0554	.0912	.1352
	\$275	.0002	.0017	.0050	.0104	.0283	.0554	.0913	.1352
	\$380	.0002	.0017	.0050	.0104	.0283	.0554	.0913	.1352
55	\$120	.0002	.0013	.0042	.0090	.0253	.0517	.0907	.1419
	\$160	.0002	.0013	.0042	.0090	.0253	.0507	.0862	.1327
	\$250	.0002	.0013	.0042	.0090	.0253	.0507	.0850	.1275
	\$275	.0002	.0013	.0042	.0090	.0253	.0507	.0850	.1275
	\$380	.0002	.0013	.0042	.0090	.0253	.0507	.0850	.1275
	\$500	.0002	.0013	.0042	.0090	.0253	.0507	.0850	.1275
56	\$120	.0001	.0011	.0035	.0077	.0224	.0477	.0857	.1362
	\$160	.0001	.0011	.0035	.0077	.0224	.0463	.0807	.1264
	\$250	.0001	.0011	.0035	.0077	.0224	.0462	.0788	.1198
	\$275	.0001	.0011	.0035	.0077	.0224	.0462	.0788	.1198
	\$380	.0001	.0011	.0035	.0077	.0224	.0462	.0788	.1198
	\$500	.0001	.0011	.0035	.0077	.0224	.0462	.0788	.1198
	\$550	.0001	.0011	.0035	.0077	.0224	.0462	.0788	.1198
57	\$120	.0001	.0008	.0028	.0065	.0197	.0439	.0807	.1307
	\$160	.0001	.0008	.0028	.0065	.0197	.0421	.0753	.1202
	\$250	.0001	.0008	.0028	.0065	.0197	.0417	.0726	.1123
	\$275	.0001	.0008	.0028	.0065	.0197	.0417	.0726	.1123
	\$380	.0001	.0008	.0028	.0065	.0197	.0417	.0726	.1122
	\$500	.0001	.0008	.0028	.0065	.0197	.0417	.0726	.1122
	\$550	.0001	.0008	.0028	.0065	.0197	.0417	.0726	.1122
58	\$120	.0001	.0006	.0023	.0054	.0173	.0401	.0758	.1252
	\$160	.0001	.0006	.0023	.0054	.0172	.0380	.0701	.1140

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0001	.0006	.0023	.0054	.0172	.0374	.0666	.1051
	\$275	.0001	.0006	.0023	.0054	.0172	.0374	.0666	.1049
	\$380	.0001	.0006	.0023	.0054	.0172	.0374	.0666	.1046
	\$500	.0001	.0006	.0023	.0054	.0172	.0374	.0666	.1046
	\$550	.0001	.0006	.0023	.0054	.0172	.0374	.0666	.1046
<b>59</b>	\$120	.0001	.0005	.0018	.0044	.0150	.0365	.0710	.1197
	\$160	.0001	.0005	.0018	.0044	.0147	.0342	.0649	.1078
	\$250	.0001	.0005	.0018	.0044	.0147	.0333	.0606	.0981
	\$275	.0001	.0005	.0018	.0044	.0147	.0333	.0607	.0976
	\$380	.0001	.0005	.0018	.0044	.0147	.0333	.0606	.0970
	\$500	.0001	.0005	.0018	.0044	.0147	.0333	.0606	.0970
	\$550	.0001	.0005	.0018	.0044	.0147	.0333	.0606	.0970
<b>60</b>	\$120	.0001	.0003	.0013	.0035	.0129	.0330	.0663	.1143
	\$160	.0001	.0003	.0013	.0035	.0125	.0305	.0598	.1018
	\$250	.0001	.0003	.0013	.0035	.0125	.0292	.0550	.0913
	\$275	.0001	.0003	.0013	.0035	.0125	.0292	.0549	.0906
	\$380	.0001	.0003	.0013	.0035	.0125	.0292	.0548	.0895
	\$500	.0001	.0003	.0013	.0035	.0125	.0292	.0548	.0895
	\$550	.0001	.0003	.0013	.0035	.0125	.0292	.0548	.0895
	\$800	.0001	.0003	.0013	.0035	.0125	.0292	.0548	.0895
<b>61</b>	\$120	.0001	.0002	.0010	.0027	.0110	.0295	.0617	.1089
	\$160	.0001	.0002	.0010	.0027	.0105	.0270	.0549	.0957
	\$250	.0001	.0002	.0010	.0027	.0104	.0254	.0496	.0845
	\$275	.0001	.0002	.0010	.0027	.0104	.0254	.0494	.0836
	\$380	.0001	.0002	.0010	.0027	.0104	.0254	.0491	.0822
	\$500	.0001	.0002	.0010	.0027	.0104	.0254	.0491	.0821
	\$550	.0001	.0002	.0010	.0027	.0104	.0254	.0491	.0821
	\$800	.0001	.0002	.0010	.0027	.0104	.0254	.0491	.0821
<b>62</b>	\$120	.0001	.0002	.0007	.0020	.0092	.0263	.0571	.1035
	\$160	.0001	.0002	.0007	.0020	.0086	.0236	.0500	.0898
	\$250	.0001	.0002	.0007	.0020	.0084	.0217	.0443	.0778
	\$275	.0001	.0002	.0007	.0020	.0084	.0217	.0440	.0768
	\$380	.0001	.0002	.0007	.0020	.0084	.0217	.0435	.0749
	\$500	.0001	.0002	.0007	.0020	.0084	.0217	.0435	.0747
	\$550	.0001	.0002	.0007	.0020	.0084	.0217	.0435	.0747
	\$800	.0001	.0002	.0007	.0020	.0084	.0217	.0435	.0747
<b>63</b>	\$120	.0000	.0001	.0005	.0015	.0076	.0231	.0525	.0982
	\$160	.0000	.0001	.0005	.0015	.0070	.0204	.0452	.0838
	\$250	.0000	.0001	.0005	.0015	.0067	.0184	.0392	.0712
	\$275	.0000	.0001	.0005	.0015	.0067	.0183	.0388	.0700
	\$380	.0000	.0001	.0005	.0015	.0067	.0182	.0381	.0678
	\$500	.0000	.0001	.0005	.0015	.0067	.0182	.0381	.0675

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$550	.0000	.0001	.0005	.0015	.0067	.0182	.0381	.0675
	\$800	.0000	.0001	.0005	.0015	.0067	.0182	.0381	.0675
	\$1,000	.0000	.0001	.0005	.0015	.0067	.0182	.0381	.0675
64	\$120	.0000	.0001	.0003	.0011	.0061	.0201	.0480	.0928
	\$160	.0000	.0001	.0003	.0010	.0055	.0173	.0405	.0779
	\$250	.0000	.0001	.0003	.0010	.0052	.0152	.0343	.0646
	\$275	.0000	.0001	.0003	.0010	.0052	.0152	.0338	.0633
	\$380	.0000	.0001	.0003	.0010	.0052	.0150	.0329	.0608
	\$500	.0000	.0001	.0003	.0010	.0052	.0150	.0328	.0603
	\$550	.0000	.0001	.0003	.0010	.0052	.0150	.0328	.0603
	\$800	.0000	.0001	.0003	.0010	.0052	.0150	.0328	.0603
	\$1,000	.0000	.0001	.0003	.0010	.0052	.0150	.0328	.0603
65	\$120	.0000	.0001	.0002	.0007	.0048	.0172	.0436	.0874
	\$160	.0000	.0001	.0002	.0007	.0042	.0145	.0359	.0719
	\$250	.0000	.0001	.0002	.0007	.0038	.0124	.0296	.0582
	\$275	.0000	.0001	.0002	.0007	.0038	.0122	.0290	.0568
	\$380	.0000	.0001	.0002	.0007	.0038	.0120	.0280	.0539
	\$500	.0000	.0001	.0002	.0007	.0038	.0120	.0278	.0533
	\$550	.0000	.0001	.0002	.0007	.0038	.0120	.0278	.0533
	\$800	.0000	.0001	.0002	.0007	.0038	.0120	.0278	.0533
	\$1,000	.0000	.0001	.0002	.0007	.0038	.0120	.0278	.0533
66	\$120	.0000	.0000	.0001	.0005	.0036	.0144	.0391	.0820
	\$160	.0000	.0000	.0001	.0004	.0031	.0118	.0314	.0660
	\$250	.0000	.0000	.0001	.0004	.0027	.0097	.0250	.0518
	\$275	.0000	.0000	.0001	.0004	.0027	.0096	.0244	.0502
	\$380	.0000	.0000	.0001	.0004	.0027	.0093	.0233	.0472
	\$500	.0000	.0000	.0001	.0004	.0027	.0093	.0230	.0464
	\$550	.0000	.0000	.0001	.0004	.0027	.0093	.0230	.0463
	\$800	.0000	.0000	.0001	.0004	.0027	.0093	.0230	.0463
	\$1,000	.0000	.0000	.0001	.0004	.0027	.0093	.0230	.0463
67	\$120	.0000	.0000	.0001	.0003	.0026	.0118	.0347	.0764
	\$160	.0000	.0000	.0001	.0002	.0021	.0093	.0270	.0600
	\$250	.0000	.0000	.0001	.0002	.0018	.0074	.0206	.0454
	\$275	.0000	.0000	.0001	.0002	.0018	.0072	.0200	.0438
	\$380	.0000	.0000	.0001	.0002	.0018	.0069	.0188	.0405
	\$500	.0000	.0000	.0001	.0002	.0018	.0069	.0185	.0396
	\$550	.0000	.0000	.0001	.0002	.0018	.0069	.0185	.0395
	\$800	.0000	.0000	.0001	.0002	.0018	.0069	.0185	.0394
	\$1,000	.0000	.0000	.0001	.0002	.0018	.0069	.0185	.0394
68	\$120	.0000	.0000	.0001	.0002	.0018	.0094	.0303	.0708
	\$160	.0000	.0000	.0001	.0002	.0014	.0071	.0227	.0539
	\$250	.0000	.0000	.0001	.0002	.0011	.0053	.0165	.0391
	\$275	.0000	.0000	.0001	.0002	.0011	.0052	.0159	.0374



((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0000	.0000	.0001	.0002	.0011	.0049	.0146	.0340
	\$500	.0000	.0000	.0001	.0002	.0011	.0048	.0143	.0330
	\$550	.0000	.0000	.0001	.0002	.0011	.0048	.0143	.0329
	\$800	.0000	.0000	.0001	.0002	.0011	.0048	.0143	.0327
	\$1,000	.0000	.0000	.0001	.0002	.0011	.0048	.0143	.0327
69	\$120	.0000	.0000	.0001	.0002	.0011	.0071	.0259	.0649
	\$160	.0000	.0000	.0001	.0002	.0008	.0051	.0185	.0476
	\$250	.0000	.0000	.0001	.0002	.0006	.0035	.0126	.0327
	\$275	.0000	.0000	.0001	.0002	.0006	.0034	.0120	.0310
	\$380	.0000	.0000	.0001	.0002	.0006	.0031	.0108	.0275
	\$500	.0000	.0000	.0001	.0002	.0006	.0031	.0104	.0264
	\$550	.0000	.0000	.0001	.0002	.0006	.0031	.0104	.0263
	\$800	.0000	.0000	.0001	.0002	.0006	.0031	.0104	.0262
	\$1,000	.0000	.0000	.0001	.0002	.0006	.0031	.0104	.0261
70	\$120	.0000	.0000	.0000	.0001	.0006	.0050	.0213	.0586
	\$160	.0000	.0000	.0000	.0001	.0004	.0033	.0143	.0410
	\$250	.0000	.0000	.0000	.0001	.0003	.0021	.0089	.0262
	\$275	.0000	.0000	.0000	.0001	.0003	.0020	.0084	.0246
	\$380	.0000	.0000	.0000	.0001	.0002	.0018	.0073	.0211
	\$500	.0000	.0000	.0000	.0001	.0002	.0017	.0069	.0200
	\$550	.0000	.0000	.0000	.0001	.0002	.0017	.0069	.0199
	\$800	.0000	.0000	.0000	.0001	.0002	.0017	.0069	.0197
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0017	.0069	.0196
71	\$120	.0000	.0000	.0000	.0000	.0001	.0002	.0047	.0296
	\$160	.0000	.0000	.0000	.0000	.0001	.0002	.0021	.0153
	\$250	.0000	.0000	.0000	.0000	.0001	.0002	.0009	.0066
	\$275	.0000	.0000	.0000	.0000	.0001	.0002	.0008	.0059
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0006	.0045
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0006	.0042
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0006	.0041
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0006	.0041
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0006	.0040
72	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0013	.0191
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0004	.0070
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0019
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0016
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0010
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0009
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0008
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0008
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0008
73	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0087
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0013

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0025
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001))	

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	\$120	.0091	.0269	.0496	.0756	.1347	.2009	.2724	.3483
<b>37</b>	\$120	.0084	.0253	.0470	.0721	.1296	.1943	.2646	.3395
<b>38</b>	\$120	.0077	.0237	.0445	.0687	.1245	.1878	.2568	.3306
<b>39</b>	\$120	.0071	.0221	.0420	.0653	.1194	.1813	.2491	.3218
<b>40</b>	\$120	.0064	.0206	.0395	.0619	.1144	.1747	.2413	.3129
	\$160	.0064	.0204	.0393	.0615	.1136	.1735	.2396	.3107
<b>41</b>	\$120	.0058	.0191	.0371	.0586	.1093	.1682	.2335	.3040
	\$160	.0058	.0190	.0369	.0582	.1086	.1670	.2318	.3019
<b>42</b>	\$120	.0053	.0176	.0347	.0552	.1043	.1616	.2256	.2950
	\$160	.0052	.0175	.0345	.0549	.1035	.1605	.2240	.2929
<b>43</b>	\$120	.0047	.0162	.0324	.0520	.0993	.1551	.2177	.2860
	\$160	.0047	.0161	.0321	.0516	.0986	.1540	.2162	.2840
<b>44</b>	\$120	.0042	.0149	.0301	.0488	.0944	.1486	.2100	.2772
	\$160	.0042	.0148	.0299	.0485	.0937	.1476	.2085	.2752
<b>45</b>	\$120	.0037	.0134	.0276	.0453	.0889	.1415	.2014	.2674
	\$160	.0036	.0133	.0274	.0449	.0883	.1405	.2000	.2655
<b>46</b>	\$120	.0031	.0120	.0251	.0418	.0835	.1344	.1928	.2585
	\$160	.0031	.0119	.0250	.0415	.0829	.1334	.1915	.2558
<b>47</b>	\$120	.0027	.0106	.0228	.0384	.0782	.1274	.1844	.2521
	\$160	.0027	.0106	.0227	.0382	.0777	.1265	.1831	.2462
	\$250	.0026	.0104	.0224	.0378	.0768	.1251	.1811	.2435
<b>48</b>	\$120	.0023	.0094	.0206	.0352	.0729	.1204	.1759	.2457
	\$160	.0022	.0093	.0204	.0349	.0724	.1196	.1746	.2364
	\$250	.0022	.0092	.0202	.0345	.0717	.1183	.1727	.2338

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>49</b>	\$275	.0022	.0092	.0201	.0344	.0715	.1180	.1723	.2333
	\$120	.0019	.0082	.0184	.0320	.0678	.1134	.1693	.2394
	\$160	.0019	.0081	.0183	.0317	.0673	.1126	.1662	.2267
	\$250	.0018	.0080	.0181	.0314	.0666	.1114	.1644	.2242
	\$275	.0018	.0080	.0180	.0313	.0664	.1112	.1640	.2237
<b>50</b>	\$120	.0015	.0071	.0164	.0290	.0628	.1067	.1634	.2331
	\$160	.0015	.0070	.0163	.0288	.0624	.1059	.1579	.2185
	\$250	.0015	.0070	.0161	.0284	.0617	.1048	.1562	.2147
	\$275	.0015	.0069	.0160	.0284	.0616	.1045	.1559	.2142
<b>51</b>	\$120	.0012	.0061	.0145	.0261	.0579	.1000	.1576	.2270
	\$160	.0012	.0060	.0144	.0259	.0575	.0993	.1497	.2116
	\$250	.0012	.0060	.0142	.0256	.0569	.0982	.1481	.2052
	\$275	.0012	.0060	.0142	.0255	.0568	.0980	.1477	.2048
<b>52</b>	\$120	.0010	.0051	.0126	.0232	.0531	.0943	.1516	.2209
	\$160	.0010	.0051	.0125	.0231	.0527	.0926	.1414	.2047
	\$250	.0010	.0050	.0124	.0228	.0521	.0916	.1398	.1955
	\$275	.0010	.0050	.0124	.0227	.0520	.0914	.1395	.1951
	\$380	.0010	.0050	.0123	.0226	.0516	.0907	.1384	.1936
<b>53</b>	\$120	.0008	.0043	.0109	.0205	.0483	.0891	.1457	.2150
	\$160	.0008	.0042	.0108	.0204	.0480	.0859	.1349	.1977
	\$250	.0008	.0042	.0107	.0201	.0474	.0850	.1315	.1857
	\$275	.0008	.0042	.0107	.0201	.0473	.0848	.1312	.1853
	\$380	.0008	.0042	.0106	.0199	.0470	.0842	.1302	.1840
<b>54</b>	\$120	.0006	.0035	.0093	.0179	.0437	.0841	.1399	.2093
	\$160	.0006	.0035	.0092	.0178	.0434	.0794	.1286	.1909
	\$250	.0006	.0035	.0091	.0176	.0429	.0785	.1233	.1760
	\$275	.0006	.0034	.0091	.0176	.0428	.0783	.1230	.1756
	\$380	.0006	.0034	.0090	.0175	.0425	.0778	.1221	.1743
<b>55</b>	\$120	.0004	.0028	.0078	.0156	.0393	.0791	.1343	.2038
	\$160	.0004	.0028	.0078	.0155	.0391	.0731	.1224	.1842
	\$250	.0004	.0028	.0077	.0153	.0386	.0723	.1152	.1665
	\$275	.0004	.0028	.0077	.0153	.0385	.0721	.1149	.1661
	\$380	.0004	.0028	.0076	.0152	.0383	.0716	.1141	.1649
	\$500	.0004	.0028	.0076	.0151	.0381	.0712	.1136	.1641
<b>56</b>	\$120	.0003	.0022	.0065	.0133	.0355	.0741	.1287	.1982
	\$160	.0003	.0022	.0064	.0132	.0347	.0678	.1161	.1775
	\$250	.0003	.0022	.0064	.0131	.0344	.0659	.1070	.1585
	\$275	.0003	.0022	.0064	.0130	.0343	.0658	.1067	.1563
	\$380	.0003	.0022	.0063	.0129	.0340	.0653	.1060	.1551
	\$500	.0003	.0022	.0063	.0129	.0339	.0650	.1055	.1544
	\$550	.0003	.0022	.0063	.0129	.0338	.0649	.1053	.1542
<b>57</b>	\$120	.0002	.0017	.0053	.0112	.0320	.0693	.1233	.1927
	\$160	.0002	.0017	.0053	.0111	.0306	.0627	.1099	.1710

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0002	.0017	.0052	.0110	.0303	.0598	.0989	.1507
	\$275	.0002	.0017	.0052	.0110	.0302	.0596	.0987	.1480
	\$380	.0002	.0017	.0051	.0109	.0300	.0592	.0980	.1455
	\$500	.0002	.0017	.0051	.0109	.0299	.0589	.0975	.1448
	\$550	.0002	.0017	.0051	.0109	.0298	.0589	.0974	.1446
<b>58</b>	\$120	.0002	.0014	.0043	.0095	.0290	.0650	.1184	.1879
	\$160	.0002	.0013	.0043	.0094	.0270	.0581	.1043	.1652
	\$250	.0002	.0013	.0042	.0093	.0267	.0542	.0922	.1435
	\$275	.0002	.0013	.0042	.0093	.0267	.0541	.0912	.1406
	\$380	.0002	.0013	.0042	.0092	.0265	.0537	.0905	.1365
	\$500	.0002	.0013	.0042	.0092	.0263	.0534	.0901	.1358
	\$550	.0002	.0013	.0042	.0092	.0263	.0533	.0900	.1357
<b>59</b>	\$120	.0001	.0010	.0035	.0079	.0261	.0608	.1136	.1832
	\$160	.0001	.0010	.0034	.0078	.0237	.0536	.0989	.1594
	\$250	.0001	.0010	.0034	.0077	.0233	.0487	.0860	.1364
	\$275	.0001	.0010	.0034	.0077	.0232	.0486	.0844	.1333
	\$380	.0001	.0010	.0034	.0077	.0231	.0482	.0832	.1275
	\$500	.0001	.0010	.0033	.0076	.0230	.0480	.0828	.1269
	\$550	.0001	.0010	.0033	.0076	.0229	.0480	.0827	.1267
<b>60</b>	\$120	.0001	.0007	.0027	.0064	.0232	.0566	.1088	.1785
	\$160	.0001	.0007	.0027	.0063	.0208	.0492	.0934	.1536
	\$250	.0001	.0007	.0026	.0063	.0200	.0433	.0798	.1292
	\$275	.0001	.0007	.0026	.0063	.0199	.0432	.0781	.1259
	\$380	.0001	.0007	.0026	.0062	.0198	.0429	.0758	.1186
	\$500	.0001	.0007	.0026	.0062	.0197	.0427	.0755	.1179
	\$550	.0001	.0007	.0026	.0062	.0197	.0426	.0754	.1177
	\$800	.0001	.0007	.0026	.0062	.0196	.0425	.0752	.1174
<b>61</b>	\$120	.0000	.0005	.0020	.0052	.0205	.0526	.1041	.1740
	\$160	.0000	.0005	.0020	.0051	.0181	.0449	.0881	.1479
	\$250	.0000	.0005	.0020	.0050	.0169	.0387	.0737	.1222
	\$275	.0000	.0005	.0020	.0050	.0169	.0381	.0719	.1186
	\$380	.0000	.0005	.0020	.0050	.0168	.0378	.0687	.1106
	\$500	.0000	.0005	.0020	.0049	.0167	.0376	.0683	.1090
	\$550	.0000	.0005	.0020	.0049	.0167	.0375	.0682	.1089
	\$800	.0000	.0005	.0020	.0049	.0166	.0374	.0681	.1086
<b>62</b>	\$120	.0000	.0004	.0015	.0041	.0179	.0485	.0993	.1694
	\$160	.0000	.0004	.0015	.0039	.0155	.0407	.0827	.1423
	\$250	.0000	.0004	.0015	.0039	.0141	.0343	.0677	.1152
	\$275	.0000	.0004	.0015	.0039	.0140	.0335	.0657	.1114
	\$380	.0000	.0004	.0015	.0038	.0139	.0328	.0616	.1027
	\$500	.0000	.0003	.0015	.0038	.0139	.0326	.0613	.1002
	\$550	.0000	.0003	.0015	.0038	.0138	.0326	.0612	.1000
	\$800	.0000	.0003	.0014	.0038	.0138	.0325	.0610	.0998

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>63</b>	\$1,000	.0000	.0003	.0014	.0038	.0138	.0325	.0610	.0997
	\$120	.0000	.0002	.0010	.0032	.0154	.0445	.0945	.1648
	\$160	.0000	.0002	.0010	.0029	.0130	.0365	.0773	.1365
	\$250	.0000	.0002	.0010	.0029	.0113	.0299	.0616	.1080
	\$275	.0000	.0002	.0010	.0029	.0113	.0291	.0595	.1040
	\$380	.0000	.0002	.0010	.0029	.0112	.0279	.0550	.0946
	\$500	.0000	.0002	.0010	.0028	.0112	.0278	.0542	.0913
	\$550	.0000	.0002	.0010	.0028	.0112	.0278	.0541	.0911
	\$800	.0000	.0002	.0010	.0028	.0111	.0277	.0540	.0908
	\$1,000	.0000	.0002	.0010	.0028	.0111	.0277	.0539	.0907
<b>64</b>	\$120	.0000	.0001	.0007	.0024	.0131	.0405	.0897	.1603
	\$160	.0000	.0001	.0007	.0021	.0107	.0324	.0719	.1307
	\$250	.0000	.0001	.0007	.0021	.0090	.0257	.0556	.1009
	\$275	.0000	.0001	.0007	.0020	.0089	.0249	.0534	.0966
	\$380	.0000	.0001	.0007	.0020	.0088	.0233	.0486	.0866
	\$500	.0000	.0001	.0007	.0020	.0088	.0232	.0473	.0829
	\$550	.0000	.0001	.0007	.0020	.0088	.0232	.0473	.0822
	\$800	.0000	.0001	.0007	.0020	.0087	.0231	.0471	.0820
	\$1,000	.0000	.0001	.0007	.0020	.0087	.0231	.0471	.0819
	<b>65</b>	\$120	.0000	.0001	.0005	.0017	.0109	.0365	.0849
\$160		.0000	.0001	.0004	.0015	.0086	.0284	.0665	.1250
\$250		.0000	.0001	.0004	.0014	.0070	.0217	.0498	.0938
\$275		.0000	.0001	.0004	.0014	.0069	.0209	.0475	.0893
\$380		.0000	.0001	.0004	.0014	.0067	.0192	.0424	.0787
\$500		.0000	.0001	.0004	.0014	.0067	.0189	.0408	.0745
\$550		.0000	.0001	.0004	.0014	.0066	.0189	.0406	.0737
\$800		.0000	.0001	.0004	.0014	.0066	.0189	.0405	.0732
\$1,000		.0000	.0001	.0004	.0014	.0066	.0188	.0405	.0732
<b>66</b>		\$120	.0000	.0000	.0003	.0012	.0088	.0327	.0801
	\$160	.0000	.0000	.0002	.0010	.0068	.0246	.0612	.1192
	\$250	.0000	.0000	.0002	.0009	.0053	.0180	.0440	.0868
	\$275	.0000	.0000	.0002	.0009	.0051	.0172	.0417	.0821
	\$380	.0000	.0000	.0002	.0009	.0049	.0154	.0365	.0709
	\$500	.0000	.0000	.0002	.0009	.0048	.0150	.0347	.0664
	\$550	.0000	.0000	.0002	.0009	.0048	.0150	.0343	.0654
	\$800	.0000	.0000	.0002	.0009	.0048	.0150	.0342	.0646
	\$1,000	.0000	.0000	.0002	.0009	.0048	.0150	.0342	.0646
	<b>67</b>	\$120	.0000	.0000	.0001	.0007	.0069	.0286	.0749
\$160		.0000	.0000	.0001	.0006	.0050	.0207	.0555	.1131
\$250		.0000	.0000	.0001	.0005	.0037	.0143	.0380	.0792
\$275		.0000	.0000	.0001	.0005	.0035	.0135	.0357	.0743
\$380		.0000	.0000	.0001	.0005	.0032	.0118	.0304	.0626
\$500		.0000	.0000	.0001	.0005	.0032	.0113	.0284	.0577

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$550	.0000	.0000	.0001	.0005	.0032	.0112	.0280	.0567
	\$800	.0000	.0000	.0001	.0005	.0032	.0112	.0278	.0555
	\$1,000	.0000	.0000	.0001	.0005	.0032	.0112	.0277	.0555
<b>68</b>	\$120	.0000	.0000	.0001	.0004	.0051	.0245	.0696	.1419
	\$160	.0000	.0000	.0001	.0003	.0035	.0168	.0497	.1068
	\$250	.0000	.0000	.0000	.0002	.0024	.0108	.0321	.0715
	\$275	.0000	.0000	.0000	.0002	.0022	.0101	.0297	.0664
	\$380	.0000	.0000	.0000	.0002	.0020	.0085	.0244	.0542
	\$500	.0000	.0000	.0000	.0002	.0020	.0080	.0224	.0491
	\$550	.0000	.0000	.0000	.0002	.0020	.0079	.0220	.0480
	\$800	.0000	.0000	.0000	.0002	.0019	.0079	.0216	.0466
	\$1,000	.0000	.0000	.0000	.0002	.0019	.0079	.0216	.0465
<b>69</b>	\$120	.0000	.0000	.0000	.0002	.0036	.0207	.0644	.1374
	\$160	.0000	.0000	.0000	.0001	.0023	.0134	.0441	.1007
	\$250	.0000	.0000	.0000	.0001	.0014	.0079	.0266	.0640
	\$275	.0000	.0000	.0000	.0001	.0013	.0073	.0243	.0588
	\$380	.0000	.0000	.0000	.0001	.0011	.0059	.0192	.0464
	\$500	.0000	.0000	.0000	.0001	.0011	.0054	.0172	.0411
	\$550	.0000	.0000	.0000	.0001	.0011	.0053	.0167	.0400
	\$800	.0000	.0000	.0000	.0001	.0011	.0052	.0163	.0383
	\$1,000	.0000	.0000	.0000	.0001	.0011	.0052	.0162	.0381
<b>70</b>	\$120	.0000	.0000	.0000	.0001	.0022	.0165	.0583	.1323
	\$160	.0000	.0000	.0000	.0000	.0013	.0098	.0376	.0936
	\$250	.0000	.0000	.0000	.0000	.0007	.0051	.0205	.0554
	\$275	.0000	.0000	.0000	.0000	.0006	.0045	.0183	.0500
	\$380	.0000	.0000	.0000	.0000	.0005	.0034	.0136	.0374
	\$500	.0000	.0000	.0000	.0000	.0005	.0030	.0117	.0321
	\$550	.0000	.0000	.0000	.0000	.0004	.0029	.0113	.0309
	\$800	.0000	.0000	.0000	.0000	.0004	.0029	.0108	.0292
	\$1,000	.0000	.0000	.0000	.0000	.0004	.0029	.0108	.0289
<b>71</b>	\$120	.0000	.0000	.0000	.0000	.0012	.0125	.0524	.1276
	\$160	.0000	.0000	.0000	.0000	.0006	.0066	.0314	.0867
	\$250	.0000	.0000	.0000	.0000	.0003	.0029	.0150	.0469
	\$275	.0000	.0000	.0000	.0000	.0002	.0025	.0130	.0415
	\$380	.0000	.0000	.0000	.0000	.0002	.0017	.0089	.0291
	\$500	.0000	.0000	.0000	.0000	.0001	.0014	.0073	.0238
	\$550	.0000	.0000	.0000	.0000	.0001	.0014	.0070	.0228
	\$800	.0000	.0000	.0000	.0000	.0001	.0013	.0065	.0210
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0013	.0064	.0207
<b>72</b>	\$120	.0000	.0000	.0000	.0000	.0004	.0078	.0443	.1216
	\$160	.0000	.0000	.0000	.0000	.0001	.0033	.0232	.0774
	\$250	.0000	.0000	.0000	.0000	.0000	.0010	.0086	.0358
	\$275	.0000	.0000	.0000	.0000	.0000	.0008	.0071	.0304

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$380	.0000	.0000	.0000	.0000	.0000	.0005	.0040	.0187
	\$500	.0000	.0000	.0000	.0000	.0000	.0003	.0030	.0140
	\$550	.0000	.0000	.0000	.0000	.0000	.0003	.0028	.0131
	\$800	.0000	.0000	.0000	.0000	.0000	.0003	.0025	.0115
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0003	.0024	.0112
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0001	.0036	.0353	.1160
	\$160	.0000	.0000	.0000	.0000	.0000	.0010	.0147	.0674
	\$250	.0000	.0000	.0000	.0000	.0000	.0002	.0034	.0241
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0025	.0191
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0010	.0092
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0006	.0058
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0005	.0052
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0042
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0040
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0017	.0293	.1130
	\$160	.0000	.0000	.0000	.0000	.0000	.0003	.0096	.0608
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0013	.0167
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0008	.0122
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0045
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0023
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0019
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0014
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0013

\* 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 ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>1</b>	.9265	.9144	.9032	.8928	.8831	.8738	.8650	.8566	.8484	.8406	.8330	.8257	.8185
<b>2</b>	.9200	.9069	.8948	.8836	.8731	.8631	.8536	.8445	.8357	.8272	.8191	.8111	.8034
<b>3</b>	.9140	.9000	.8872	.8752	.8639	.8533	.8431	.8333	.8240	.8149	.8062	.7977	.7895
<b>4</b>	.9080	.8931	.8794	.8667	.8547	.8433	.8325	.8221	.8121	.8025	.7932	.7841	.7754
<b>5</b>	.9020	.8862	.8717	.8581	.8454	.8333	.8218	.8107	.8001	.7899	.7800	.7705	.7612
<b>6</b>	.8960	.8793	.8639	.8495	.8360	.8232	.8110	.7993	.7881	.7773	.7668	.7567	.7469
<b>7</b>	.8900	.8723	.8560	.8409	.8266	.8131	.8002	.7878	.7760	.7646	.7536	.7429	.7326
<b>8</b>	.8839	.8653	.8481	.8322	.8171	.8028	.7893	.7763	.7638	.7518	.7402	.7290	.7182
<b>9</b>	.8779	.8583	.8402	.8234	.8076	.7926	.7783	.7646	.7515	.7389	.7268	.7151	.7038
<b>10</b>	.8719	.8513	.8323	.8147	.7981	.7823	.7673	.7530	.7393	.7262	.7135	.7013	.6895
<b>11</b>	.8659	.8443	.8245	.8059	.7885	.7720	.7564	.7414	.7271	.7134	.7002	.6874	.6751
<b>12</b>	.8598	.8372	.8164	.7971	.7789	.7616	.7453	.7297	.7148	.7004	.6867	.6734	.6607
<b>13</b>	.8538	.8301	.8084	.7881	.7691	.7512	.7341	.7179	.7023	.6875	.6732	.6594	.6462
<b>14</b>	.8477	.8230	.8003	.7792	.7594	.7407	.7229	.7060	.6899	.6745	.6597	.6455	.6318
<b>15</b>	.8416	.8159	.7922	.7702	.7496	.7302	.7117	.6942	.6775	.6615	.6462	.6315	.6174

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
16	.8355	.8087	.7841	.7612	.7398	.7196	.7005	.6823	.6651	.6485	.6327	.6176	.6030
17	.8293	.8015	.7759	.7522	.7299	.7090	.6892	.6704	.6525	.6355	.6192	.6036	.5887
18	.8232	.7943	.7677	.7431	.7200	.6984	.6779	.6585	.6401	.6225	.6057	.5897	.5743
19	.8170	.7870	.7595	.7339	.7101	.6877	.6666	.6465	.6276	.6095	.5923	.5758	.5601
20	.8108	.7797	.7512	.7248	.7001	.6770	.6552	.6346	.6151	.5965	.5788	.5620	.5459
21	.8046	.7724	.7429	.7156	.6901	.6662	.6438	.6226	.6025	.5835	.5654	.5481	.5316
22	.7983	.7650	.7345	.7063	.6800	.6554	.6323	.6105	.5899	.5704	.5519	.5342	.5174
23	.7921	.7576	.7261	.6970	.6699	.6446	.6208	.5985	.5774	.5574	.5384	.5204	.5033
24	.7858	.7502	.7176	.6876	.6597	.6337	.6093	.5864	.5648	.5444	.5250	.5066	.4892
25	.7794	.7427	.7091	.6782	.6495	.6228	.5978	.5743	.5522	.5313	.5116	.4928	.4751
26	.7731	.7352	.7006	.6687	.6393	.6118	.5862	.5622	.5396	.5183	.4981	.4791	.4610
27	.7667	.7276	.6920	.6592	.6290	.6008	.5746	.5500	.5269	.5052	.4847	.4654	.4470
28	.7603	.7200	.6834	.6497	.6187	.5898	.5630	.5378	.5143	.4922	.4713	.4517	.4330
29	.7539	.7124	.6747	.6402	.6083	.5788	.5513	.5257	.5017	.4792	.4580	.4380	.4191
30	.7475	.7048	.6660	.6306	.5979	.5677	.5396	.5135	.4890	.4661	.4446	.4243	.4052
31	.7411	.6971	.6573	.6209	.5875	.5566	.5279	.5013	.4764	.4531	.4312	.4107	.3913
32	.7346	.6894	.6486	.6113	.5770	.5454	.5162	.4890	.4637	.4400	.4178	.3970	.3774
33	.7281	.6817	.6397	.6015	.5665	.5342	.5044	.4767	.4510	.4269	.4044	.3833	.3634
34	.7216	.6740	.6309	.5918	.5559	.5230	.4926	.4644	.4382	.4138	.3910	.3696	.3495
35	.7151	.6662	.6221	.5820	.5454	.5118	.4808	.4521	.4255	.4007	.3776	.3559	.3356
36	.7086	.6584	.6131	.5721	.5347	.5004	.4688	.4396	.4126	.3875	.3640	.3421	.3215
37	.7020	.6505	.6041	.5621	.5238	.4888	.4567	.4270	.3995	.3740	.3503	.3281	.3074
38	.6955	.6426	.5951	.5521	.5131	.4774	.4446	.4145	.3866	.3607	.3367	.3143	.2933
39	.6890	.6348	.5861	.5422	.5023	.4659	.4325	.4019	.3736	.3474	.3230	.3004	.2794
40	.6825	.6269	.5771	.5321	.4914	.4543	.4204	.3892	.3605	.3339	.3093	.2865	.2654
41	.6761	.6191	.5681	.5222	.4806	.4428	.4083	.3766	.3475	.3206	.2958	.2729	.2517
42	.6697	.6114	.5592	.5123	.4699	.4314	.3962	.3641	.3345	.3074	.2824	.2594	.2382
43	.6635	.6038	.5504	.5025	.4592	.4200	.3842	.3516	.3217	.2943	.2692	.2461	.2249
44	.6573	.5961	.5415	.4926	.4484	.4084	.3721	.3390	.3088	.2811	.2559	.2329	.2118
45	.6511	.5885	.5327	.4827	.4377	.3969	.3600	.3264	.2959	.2681	.2429	.2199	.1990
46	.6451	.5811	.5240	.4729	.4270	.3855	.3480	.3140	.2833	.2553	.2301	.2072	.1865
47	.6392	.5736	.5153	.4631	.4163	.3741	.3360	.3017	.2707	.2427	.2175	.1948	.1744
48	.6333	.5663	.5066	.4533	.4055	.3626	.3240	.2893	.2581	.2301	.2050	.1826	.1625
49	.6279	.5594	.4984	.4440	.3953	.3517	.3126	.2776	.2462	.2183	.1933	.1711	.1514
50	.6226	.5526	.4903	.4347	.3851	.3408	.3012	.2660	.2346	.2067	.1819	.1600	.1407
51	.6174	.5459	.4822	.4255	.3750	.3300	.2900	.2545	.2230	.1952	.1708	.1492	.1303
52	.6123	.5391	.4741	.4162	.3648	.3191	.2787	.2430	.2116	.1840	.1598	.1387	.1203
53	.6072	.5325	.4660	.4069	.3546	.3083	.2674	.2316	.2002	.1729	.1491	.1284	.1105
54	.6023	.5259	.4579	.3976	.3443	.2974	.2563	.2203	.1891	.1620	.1386	.1184	.1011
55	.5974	.5193	.4499	.3884	.3342	.2866	.2452	.2092	.1781	.1513	.1284	.1088	.0921
56	.5927	.5128	.4418	.3791	.3239	.2758	.2341	.1981	.1672	.1408	.1184	.0994	.0834
57	.5880	.5064	.4338	.3698	.3137	.2651	.2231	.1871	.1565	.1305	.1087	.0903	.0750
58	.5835	.5001	.4259	.3605	.3036	.2543	.2121	.1762	.1459	.1205	.0992	.0816	.0670
59	.5792	.4939	.4180	.3513	.2934	.2436	.2012	.1654	.1355	.1106	.0900	.0731	.0593
60	.5750	.4878	.4102	.3421	.2832	.2329	.1903	.1547	.1252	.1009	.0811	.0650	.0521
61	.5709	.4818	.4024	.3329	.2730	.2221	.1794	.1441	.1150	.0915	.0725	.0573	.0452
62	.5671	.4760	.3947	.3237	.2628	.2114	.1686	.1335	.1050	.0822	.0641	.0499	.0388
63	.5635	.4703	.3871	.3145	.2525	.2005	.1577	.1230	.0952	.0732	.0561	.0429	.0327
64	.5601	.4648	.3796	.3054	.2422	.1897	.1468	.1125	.0854	.0645	.0484	.0363	.0272
65	.5570	.4596	.3723	.2962	.2318	.1787	.1358	.1020	.0759	.0560	.0411	.0301	.0221
66	.5541	.4546	.3650	.2870	.2213	.1675	.1247	.0916	.0664	.0478	.0341	.0244	.0174
67	.5516	.4498	.3578	.2777	.2105	.1561	.1135	.0811	.0571	.0398	.0276	.0191	.0133



<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
68	.5494	.4454	.3508	.2683	.1995	.1444	.1020	.0706	.0480	.0323	.0216	.0144	.0098
69	.5476	.4414	.3439	.2588	.1880	.1322	.0902	.0599	.0390	.0250	.0160	.0103	.0067
70	.5462	.4377	.3371	.2488	.1758	.1191	.0776	.0489	.0300	.0181	.0109	.0067	.0042
71	.5444	.4311	.3208	.2200	.1368	.0768	.0393	.0188	.0088	.0044	.0025	.0016	.0011
72	.5444	.4306	.3175	.2097	.1187	.0561	.0223	.0081	.0031	.0014	.0007	.0004	.0002
73	.5444	.4305	.3166	.2036	.1011	.0336	.0074	.0014	.0003	.0001	.0000	.0000	.0000
74	.5444	.4305	.3166	.2027	.0912	.0163	.0008	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
1	.9294	.9176	.9068	.8967	.8873	.8784	.8699	.8618	.8540	.8465	.8392	.8322	.8254
2	.9251	.9126	.9012	.8906	.8807	.8713	.8623	.8538	.8456	.8377	.8301	.8227	.8155
3	.9196	.9063	.8942	.8829	.8723	.8623	.8528	.8436	.8349	.8265	.8183	.8105	.8028
4	.9140	.9000	.8871	.8751	.8638	.8532	.8431	.8334	.8241	.8151	.8065	.7981	.7899
5	.9085	.8936	.8799	.8672	.8553	.8440	.8333	.8230	.8132	.8037	.7945	.7856	.7770
6	.9029	.8872	.8727	.8593	.8467	.8348	.8235	.8126	.8022	.7922	.7825	.7731	.7640
7	.8973	.8807	.8655	.8514	.8381	.8255	.8135	.8021	.7911	.7805	.7702	.7604	.7508
8	.8918	.8743	.8583	.8434	.8294	.8161	.8035	.7915	.7799	.7687	.7580	.7476	.7376
9	.8862	.8678	.8510	.8354	.8207	.8068	.7935	.7808	.7687	.7570	.7457	.7348	.7243
10	.8806	.8614	.8438	.8274	.8119	.7973	.7834	.7702	.7574	.7452	.7334	.7221	.7110
11	.8751	.8550	.8365	.8193	.8032	.7879	.7734	.7595	.7462	.7335	.7211	.7093	.6978
12	.8694	.8484	.8291	.8112	.7943	.7783	.7631	.7487	.7348	.7215	.7087	.6963	.6843
13	.8638	.8419	.8217	.8029	.7853	.7687	.7528	.7378	.7233	.7094	.6961	.6832	.6708
14	.8581	.8352	.8142	.7946	.7762	.7589	.7424	.7267	.7117	.6972	.6834	.6701	.6572
15	.8524	.8286	.8067	.7863	.7672	.7491	.7320	.7157	.7001	.6851	.6708	.6570	.6437
16	.8467	.8219	.7991	.7779	.7580	.7393	.7215	.7046	.6884	.6729	.6581	.6438	.6301
17	.8409	.8152	.7915	.7694	.7488	.7293	.7109	.6934	.6766	.6606	.6453	.6306	.6164
18	.8352	.8084	.7838	.7610	.7396	.7194	.7003	.6821	.6648	.6483	.6325	.6174	.6028
19	.8293	.8015	.7760	.7523	.7302	.7093	.6895	.6708	.6529	.6359	.6196	.6040	.5891
20	.8235	.7947	.7683	.7437	.7208	.6992	.6788	.6595	.6411	.6236	.6068	.5908	.5755
21	.8176	.7878	.7604	.7350	.7113	.6890	.6680	.6481	.6291	.6111	.5940	.5776	.5619
22	.8116	.7807	.7524	.7262	.7017	.6787	.6570	.6365	.6170	.5985	.5809	.5641	.5480
23	.8057	.7737	.7445	.7173	.6921	.6684	.6460	.6249	.6050	.5860	.5680	.5508	.5344
24	.7996	.7666	.7363	.7083	.6823	.6579	.6349	.6132	.5928	.5733	.5549	.5373	.5206
25	.7935	.7594	.7281	.6993	.6724	.6473	.6237	.6015	.5805	.5606	.5417	.5238	.5067
26	.7874	.7521	.7199	.6902	.6625	.6367	.6125	.5897	.5683	.5479	.5287	.5104	.4930
27	.7812	.7448	.7116	.6810	.6526	.6261	.6013	.5779	.5560	.5352	.5156	.4969	.4792
28	.7750	.7375	.7033	.6717	.6425	.6153	.5899	.5660	.5436	.5224	.5024	.4834	.4654
29	.7687	.7301	.6949	.6625	.6325	.6046	.5786	.5542	.5313	.5097	.4893	.4700	.4517
30	.7624	.7226	.6863	.6530	.6223	.5937	.5670	.5421	.5187	.4967	.4760	.4564	.4378
31	.7559	.7150	.6777	.6435	.6120	.5827	.5555	.5300	.5062	.4838	.4627	.4427	.4239
32	.7494	.7073	.6689	.6338	.6015	.5716	.5437	.5178	.4935	.4707	.4492	.4290	.4098
33	.7429	.6996	.6602	.6242	.5911	.5605	.5320	.5056	.4808	.4576	.4358	.4153	.3959
34	.7364	.6918	.6514	.6145	.5805	.5493	.5202	.4932	.4681	.4445	.4223	.4015	.3818
35	.7297	.6839	.6424	.6046	.5699	.5379	.5083	.4808	.4551	.4312	.4087	.3876	.3676
36	.7231	.6760	.6335	.5947	.5592	.5266	.4964	.4684	.4423	.4179	.3951	.3737	.3535
37	.7163	.6680	.6243	.5846	.5483	.5150	.4842	.4557	.4292	.4044	.3813	.3596	.3391
38	.7095	.6599	.6151	.5745	.5374	.5033	.4720	.4429	.4160	.3908	.3673	.3453	.3247
39	.7028	.6518	.6059	.5644	.5265	.4917	.4597	.4302	.4028	.3773	.3535	.3312	.3103
40	.6960	.6437	.5967	.5542	.5155	.4800	.4475	.4174	.3896	.3637	.3395	.3170	.2960
41	.6892	.6356	.5875	.5440	.5044	.4683	.4352	.4046	.3763	.3500	.3256	.3029	.2817
42	.6823	.6274	.5781	.5337	.4933	.4564	.4227	.3916	.3628	.3362	.3115	.2886	.2674
43	.6756	.6192	.5688	.5234	.4821	.4446	.4102	.3786	.3494	.3225	.2976	.2746	.2533

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
44	.6689	.6112	.5596	.5132	.4711	.4328	.3978	.3657	.3362	.3090	.2839	.2608	.2396
45	.6615	.6023	.5494	.5019	.4590	.4199	.3843	.3517	.3218	.2944	.2692	.2461	.2250
46	.6541	.5934	.5393	.4907	.4468	.4070	.3708	.3377	.3075	.2799	.2547	.2317	.2107
47	.6468	.5846	.5292	.4795	.4347	.3942	.3574	.3239	.2934	.2657	.2405	.2176	.1969
48	.6396	.5758	.5190	.4682	.4225	.3812	.3438	.3099	.2793	.2515	.2264	.2037	.1833
49	.6323	.5670	.5088	.4568	.4102	.3681	.3302	.2960	.2652	.2374	.2125	.1901	.1701
50	.6253	.5583	.4988	.4457	.3981	.3553	.3169	.2824	.2515	.2238	.1991	.1771	.1575
51	.6184	.5497	.4888	.4345	.3859	.3425	.3036	.2689	.2380	.2105	.1861	.1645	.1455
52	.6114	.5410	.4785	.4229	.3734	.3293	.2901	.2552	.2243	.1971	.1731	.1520	.1335
53	.6044	.5322	.4682	.4113	.3609	.3161	.2765	.2416	.2108	.1839	.1604	.1398	.1220
54	.5976	.5235	.4579	.3998	.3484	.3030	.2631	.2282	.1976	.1711	.1481	.1282	.1110
55	.5909	.5150	.4478	.3884	.3361	.2902	.2501	.2152	.1849	.1588	.1364	.1171	.1006
56	.5842	.5063	.4374	.3767	.3235	.2770	.2367	.2020	.1721	.1465	.1247	.1061	.0902
57	.5778	.4978	.4271	.3651	.3110	.2641	.2237	.1891	.1596	.1346	.1134	.0955	.0805
58	.5718	.4898	.4175	.3542	.2993	.2519	.2114	.1771	.1480	.1235	.1030	.0859	.0716
59	.5660	.4820	.4079	.3433	.2875	.2398	.1993	.1652	.1366	.1127	.0930	.0766	.0632
60	.5603	.4741	.3982	.3323	.2757	.2276	.1871	.1532	.1252	.1021	.0831	.0677	.0551
61	.5549	.4665	.3888	.3214	.2640	.2155	.1751	.1416	.1142	.0918	.0738	.0592	.0476
62	.5496	.4589	.3793	.3105	.2522	.2034	.1630	.1300	.1033	.0818	.0647	.0512	.0406
63	.5444	.4513	.3696	.2994	.2401	.1909	.1507	.1183	.0924	.0719	.0559	.0435	.0339
64	.5395	.4440	.3601	.2882	.2280	.1785	.1385	.1067	.0817	.0624	.0476	.0363	.0278
65	.5349	.4368	.3507	.2771	.2158	.1660	.1263	.0953	.0714	.0533	.0398	.0297	.0224
66	.5307	.4300	.3414	.2660	.2036	.1535	.1142	.0841	.0615	.0447	.0326	.0238	.0176
67	.5266	.4231	.3316	.2540	.1904	.1400	.1013	.0724	.0512	.0361	.0255	.0182	.0131
68	.5230	.4165	.3219	.2418	.1768	.1262	.0882	.0607	.0414	.0281	.0191	.0133	.0094
69	.5202	.4107	.3129	.2301	.1636	.1128	.0758	.0500	.0325	.0212	.0139	.0094	.0066
70	.5176	.4048	.3029	.2166	.1481	.0972	.0616	.0381	.0232	.0142	.0090	.0059	.0042
71	.5160	.4001	.2940	.2036	.1328	.0820	.0482	.0275	.0155	.0089	.0054	.0036	.0026
72	.5149	.3958	.2838	.1869	.1123	.0617	.0314	.0153	.0075	.0039	.0023	.0016	.0012
73	.5146	.3936	.2759	.1706	.0903	.0405	.0158	.0057	.0022	.0010	.0005	.0002	.0001
74	.5146	.3933	.2731	.1615	.0758	.0272	.0076	.0018	.0004	.0001	.0000	.0000	.0000

**Loss-Based Plan, with no Single Loss Limit**  
**Insurance Savings Table**  
**Hazard Group 3**  
**Effective ((June 30, 2017)) October 1, 2023**

(Minimum Loss Ratio)									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0434	.0884	.1352	.1833	.2817	.3821	.4838	.5866
2	.0000	.0418	.0857	.1317	.1791	.2762	.3756	.4764	.5782
3	.0000	.0403	.0832	.1286	.1752	.2712	.3696	.4695	.5705
4	.0000	.0388	.0807	.1254	.1714	.2662	.3636	.4626	.5628
5	.0000	.0373	.0784	.1222	.1675	.2612	.3576	.4557	.5550
6	.0000	.0358	.0760	.1190	.1637	.2563	.3516	.4487	.5472
7	.0000	.0343	.0737	.1159	.1599	.2513	.3456	.4418	.5394
8	.0000	.0329	.0714	.1128	.1561	.2463	.3395	.4348	.5315
9	.0000	.0315	.0690	.1097	.1524	.2413	.3335	.4278	.5236
10	.0000	.0301	.0668	.1067	.1487	.2364	.3275	.4208	.5157
11	.0000	.0288	.0645	.1037	.1450	.2315	.3215	.4138	.5078

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
12	.0000	.0275	.0623	.1007	.1413	.2265	.3154	.4067	.4998
13	.0000	.0263	.0602	.0977	.1376	.2216	.3093	.3996	.4918
14	.0000	.0250	.0580	.0948	.1339	.2166	.3033	.3925	.4837
15	.0000	.0239	.0559	.0919	.1303	.2117	.2972	.3854	.4756
16	.0000	.0227	.0538	.0890	.1267	.2068	.2911	.3782	.4675
17	.0000	.0215	.0517	.0861	.1230	.2018	.2849	.3710	.4593
18	.0000	.0204	.0497	.0833	.1194	.1969	.2788	.3637	.4511
19	.0000	.0193	.0477	.0804	.1159	.1919	.2726	.3565	.4429
20	.0000	.0183	.0457	.0776	.1123	.1870	.2664	.3492	.4346
21	.0000	.0172	.0438	.0748	.1087	.1820	.2602	.3419	.4263
22	.0000	.0162	.0418	.0721	.1052	.1770	.2539	.3345	.4179
23	.0000	.0153	.0399	.0693	.1016	.1720	.2477	.3271	.4095
24	.0000	.0143	.0381	.0666	.0981	.1670	.2414	.3196	.4010
25	.0000	.0134	.0362	.0638	.0945	.1620	.2350	.3122	.3925
26	.0000	.0125	.0344	.0611	.0910	.1569	.2287	.3046	.3840
27	.0000	.0116	.0326	.0585	.0875	.1519	.2223	.2971	.3754
28	.0000	.0108	.0309	.0558	.0840	.1469	.2159	.2895	.3668
29	.0000	.0100	.0291	.0532	.0805	.1418	.2095	.2819	.3581
30	.0000	.0092	.0275	.0506	.0771	.1368	.2031	.2743	.3494
31	.0000	.0085	.0258	.0480	.0736	.1317	.1966	.2666	.3407
32	.0000	.0078	.0242	.0455	.0702	.1267	.1902	.2589	.3319
33	.0000	.0071	.0226	.0430	.0668	.1217	.1837	.2512	.3231
34	.0000	.0065	.0210	.0405	.0634	.1166	.1772	.2435	.3143
35	.0000	.0059	.0195	.0381	.0601	.1116	.1707	.2357	.3055
36	.0000	.0053	.0181	.0357	.0568	.1066	.1642	.2279	.2965
37	.0000	.0047	.0166	.0333	.0534	.1015	.1576	.2199	.2875
38	.0000	.0042	.0152	.0310	.0502	.0965	.1511	.2121	.2785
39	.0000	.0037	.0139	.0287	.0470	.0916	.1446	.2042	.2695
40	.0000	.0033	.0126	.0265	.0438	.0866	.1380	.1964	.2604
41	.0000	.0028	.0114	.0244	.0408	.0818	.1317	.1886	.2515
42	.0000	.0025	.0103	.0223	.0378	.0771	.1253	.1809	.2426
43	.0000	.0021	.0092	.0204	.0350	.0724	.1191	.1732	.2338
44	.0000	.0018	.0082	.0185	.0322	.0678	.1128	.1656	.2249
45	.0000	.0015	.0072	.0167	.0295	.0633	.1067	.1580	.2161
46	.0000	.0013	.0063	.0150	.0269	.0590	.1007	.1505	.2074
47	.0000	.0011	.0055	.0134	.0244	.0547	.0948	.1431	.1987
48	.0000	.0009	.0047	.0118	.0220	.0505	.0889	.1358	.1900
49	.0000	.0007	.0041	.0105	.0199	.0468	.0835	.1289	.1818
50	.0000	.0006	.0035	.0093	.0179	.0431	.0782	.1221	.1737
51	.0000	.0005	.0030	.0082	.0160	.0396	.0730	.1153	.1656
52	.0000	.0004	.0025	.0071	.0142	.0361	.0679	.1086	.1575
53	.0000	.0003	.0021	.0061	.0125	.0327	.0628	.1020	.1494
54	.0000	.0002	.0017	.0052	.0109	.0295	.0578	.0953	.1413
55	.0000	.0002	.0014	.0044	.0094	.0264	.0530	.0888	.1333
56	.0000	.0001	.0011	.0036	.0080	.0235	.0483	.0823	.1252

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
57	.0000	.0001	.0009	.0029	.0068	.0206	.0436	.0759	.1172
58	.0000	.0001	.0007	.0024	.0056	.0179	.0391	.0696	.1093
59	.0000	.0000	.0005	.0018	.0046	.0154	.0347	.0634	.1014
60	.0000	.0000	.0003	.0014	.0036	.0130	.0305	.0572	.0935
61	.0000	.0000	.0002	.0010	.0028	.0108	.0265	.0513	.0858
62	.0000	.0000	.0002	.0007	.0021	.0088	.0227	.0454	.0781
63	.0000	.0000	.0001	.0005	.0016	.0070	.0191	.0398	.0705
64	.0000	.0000	.0001	.0003	.0011	.0054	.0157	.0343	.0630
65	.0000	.0000	.0000	.0002	.0007	.0040	.0126	.0291	.0557
66	.0000	.0000	.0000	.0001	.0004	.0028	.0097	.0241	.0484
67	.0000	.0000	.0000	.0001	.0002	.0019	.0072	.0193	.0412
68	.0000	.0000	.0000	.0000	.0001	.0011	.0050	.0149	.0342
69	.0000	.0000	.0000	.0000	.0000	.0006	.0032	.0108	.0273
70	.0000	.0000	.0000	.0000	.0000	.0003	.0018	.0072	.0205
71	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0006	.0042
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0008
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<u>1</u>	<u>.0000</u>	<u>.0475</u>	<u>.0970</u>	<u>.1481</u>	<u>.2002</u>	<u>.3066</u>	<u>.4148</u>	<u>.5244</u>	<u>.6350</u>
<u>2</u>	<u>.0000</u>	<u>.0465</u>	<u>.0953</u>	<u>.1458</u>	<u>.1974</u>	<u>.3029</u>	<u>.4105</u>	<u>.5194</u>	<u>.6294</u>
<u>3</u>	<u>.0000</u>	<u>.0452</u>	<u>.0931</u>	<u>.1428</u>	<u>.1939</u>	<u>.2984</u>	<u>.4050</u>	<u>.5131</u>	<u>.6223</u>
<u>4</u>	<u>.0000</u>	<u>.0438</u>	<u>.0909</u>	<u>.1399</u>	<u>.1903</u>	<u>.2938</u>	<u>.3995</u>	<u>.5068</u>	<u>.6152</u>
<u>5</u>	<u>.0000</u>	<u>.0425</u>	<u>.0887</u>	<u>.1370</u>	<u>.1868</u>	<u>.2891</u>	<u>.3939</u>	<u>.5004</u>	<u>.6081</u>
<u>6</u>	<u>.0000</u>	<u>.0412</u>	<u>.0864</u>	<u>.1341</u>	<u>.1833</u>	<u>.2845</u>	<u>.3884</u>	<u>.4940</u>	<u>.6009</u>
<u>7</u>	<u>.0000</u>	<u>.0398</u>	<u>.0842</u>	<u>.1312</u>	<u>.1797</u>	<u>.2799</u>	<u>.3828</u>	<u>.4875</u>	<u>.5937</u>
<u>8</u>	<u>.0000</u>	<u>.0385</u>	<u>.0821</u>	<u>.1283</u>	<u>.1762</u>	<u>.2753</u>	<u>.3772</u>	<u>.4811</u>	<u>.5864</u>
<u>9</u>	<u>.0000</u>	<u>.0373</u>	<u>.0799</u>	<u>.1255</u>	<u>.1727</u>	<u>.2707</u>	<u>.3716</u>	<u>.4746</u>	<u>.5792</u>
<u>10</u>	<u>.0000</u>	<u>.0360</u>	<u>.0778</u>	<u>.1226</u>	<u>.1693</u>	<u>.2661</u>	<u>.3660</u>	<u>.4682</u>	<u>.5719</u>
<u>11</u>	<u>.0000</u>	<u>.0348</u>	<u>.0757</u>	<u>.1198</u>	<u>.1658</u>	<u>.2615</u>	<u>.3605</u>	<u>.4618</u>	<u>.5647</u>
<u>12</u>	<u>.0000</u>	<u>.0335</u>	<u>.0736</u>	<u>.1170</u>	<u>.1623</u>	<u>.2569</u>	<u>.3549</u>	<u>.4552</u>	<u>.5573</u>
<u>13</u>	<u>.0000</u>	<u>.0323</u>	<u>.0716</u>	<u>.1142</u>	<u>.1588</u>	<u>.2522</u>	<u>.3492</u>	<u>.4487</u>	<u>.5499</u>
<u>14</u>	<u>.0000</u>	<u>.0311</u>	<u>.0695</u>	<u>.1113</u>	<u>.1553</u>	<u>.2476</u>	<u>.3435</u>	<u>.4420</u>	<u>.5423</u>
<u>15</u>	<u>.0000</u>	<u>.0299</u>	<u>.0674</u>	<u>.1086</u>	<u>.1519</u>	<u>.2429</u>	<u>.3379</u>	<u>.4354</u>	<u>.5348</u>
<u>16</u>	<u>.0000</u>	<u>.0287</u>	<u>.0654</u>	<u>.1058</u>	<u>.1484</u>	<u>.2383</u>	<u>.3321</u>	<u>.4287</u>	<u>.5273</u>
<u>17</u>	<u>.0000</u>	<u>.0276</u>	<u>.0634</u>	<u>.1030</u>	<u>.1450</u>	<u>.2336</u>	<u>.3264</u>	<u>.4220</u>	<u>.5196</u>
<u>18</u>	<u>.0000</u>	<u>.0265</u>	<u>.0614</u>	<u>.1002</u>	<u>.1415</u>	<u>.2289</u>	<u>.3206</u>	<u>.4152</u>	<u>.5119</u>
<u>19</u>	<u>.0000</u>	<u>.0254</u>	<u>.0594</u>	<u>.0975</u>	<u>.1381</u>	<u>.2242</u>	<u>.3148</u>	<u>.4083</u>	<u>.5042</u>
<u>20</u>	<u>.0000</u>	<u>.0243</u>	<u>.0574</u>	<u>.0947</u>	<u>.1346</u>	<u>.2195</u>	<u>.3090</u>	<u>.4015</u>	<u>.4964</u>
<u>21</u>	<u>.0000</u>	<u>.0232</u>	<u>.0555</u>	<u>.0920</u>	<u>.1312</u>	<u>.2148</u>	<u>.3031</u>	<u>.3946</u>	<u>.4886</u>
<u>22</u>	<u>.0000</u>	<u>.0222</u>	<u>.0535</u>	<u>.0892</u>	<u>.1277</u>	<u>.2100</u>	<u>.2971</u>	<u>.3875</u>	<u>.4806</u>
<u>23</u>	<u>.0000</u>	<u>.0211</u>	<u>.0516</u>	<u>.0865</u>	<u>.1242</u>	<u>.2052</u>	<u>.2911</u>	<u>.3805</u>	<u>.4726</u>
<u>24</u>	<u>.0000</u>	<u>.0201</u>	<u>.0497</u>	<u>.0838</u>	<u>.1208</u>	<u>.2003</u>	<u>.2850</u>	<u>.3734</u>	<u>.4645</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>25</b>	<u>.0000</u>	<u>.0191</u>	<u>.0478</u>	<u>.0810</u>	<u>.1172</u>	<u>.1954</u>	<u>.2789</u>	<u>.3662</u>	<u>.4563</u>
<b>26</b>	<u>.0000</u>	<u>.0181</u>	<u>.0459</u>	<u>.0783</u>	<u>.1138</u>	<u>.1906</u>	<u>.2728</u>	<u>.3589</u>	<u>.4481</u>
<b>27</b>	<u>.0000</u>	<u>.0172</u>	<u>.0440</u>	<u>.0756</u>	<u>.1103</u>	<u>.1856</u>	<u>.2666</u>	<u>.3516</u>	<u>.4398</u>
<b>28</b>	<u>.0000</u>	<u>.0162</u>	<u>.0422</u>	<u>.0729</u>	<u>.1068</u>	<u>.1807</u>	<u>.2604</u>	<u>.3443</u>	<u>.4314</u>
<b>29</b>	<u>.0000</u>	<u>.0153</u>	<u>.0404</u>	<u>.0702</u>	<u>.1033</u>	<u>.1757</u>	<u>.2542</u>	<u>.3369</u>	<u>.4230</u>
<b>30</b>	<u>.0000</u>	<u>.0144</u>	<u>.0385</u>	<u>.0675</u>	<u>.0998</u>	<u>.1707</u>	<u>.2478</u>	<u>.3294</u>	<u>.4145</u>
<b>31</b>	<u>.0000</u>	<u>.0136</u>	<u>.0367</u>	<u>.0648</u>	<u>.0962</u>	<u>.1656</u>	<u>.2414</u>	<u>.3218</u>	<u>.4058</u>
<b>32</b>	<u>.0000</u>	<u>.0127</u>	<u>.0349</u>	<u>.0621</u>	<u>.0926</u>	<u>.1605</u>	<u>.2349</u>	<u>.3141</u>	<u>.3971</u>
<b>33</b>	<u>.0000</u>	<u>.0119</u>	<u>.0331</u>	<u>.0595</u>	<u>.0891</u>	<u>.1554</u>	<u>.2284</u>	<u>.3064</u>	<u>.3883</u>
<b>34</b>	<u>.0000</u>	<u>.0110</u>	<u>.0314</u>	<u>.0568</u>	<u>.0856</u>	<u>.1502</u>	<u>.2218</u>	<u>.2986</u>	<u>.3795</u>
<b>35</b>	<u>.0000</u>	<u>.0102</u>	<u>.0296</u>	<u>.0541</u>	<u>.0820</u>	<u>.1450</u>	<u>.2152</u>	<u>.2907</u>	<u>.3706</u>
<b>36</b>	<u>.0000</u>	<u>.0095</u>	<u>.0279</u>	<u>.0515</u>	<u>.0785</u>	<u>.1398</u>	<u>.2085</u>	<u>.2828</u>	<u>.3616</u>
<b>37</b>	<u>.0000</u>	<u>.0087</u>	<u>.0262</u>	<u>.0488</u>	<u>.0749</u>	<u>.1346</u>	<u>.2018</u>	<u>.2748</u>	<u>.3525</u>
<b>38</b>	<u>.0000</u>	<u>.0080</u>	<u>.0246</u>	<u>.0462</u>	<u>.0713</u>	<u>.1293</u>	<u>.1950</u>	<u>.2667</u>	<u>.3433</u>
<b>39</b>	<u>.0000</u>	<u>.0073</u>	<u>.0230</u>	<u>.0436</u>	<u>.0678</u>	<u>.1240</u>	<u>.1882</u>	<u>.2586</u>	<u>.3341</u>
<b>40</b>	<u>.0000</u>	<u>.0067</u>	<u>.0214</u>	<u>.0410</u>	<u>.0643</u>	<u>.1188</u>	<u>.1814</u>	<u>.2505</u>	<u>.3249</u>
<b>41</b>	<u>.0000</u>	<u>.0061</u>	<u>.0198</u>	<u>.0385</u>	<u>.0608</u>	<u>.1135</u>	<u>.1746</u>	<u>.2424</u>	<u>.3156</u>
<b>42</b>	<u>.0000</u>	<u>.0055</u>	<u>.0183</u>	<u>.0360</u>	<u>.0574</u>	<u>.1083</u>	<u>.1678</u>	<u>.2342</u>	<u>.3063</u>
<b>43</b>	<u>.0000</u>	<u>.0049</u>	<u>.0169</u>	<u>.0336</u>	<u>.0540</u>	<u>.1031</u>	<u>.1610</u>	<u>.2260</u>	<u>.2970</u>
<b>44</b>	<u>.0000</u>	<u>.0044</u>	<u>.0155</u>	<u>.0313</u>	<u>.0507</u>	<u>.0980</u>	<u>.1543</u>	<u>.2180</u>	<u>.2878</u>
<b>45</b>	<u>.0000</u>	<u>.0038</u>	<u>.0139</u>	<u>.0286</u>	<u>.0470</u>	<u>.0923</u>	<u>.1469</u>	<u>.2091</u>	<u>.2776</u>
<b>46</b>	<u>.0000</u>	<u>.0033</u>	<u>.0124</u>	<u>.0261</u>	<u>.0434</u>	<u>.0867</u>	<u>.1395</u>	<u>.2002</u>	<u>.2674</u>
<b>47</b>	<u>.0000</u>	<u>.0028</u>	<u>.0110</u>	<u>.0237</u>	<u>.0399</u>	<u>.0812</u>	<u>.1323</u>	<u>.1914</u>	<u>.2574</u>
<b>48</b>	<u>.0000</u>	<u>.0023</u>	<u>.0097</u>	<u>.0213</u>	<u>.0365</u>	<u>.0757</u>	<u>.1250</u>	<u>.1826</u>	<u>.2472</u>
<b>49</b>	<u>.0000</u>	<u>.0019</u>	<u>.0085</u>	<u>.0191</u>	<u>.0332</u>	<u>.0704</u>	<u>.1178</u>	<u>.1737</u>	<u>.2370</u>
<b>50</b>	<u>.0000</u>	<u>.0016</u>	<u>.0074</u>	<u>.0170</u>	<u>.0301</u>	<u>.0652</u>	<u>.1108</u>	<u>.1651</u>	<u>.2270</u>
<b>51</b>	<u>.0000</u>	<u>.0013</u>	<u>.0063</u>	<u>.0150</u>	<u>.0271</u>	<u>.0602</u>	<u>.1038</u>	<u>.1565</u>	<u>.2169</u>
<b>52</b>	<u>.0000</u>	<u>.0010</u>	<u>.0053</u>	<u>.0131</u>	<u>.0241</u>	<u>.0551</u>	<u>.0968</u>	<u>.1477</u>	<u>.2067</u>
<b>53</b>	<u>.0000</u>	<u>.0008</u>	<u>.0044</u>	<u>.0113</u>	<u>.0213</u>	<u>.0502</u>	<u>.0898</u>	<u>.1390</u>	<u>.1963</u>
<b>54</b>	<u>.0000</u>	<u>.0006</u>	<u>.0036</u>	<u>.0096</u>	<u>.0186</u>	<u>.0454</u>	<u>.0830</u>	<u>.1303</u>	<u>.1861</u>
<b>55</b>	<u>.0000</u>	<u>.0005</u>	<u>.0030</u>	<u>.0081</u>	<u>.0162</u>	<u>.0408</u>	<u>.0764</u>	<u>.1218</u>	<u>.1760</u>
<b>56</b>	<u>.0000</u>	<u>.0003</u>	<u>.0023</u>	<u>.0067</u>	<u>.0138</u>	<u>.0363</u>	<u>.0697</u>	<u>.1131</u>	<u>.1656</u>
<b>57</b>	<u>.0000</u>	<u>.0002</u>	<u>.0018</u>	<u>.0055</u>	<u>.0117</u>	<u>.0320</u>	<u>.0632</u>	<u>.1046</u>	<u>.1553</u>
<b>58</b>	<u>.0000</u>	<u>.0002</u>	<u>.0014</u>	<u>.0045</u>	<u>.0098</u>	<u>.0282</u>	<u>.0573</u>	<u>.0966</u>	<u>.1457</u>
<b>59</b>	<u>.0000</u>	<u>.0001</u>	<u>.0011</u>	<u>.0036</u>	<u>.0082</u>	<u>.0246</u>	<u>.0515</u>	<u>.0888</u>	<u>.1361</u>
<b>60</b>	<u>.0000</u>	<u>.0001</u>	<u>.0008</u>	<u>.0028</u>	<u>.0066</u>	<u>.0211</u>	<u>.0458</u>	<u>.0809</u>	<u>.1264</u>
<b>61</b>	<u>.0000</u>	<u>.0000</u>	<u>.0006</u>	<u>.0021</u>	<u>.0053</u>	<u>.0179</u>	<u>.0403</u>	<u>.0733</u>	<u>.1169</u>
<b>62</b>	<u>.0000</u>	<u>.0000</u>	<u>.0004</u>	<u>.0016</u>	<u>.0041</u>	<u>.0149</u>	<u>.0350</u>	<u>.0657</u>	<u>.1074</u>
<b>63</b>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0011</u>	<u>.0030</u>	<u>.0120</u>	<u>.0298</u>	<u>.0581</u>	<u>.0978</u>
<b>64</b>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0022</u>	<u>.0094</u>	<u>.0249</u>	<u>.0508</u>	<u>.0882</u>
<b>65</b>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0015</u>	<u>.0071</u>	<u>.0203</u>	<u>.0436</u>	<u>.0788</u>
<b>66</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0009</u>	<u>.0052</u>	<u>.0161</u>	<u>.0368</u>	<u>.0696</u>
<b>67</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0035</u>	<u>.0121</u>	<u>.0299</u>	<u>.0598</u>
<b>68</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0021</u>	<u>.0085</u>	<u>.0233</u>	<u>.0501</u>
<b>69</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0012</u>	<u>.0056</u>	<u>.0175</u>	<u>.0411</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>70</b>	.0000	.0000	.0000	.0000	.0000	.0005	.0031	.0116	.0311
<b>71</b>	.0000	.0000	.0000	.0000	.0000	.0002	.0014	.0069	.0222
<b>72</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0026	.0119
<b>73</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0041
<b>74</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0012

**Loss-Based Plan, with Various Single Loss Limits**

**Insurance Charge Table**

**Hazard Group 3**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>														
<b>Size Group</b>	<b>Single Loss Limit<sup>±</sup></b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>36</b>	\$120	.7283	.6767	.6302	.5880	.5495	.5143	.4818	.4519	.4241	.3982	.3769	.3629	.3508
	\$160	.6966	.6398	.5890	.5431	.5016	.4637	.4291	.3972	.3679	.3408	.3196	.3034	.2895
<b>37</b>	\$120	.7215	.6686	.6209	.5777	.5384	.5024	.4694	.4389	.4107	.3852	.3694	.3559	.3443
	\$160	.6900	.6319	.5799	.5330	.4906	.4520	.4167	.3844	.3547	.3295	.3112	.2956	.2823
<b>38</b>	\$120	.7148	.6605	.6117	.5675	.5273	.4907	.4570	.4260	.3973	.3776	.3623	.3493	.3381
	\$160	.6836	.6240	.5708	.5229	.4796	.4403	.4044	.3716	.3417	.3209	.3033	.2883	.2755
<b>39</b>	\$120	.7081	.6524	.6024	.5573	.5162	.4788	.4446	.4131	.3878	.3703	.3555	.3429	.3321
	\$160	.6772	.6162	.5618	.5129	.4687	.4286	.3922	.3588	.3329	.3128	.2957	.2813	.2690
<b>40</b>	\$120	.7014	.6443	.5931	.5469	.5051	.4669	.4321	.4004	.3802	.3633	.3489	.3367	.3262
	\$160	.6709	.6084	.5527	.5028	.4577	.4169	.3798	.3477	.3245	.3050	.2885	.2745	.2626
<b>41</b>	\$120	.6949	.6363	.5839	.5367	.4940	.4552	.4197	.3927	.3731	.3565	.3426	.3307	.3207
	\$160	.6646	.6007	.5437	.4927	.4467	.4051	.3674	.3391	.3165	.2974	.2814	.2679	.2565
<b>42</b>	\$120	.6884	.6284	.5748	.5266	.4830	.4434	.4083	.3853	.3661	.3500	.3364	.3249	.3157
	\$160	.6584	.5931	.5348	.4827	.4358	.3935	.3575	.3310	.3088	.2902	.2747	.2616	.2509
<b>43</b>	\$120	.6819	.6206	.5657	.5165	.4720	.4316	.4008	.3782	.3594	.3436	.3304	.3198	.3113
	\$160	.6519	.5855	.5260	.4727	.4249	.3818	.3491	.3230	.3013	.2832	.2681	.2557	.2458
<b>44</b>	\$120	.6755	.6127	.5566	.5063	.4609	.4202	.3934	.3712	.3527	.3374	.3250	.3151	.3073
	\$160	.6459	.5797	.5207	.4680	.4206	.3780	.3396	.3048	.2735	.2459	.2244	.2061	.1905
<b>45</b>	\$120	.6692	.6049	.5475	.4961	.4498	.4127	.3862	.3643	.3462	.3316	.3200	.3109	.3036
	\$160	.6399	.5709	.5087	.4532	.4035	.3640	.3335	.3082	.2873	.2702	.2566	.2457	.2371
<b>46</b>	\$120	.6631	.5972	.5386	.4861	.4388	.4054	.3792	.3576	.3402	.3264	.3155	.3070	.3003
	\$160	.6333	.5642	.5027	.4479	.3987	.3547	.3153	.2800	.2484	.2229	.2014	.1831	.1676
<b>47</b>	\$120	.6569	.5896	.5296	.4760	.4299	.3983	.3723	.3512	.3346	.3215	.3113	.3034	.2972
	\$250	.6280	.5574	.4946	.4385	.3885	.3438	.3039	.2683	.2383	.2137	.1928	.1752	.1603
<b>48</b>	\$120	.6509	.5820	.5207	.4659	.4226	.3912	.3655	.3452	.3293	.3169	.3074	.3000	.2944
	\$160	.6209	.5584	.4954	.4393	.3892	.3444	.3044	.2694	.2419	.2187	.1992	.1828	.1689
<b>49</b>	\$120	.6454	.5749	.5123	.4564	.4160	.3846	.3595	.3399	.3247	.3130	.3040	.2972	.2921
	\$160	.6159	.5497	.4867	.4296	.3795	.3347	.2947	.2597	.2322	.2106	.1916	.1758	.1625
<b>50</b>	\$120	.6399	.5680	.5039	.4480	.4095	.3783	.3539	.3349	.3204	.3092	.3009	.2947	.2901
	\$160	.6099	.5409	.4779	.4208	.3707	.3259	.2859	.2509	.2234	.2018	.1828	.1689	.1563
<b>51</b>	\$120	.6346	.5610	.4956	.4416	.4030	.3723	.3485	.3302	.3162	.3058	.2981	.2924	.2882
	\$160	.6046	.5355	.4701	.4130	.3629	.3181	.2781	.2431	.2156	.1940	.1750	.1603	.1487

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
52	\$120	-.6293	-.5542	-.4873	-.4352	-.3967	-.3665	-.3433	-.3256	-.3124	-.3026	-.2955	-.2903	-.2866
	\$160	-.6249	-.5503	-.4839	-.4248	-.3782	-.3417	-.3120	-.2880	-.2691	-.2542	-.2427	-.2337	-.2269
	\$250	-.6187	-.5448	-.4791	-.4206	-.3686	-.3225	-.2827	-.2512	-.2248	-.2027	-.1843	-.1689	-.1563
	\$275	-.6176	-.5438	-.4782	-.4198	-.3680	-.3219	-.2811	-.2476	-.2197	-.1964	-.1768	-.1603	-.1466
	\$380	-.6147	-.5413	-.4760	-.4179	-.3662	-.3204	-.2798	-.2440	-.2124	-.1848	-.1617	-.1422	-.1255
53	\$120	-.6241	-.5473	-.4790	-.4288	-.3905	-.3609	-.3382	-.3212	-.3087	-.2996	-.2931	-.2884	-.2852
	\$160	-.6198	-.5435	-.4756	-.4153	-.3708	-.3344	-.3051	-.2818	-.2636	-.2494	-.2385	-.2303	-.2240
	\$250	-.6136	-.5381	-.4709	-.4112	-.3583	-.3115	-.2736	-.2424	-.2165	-.1949	-.1771	-.1624	-.1506
	\$275	-.6125	-.5371	-.4700	-.4105	-.3576	-.3109	-.2708	-.2382	-.2109	-.1881	-.1691	-.1532	-.1402
	\$380	-.6096	-.5346	-.4678	-.4085	-.3560	-.3095	-.2685	-.2325	-.2010	-.1746	-.1522	-.1334	-.1175
54	\$120	-.6190	-.5405	-.4709	-.4225	-.3845	-.3554	-.3334	-.3171	-.3053	-.2968	-.2909	-.2868	-.2839
	\$160	-.6147	-.5367	-.4674	-.4079	-.3635	-.3273	-.2984	-.2758	-.2583	-.2449	-.2347	-.2271	-.2214
	\$250	-.6086	-.5314	-.4627	-.4018	-.3480	-.3015	-.2646	-.2339	-.2084	-.1874	-.1702	-.1564	-.1453
	\$275	-.6075	-.5304	-.4619	-.4011	-.3473	-.3000	-.2612	-.2291	-.2023	-.1800	-.1616	-.1465	-.1342
	\$380	-.6047	-.5280	-.4597	-.3992	-.3457	-.2986	-.2573	-.2212	-.1905	-.1648	-.1432	-.1250	-.1098
55	\$120	-.6140	-.5338	-.4649	-.4164	-.3787	-.3500	-.3287	-.3132	-.3021	-.2943	-.2889	-.2853	-.2828
	\$160	-.6098	-.5301	-.4592	-.4009	-.3562	-.3203	-.2920	-.2701	-.2533	-.2406	-.2312	-.2242	-.2191
	\$250	-.6037	-.5248	-.4546	-.3924	-.3377	-.2925	-.2559	-.2255	-.2005	-.1801	-.1637	-.1507	-.1403
	\$275	-.6026	-.5238	-.4538	-.3917	-.3371	-.2900	-.2520	-.2202	-.1939	-.1722	-.1544	-.1401	-.1286
	\$380	-.5998	-.5214	-.4517	-.3899	-.3355	-.2878	-.2462	-.2102	-.1804	-.1554	-.1344	-.1169	-.1024
56	\$500	-.5985	-.5203	-.4507	-.3891	-.3348	-.2871	-.2456	-.2096	-.1784	-.1516	-.1286	-.1096	-.0936
	\$120	-.6092	-.5271	-.4590	-.4104	-.3729	-.3448	-.3242	-.3094	-.2991	-.2920	-.2872	-.2840	-.2819
	\$160	-.6049	-.5234	-.4510	-.3938	-.3490	-.3135	-.2858	-.2645	-.2485	-.2366	-.2279	-.2216	-.2170
	\$250	-.5989	-.5182	-.4465	-.3831	-.3276	-.2837	-.2472	-.2172	-.1928	-.1732	-.1576	-.1453	-.1357
	\$275	-.5978	-.5173	-.4457	-.3824	-.3268	-.2807	-.2428	-.2115	-.1856	-.1646	-.1476	-.1341	-.1233
	\$380	-.5950	-.5149	-.4436	-.3806	-.3252	-.2769	-.2350	-.2000	-.1707	-.1462	-.1259	-.1092	-.0954
	\$500	-.5937	-.5138	-.4426	-.3798	-.3245	-.2763	-.2345	-.1985	-.1675	-.1411	-.1192	-.1008	-.0856
57	\$550	-.5935	-.5135	-.4424	-.3796	-.3244	-.2762	-.2344	-.1984	-.1674	-.1410	-.1187	-.1000	-.0845
	\$120	-.6044	-.5205	-.4531	-.4045	-.3673	-.3397	-.3199	-.3059	-.2963	-.2899	-.2856	-.2829	-.2811
	\$160	-.6002	-.5169	-.4428	-.3867	-.3420	-.3068	-.2797	-.2592	-.2440	-.2328	-.2248	-.2192	-.2152
	\$250	-.5942	-.5117	-.4384	-.3737	-.3189	-.2749	-.2386	-.2090	-.1853	-.1665	-.1517	-.1403	-.1314
	\$275	-.5931	-.5108	-.4376	-.3730	-.3168	-.2715	-.2338	-.2028	-.1776	-.1573	-.1411	-.1284	-.1185
	\$380	-.5904	-.5084	-.4356	-.3713	-.3150	-.2661	-.2245	-.1900	-.1612	-.1374	-.1178	-.1018	-.0888
	\$500	-.5891	-.5073	-.4346	-.3705	-.3143	-.2656	-.2235	-.1875	-.1568	-.1312	-.1100	-.0925	-.0780
58	\$550	-.5888	-.5071	-.4344	-.3703	-.3142	-.2654	-.2234	-.1874	-.1567	-.1308	-.1093	-.0914	-.0766
	\$120	-.5998	-.5140	-.4474	-.3986	-.3617	-.3348	-.3157	-.3026	-.2938	-.2880	-.2843	-.2819	-.2804
	\$160	-.5956	-.5104	-.4357	-.3798	-.3351	-.3003	-.2738	-.2541	-.2397	-.2294	-.2221	-.2170	-.2136
	\$250	-.5897	-.5053	-.4304	-.3643	-.3102	-.2662	-.2301	-.2011	-.1781	-.1601	-.1462	-.1355	-.1275
	\$275	-.5886	-.5044	-.4296	-.3637	-.3078	-.2624	-.2249	-.1943	-.1698	-.1503	-.1350	-.1231	-.1139
	\$380	-.5859	-.5021	-.4276	-.3620	-.3048	-.2553	-.2143	-.1801	-.1519	-.1287	-.1099	-.0947	-.0826
	\$500	-.5846	-.5010	-.4267	-.3612	-.3041	-.2548	-.2125	-.1765	-.1465	-.1217	-.1012	-.0844	-.0708
59	\$550	-.5843	-.5008	-.4265	-.3610	-.3040	-.2547	-.2124	-.1765	-.1462	-.1210	-.1002	-.0831	-.0691
	\$120	-.5953	-.5076	-.4417	-.3927	-.3562	-.3300	-.3118	-.2995	-.2914	-.2863	-.2831	-.2811	-.2799
	\$160	-.5911	-.5041	-.4293	-.3729	-.3282	-.2938	-.2680	-.2491	-.2356	-.2261	-.2196	-.2151	-.2122
	\$250	-.5852	-.4991	-.4224	-.3552	-.3016	-.2575	-.2218	-.1934	-.1712	-.1540	-.1410	-.1312	-.1239
	\$275	-.5842	-.4982	-.4216	-.3544	-.2989	-.2533	-.2161	-.1860	-.1622	-.1436	-.1292	-.1181	-.1098
	\$380	-.5815	-.4958	-.4197	-.3527	-.2945	-.2451	-.2042	-.1704	-.1427	-.1203	-.1023	-.0880	-.0767
	\$500	-.5802	-.4948	-.4187	-.3519	-.2939	-.2440	-.2016	-.1659	-.1365	-.1124	-.0927	-.0768	-.0640
60	\$550	-.5799	-.4945	-.4186	-.3518	-.2938	-.2439	-.2015	-.1656	-.1360	-.1115	-.0915	-.0752	-.0621
	\$120	-.5910	-.5013	-.4360	-.3870	-.3509	-.3254	-.3080	-.2966	-.2893	-.2848	-.2820	-.2804	-.2795
	\$160	-.5868	-.4978	-.4229	-.3660	-.3214	-.2875	-.2625	-.2444	-.2318	-.2232	-.2173	-.2135	-.2110

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.5810	.4929	.4145	.3471	.2931	.2489	.2136	.1859	.1645	.1482	.1361	.1271	.1206
	\$275	.5799	.4920	.4137	.3454	.2900	.2443	.2074	.1779	.1549	.1372	.1237	.1135	.1060
	\$380	.5772	.4897	.4118	.3435	.2843	.2350	.1943	.1609	.1338	.1122	.0951	.0817	.0713
	\$500	.5760	.4886	.4109	.3427	.2837	.2333	.1906	.1555	.1268	.1034	.0845	.0695	.0576
	\$550	.5757	.4884	.4107	.3426	.2836	.2332	.1906	.1551	.1260	.1023	.0831	.0677	.0555
	\$800	.5753	.4880	.4104	.3423	.2834	.2330	.1904	.1548	.1253	.1010	.0812	.0652	.0523
61	\$120	.5868	.4952	.4304	.3812	.3456	.3209	.3044	.2939	.2874	.2834	.2812	.2798	.2791
	\$160	.5827	.4917	.4166	.3592	.3147	.2813	.2570	.2400	.2283	.2204	.2153	.2120	.2100
	\$250	.5769	.4868	.4066	.3391	.2845	.2404	.2055	.1785	.1580	.1427	.1315	.1235	.1177
	\$275	.5759	.4860	.4059	.3371	.2811	.2354	.1988	.1700	.1478	.1310	.1185	.1092	.1025
	\$380	.5732	.4837	.4040	.3342	.2744	.2251	.1844	.1514	.1251	.1043	.0882	.0758	.0663
	\$500	.5720	.4826	.4031	.3335	.2735	.2225	.1801	.1454	.1172	.0946	.0767	.0626	.0517
	\$550	.5717	.4824	.4029	.3334	.2734	.2224	.1798	.1447	.1162	.0933	.0750	.0605	.0492
	\$800	.5713	.4821	.4026	.3331	.2732	.2223	.1795	.1441	.1151	.0915	.0726	.0575	.0456
62	\$120	.5829	.4901	.4248	.3755	.3404	.3165	.3011	.2914	.2857	.2823	.2804	.2794	.2788
	\$160	.5788	.4858	.4104	.3525	.3080	.2752	.2518	.2357	.2250	.2180	.2136	.2108	.2092
	\$250	.5731	.4810	.3989	.3310	.2760	.2319	.1975	.1713	.1518	.1376	.1273	.1201	.1151
	\$275	.5720	.4801	.3981	.3288	.2723	.2265	.1903	.1623	.1410	.1252	.1137	.1054	.0995
	\$380	.5694	.4779	.3963	.3250	.2647	.2151	.1746	.1421	.1166	.0968	.0816	.0702	.0617
	\$500	.5681	.4768	.3954	.3243	.2633	.2118	.1696	.1353	.1078	.0861	.0692	.0561	.0461
	\$550	.5679	.4766	.3953	.3242	.2631	.2116	.1691	.1345	.1066	.0845	.0672	.0538	.0435
	\$800	.5674	.4762	.3950	.3239	.2629	.2115	.1687	.1336	.1051	.0824	.0644	.0503	.0394
	\$1,000	.5673	.4762	.3949	.3239	.2629	.2115	.1687	.1335	.1051	.0823	.0642	.0499	.0388
	63	\$120	.5791	.4854	.4192	.3698	.3352	.3123	.2979	.2892	.2841	.2813	.2798	.2790
\$160		.5751	.4800	.4042	.3457	.3013	.2692	.2467	.2317	.2219	.2158	.2120	.2098	.2085
\$250		.5694	.4752	.3912	.3230	.2675	.2235	.1897	.1644	.1459	.1327	.1234	.1171	.1129
\$275		.5684	.4744	.3905	.3206	.2634	.2176	.1819	.1547	.1344	.1197	.1092	.1018	.0968
\$380		.5657	.4722	.3887	.3158	.2551	.2051	.1648	.1330	.1083	.0895	.0755	.0651	.0576
\$500		.5645	.4711	.3878	.3151	.2530	.2012	.1591	.1253	.0986	.0779	.0620	.0500	.0411
\$550		.5642	.4709	.3877	.3150	.2529	.2009	.1585	.1243	.0972	.0761	.0598	.0475	.0382
\$800		.5638	.4706	.3874	.3147	.2527	.2007	.1578	.1230	.0953	.0735	.0565	.0435	.0336
\$1,000		.5637	.4705	.3873	.3147	.2526	.2006	.1578	.1230	.0952	.0733	.0561	.0429	.0329
64	\$120	.5757	.4807	.4136	.3642	.3302	.3082	.2948	.2871	.2828	.2805	.2794	.2788	.2785
	\$160	.5717	.4744	.3980	.3389	.2947	.2632	.2419	.2279	.2192	.2138	.2107	.2089	.2080
	\$250	.5660	.4697	.3842	.3150	.2589	.2151	.1819	.1576	.1402	.1281	.1199	.1145	.1109
	\$275	.5650	.4689	.3829	.3123	.2546	.2088	.1736	.1473	.1281	.1145	.1051	.0987	.0944
	\$380	.5623	.4667	.3812	.3069	.2454	.1951	.1551	.1239	.1003	.0826	.0697	.0604	.0538
	\$500	.5611	.4657	.3803	.3059	.2426	.1907	.1487	.1154	.0896	.0700	.0553	.0444	.0365
	\$550	.5609	.4655	.3802	.3058	.2425	.1902	.1479	.1143	.0880	.0680	.0528	.0416	.0334
	\$800	.5604	.4651	.3799	.3056	.2423	.1898	.1469	.1126	.0857	.0649	.0490	.0371	.0283
	\$1,000	.5603	.4650	.3798	.3055	.2423	.1897	.1468	.1125	.0855	.0645	.0485	.0364	.0275
65	\$120	.5725	.4760	.4080	.3585	.3252	.3043	.2921	.2853	.2817	.2799	.2790	.2786	.2784
	\$160	.5685	.4691	.3918	.3321	.2881	.2574	.2372	.2244	.2167	.2122	.2097	.2083	.2076
	\$250	.5628	.4644	.3774	.3070	.2504	.2067	.1743	.1510	.1348	.1239	.1168	.1122	.1093
	\$275	.5618	.4636	.3759	.3041	.2457	.1999	.1653	.1400	.1221	.1097	.1014	.0959	.0924
	\$380	.5592	.4614	.3738	.2981	.2356	.1851	.1454	.1151	.0925	.0760	.0643	.0562	.0506
	\$500	.5580	.4604	.3729	.2968	.2325	.1801	.1383	.1057	.0809	.0624	.0489	.0392	.0324
	\$550	.5577	.4602	.3728	.2966	.2322	.1795	.1373	.1043	.0791	.0601	.0462	.0362	.0291
	\$800	.5573	.4599	.3725	.2964	.2320	.1788	.1359	.1022	.0763	.0566	.0419	.0312	.0235
	\$1,000	.5572	.4598	.3724	.2963	.2319	.1788	.1359	.1021	.0759	.0561	.0413	.0304	.0225
66	\$120	.5696	.4714	.4023	.3527	.3202	.3006	.2895	.2836	.2807	.2793	.2787	.2785	.2783



((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$160	.5656	.4640	.3856	.3252	.2814	.2517	.2327	.2211	.2144	.2107	.2088	.2078	.2073
	\$250	.5600	.4594	.3707	.2989	.2417	.1983	.1667	.1446	.1297	.1201	.1140	.1102	.1080
	\$275	.5589	.4585	.3691	.2958	.2366	.1910	.1571	.1330	.1163	.1052	.0981	.0935	.0908
	\$380	.5563	.4564	.3664	.2893	.2257	.1749	.1357	.1063	.0849	.0698	.0594	.0524	.0478
	\$500	.5551	.4554	.3656	.2875	.2222	.1693	.1277	.0960	.0723	.0552	.0430	.0345	.0288
	\$550	.5549	.4552	.3655	.2874	.2218	.1686	.1266	.0944	.0703	.0526	.0401	.0313	.0252
	\$800	.5545	.4548	.3652	.2872	.2214	.1676	.1249	.0919	.0670	.0486	.0353	.0258	.0192
	\$1,000	.5544	.4548	.3651	.2871	.2214	.1676	.1248	.0916	.0665	.0480	.0345	.0249	.0181
67	\$120	.5670	.4668	.3965	.3469	.3153	.2969	.2871	.2822	.2799	.2789	.2785	.2784	.2783
	\$160	.5630	.4591	.3793	.3182	.2747	.2460	.2283	.2181	.2125	.2096	.2081	.2074	.2071
	\$250	.5574	.4546	.3640	.2907	.2329	.1898	.1591	.1384	.1250	.1166	.1116	.1086	.1070
	\$275	.5564	.4537	.3624	.2874	.2275	.1820	.1490	.1261	.1109	.1012	.0952	.0915	.0894
	\$380	.5538	.4516	.3593	.2804	.2157	.1646	.1259	.0976	.0776	.0639	.0549	.0491	.0454
	\$500	.5526	.4507	.3585	.2782	.2117	.1584	.1172	.0863	.0640	.0483	.0376	.0304	.0257
	\$550	.5524	.4505	.3583	.2781	.2113	.1575	.1158	.0845	.0617	.0455	.0344	.0269	.0220
	\$800	.5519	.4501	.3580	.2779	.2106	.1562	.1138	.0816	.0579	.0409	.0291	.0210	.0155
\$1,000	.5519	.4500	.3580	.2778	.2106	.1562	.1135	.0812	.0574	.0402	.0282	.0199	.0143	
68	\$120	.5647	.4622	.3906	.3410	.3105	.2935	.2850	.2810	.2793	.2787	.2784	.2783	.2783
	\$160	.5608	.4546	.3729	.3110	.2679	.2404	.2243	.2154	.2108	.2086	.2076	.2071	.2070
	\$250	.5552	.4501	.3574	.2824	.2239	.1811	.1517	.1325	.1206	.1135	.1095	.1074	.1062
	\$275	.5542	.4493	.3557	.2789	.2181	.1728	.1408	.1195	.1058	.0975	.0927	.0899	.0884
	\$380	.5516	.4472	.3522	.2715	.2055	.1541	.1160	.0890	.0706	.0585	.0509	.0462	.0435
	\$500	.5504	.4462	.3515	.2690	.2011	.1472	.1064	.0767	.0559	.0419	.0326	.0268	.0232
	\$550	.5502	.4460	.3513	.2688	.2005	.1462	.1049	.0747	.0534	.0388	.0292	.0231	.0193
	\$800	.5498	.4457	.3510	.2685	.1996	.1446	.1025	.0713	.0491	.0337	.0234	.0167	.0124
\$1,000	.5497	.4456	.3510	.2685	.1996	.1445	.1021	.0708	.0484	.0328	.0224	.0155	.0111	
69	\$120	.5629	.4576	.3844	.3349	.3056	.2902	.2831	.2801	.2789	.2785	.2783	.2783	.2783
	\$160	.5589	.4505	.3664	.3035	.2609	.2349	.2204	.2130	.2094	.2079	.2072	.2070	.2069
	\$250	.5534	.4460	.3508	.2737	.2145	.1723	.1442	.1267	.1165	.1109	.1079	.1064	.1057
	\$275	.5524	.4452	.3490	.2701	.2083	.1633	.1326	.1130	.1011	.0943	.0906	.0887	.0877
	\$380	.5498	.4431	.3454	.2623	.1948	.1432	.1059	.0804	.0639	.0536	.0474	.0439	.0420
	\$500	.5486	.4422	.3446	.2597	.1900	.1356	.0954	.0671	.0481	.0359	.0283	.0238	.0212
	\$550	.5484	.4420	.3444	.2593	.1893	.1344	.0937	.0648	.0452	.0326	.0246	.0199	.0171
	\$800	.5479	.4416	.3441	.2589	.1882	.1325	.0908	.0609	.0404	.0269	.0183	.0131	.0099
\$1,000	.5479	.4415	.3441	.2589	.1881	.1323	.0904	.0603	.0396	.0259	.0172	.0118	.0085	
70	\$120	.5614	.4528	.3778	.3284	.3006	.2871	.2814	.2793	.2786	.2784	.2783	.2783	.2783
	\$160	.5575	.4467	.3595	.2955	.2536	.2293	.2167	.2108	.2084	.2074	.2070	.2069	.2069
	\$250	.5519	.4423	.3440	.2646	.2045	.1629	.1366	.1212	.1129	.1086	.1066	.1057	.1054
	\$275	.5509	.4415	.3423	.2608	.1979	.1533	.1242	.1066	.0968	.0916	.0890	.0878	.0872
	\$380	.5484	.4394	.3387	.2527	.1834	.1316	.0954	.0719	.0574	.0491	.0445	.0422	.0410
	\$500	.5472	.4385	.3377	.2499	.1782	.1232	.0838	.0573	.0405	.0303	.0245	.0213	.0197
	\$550	.5469	.4383	.3376	.2495	.1774	.1218	.0818	.0547	.0373	.0268	.0207	.0173	.0155
	\$800	.5465	.4379	.3373	.2490	.1761	.1196	.0785	.0503	.0319	.0206	.0139	.0101	.0080
\$1,000	.5464	.4379	.3373	.2489	.1759	.1193	.0780	.0495	.0309	.0194	.0126	.0087	.0065	
71	\$120	.5596	.4431	.3476	.2989	.2823	.2788	.2783	.2783	.2783	.2783	.2783	.2783	.2783
	\$160	.5557	.4400	.3326	.2609	.2240	.2108	.2075	.2069	.2068	.2068	.2068	.2068	.2068
	\$250	.5502	.4356	.3242	.2313	.1659	.1291	.1128	.1071	.1055	.1052	.1051	.1051	.1051
	\$275	.5492	.4349	.3236	.2283	.1588	.1173	.0975	.0899	.0876	.0870	.0869	.0868	.0868
	\$380	.5466	.4328	.3221	.2224	.1440	.0913	.0618	.0479	.0425	.0406	.0401	.0400	.0399
	\$500	.5454	.4319	.3214	.2206	.1390	.0816	.0473	.0299	.0223	.0194	.0184	.0181	.0181
\$550	.5452	.4317	.3213	.2204	.1382	.0800	.0448	.0265	.0184	.0152	.0141	.0138	.0137	

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$800	.5448	.4314	.3210	.2201	.1370	.0774	.0406	.0208	.0116	.0079	.0065	.0061	.0059
	\$1,000	.5447	.4313	.3210	.2200	.1369	.0770	.0398	.0198	.0103	.0064	.0050	.0045	.0043
72	\$120	.5596	.4425	.3365	.2893	.2792	.2783	.2783	.2783	.2783	.2783	.2783	.2783	.2783
	\$160	.5557	.4395	.3240	.2471	.2147	.2077	.2069	.2068	.2068	.2068	.2068	.2068	.2068
	\$250	.5501	.4351	.3208	.2185	.1493	.1169	.1072	.1054	.1051	.1051	.1051	.1051	.1051
	\$275	.5491	.4343	.3202	.2160	.1415	.1033	.0903	.0873	.0869	.0868	.0868	.0868	.0868
	\$380	.5466	.4323	.3187	.2115	.1261	.0733	.0497	.0421	.0403	.0400	.0399	.0399	.0399
	\$500	.5454	.4313	.3180	.2102	.1210	.0621	.0327	.0218	.0188	.0182	.0181	.0180	.0180
	\$550	.5452	.4311	.3179	.2100	.1202	.0601	.0296	.0180	.0146	.0138	.0137	.0137	.0137
	\$800	.5447	.4308	.3176	.2098	.1190	.0570	.0243	.0112	.0071	.0061	.0059	.0059	.0059
	\$1,000	.5446	.4307	.3176	.2098	.1188	.0565	.0234	.0099	.0056	.0045	.0043	.0043	.0043
73	\$120	.5596	.4425	.3257	.2815	.2783	.2783	.2783	.2783	.2783	.2783	.2783	.2783	.2783
	\$160	.5557	.4394	.3232	.2326	.2083	.2069	.2068	.2068	.2068	.2068	.2068	.2068	.2068
	\$250	.5501	.4350	.3200	.2075	.1316	.1078	.1052	.1051	.1051	.1051	.1051	.1051	.1051
	\$275	.5491	.4343	.3194	.2062	.1231	.0917	.0871	.0868	.0868	.0868	.0868	.0868	.0868
	\$380	.5466	.4322	.3179	.2044	.1076	.0553	.0416	.0400	.0399	.0399	.0399	.0399	.0399
	\$500	.5454	.4313	.3172	.2040	.1032	.0416	.0215	.0183	.0181	.0180	.0180	.0180	.0180
	\$550	.5452	.4311	.3171	.2039	.1025	.0392	.0176	.0140	.0137	.0137	.0137	.0137	.0137
	\$800	.5447	.4308	.3168	.2037	.1014	.0352	.0110	.0064	.0059	.0059	.0059	.0059	.0059
	\$1,000	.5446	.4307	.3168	.2037	.1012	.0345	.0096	.0048	.0043	.0043	.0043	.0043	.0043
74	\$120	.5596	.4425	.3254	.2786	.2783	.2783	.2783	.2783	.2783	.2783	.2783	.2783	.2783
	\$160	.5557	.4394	.3232	.2217	.2069	.2068	.2068	.2068	.2068	.2068	.2068	.2068	.2068
	\$250	.5501	.4350	.3199	.2049	.1185	.1052	.1051	.1051	.1051	.1051	.1051	.1051	.1051
	\$275	.5491	.4343	.3194	.2045	.1090	.0872	.0868	.0868	.0868	.0868	.0868	.0868	.0868
	\$380	.5466	.4322	.3179	.2035	.0951	.0441	.0400	.0399	.0399	.0399	.0399	.0399	.0399
	\$500	.5454	.4313	.3172	.2031	.0924	.0270	.0182	.0180	.0180	.0180	.0180	.0180	.0180
	\$550	.5452	.4311	.3170	.2030	.0920	.0240	.0139	.0137	.0137	.0137	.0137	.0137	.0137
	\$800	.5447	.4308	.3168	.2028	.0914	.0189	.0062	.0059	.0059	.0059	.0059	.0059	.0059
	\$1,000	.5446	.4307	.3167	.2028	.0913	.0180	.0047	.0043	.0043	.0043	.0043	.0043	.0043

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.7513	.7024	.6582	.6179	.5810	.5471	.5157	.4872	.4717	.4585	.4472	.4374	.4290
37	\$120	.7443	.6940	.6487	.6074	.5697	.5351	.5031	.4808	.4657	.4528	.4417	.4322	.4243
38	\$120	.7372	.6856	.6391	.5969	.5583	.5230	.4923	.4747	.4598	.4471	.4363	.4273	.4203
39	\$120	.7302	.6772	.6296	.5864	.5470	.5109	.4860	.4686	.4540	.4415	.4313	.4232	.4168
40	\$120	.7231	.6688	.6200	.5758	.5356	.5003	.4798	.4627	.4483	.4363	.4270	.4196	.4136
	\$160	.7181	.6642	.6157	.5718	.5319	.4953	.4617	.4326	.4144	.3989	.3856	.3743	.3645
41	\$120	.7161	.6604	.6104	.5652	.5241	.4940	.4737	.4568	.4428	.4317	.4231	.4162	.4107
	\$160	.7111	.6558	.6062	.5613	.5205	.4832	.4490	.4254	.4076	.3925	.3796	.3685	.3592
42	\$120	.7090	.6519	.6007	.5545	.5125	.4877	.4676	.4510	.4378	.4276	.4195	.4130	.4079
	\$160	.7040	.6473	.5965	.5506	.5090	.4710	.4392	.4184	.4009	.3861	.3736	.3630	.3546
43	\$120	.7019	.6434	.5910	.5438	.5056	.4815	.4616	.4457	.4334	.4237	.4161	.4101	.4054
	\$160	.6970	.6389	.5869	.5400	.4975	.4587	.4320	.4116	.3944	.3800	.3679	.3582	.3504
44	\$120	.6950	.6350	.5814	.5332	.4994	.4754	.4560	.4409	.4293	.4202	.4130	.4075	.4033
	\$160	.6901	.6306	.5774	.5295	.4861	.4493	.4251	.4050	.3882	.3741	.3629	.3539	.3467
45	\$120	.6873	.6258	.5709	.5216	.4924	.4686	.4501	.4358	.4248	.4163	.4097	.4048	.4010
	\$160	.6825	.6214	.5669	.5179	.4736	.4412	.4175	.3977	.3812	.3681	.3577	.3494	.3427
46	\$120	.6796	.6165	.5603	.5145	.4854	.4622	.4446	.4311	.4207	.4127	.4068	.4024	.3991
	\$160	.6749	.6123	.5564	.5063	.4619	.4334	.4099	.3905	.3749	.3626	.3529	.3452	.3391

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
47	\$120	.6721	.6074	.5499	.5076	.4786	.4564	.4395	.4266	.4168	.4096	.4042	.4003	.3974
	\$160	.6674	.6032	.5460	.4948	.4540	.4258	.4026	.3838	.3692	.3576	.3486	.3414	.3359
	\$250	.6601	.5966	.5401	.4894	.4437	.4023	.3647	.3378	.3156	.2970	.2812	.2678	.2565
48	\$120	.6645	.5982	.5393	.5006	.4722	.4507	.4345	.4223	.4133	.4067	.4019	.3985	.3960
	\$160	.6599	.5941	.5355	.4831	.4462	.4182	.3954	.3776	.3637	.3529	.3445	.3380	.3330
	\$250	.6527	.5876	.5297	.4778	.4312	.3890	.3545	.3286	.3070	.2889	.2736	.2607	.2502
	\$275	.6512	.5862	.5285	.4767	.4302	.3881	.3500	.3212	.2980	.2784	.2619	.2479	.2361
49	\$120	.6570	.5891	.5301	.4938	.4661	.4454	.4298	.4184	.4101	.4041	.3999	.3969	.3947
	\$160	.6524	.5850	.5250	.4727	.4385	.4107	.3887	.3718	.3586	.3485	.3407	.3348	.3304
	\$250	.6453	.5786	.5193	.4662	.4186	.3757	.3450	.3197	.2986	.2810	.2662	.2542	.2445
	\$275	.6438	.5773	.5181	.4651	.4176	.3748	.3387	.3117	.2890	.2700	.2540	.2406	.2294
50	\$120	.6497	.5801	.5234	.4874	.4604	.4403	.4255	.4148	.4072	.4019	.3981	.3955	.3937
	\$160	.6452	.5761	.5147	.4652	.4309	.4037	.3826	.3664	.3539	.3445	.3374	.3321	.3282
	\$250	.6382	.5698	.5091	.4548	.4062	.3660	.3361	.3112	.2906	.2735	.2596	.2484	.2394
	\$275	.6367	.5685	.5079	.4538	.4053	.3618	.3291	.3026	.2805	.2620	.2465	.2338	.2235
51	\$120	.6425	.5712	.5167	.4813	.4549	.4354	.4215	.4116	.4046	.3998	.3966	.3944	.3929
	\$160	.6381	.5672	.5043	.4576	.4235	.3970	.3767	.3612	.3495	.3408	.3344	.3297	.3263
	\$250	.6311	.5610	.4988	.4434	.3938	.3569	.3273	.3029	.2828	.2664	.2534	.2430	.2348
	\$275	.6296	.5597	.4977	.4424	.3929	.3511	.3197	.2937	.2721	.2542	.2395	.2276	.2181
52	\$120	.6352	.5621	.5102	.4752	.4494	.4308	.4176	.4085	.4022	.3980	.3952	.3934	.3922
	\$160	.6308	.5582	.4937	.4499	.4163	.3905	.3709	.3562	.3454	.3374	.3317	.3276	.3246
	\$250	.6239	.5521	.4883	.4316	.3832	.3477	.3185	.2945	.2752	.2597	.2475	.2380	.2304
	\$275	.6225	.5508	.4872	.4306	.3802	.3413	.3104	.2849	.2638	.2466	.2328	.2218	.2130
	\$380	.6180	.5468	.4837	.4275	.3775	.3329	.2932	.2609	.2348	.2128	.1944	.1790	.1660
53	\$120	.6280	.5529	.5038	.4693	.4441	.4264	.4141	.4057	.4001	.3965	.3941	.3926	.3916
	\$160	.6236	.5491	.4851	.4424	.4093	.3842	.3654	.3516	.3415	.3343	.3292	.3257	.3232
	\$250	.6168	.5431	.4778	.4198	.3739	.3386	.3098	.2865	.2680	.2535	.2421	.2333	.2264
	\$275	.6154	.5418	.4767	.4188	.3689	.3318	.3012	.2761	.2557	.2394	.2265	.2164	.2084
	\$380	.6109	.5379	.4732	.4158	.3648	.3195	.2807	.2502	.2247	.2034	.1857	.1709	.1586
54	\$120	.6209	.5441	.4976	.4635	.4391	.4222	.4108	.4032	.3983	.3951	.3932	.3919	.3912
	\$160	.6166	.5401	.4777	.4351	.4026	.3782	.3602	.3473	.3381	.3316	.3271	.3241	.3220
	\$250	.6098	.5342	.4673	.4080	.3648	.3297	.3013	.2789	.2613	.2476	.2371	.2290	.2229
	\$275	.6084	.5330	.4662	.4071	.3593	.3224	.2922	.2677	.2482	.2328	.2208	.2114	.2041
	\$380	.6040	.5291	.4628	.4041	.3522	.3063	.2697	.2398	.2150	.1944	.1773	.1633	.1519
55	\$120	.6140	.5381	.4917	.4580	.4344	.4184	.4078	.4010	.3967	.3940	.3924	.3914	.3909
	\$160	.6097	.5314	.4705	.4281	.3962	.3725	.3554	.3434	.3350	.3292	.3253	.3227	.3210
	\$250	.6031	.5256	.4570	.3989	.3559	.3210	.2934	.2718	.2550	.2422	.2325	.2252	.2198
	\$275	.6017	.5244	.4559	.3955	.3500	.3133	.2835	.2598	.2412	.2267	.2155	.2069	.2004
	\$380	.5973	.5205	.4526	.3926	.3398	.2947	.2593	.2299	.2056	.1857	.1694	.1563	.1459
	\$500	.5945	.5181	.4505	.3908	.3381	.2919	.2516	.2174	.1895	.1662	.1467	.1306	.1171
56	\$120	.6070	.5321	.4856	.4525	.4298	.4147	.4050	.3990	.3953	.3931	.3918	.3910	.3906
	\$160	.6028	.5224	.4633	.4211	.3897	.3669	.3508	.3396	.3321	.3270	.3237	.3216	.3202
	\$250	.5962	.5167	.4464	.3898	.3468	.3124	.2855	.2648	.2490	.2371	.2282	.2217	.2170
	\$275	.5949	.5155	.4453	.3855	.3405	.3040	.2749	.2521	.2344	.2208	.2105	.2028	.1970
	\$380	.5906	.5118	.4421	.3808	.3270	.2837	.2487	.2199	.1963	.1771	.1618	.1497	.1402
	\$500	.5877	.5093	.4400	.3790	.3254	.2787	.2383	.2057	.1785	.1560	.1373	.1220	.1094
	\$550	.5870	.5087	.4395	.3785	.3250	.2784	.2379	.2029	.1748	.1514	.1320	.1158	.1026
57	\$120	.6003	.5262	.4797	.4472	.4254	.4113	.4025	.3972	.3941	.3923	.3913	.3907	.3904
	\$160	.5961	.5136	.4563	.4143	.3835	.3616	.3465	.3363	.3295	.3251	.3224	.3206	.3196
	\$250	.5896	.5080	.4359	.3810	.3379	.3041	.2780	.2582	.2433	.2324	.2244	.2187	.2146
	\$275	.5883	.5068	.4349	.3763	.3312	.2951	.2667	.2448	.2280	.2154	.2060	.1991	.1940

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.5840	.5031	.4318	.3691	.3153	.2731	.2385	.2102	.1873	.1692	.1549	.1437	.1350
	\$500	.5812	.5007	.4297	.3673	.3129	.2657	.2265	.1945	.1680	.1462	.1284	.1140	.1023
	\$550	.5805	.5001	.4292	.3669	.3125	.2654	.2248	.1913	.1639	.1412	.1226	.1074	.0950
58	\$120	.5941	.5209	.4746	.4427	.4217	.4085	.4006	.3959	.3932	.3918	.3910	.3905	.3903
	\$160	.5900	.5057	.4500	.4082	.3781	.3571	.3429	.3335	.3275	.3237	.3214	.3200	.3191
	\$250	.5836	.4999	.4267	.3728	.3299	.2967	.2714	.2524	.2385	.2284	.2213	.2162	.2127
	\$275	.5822	.4987	.4251	.3678	.3227	.2870	.2594	.2383	.2225	.2108	.2022	.1960	.1917
	\$380	.5780	.4951	.4220	.3580	.3054	.2633	.2290	.2013	.1794	.1622	.1488	.1385	.1306
	\$500	.5752	.4928	.4200	.3563	.3010	.2538	.2157	.1842	.1584	.1374	.1205	.1069	.0962
	\$550	.5746	.4922	.4195	.3559	.3007	.2531	.2130	.1806	.1538	.1320	.1142	.0998	.0884
	\$800	.5687	.4843	.4099	.3449	.2889	.2409	.2020	.1701	.1441	.1230	.1062	.0928	.0822
59	\$120	.5881	.5158	.4695	.4383	.4182	.4060	.3988	.3947	.3925	.3913	.3907	.3904	.3902
	\$160	.5840	.4999	.4438	.4023	.3729	.3528	.3395	.3310	.3257	.3225	.3205	.3194	.3188
	\$250	.5777	.4919	.4190	.3647	.3221	.2894	.2649	.2469	.2340	.2248	.2184	.2140	.2111
	\$275	.5763	.4907	.4156	.3593	.3143	.2792	.2523	.2321	.2173	.2065	.1988	.1934	.1896
	\$380	.5722	.4872	.4123	.3470	.2956	.2536	.2197	.1928	.1718	.1555	.1431	.1337	.1267
	\$500	.5694	.4849	.4104	.3454	.2892	.2428	.2050	.1741	.1490	.1289	.1129	.1004	.0906
	\$550	.5687	.4843	.4099	.3449	.2889	.2409	.2020	.1701	.1441	.1230	.1062	.0928	.0822
	\$800	.5628	.4784	.4040	.3390	.2830	.2350	.1961	.1642	.1382	.1171	.1003	.0869	.0763
60	\$120	.5822	.5106	.4645	.4339	.4148	.4035	.3972	.3937	.3919	.3910	.3905	.3903	.3902
	\$160	.5782	.4940	.4375	.3964	.3678	.3487	.3364	.3287	.3241	.3214	.3199	.3190	.3185
	\$250	.5718	.4839	.4112	.3567	.3143	.2823	.2587	.2417	.2297	.2215	.2159	.2122	.2097
	\$275	.5705	.4827	.4076	.3508	.3059	.2714	.2453	.2262	.2123	.2025	.1957	.1910	.1878
	\$380	.5664	.4792	.4025	.3373	.2857	.2438	.2105	.1845	.1644	.1492	.1378	.1293	.1231
	\$500	.5637	.4769	.4006	.3343	.2776	.2319	.1944	.1641	.1398	.1207	.1058	.0942	.0854
	\$550	.5630	.4764	.4001	.3339	.2770	.2294	.1910	.1597	.1344	.1143	.0985	.0861	.0766
	\$800	.5614	.4751	.3990	.3329	.2762	.2280	.1874	.1535	.1260	.1036	.0855	.0711	.0595
61	\$120	.5765	.5055	.4595	.4297	.4117	.4014	.3958	.3928	.3914	.3907	.3904	.3902	.3902
	\$160	.5725	.4882	.4314	.3906	.3629	.3448	.3335	.3267	.3228	.3205	.3193	.3187	.3183
	\$250	.5663	.4761	.4037	.3488	.3067	.2754	.2527	.2368	.2259	.2185	.2137	.2106	.2086
	\$275	.5650	.4750	.3998	.3425	.2978	.2638	.2387	.2206	.2078	.1989	.1929	.1889	.1863
	\$380	.5609	.4715	.3929	.3278	.2759	.2343	.2017	.1766	.1575	.1433	.1329	.1254	.1200
	\$500	.5582	.4693	.3911	.3234	.2669	.2211	.1840	.1544	.1311	.1130	.0991	.0886	.0807
	\$550	.5575	.4687	.3906	.3230	.2652	.2184	.1803	.1496	.1252	.1062	.0914	.0801	.0715
	\$800	.5560	.4674	.3895	.3221	.2645	.2159	.1754	.1422	.1155	.0941	.0770	.0636	.0531
62	\$120	.5710	.5004	.4546	.4257	.4087	.3994	.3945	.3921	.3910	.3905	.3903	.3902	.3901
	\$160	.5670	.4825	.4253	.3849	.3581	.3411	.3308	.3249	.3216	.3198	.3189	.3184	.3182
	\$250	.5609	.4683	.3961	.3409	.2991	.2686	.2470	.2322	.2223	.2159	.2118	.2092	.2077
	\$275	.5596	.4672	.3920	.3343	.2897	.2564	.2323	.2152	.2035	.1957	.1905	.1872	.1851
	\$380	.5555	.4639	.3834	.3184	.2662	.2249	.1930	.1688	.1509	.1378	.1285	.1219	.1173
	\$500	.5528	.4616	.3815	.3124	.2561	.2104	.1737	.1449	.1227	.1057	.0929	.0834	.0765
	\$550	.5522	.4611	.3811	.3120	.2540	.2073	.1696	.1397	.1163	.0983	.0847	.0744	.0668
	\$800	.5506	.4598	.3800	.3111	.2527	.2038	.1635	.1312	.1053	.0849	.0689	.0566	.0471
63	\$1,000	.5502	.4595	.3797	.3109	.2525	.2036	.1632	.1302	.1036	.0825	.0659	.0529	.0428
	\$120	.5656	.4952	.4496	.4217	.4058	.3975	.3934	.3915	.3907	.3903	.3902	.3901	.3901
	\$160	.5617	.4766	.4191	.3792	.3533	.3375	.3284	.3233	.3206	.3192	.3186	.3182	.3181
	\$250	.5555	.4606	.3884	.3328	.2915	.2618	.2414	.2278	.2190	.2135	.2102	.2081	.2070
	\$275	.5543	.4595	.3840	.3258	.2815	.2490	.2259	.2101	.1996	.1927	.1884	.1857	.1841
	\$380	.5502	.4562	.3739	.3087	.2562	.2153	.1842	.1612	.1445	.1326	.1244	.1187	.1149
	\$500	.5476	.4540	.3718	.3017	.2451	.1994	.1634	.1355	.1144	.0986	.0870	.0787	.0727
	\$550	.5469	.4535	.3714	.3008	.2428	.1960	.1588	.1298	.1075	.0908	.0783	.0692	.0626
	\$800	.5454	.4522	.3703	.3000	.2406	.1913	.1516	.1200	.0952	.0759	.0612	.0500	.0416
\$1,000	.5450	.4519	.3701	.2997	.2404	.1912	.1509	.1185	.0930	.0730	.0576	.0458	.0368	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
64	\$120	.5605	.4900	.4447	.4178	.4032	.3959	.3925	.3911	.3905	.3902	.3902	.3901	.3901
	\$160	.5566	.4708	.4129	.3736	.3488	.3343	.3262	.3220	.3198	.3188	.3183	.3181	.3180
	\$250	.5505	.4532	.3807	.3248	.2839	.2553	.2362	.2238	.2161	.2115	.2088	.2073	.2064
	\$275	.5493	.4520	.3761	.3173	.2733	.2417	.2199	.2054	.1960	.1902	.1866	.1845	.1833
	\$380	.5453	.4488	.3653	.2990	.2464	.2059	.1758	.1539	.1385	.1279	.1208	.1160	.1130
	\$500	.5427	.4466	.3622	.2914	.2341	.1886	.1532	.1264	.1065	.0920	.0817	.0745	.0695
	\$550	.5420	.4461	.3618	.2897	.2315	.1848	.1482	.1202	.0992	.0837	.0725	.0646	.0590
	\$800	.5405	.4448	.3608	.2888	.2284	.1791	.1399	.1092	.0854	.0674	.0539	.0440	.0368
	\$1,000	.5401	.4445	.3605	.2886	.2283	.1787	.1387	.1073	.0828	.0640	.0499	.0393	.0315
65	\$120	.5557	.4848	.4399	.4141	.4008	.3945	.3918	.3907	.3903	.3902	.3901	.3901	.3901
	\$160	.5519	.4650	.4066	.3680	.3445	.3313	.3243	.3208	.3192	.3185	.3182	.3181	.3180
	\$250	.5459	.4469	.3731	.3168	.2765	.2490	.2312	.2201	.2136	.2098	.2077	.2066	.2060
	\$275	.5446	.4448	.3682	.3089	.2652	.2346	.2141	.2010	.1929	.1880	.1852	.1836	.1827
	\$380	.5406	.4415	.3567	.2894	.2365	.1966	.1675	.1470	.1330	.1236	.1176	.1138	.1114
	\$500	.5381	.4394	.3528	.2810	.2232	.1778	.1432	.1176	.0990	.0859	.0769	.0708	.0667
	\$550	.5374	.4389	.3523	.2792	.2203	.1737	.1378	.1109	.0912	.0771	.0673	.0605	.0559
	\$800	.5359	.4377	.3514	.2776	.2162	.1671	.1284	.0985	.0760	.0594	.0473	.0386	.0325
	\$1,000	.5355	.4374	.3511	.2774	.2161	.1662	.1268	.0962	.0729	.0555	.0427	.0334	.0268
66	\$120	.5514	.4796	.4351	.4106	.3986	.3933	.3913	.3905	.3902	.3901	.3901	.3901	.3901
	\$160	.5476	.4592	.4005	.3626	.3404	.3285	.3227	.3199	.3188	.3183	.3181	.3180	.3180
	\$250	.5416	.4407	.3655	.3089	.2692	.2429	.2266	.2169	.2114	.2085	.2069	.2061	.2058
	\$275	.5403	.4382	.3604	.3005	.2573	.2278	.2088	.1970	.1901	.1862	.1841	.1829	.1823
	\$380	.5364	.4347	.3483	.2798	.2268	.1875	.1596	.1405	.1279	.1199	.1149	.1120	.1102
	\$500	.5338	.4326	.3435	.2707	.2123	.1671	.1334	.1091	.0921	.0804	.0727	.0677	.0645
	\$550	.5332	.4321	.3430	.2687	.2091	.1626	.1276	.1019	.0837	.0711	.0626	.0570	.0534
	\$800	.5317	.4309	.3421	.2665	.2043	.1551	.1170	.0883	.0672	.0520	.0413	.0340	.0290
	\$1,000	.5313	.4306	.3418	.2663	.2039	.1539	.1150	.0855	.0636	.0476	.0362	.0283	.0228
67	\$120	.5472	.4740	.4300	.4070	.3965	.3923	.3908	.3903	.3902	.3901	.3901	.3901	.3901
	\$160	.5434	.4531	.3938	.3568	.3363	.3259	.3212	.3192	.3184	.3181	.3180	.3180	.3180
	\$250	.5374	.4342	.3573	.3003	.2614	.2367	.2220	.2138	.2095	.2073	.2063	.2058	.2056
	\$275	.5362	.4317	.3520	.2915	.2488	.2207	.2034	.1932	.1876	.1846	.1831	.1824	.1821
	\$380	.5323	.4276	.3394	.2695	.2162	.1777	.1513	.1340	.1231	.1165	.1126	.1104	.1092
	\$500	.5298	.4256	.3341	.2596	.2005	.1557	.1232	.1005	.0852	.0752	.0689	.0650	.0627
	\$550	.5291	.4251	.3332	.2574	.1970	.1508	.1168	.0927	.0763	.0653	.0583	.0539	.0512
	\$800	.5277	.4239	.3323	.2545	.1915	.1422	.1049	.0775	.0581	.0447	.0356	.0297	.0258
	\$1,000	.5273	.4236	.3320	.2543	.1906	.1406	.1025	.0743	.0540	.0398	.0300	.0235	.0192
68	\$120	.5435	.4682	.4249	.4036	.3947	.3915	.3905	.3902	.3901	.3901	.3901	.3901	.3901
	\$160	.5397	.4468	.3870	.3512	.3324	.3237	.3200	.3187	.3182	.3180	.3180	.3180	.3180
	\$250	.5338	.4278	.3489	.2916	.2537	.2307	.2179	.2112	.2080	.2065	.2059	.2056	.2055
	\$275	.5326	.4253	.3434	.2822	.2403	.2138	.1984	.1899	.1856	.1835	.1825	.1821	.1819
	\$380	.5287	.4210	.3304	.2589	.2055	.1680	.1433	.1279	.1188	.1136	.1108	.1093	.1086
	\$500	.5262	.4190	.3248	.2483	.1884	.1442	.1130	.0922	.0788	.0706	.0657	.0629	.0613
	\$550	.5255	.4185	.3237	.2460	.1847	.1388	.1061	.0839	.0694	.0602	.0547	.0515	.0496
	\$800	.5241	.4173	.3226	.2424	.1783	.1290	.0928	.0671	.0496	.0381	.0307	.0262	.0234
	\$1,000	.5237	.4170	.3223	.2421	.1772	.1271	.0899	.0633	.0449	.0326	.0246	.0196	.0165
69	\$120	.5405	.4627	.4201	.4006	.3932	.3909	.3903	.3901	.3901	.3901	.3901	.3901	.3901
	\$160	.5367	.4408	.3805	.3459	.3290	.3218	.3192	.3183	.3181	.3180	.3180	.3180	.3180
	\$250	.5309	.4219	.3409	.2832	.2464	.2253	.2144	.2092	.2069	.2060	.2056	.2055	.2055
	\$275	.5297	.4194	.3353	.2733	.2322	.2076	.1941	.1873	.1841	.1827	.1821	.1819	.1818
	\$380	.5258	.4151	.3219	.2488	.1952	.1589	.1361	.1227	.1153	.1115	.1096	.1087	.1083
	\$500	.5233	.4132	.3162	.2374	.1768	.1332	.1037	.0848	.0735	.0669	.0633	.0614	.0605

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$550	.5227	.4127	.3149	.2350	.1728	.1274	.0962	.0760	.0635	.0561	.0520	.0498	.0486
	\$800	.5212	.4115	.3136	.2310	.1656	.1165	.0814	.0576	.0422	.0326	.0269	.0236	.0217
	\$1,000	.5208	.4112	.3133	.2304	.1643	.1142	.0781	.0533	.0370	.0266	.0203	.0166	.0145
70	\$120	.5378	.4561	.4146	.3974	.3919	.3905	.3902	.3901	.3901	.3901	.3901	.3901	.3901
	\$160	.5341	.4338	.3728	.3400	.3255	.3202	.3186	.3181	.3180	.3180	.3180	.3180	.3180
	\$250	.5283	.4153	.3316	.2733	.2382	.2197	.2111	.2075	.2061	.2057	.2055	.2055	.2054
	\$275	.5271	.4130	.3258	.2628	.2230	.2008	.1898	.1849	.1829	.1822	.1819	.1818	.1818
	\$380	.5232	.4092	.3122	.2368	.1832	.1486	.1284	.1176	.1122	.1097	.1086	.1082	.1080
	\$500	.5207	.4072	.3064	.2248	.1632	.1205	.0933	.0772	.0683	.0637	.0614	.0604	.0599
	\$550	.5201	.4067	.3052	.2222	.1588	.1142	.0852	.0676	.0577	.0524	.0497	.0485	.0479
	\$800	.5187	.4056	.3035	.2178	.1507	.1018	.0686	.0474	.0347	.0274	.0235	.0215	.0205
	\$1,000	.5183	.4053	.3033	.2170	.1491	.0991	.0647	.0424	.0288	.0209	.0166	.0142	.0131
	71	\$120	.5361	.4497	.4095	.3949	.3910	.3902	.3901	.3901	.3901	.3901	.3901	.3901
\$160		.5324	.4270	.3653	.3346	.3227	.3191	.3182	.3180	.3180	.3180	.3180	.3180	.3180
\$250		.5266	.4094	.3225	.2637	.2306	.2149	.2086	.2064	.2057	.2055	.2055	.2054	.2054
\$275		.5254	.4074	.3166	.2526	.2144	.1950	.1865	.1833	.1822	.1819	.1818	.1818	.1818
\$380		.5216	.4044	.3032	.2252	.1715	.1391	.1218	.1136	.1101	.1087	.1082	.1080	.1080
\$500		.5191	.4025	.2976	.2126	.1499	.1086	.0840	.0709	.0644	.0615	.0603	.0598	.0597
\$550		.5184	.4020	.2964	.2099	.1452	.1016	.0752	.0606	.0533	.0499	.0484	.0478	.0476
\$800		.5170	.4009	.2946	.2051	.1362	.0877	.0567	.0385	.0287	.0237	.0214	.0204	.0200
\$1,000		.5166	.4006	.2944	.2042	.1342	.0845	.0522	.0329	.0223	.0168	.0141	.0129	.0124
72		\$120	.5350	.4410	.4030	.3923	.3904	.3901	.3901	.3901	.3901	.3901	.3901	.3901
	\$160	.5312	.4182	.3553	.3281	.3200	.3183	.3180	.3180	.3180	.3180	.3180	.3180	.3180
	\$250	.5254	.4039	.3104	.2509	.2213	.2100	.2065	.2057	.2055	.2054	.2054	.2054	.2054
	\$275	.5242	.4030	.3046	.2389	.2035	.1886	.1836	.1822	.1819	.1818	.1818	.1818	.1818
	\$380	.5204	.4000	.2920	.2097	.1561	.1275	.1148	.1100	.1085	.1081	.1080	.1080	.1080
	\$500	.5179	.3981	.2870	.1965	.1321	.0932	.0733	.0645	.0612	.0600	.0597	.0596	.0596
	\$550	.5173	.3977	.2860	.1938	.1269	.0854	.0635	.0534	.0495	.0481	.0476	.0475	.0475
	\$800	.5159	.3966	.2843	.1888	.1166	.0693	.0424	.0290	.0231	.0208	.0200	.0198	.0197
	\$1,000	.5155	.3963	.2841	.1877	.1143	.0654	.0370	.0226	.0161	.0134	.0125	.0122	.0121
	73	\$120	.5347	.4313	.3970	.3907	.3901	.3901	.3901	.3901	.3901	.3901	.3901	.3901
\$160		.5309	.4091	.3445	.3226	.3184	.3180	.3180	.3180	.3180	.3180	.3180	.3180	.3180
\$250		.5252	.4017	.2978	.2373	.2131	.2067	.2056	.2055	.2054	.2054	.2054	.2054	.2054
\$275		.5239	.4008	.2924	.2241	.1933	.1840	.1821	.1818	.1818	.1818	.1818	.1818	.1818
\$380		.5201	.3979	.2818	.1931	.1401	.1172	.1100	.1083	.1080	.1080	.1080	.1080	.1080
\$500		.5176	.3960	.2782	.1800	.1131	.0784	.0648	.0608	.0598	.0596	.0596	.0596	.0596
\$550		.5170	.3955	.2775	.1774	.1073	.0695	.0539	.0490	.0478	.0475	.0475	.0475	.0475
\$800		.5156	.3944	.2765	.1726	.0957	.0506	.0299	.0224	.0203	.0198	.0197	.0197	.0197
\$1,000		.5152	.3941	.2763	.1715	.0930	.0458	.0236	.0153	.0128	.0122	.0120	.0120	.0120
74		\$120	.5346	.4248	.3937	.3902	.3901	.3901	.3901	.3901	.3901	.3901	.3901	.3901
	\$160	.5309	.4058	.3375	.3200	.3181	.3180	.3180	.3180	.3180	.3180	.3180	.3180	.3180
	\$250	.5251	.4013	.2898	.2286	.2090	.2058	.2055	.2054	.2054	.2054	.2054	.2054	.2054
	\$275	.5239	.4004	.2850	.2144	.1879	.1825	.1818	.1818	.1818	.1818	.1818	.1818	.1818
	\$380	.5201	.3975	.2767	.1823	.1300	.1122	.1085	.1080	.1080	.1080	.1080	.1080	.1080
	\$500	.5176	.3956	.2747	.1699	.1007	.0702	.0614	.0598	.0596	.0596	.0596	.0596	.0596
	\$550	.5170	.3951	.2744	.1676	.0945	.0603	.0499	.0478	.0475	.0475	.0475	.0475	.0475
	\$800	.5156	.3940	.2736	.1634	.0821	.0393	.0241	.0204	.0198	.0197	.0197	.0197	.0197
	\$1,000	.5152	.3937	.2734	.1624	.0791	.0340	.0172	.0129	.0121	.0120	.0120	.0120	.0120

\* 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 ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
36	\$120	.0053	.0181	.0357	.0568	.1066	.1642	.2279	.2965
37	\$120	.0047	.0166	.0333	.0534	.1015	.1576	.2199	.2875
38	\$120	.0042	.0152	.0310	.0502	.0965	.1511	.2121	.2785
39	\$120	.0037	.0139	.0287	.0470	.0916	.1446	.2042	.2695
40	\$120	.0033	.0126	.0265	.0438	.0866	.1380	.1964	.2604
	\$160	.0033	.0126	.0265	.0438	.0866	.1380	.1964	.2604
41	\$120	.0028	.0114	.0244	.0408	.0818	.1317	.1886	.2515
	\$160	.0028	.0114	.0244	.0408	.0818	.1317	.1886	.2515
42	\$120	.0025	.0103	.0223	.0378	.0771	.1253	.1809	.2426
	\$160	.0025	.0103	.0223	.0378	.0771	.1253	.1809	.2426
43	\$120	.0021	.0092	.0204	.0350	.0724	.1191	.1732	.2338
	\$160	.0021	.0092	.0204	.0350	.0724	.1191	.1732	.2338
44	\$120	.0018	.0082	.0185	.0322	.0678	.1128	.1656	.2249
	\$160	.0018	.0082	.0185	.0322	.0678	.1128	.1656	.2249
45	\$120	.0015	.0072	.0167	.0295	.0633	.1067	.1580	.2161
	\$160	.0015	.0072	.0167	.0295	.0633	.1067	.1580	.2161
46	\$120	.0013	.0063	.0150	.0269	.0590	.1007	.1505	.2074
	\$160	.0013	.0063	.0150	.0269	.0590	.1007	.1505	.2074
47	\$120	.0011	.0055	.0134	.0244	.0547	.0948	.1431	.1990
	\$160	.0011	.0055	.0134	.0244	.0547	.0948	.1431	.1987
	\$250	.0011	.0055	.0134	.0244	.0547	.0948	.1431	.1987
48	\$120	.0009	.0047	.0118	.0220	.0505	.0889	.1358	.1916
	\$160	.0009	.0047	.0118	.0220	.0505	.0889	.1358	.1900
	\$250	.0009	.0047	.0118	.0220	.0505	.0889	.1358	.1900
	\$275	.0009	.0047	.0118	.0220	.0505	.0889	.1358	.1900
49	\$120	.0007	.0041	.0105	.0199	.0468	.0835	.1289	.1850
	\$160	.0007	.0041	.0105	.0199	.0468	.0835	.1289	.1818
	\$250	.0007	.0041	.0105	.0199	.0468	.0835	.1289	.1818
	\$275	.0007	.0041	.0105	.0199	.0468	.0835	.1289	.1818
50	\$120	.0006	.0035	.0093	.0179	.0431	.0782	.1224	.1787
	\$160	.0006	.0035	.0093	.0179	.0431	.0782	.1221	.1739
	\$250	.0006	.0035	.0093	.0179	.0431	.0782	.1221	.1737
	\$275	.0006	.0035	.0093	.0179	.0431	.0782	.1221	.1737
51	\$120	.0005	.0030	.0082	.0160	.0396	.0730	.1166	.1725
	\$160	.0005	.0030	.0082	.0160	.0396	.0730	.1153	.1664
	\$250	.0005	.0030	.0082	.0160	.0396	.0730	.1153	.1656
	\$275	.0005	.0030	.0082	.0160	.0396	.0730	.1153	.1656
52	\$120	.0004	.0025	.0071	.0142	.0361	.0679	.1109	.1664
	\$160	.0004	.0025	.0071	.0142	.0361	.0679	.1087	.1591
	\$250	.0004	.0025	.0071	.0142	.0361	.0679	.1086	.1575

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$275	.0004	.0025	.0071	.0142	.0361	.0679	.1086	.1575
	\$380	.0004	.0025	.0071	.0142	.0361	.0679	.1086	.1575
53	\$120	.0003	.0021	.0061	.0125	.0327	.0628	.1054	.1603
	\$160	.0003	.0021	.0061	.0125	.0327	.0628	.1022	.1521
	\$250	.0003	.0021	.0061	.0125	.0327	.0628	.1020	.1494
	\$275	.0003	.0021	.0061	.0125	.0328	.0628	.1020	.1494
	\$380	.0003	.0021	.0061	.0125	.0328	.0628	.1020	.1494
	\$380	.0003	.0021	.0061	.0125	.0328	.0628	.1020	.1494
54	\$120	.0002	.0017	.0052	.0109	.0295	.0583	.1001	.1542
	\$160	.0002	.0017	.0052	.0109	.0295	.0578	.0960	.1453
	\$250	.0002	.0017	.0052	.0109	.0295	.0578	.0953	.1413
	\$275	.0002	.0017	.0052	.0109	.0295	.0578	.0954	.1413
	\$380	.0002	.0017	.0052	.0109	.0295	.0578	.0954	.1413
55	\$120	.0002	.0014	.0044	.0094	.0264	.0540	.0948	.1483
	\$160	.0002	.0014	.0044	.0094	.0264	.0530	.0901	.1387
	\$250	.0002	.0014	.0044	.0094	.0264	.0530	.0888	.1333
	\$275	.0002	.0014	.0044	.0094	.0264	.0530	.0888	.1333
	\$380	.0002	.0014	.0044	.0094	.0264	.0530	.0888	.1333
	\$500	.0002	.0014	.0044	.0094	.0264	.0530	.0888	.1333
56	\$120	.0001	.0011	.0036	.0080	.0235	.0498	.0895	.1423
	\$160	.0001	.0011	.0036	.0080	.0235	.0484	.0843	.1321
	\$250	.0001	.0011	.0036	.0080	.0235	.0483	.0823	.1252
	\$275	.0001	.0011	.0036	.0080	.0235	.0483	.0823	.1252
	\$380	.0001	.0011	.0036	.0080	.0235	.0483	.0823	.1252
	\$500	.0001	.0011	.0036	.0080	.0235	.0483	.0823	.1252
	\$550	.0001	.0011	.0036	.0080	.0235	.0483	.0823	.1252
57	\$120	.0001	.0009	.0029	.0068	.0206	.0458	.0844	.1365
	\$160	.0001	.0009	.0029	.0068	.0206	.0440	.0787	.1256
	\$250	.0001	.0009	.0029	.0068	.0206	.0436	.0759	.1173
	\$275	.0001	.0009	.0029	.0068	.0206	.0436	.0759	.1173
	\$380	.0001	.0009	.0029	.0068	.0206	.0436	.0759	.1172
	\$500	.0001	.0009	.0029	.0068	.0206	.0436	.0759	.1172
	\$550	.0001	.0009	.0029	.0068	.0206	.0436	.0759	.1172
58	\$120	.0001	.0007	.0024	.0056	.0181	.0419	.0793	.1308
	\$160	.0001	.0007	.0024	.0056	.0179	.0397	.0732	.1191
	\$250	.0001	.0007	.0024	.0056	.0179	.0391	.0696	.1099
	\$275	.0001	.0007	.0024	.0056	.0179	.0391	.0696	.1096
	\$380	.0001	.0007	.0024	.0056	.0179	.0391	.0696	.1093
	\$500	.0001	.0007	.0024	.0056	.0179	.0391	.0696	.1093
	\$550	.0001	.0007	.0024	.0056	.0179	.0391	.0696	.1093
59	\$120	.0001	.0005	.0018	.0046	.0157	.0381	.0742	.1251
	\$160	.0001	.0005	.0018	.0046	.0154	.0357	.0678	.1127
	\$250	.0001	.0005	.0018	.0046	.0154	.0347	.0634	.1025
	\$275	.0001	.0005	.0018	.0046	.0154	.0347	.0634	.1020



((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0001	.0005	.0018	.0046	.0154	.0347	.0634	.1014
	\$500	.0001	.0005	.0018	.0046	.0154	.0347	.0634	.1014
	\$550	.0001	.0005	.0018	.0046	.0154	.0347	.0634	.1014
60	\$120	.0001	.0003	.0014	.0036	.0135	.0344	.0693	.1194
	\$160	.0001	.0003	.0014	.0036	.0131	.0319	.0625	.1063
	\$250	.0001	.0003	.0014	.0036	.0130	.0305	.0575	.0954
	\$275	.0001	.0003	.0014	.0036	.0130	.0305	.0574	.0946
	\$380	.0001	.0003	.0014	.0036	.0130	.0305	.0573	.0936
	\$500	.0001	.0003	.0014	.0036	.0130	.0305	.0572	.0935
	\$550	.0001	.0003	.0014	.0036	.0130	.0305	.0572	.0935
	\$800	.0001	.0003	.0014	.0036	.0130	.0305	.0573	.0935
61	\$120	.0001	.0002	.0010	.0028	.0115	.0309	.0644	.1138
	\$160	.0001	.0002	.0010	.0028	.0110	.0282	.0573	.1000
	\$250	.0001	.0002	.0010	.0028	.0108	.0265	.0518	.0883
	\$275	.0001	.0002	.0010	.0028	.0108	.0265	.0516	.0874
	\$380	.0001	.0002	.0010	.0028	.0108	.0265	.0513	.0858
	\$500	.0001	.0002	.0010	.0028	.0108	.0265	.0513	.0858
	\$550	.0001	.0002	.0010	.0028	.0108	.0265	.0513	.0858
	\$800	.0001	.0002	.0010	.0028	.0108	.0265	.0513	.0858
62	\$120	.0001	.0002	.0007	.0021	.0096	.0274	.0596	.1082
	\$160	.0001	.0002	.0007	.0021	.0090	.0246	.0522	.0938
	\$250	.0001	.0002	.0007	.0021	.0088	.0227	.0463	.0813
	\$275	.0001	.0002	.0007	.0021	.0088	.0227	.0460	.0802
	\$380	.0001	.0002	.0007	.0021	.0088	.0227	.0455	.0783
	\$500	.0001	.0002	.0007	.0021	.0088	.0227	.0454	.0781
	\$550	.0001	.0002	.0007	.0021	.0088	.0227	.0454	.0781
	\$800	.0001	.0002	.0007	.0021	.0088	.0227	.0454	.0781
	\$1,000	.0001	.0002	.0007	.0021	.0088	.0227	.0454	.0781
63	\$120	.0000	.0001	.0005	.0016	.0079	.0241	.0549	.1026
	\$160	.0000	.0001	.0005	.0016	.0073	.0213	.0472	.0876
	\$250	.0000	.0001	.0005	.0016	.0070	.0192	.0410	.0744
	\$275	.0000	.0001	.0005	.0016	.0070	.0191	.0406	.0732
	\$380	.0000	.0001	.0005	.0016	.0070	.0191	.0398	.0708
	\$500	.0000	.0001	.0005	.0016	.0070	.0191	.0398	.0705
	\$550	.0000	.0001	.0005	.0016	.0070	.0191	.0398	.0705
	\$800	.0000	.0001	.0005	.0016	.0070	.0191	.0398	.0705
	\$1,000	.0000	.0001	.0005	.0016	.0070	.0191	.0398	.0705
64	\$120	.0000	.0001	.0003	.0011	.0064	.0210	.0502	.0970
	\$160	.0000	.0001	.0003	.0011	.0057	.0181	.0423	.0814
	\$250	.0000	.0001	.0003	.0011	.0054	.0159	.0359	.0675
	\$275	.0000	.0001	.0003	.0011	.0054	.0158	.0353	.0662
	\$380	.0000	.0001	.0003	.0011	.0054	.0157	.0344	.0635
	\$500	.0000	.0001	.0003	.0011	.0054	.0157	.0343	.0630

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$550	.0000	.0001	.0003	.0011	.0054	.0157	.0343	.0630
	\$800	.0000	.0001	.0003	.0011	.0054	.0157	.0343	.0630
	\$1,000	.0000	.0001	.0003	.0011	.0054	.0157	.0343	.0630
65	\$120	.0000	.0001	.0002	.0008	.0050	.0180	.0455	.0913
	\$160	.0000	.0001	.0002	.0007	.0044	.0151	.0375	.0752
	\$250	.0000	.0001	.0002	.0007	.0040	.0129	.0309	.0608
	\$275	.0000	.0001	.0002	.0007	.0040	.0128	.0303	.0593
	\$380	.0000	.0001	.0002	.0007	.0040	.0126	.0292	.0564
	\$500	.0000	.0001	.0002	.0007	.0040	.0126	.0291	.0557
	\$550	.0000	.0001	.0002	.0007	.0040	.0126	.0291	.0557
	\$800	.0000	.0001	.0002	.0007	.0040	.0126	.0291	.0557
	\$1,000	.0000	.0001	.0002	.0007	.0040	.0126	.0291	.0557
66	\$120	.0000	.0000	.0001	.0005	.0038	.0151	.0409	.0856
	\$160	.0000	.0000	.0001	.0004	.0032	.0123	.0328	.0689
	\$250	.0000	.0000	.0001	.0004	.0028	.0102	.0261	.0541
	\$275	.0000	.0000	.0001	.0004	.0028	.0100	.0255	.0525
	\$380	.0000	.0000	.0001	.0004	.0028	.0098	.0243	.0493
	\$500	.0000	.0000	.0001	.0004	.0028	.0097	.0241	.0484
	\$550	.0000	.0000	.0001	.0004	.0028	.0097	.0241	.0484
	\$800	.0000	.0000	.0001	.0004	.0028	.0097	.0241	.0484
	\$1,000	.0000	.0000	.0001	.0004	.0028	.0097	.0241	.0484
67	\$120	.0000	.0000	.0001	.0003	.0027	.0124	.0363	.0799
	\$160	.0000	.0000	.0001	.0003	.0022	.0097	.0282	.0627
	\$250	.0000	.0000	.0001	.0002	.0019	.0077	.0216	.0474
	\$275	.0000	.0000	.0001	.0002	.0019	.0075	.0209	.0458
	\$380	.0000	.0000	.0001	.0002	.0019	.0073	.0197	.0423
	\$500	.0000	.0000	.0001	.0002	.0019	.0072	.0193	.0414
	\$550	.0000	.0000	.0001	.0002	.0019	.0072	.0194	.0413
	\$800	.0000	.0000	.0001	.0002	.0019	.0072	.0193	.0412
	\$1,000	.0000	.0000	.0001	.0002	.0019	.0072	.0193	.0412
68	\$120	.0000	.0000	.0001	.0002	.0018	.0098	.0317	.0739
	\$160	.0000	.0000	.0001	.0002	.0015	.0074	.0237	.0563
	\$250	.0000	.0000	.0001	.0002	.0012	.0055	.0172	.0408
	\$275	.0000	.0000	.0001	.0002	.0012	.0054	.0166	.0391
	\$380	.0000	.0000	.0001	.0002	.0011	.0051	.0153	.0355
	\$500	.0000	.0000	.0001	.0002	.0011	.0050	.0150	.0344
	\$550	.0000	.0000	.0001	.0002	.0011	.0050	.0149	.0343
	\$800	.0000	.0000	.0001	.0002	.0011	.0050	.0149	.0342
	\$1,000	.0000	.0000	.0001	.0002	.0011	.0050	.0149	.0342
69	\$120	.0000	.0000	.0001	.0002	.0012	.0074	.0270	.0678
	\$160	.0000	.0000	.0001	.0002	.0008	.0053	.0193	.0498
	\$250	.0000	.0000	.0001	.0002	.0006	.0037	.0132	.0342
	\$275	.0000	.0000	.0001	.0002	.0006	.0036	.0125	.0324

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0000	.0000	.0001	.0002	.0006	.0033	.0113	.0288
	\$500	.0000	.0000	.0001	.0002	.0006	.0032	.0109	.0276
	\$550	.0000	.0000	.0001	.0002	.0006	.0032	.0109	.0275
	\$800	.0000	.0000	.0001	.0002	.0006	.0032	.0109	.0273
	\$1,000	.0000	.0000	.0001	.0002	.0006	.0032	.0108	.0273
70	\$120	.0000	.0000	.0000	.0001	.0006	.0052	.0223	.0612
	\$160	.0000	.0000	.0000	.0001	.0004	.0034	.0149	.0429
	\$250	.0000	.0000	.0000	.0001	.0003	.0022	.0093	.0274
	\$275	.0000	.0000	.0000	.0001	.0003	.0021	.0088	.0257
	\$380	.0000	.0000	.0000	.0001	.0003	.0018	.0076	.0221
	\$500	.0000	.0000	.0000	.0001	.0003	.0018	.0073	.0209
	\$550	.0000	.0000	.0000	.0001	.0003	.0018	.0072	.0208
	\$800	.0000	.0000	.0000	.0001	.0003	.0018	.0072	.0205
	\$1,000	.0000	.0000	.0000	.0001	.0003	.0018	.0072	.0205
71	\$120	.0000	.0000	.0000	.0000	.0001	.0003	.0049	.0309
	\$160	.0000	.0000	.0000	.0000	.0001	.0002	.0022	.0159
	\$250	.0000	.0000	.0000	.0000	.0001	.0002	.0009	.0069
	\$275	.0000	.0000	.0000	.0000	.0001	.0002	.0008	.0062
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0007	.0047
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0006	.0043
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0006	.0043
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0006	.0042
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0006	.0042
72	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0013	.0199
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0004	.0073
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0020
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0016
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0010
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0009
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0009
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0009
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0008
73	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0091
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0014
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
74	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0026
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001))

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	\$120	.0099	.0290	.0535	.0815	.1453	.2167	.2938	.3757
<b>37</b>	\$120	.0091	.0273	.0507	.0778	.1398	.2096	.2855	.3662
<b>38</b>	\$120	.0083	.0255	.0480	.0741	.1343	.2026	.2771	.3566
<b>39</b>	\$120	.0076	.0239	.0453	.0704	.1288	.1955	.2687	.3471
<b>40</b>	\$120	.0069	.0222	.0426	.0668	.1234	.1885	.2603	.3375
	\$160	.0069	.0221	.0423	.0663	.1225	.1872	.2585	.3352
<b>41</b>	\$120	.0063	.0206	.0400	.0632	.1179	.1814	.2518	.3279
	\$160	.0062	.0205	.0398	.0628	.1171	.1802	.2501	.3257
<b>42</b>	\$120	.0057	.0190	.0374	.0596	.1125	.1743	.2433	.3182
	\$160	.0056	.0189	.0372	.0592	.1117	.1731	.2416	.3160
<b>43</b>	\$120	.0051	.0175	.0349	.0561	.1071	.1673	.2349	.3085
	\$160	.0051	.0174	.0347	.0557	.1063	.1661	.2332	.3064
<b>44</b>	\$120	.0045	.0161	.0325	.0526	.1018	.1603	.2265	.2990
	\$160	.0045	.0160	.0323	.0523	.1011	.1592	.2249	.2969
<b>45</b>	\$120	.0039	.0145	.0298	.0488	.0959	.1526	.2172	.2884
	\$160	.0039	.0144	.0296	.0485	.0952	.1516	.2157	.2864
<b>46</b>	\$120	.0034	.0129	.0271	.0451	.0900	.1450	.2080	.2788
	\$160	.0034	.0128	.0269	.0448	.0894	.1440	.2066	.2759
<b>47</b>	\$120	.0029	.0115	.0246	.0415	.0844	.1374	.1989	.2719
	\$160	.0029	.0114	.0244	.0412	.0838	.1365	.1975	.2655
	\$250	.0028	.0113	.0242	.0407	.0829	.1350	.1954	.2627
<b>48</b>	\$120	.0024	.0101	.0222	.0379	.0787	.1299	.1897	.2651
	\$160	.0024	.0100	.0220	.0377	.0781	.1290	.1884	.2550
	\$250	.0024	.0099	.0218	.0372	.0773	.1276	.1863	.2523
	\$275	.0024	.0099	.0217	.0372	.0771	.1273	.1859	.2517
<b>49</b>	\$120	.0020	.0088	.0198	.0345	.0731	.1224	.1826	.2582
	\$160	.0020	.0088	.0197	.0342	.0726	.1215	.1793	.2445
	\$250	.0020	.0087	.0195	.0339	.0718	.1202	.1773	.2418
	\$275	.0020	.0086	.0194	.0338	.0717	.1199	.1769	.2413
<b>50</b>	\$120	.0017	.0076	.0177	.0312	.0678	.1151	.1763	.2515
	\$160	.0016	.0076	.0175	.0310	.0673	.1143	.1704	.2357
	\$250	.0016	.0075	.0173	.0307	.0666	.1130	.1685	.2316
	\$275	.0016	.0075	.0173	.0306	.0664	.1128	.1681	.2311

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>51</b>	\$120	.0013	.0066	.0156	.0281	.0625	.1079	.1700	.2449
	\$160	.0013	.0065	.0155	.0279	.0621	.1071	.1615	.2283
	\$250	.0013	.0064	.0153	.0276	.0614	.1060	.1597	.2214
	\$275	.0013	.0064	.0153	.0275	.0613	.1057	.1594	.2209
<b>52</b>	\$120	.0011	.0055	.0136	.0250	.0572	.1017	.1636	.2383
	\$160	.0011	.0055	.0135	.0249	.0569	.0999	.1525	.2208
	\$250	.0011	.0054	.0134	.0246	.0562	.0988	.1508	.2109
	\$275	.0010	.0054	.0133	.0245	.0561	.0986	.1504	.2104
	\$380	.0010	.0054	.0132	.0244	.0557	.0978	.1493	.2089
<b>53</b>	\$120	.0008	.0046	.0117	.0221	.0521	.0961	.1572	.2320
	\$160	.0008	.0046	.0117	.0220	.0517	.0927	.1455	.2133
	\$250	.0008	.0045	.0115	.0217	.0512	.0917	.1418	.2004
	\$275	.0008	.0045	.0115	.0217	.0511	.0915	.1415	.1999
	\$380	.0008	.0045	.0114	.0215	.0507	.0908	.1405	.1984
<b>54</b>	\$120	.0006	.0038	.0100	.0194	.0471	.0907	.1509	.2258
	\$160	.0006	.0038	.0099	.0192	.0468	.0856	.1387	.2059
	\$250	.0006	.0037	.0098	.0190	.0463	.0847	.1330	.1899
	\$275	.0006	.0037	.0098	.0190	.0462	.0845	.1327	.1894
	\$380	.0006	.0037	.0097	.0188	.0459	.0839	.1317	.1881
<b>55</b>	\$120	.0005	.0031	.0085	.0168	.0424	.0854	.1449	.2198
	\$160	.0005	.0030	.0084	.0167	.0421	.0788	.1320	.1987
	\$250	.0005	.0030	.0083	.0165	.0417	.0779	.1243	.1796
	\$275	.0005	.0030	.0083	.0165	.0416	.0778	.1240	.1792
	\$380	.0005	.0030	.0082	.0163	.0413	.0772	.1231	.1779
	\$500	.0005	.0030	.0082	.0163	.0411	.0768	.1225	.1770
<b>56</b>	\$120	.0003	.0024	.0070	.0144	.0383	.0799	.1389	.2138
	\$160	.0003	.0024	.0069	.0143	.0375	.0731	.1252	.1914
	\$250	.0003	.0024	.0069	.0141	.0371	.0711	.1154	.1710
	\$275	.0003	.0024	.0069	.0141	.0370	.0709	.1151	.1686
	\$380	.0003	.0024	.0068	.0140	.0367	.0704	.1143	.1673
	\$500	.0003	.0023	.0068	.0139	.0365	.0701	.1138	.1665
	\$550	.0003	.0023	.0068	.0139	.0365	.0700	.1136	.1663
<b>57</b>	\$120	.0002	.0019	.0057	.0121	.0345	.0747	.1330	.2079
	\$160	.0002	.0019	.0057	.0120	.0330	.0676	.1185	.1844
	\$250	.0002	.0018	.0056	.0119	.0327	.0645	.1067	.1625
	\$275	.0002	.0018	.0056	.0119	.0326	.0643	.1065	.1597
	\$380	.0002	.0018	.0055	.0118	.0324	.0639	.1057	.1570
	\$500	.0002	.0018	.0055	.0117	.0322	.0636	.1052	.1562
	\$550	.0002	.0018	.0055	.0117	.0322	.0635	.1050	.1560
<b>58</b>	\$120	.0002	.0015	.0047	.0102	.0313	.0701	.1277	.2027
	\$160	.0002	.0014	.0046	.0101	.0291	.0627	.1125	.1782
	\$250	.0002	.0014	.0046	.0100	.0288	.0585	.0995	.1548
	\$275	.0002	.0014	.0046	.0100	.0287	.0583	.0984	.1517

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$380	.0002	.0014	.0045	.0099	.0285	.0579	.0977	.1473
	\$500	.0002	.0014	.0045	.0099	.0284	.0576	.0972	.1465
	\$550	.0002	.0014	.0045	.0099	.0284	.0575	.0971	.1464
<b>59</b>	\$120	.0001	.0011	.0037	.0085	.0281	.0656	.1226	.1977
	\$160	.0001	.0011	.0037	.0084	.0256	.0578	.1067	.1719
	\$250	.0001	.0011	.0037	.0083	.0251	.0525	.0928	.1471
	\$275	.0001	.0011	.0037	.0083	.0251	.0524	.0911	.1438
	\$380	.0001	.0011	.0036	.0083	.0249	.0520	.0897	.1375
	\$500	.0001	.0011	.0036	.0082	.0248	.0518	.0893	.1369
	\$550	.0001	.0011	.0036	.0082	.0247	.0517	.0892	.1367
<b>60</b>	\$120	.0001	.0008	.0029	.0069	.0250	.0611	.1174	.1926
	\$160	.0001	.0008	.0029	.0068	.0224	.0530	.1008	.1657
	\$250	.0001	.0008	.0029	.0068	.0216	.0467	.0860	.1394
	\$275	.0001	.0008	.0028	.0068	.0215	.0466	.0842	.1358
	\$380	.0001	.0008	.0028	.0067	.0214	.0463	.0818	.1279
	\$500	.0001	.0008	.0028	.0067	.0213	.0460	.0814	.1272
	\$550	.0001	.0008	.0028	.0067	.0212	.0460	.0813	.1270
	\$800	.0001	.0008	.0028	.0066	.0212	.0459	.0811	.1266
<b>61</b>	\$120	.0000	.0006	.0022	.0056	.0221	.0567	.1123	.1877
	\$160	.0000	.0006	.0022	.0055	.0195	.0484	.0950	.1596
	\$250	.0000	.0006	.0022	.0054	.0183	.0418	.0795	.1318
	\$275	.0000	.0006	.0022	.0054	.0182	.0411	.0775	.1280
	\$380	.0000	.0006	.0021	.0053	.0181	.0407	.0741	.1193
	\$500	.0000	.0006	.0021	.0053	.0180	.0405	.0737	.1176
	\$550	.0000	.0006	.0021	.0053	.0180	.0405	.0736	.1175
	\$800	.0000	.0006	.0021	.0053	.0179	.0404	.0734	.1171
<b>62</b>	\$120	.0000	.0004	.0016	.0044	.0193	.0524	.1072	.1828
	\$160	.0000	.0004	.0016	.0042	.0167	.0439	.0893	.1535
	\$250	.0000	.0004	.0016	.0042	.0152	.0369	.0730	.1243
	\$275	.0000	.0004	.0016	.0042	.0151	.0362	.0709	.1201
	\$380	.0000	.0004	.0016	.0041	.0150	.0354	.0664	.1108
	\$500	.0000	.0004	.0016	.0041	.0149	.0352	.0661	.1081
	\$550	.0000	.0004	.0016	.0041	.0149	.0352	.0660	.1079
	\$800	.0000	.0004	.0016	.0041	.0149	.0351	.0658	.1076
	\$1,000	.0000	.0004	.0016	.0041	.0149	.0350	.0658	.1075
<b>63</b>	\$120	.0000	.0002	.0011	.0034	.0166	.0480	.1019	.1778
	\$160	.0000	.0002	.0011	.0031	.0140	.0393	.0834	.1472
	\$250	.0000	.0002	.0011	.0031	.0122	.0322	.0664	.1165
	\$275	.0000	.0002	.0011	.0031	.0122	.0314	.0642	.1121
	\$380	.0000	.0002	.0011	.0031	.0121	.0301	.0593	.1020
	\$500	.0000	.0002	.0011	.0031	.0121	.0300	.0585	.0985
	\$550	.0000	.0002	.0011	.0031	.0121	.0299	.0584	.0982
	\$800	.0000	.0002	.0011	.0030	.0120	.0299	.0582	.0980

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>64</b>	\$1,000	.0000	.0002	.0011	.0030	.0120	.0298	.0582	.0979
	\$120	.0000	.0001	.0008	.0026	.0141	.0437	.0968	.1729
	\$160	.0000	.0001	.0007	.0023	.0116	.0349	.0776	.1410
	\$250	.0000	.0001	.0007	.0022	.0098	.0277	.0600	.1089
	\$275	.0000	.0001	.0007	.0022	.0096	.0268	.0576	.1042
	\$380	.0000	.0001	.0007	.0022	.0095	.0252	.0525	.0934
	\$500	.0000	.0001	.0007	.0022	.0095	.0250	.0511	.0894
	\$550	.0000	.0001	.0007	.0022	.0095	.0250	.0510	.0887
	\$800	.0000	.0001	.0007	.0022	.0094	.0249	.0509	.0884
\$1,000	.0000	.0001	.0007	.0022	.0094	.0249	.0508	.0884	
<b>65</b>	\$120	.0000	.0001	.0005	.0019	.0117	.0394	.0916	.1680
	\$160	.0000	.0001	.0005	.0016	.0093	.0306	.0718	.1348
	\$250	.0000	.0001	.0005	.0015	.0076	.0234	.0537	.1012
	\$275	.0000	.0001	.0005	.0015	.0074	.0225	.0512	.0963
	\$380	.0000	.0001	.0005	.0015	.0072	.0207	.0458	.0849
	\$500	.0000	.0001	.0005	.0015	.0072	.0204	.0440	.0804
	\$550	.0000	.0001	.0004	.0015	.0072	.0204	.0438	.0795
	\$800	.0000	.0001	.0004	.0015	.0072	.0203	.0437	.0790
	\$1,000	.0000	.0001	.0004	.0015	.0071	.0203	.0437	.0789
<b>66</b>	\$120	.0000	.0000	.0003	.0013	.0095	.0352	.0864	.1633
	\$160	.0000	.0000	.0003	.0011	.0073	.0265	.0660	.1286
	\$250	.0000	.0000	.0003	.0010	.0057	.0194	.0475	.0936
	\$275	.0000	.0000	.0003	.0010	.0055	.0185	.0450	.0885
	\$380	.0000	.0000	.0003	.0009	.0052	.0166	.0394	.0765
	\$500	.0000	.0000	.0003	.0009	.0052	.0162	.0374	.0716
	\$550	.0000	.0000	.0003	.0009	.0052	.0162	.0370	.0706
	\$800	.0000	.0000	.0003	.0009	.0052	.0161	.0369	.0697
	\$1,000	.0000	.0000	.0003	.0009	.0052	.0161	.0369	.0697
<b>67</b>	\$120	.0000	.0000	.0002	.0008	.0074	.0308	.0808	.1582
	\$160	.0000	.0000	.0001	.0006	.0054	.0223	.0599	.1220
	\$250	.0000	.0000	.0001	.0005	.0040	.0154	.0410	.0854
	\$275	.0000	.0000	.0001	.0005	.0038	.0145	.0385	.0801
	\$380	.0000	.0000	.0001	.0005	.0035	.0127	.0327	.0675
	\$500	.0000	.0000	.0001	.0005	.0035	.0122	.0306	.0623
	\$550	.0000	.0000	.0001	.0005	.0035	.0121	.0302	.0612
	\$800	.0000	.0000	.0001	.0005	.0035	.0121	.0299	.0599
	\$1,000	.0000	.0000	.0001	.0005	.0035	.0121	.0299	.0599
<b>68</b>	\$120	.0000	.0000	.0001	.0005	.0055	.0265	.0750	.1531
	\$160	.0000	.0000	.0001	.0003	.0038	.0182	.0536	.1152
	\$250	.0000	.0000	.0001	.0003	.0026	.0117	.0346	.0771
	\$275	.0000	.0000	.0001	.0003	.0024	.0109	.0321	.0716
	\$380	.0000	.0000	.0001	.0003	.0022	.0092	.0264	.0585
	\$500	.0000	.0000	.0001	.0003	.0021	.0086	.0242	.0530

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$550	.0000	.0000	.0001	.0003	.0021	.0085	.0237	.0518
	\$800	.0000	.0000	.0001	.0003	.0021	.0085	.0233	.0503
	\$1,000	.0000	.0000	.0001	.0003	.0021	.0085	.0233	.0502
<b>69</b>	\$120	.0000	.0000	.0000	.0002	.0039	.0224	.0695	.1483
	\$160	.0000	.0000	.0000	.0002	.0025	.0145	.0476	.1086
	\$250	.0000	.0000	.0000	.0001	.0015	.0085	.0287	.0691
	\$275	.0000	.0000	.0000	.0001	.0014	.0078	.0262	.0634
	\$380	.0000	.0000	.0000	.0001	.0012	.0063	.0207	.0500
	\$500	.0000	.0000	.0000	.0001	.0012	.0058	.0185	.0443
	\$550	.0000	.0000	.0000	.0001	.0012	.0057	.0181	.0431
	\$800	.0000	.0000	.0000	.0001	.0012	.0056	.0175	.0414
	\$1,000	.0000	.0000	.0000	.0001	.0012	.0056	.0175	.0411
<b>70</b>	\$120	.0000	.0000	.0000	.0001	.0024	.0177	.0629	.1428
	\$160	.0000	.0000	.0000	.0001	.0014	.0105	.0406	.1010
	\$250	.0000	.0000	.0000	.0000	.0007	.0055	.0221	.0597
	\$275	.0000	.0000	.0000	.0000	.0007	.0049	.0198	.0539
	\$380	.0000	.0000	.0000	.0000	.0005	.0037	.0146	.0404
	\$500	.0000	.0000	.0000	.0000	.0005	.0033	.0126	.0346
	\$550	.0000	.0000	.0000	.0000	.0005	.0032	.0122	.0334
	\$800	.0000	.0000	.0000	.0000	.0005	.0031	.0117	.0315
	\$1,000	.0000	.0000	.0000	.0000	.0005	.0031	.0116	.0312
<b>71</b>	\$120	.0000	.0000	.0000	.0000	.0013	.0135	.0565	.1376
	\$160	.0000	.0000	.0000	.0000	.0006	.0072	.0338	.0935
	\$250	.0000	.0000	.0000	.0000	.0003	.0031	.0162	.0506
	\$275	.0000	.0000	.0000	.0000	.0002	.0027	.0141	.0448
	\$380	.0000	.0000	.0000	.0000	.0002	.0019	.0096	.0313
	\$500	.0000	.0000	.0000	.0000	.0002	.0016	.0079	.0257
	\$550	.0000	.0000	.0000	.0000	.0002	.0015	.0075	.0246
	\$800	.0000	.0000	.0000	.0000	.0002	.0014	.0070	.0227
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0014	.0069	.0223
<b>72</b>	\$120	.0000	.0000	.0000	.0000	.0004	.0084	.0478	.1312
	\$160	.0000	.0000	.0000	.0000	.0001	.0036	.0250	.0834
	\$250	.0000	.0000	.0000	.0000	.0000	.0011	.0093	.0386
	\$275	.0000	.0000	.0000	.0000	.0000	.0009	.0076	.0328
	\$380	.0000	.0000	.0000	.0000	.0000	.0005	.0044	.0202
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0032	.0151
	\$550	.0000	.0000	.0000	.0000	.0000	.0003	.0030	.0141
	\$800	.0000	.0000	.0000	.0000	.0000	.0003	.0027	.0124
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0003	.0026	.0121
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0001	.0039	.0381	.1251
	\$160	.0000	.0000	.0000	.0000	.0000	.0011	.0159	.0727
	\$250	.0000	.0000	.0000	.0000	.0000	.0002	.0037	.0260
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0027	.0206



<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0011	.0099
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0007	.0063
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0006	.0056
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0005	.0045
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0043
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0018	.0316	.1219
	\$160	.0000	.0000	.0000	.0000	.0000	.0003	.0103	.0656
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0014	.0180
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0009	.0132
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0048
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0025
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0021
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0015
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0014

\* Single Loss Limit values are expressed in thousands of dollars.

**OTS-4655.1**

AMENDATORY SECTION (Amending WSR 17-12-020, filed 5/30/17, effective 6/30/17)

**WAC 296-17B-940 Hazard Group 4 tables.**

**Premium-Based Plan, with no Single Loss Limit**

**Insurance Charge Table**

**Hazard Group 4**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>1</b>	.8925	.8817	.8717	.8624	.8536	.8452	.8372	.8296	.8222	.8151	.8081	.8014	.7949
<b>2</b>	.8866	.8749	.8641	.8540	.8445	.8354	.8268	.8185	.8105	.8028	.7953	.7880	.7810
<b>3</b>	.8812	.8687	.8571	.8463	.8361	.8264	.8171	.8082	.7997	.7914	.7834	.7756	.7681
<b>4</b>	.8758	.8624	.8500	.8385	.8276	.8173	.8074	.7979	.7887	.7799	.7714	.7631	.7551
<b>5</b>	.8703	.8560	.8429	.8306	.8190	.8080	.7975	.7874	.7777	.7683	.7592	.7505	.7419
<b>6</b>	.8648	.8497	.8357	.8227	.8104	.7987	.7876	.7769	.7666	.7566	.7470	.7377	.7287
<b>7</b>	.8593	.8433	.8285	.8147	.8017	.7893	.7775	.7662	.7553	.7449	.7347	.7250	.7155
<b>8</b>	.8537	.8368	.8213	.8067	.7929	.7799	.7674	.7555	.7440	.7330	.7224	.7121	.7021
<b>9</b>	.8482	.8304	.8139	.7986	.7841	.7703	.7572	.7447	.7327	.7211	.7099	.6991	.6887
<b>10</b>	.8426	.8239	.8066	.7905	.7753	.7608	.7471	.7340	.7214	.7092	.6976	.6863	.6754
<b>11</b>	.8371	.8174	.7993	.7824	.7664	.7513	.7369	.7232	.7100	.6973	.6852	.6734	.6621
<b>12</b>	.8315	.8109	.7919	.7741	.7574	.7416	.7266	.7123	.6985	.6853	.6726	.6604	.6486
<b>13</b>	.8258	.8043	.7844	.7659	.7484	.7319	.7162	.7013	.6870	.6732	.6601	.6474	.6352
<b>14</b>	.8201	.7976	.7769	.7575	.7393	.7221	.7058	.6902	.6754	.6611	.6475	.6343	.6217
<b>15</b>	.8145	.7910	.7694	.7492	.7302	.7124	.6954	.6792	.6638	.6491	.6349	.6214	.6083

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
16	.8088	.7843	.7618	.7408	.7211	.7025	.6849	.6682	.6522	.6369	.6223	.6083	.5949
17	.8030	.7776	.7541	.7323	.7119	.6926	.6744	.6570	.6405	.6248	.6097	.5953	.5815
18	.7972	.7708	.7464	.7238	.7026	.6827	.6638	.6459	.6289	.6126	.5971	.5823	.5681
19	.7915	.7640	.7387	.7153	.6933	.6727	.6532	.6347	.6172	.6005	.5845	.5693	.5547
20	.7857	.7572	.7310	.7067	.6840	.6627	.6426	.6235	.6055	.5883	.5720	.5564	.5415
21	.7798	.7503	.7232	.6980	.6746	.6526	.6319	.6123	.5937	.5761	.5594	.5434	.5281
22	.7739	.7433	.7153	.6893	.6651	.6424	.6211	.6010	.5820	.5639	.5467	.5304	.5148
23	.7680	.7364	.7074	.6806	.6556	.6323	.6104	.5897	.5702	.5517	.5342	.5175	.5016
24	.7620	.7293	.6994	.6718	.6461	.6221	.5996	.5784	.5584	.5395	.5216	.5046	.4884
25	.7560	.7223	.6914	.6629	.6365	.6118	.5887	.5670	.5465	.5272	.5090	.4916	.4751
26	.7500	.7152	.6834	.6540	.6268	.6015	.5778	.5556	.5347	.5150	.4964	.4787	.4620
27	.7440	.7080	.6753	.6451	.6172	.5912	.5669	.5442	.5229	.5028	.4838	.4658	.4488
28	.7379	.7009	.6671	.6361	.6074	.5808	.5560	.5328	.5110	.4905	.4712	.4529	.4356
29	.7318	.6937	.6589	.6271	.5977	.5704	.5450	.5213	.4991	.4783	.4586	.4401	.4225
30	.7257	.6864	.6507	.6180	.5879	.5600	.5340	.5099	.4872	.4660	.4460	.4272	.4094
31	.7195	.6791	.6425	.6089	.5780	.5495	.5230	.4984	.4753	.4537	.4334	.4143	.3962
32	.7134	.6718	.6341	.5997	.5681	.5390	.5119	.4868	.4633	.4414	.4208	.4014	.3830
33	.7071	.6644	.6258	.5905	.5582	.5284	.5008	.4752	.4513	.4290	.4081	.3884	.3698
34	.7009	.6570	.6174	.5813	.5482	.5178	.4897	.4636	.4393	.4166	.3954	.3754	.3565
35	.6947	.6496	.6090	.5720	.5382	.5071	.4785	.4519	.4272	.4042	.3826	.3623	.3432
36	.6884	.6421	.6004	.5626	.5280	.4963	.4671	.4401	.4150	.3916	.3696	.3491	.3297
37	.6820	.6345	.5918	.5531	.5178	.4854	.4556	.4281	.4026	.3788	.3565	.3356	.3160
38	.6757	.6270	.5832	.5436	.5075	.4745	.4442	.4162	.3902	.3660	.3434	.3222	.3024
39	.6694	.6195	.5746	.5341	.4973	.4636	.4327	.4042	.3778	.3532	.3302	.3088	.2887
40	.6631	.6119	.5660	.5245	.4869	.4526	.4211	.3920	.3652	.3402	.3169	.2952	.2750
41	.6569	.6044	.5574	.5150	.4766	.4416	.4095	.3800	.3526	.3273	.3037	.2818	.2614
42	.6507	.5970	.5489	.5056	.4663	.4306	.3980	.3679	.3401	.3144	.2906	.2685	.2480
43	.6446	.5896	.5404	.4961	.4561	.4197	.3864	.3558	.3276	.3016	.2775	.2553	.2347
44	.6386	.5822	.5318	.4866	.4457	.4086	.3747	.3435	.3149	.2886	.2644	.2421	.2215
45	.6325	.5748	.5233	.4771	.4354	.3975	.3629	.3313	.3023	.2757	.2514	.2290	.2085
46	.6266	.5675	.5149	.4676	.4250	.3864	.3512	.3191	.2898	.2630	.2386	.2162	.1959
47	.6208	.5603	.5064	.4582	.4146	.3753	.3395	.3069	.2773	.2504	.2259	.2037	.1836
48	.6150	.5531	.4980	.4486	.4042	.3641	.3277	.2947	.2649	.2378	.2134	.1913	.1715
49	.6096	.5464	.4900	.4396	.3943	.3534	.3165	.2831	.2530	.2260	.2016	.1798	.1602
50	.6044	.5397	.4822	.4306	.3844	.3428	.3053	.2716	.2414	.2143	.1901	.1685	.1493
51	.5993	.5332	.4743	.4216	.3744	.3321	.2942	.2602	.2299	.2029	.1789	.1575	.1387
52	.5942	.5266	.4664	.4126	.3644	.3214	.2830	.2488	.2184	.1915	.1678	.1468	.1284
53	.5891	.5200	.4584	.4034	.3544	.3107	.2718	.2375	.2071	.1804	.1569	.1364	.1185
54	.5841	.5134	.4504	.3943	.3443	.2999	.2607	.2262	.1959	.1694	.1463	.1262	.1089
55	.5792	.5069	.4424	.3851	.3342	.2892	.2497	.2151	.1849	.1587	.1360	.1164	.0996
56	.5744	.5004	.4345	.3759	.3241	.2785	.2387	.2040	.1740	.1481	.1259	.1069	.0907
57	.5697	.4939	.4265	.3666	.3140	.2678	.2277	.1931	.1633	.1378	.1161	.0976	.0821
58	.5650	.4875	.4185	.3574	.3038	.2572	.2168	.1822	.1527	.1276	.1065	.0887	.0738
59	.5605	.4812	.4106	.3482	.2937	.2465	.2060	.1715	.1422	.1177	.0971	.0800	.0659
60	.5560	.4749	.4027	.3390	.2836	.2359	.1952	.1608	.1319	.1079	.0880	.0717	.0583
61	.5518	.4688	.3948	.3298	.2735	.2252	.1844	.1502	.1217	.0983	.0792	.0636	.0511
62	.5477	.4627	.3870	.3206	.2633	.2146	.1736	.1396	.1117	.0889	.0706	.0559	.0443
63	.5437	.4568	.3793	.3114	.2531	.2039	.1628	.1291	.1017	.0798	.0623	.0486	.0378
64	.5400	.4511	.3716	.3022	.2429	.1931	.1520	.1186	.0919	.0708	.0543	.0416	.0318
65	.5365	.4455	.3641	.2931	.2326	.1822	.1411	.1082	.0822	.0621	.0467	.0350	.0263
66	.5333	.4402	.3566	.2838	.2221	.1711	.1301	.0977	.0726	.0536	.0393	.0288	.0211
67	.5304	.4351	.3492	.2744	.2114	.1599	.1189	.0872	.0631	.0453	.0324	.0231	.0165

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
68	.5278	.4302	.3419	.2650	.2005	.1483	.1075	.0766	.0537	.0373	.0258	.0178	.0124
69	.5256	.4257	.3347	.2553	.1891	.1362	.0957	.0657	.0444	.0296	.0196	.0131	.0088
70	.5237	.4214	.3274	.2451	.1769	.1232	.0831	.0545	.0350	.0221	.0139	.0088	.0057
71	.5211	.4129	.3082	.2132	.1350	.0781	.0416	.0208	.0102	.0052	.0030	.0019	.0013
72	.5210	.4121	.3042	.2021	.1164	.0570	.0240	.0092	.0037	.0017	.0009	.0005	.0002
73	.5210	.4120	.3030	.1952	.0983	.0344	.0083	.0018	.0004	.0001	.0000	.0000	.0000
74	.5210	.4120	.3030	.1940	.0879	.0170	.0010	.0000	.0000	.0000	.0000	.0000	.0000))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8659	.8558	.8465	.8378	.8297	.8220	.8147	.8077	.8010	.7945	.7883	.7822	.7764
2	.8622	.8515	.8417	.8325	.8240	.8159	.8082	.8008	.7938	.7869	.7804	.7740	.7678
3	.8574	.8460	.8356	.8258	.8167	.8081	.7999	.7920	.7845	.7772	.7702	.7634	.7568
4	.8526	.8405	.8294	.8191	.8094	.8002	.7915	.7831	.7751	.7674	.7599	.7527	.7456
5	.8478	.8350	.8232	.8123	.8020	.7923	.7830	.7742	.7657	.7575	.7495	.7418	.7344
6	.8430	.8294	.8170	.8054	.7946	.7843	.7745	.7651	.7561	.7475	.7391	.7309	.7231
7	.8381	.8238	.8107	.7985	.7871	.7762	.7659	.7560	.7465	.7373	.7284	.7199	.7116
8	.8333	.8182	.8044	.7916	.7795	.7681	.7572	.7467	.7367	.7271	.7178	.7088	.7001
9	.8284	.8126	.7981	.7846	.7719	.7599	.7484	.7375	.7270	.7168	.7071	.6977	.6885
10	.8236	.8070	.7918	.7776	.7643	.7517	.7397	.7282	.7172	.7066	.6964	.6865	.6770
11	.8188	.8014	.7855	.7706	.7567	.7435	.7309	.7189	.7074	.6963	.6857	.6754	.6654
12	.8138	.7957	.7790	.7635	.7489	.7351	.7220	.7094	.6974	.6859	.6747	.6640	.6536
13	.8089	.7900	.7726	.7563	.7411	.7267	.7130	.6999	.6874	.6753	.6638	.6526	.6418
14	.8039	.7842	.7660	.7490	.7331	.7181	.7038	.6902	.6772	.6647	.6526	.6411	.6299
15	.7989	.7783	.7594	.7418	.7252	.7096	.6947	.6806	.6670	.6541	.6416	.6296	.6181
16	.7939	.7725	.7527	.7344	.7172	.7009	.6855	.6708	.6568	.6433	.6305	.6181	.6061
17	.7889	.7666	.7460	.7270	.7091	.6922	.6762	.6610	.6465	.6326	.6193	.6065	.5942
18	.7838	.7606	.7393	.7195	.7010	.6835	.6669	.6511	.6361	.6218	.6080	.5949	.5822
19	.7786	.7546	.7325	.7119	.6927	.6746	.6574	.6411	.6256	.6109	.5967	.5832	.5702
20	.7735	.7485	.7256	.7044	.6845	.6657	.6480	.6312	.6152	.6000	.5855	.5716	.5582
21	.7683	.7424	.7187	.6967	.6761	.6567	.6385	.6212	.6047	.5891	.5741	.5599	.5462
22	.7630	.7362	.7116	.6889	.6676	.6476	.6288	.6109	.5940	.5780	.5626	.5480	.5340
23	.7577	.7300	.7046	.6811	.6591	.6385	.6191	.6008	.5834	.5669	.5513	.5363	.5220
24	.7523	.7236	.6974	.6731	.6504	.6292	.6093	.5905	.5726	.5558	.5397	.5244	.5098
25	.7468	.7172	.6901	.6650	.6417	.6199	.5994	.5800	.5618	.5445	.5281	.5125	.4976
26	.7414	.7108	.6828	.6570	.6330	.6105	.5895	.5697	.5510	.5333	.5165	.5006	.4854
27	.7359	.7043	.6754	.6488	.6241	.6011	.5795	.5592	.5401	.5220	.5049	.4887	.4732
28	.7303	.6977	.6680	.6406	.6152	.5916	.5694	.5487	.5291	.5107	.4932	.4767	.4609
29	.7247	.6911	.6605	.6324	.6063	.5820	.5594	.5382	.5182	.4994	.4816	.4648	.4488
30	.7190	.6844	.6529	.6239	.5972	.5723	.5491	.5275	.5071	.4879	.4698	.4526	.4363
31	.7132	.6776	.6451	.6154	.5880	.5625	.5388	.5167	.4959	.4763	.4579	.4404	.4239
32	.7073	.6706	.6373	.6068	.5787	.5526	.5284	.5058	.4846	.4646	.4459	.4281	.4113
33	.7015	.6637	.6295	.5982	.5693	.5427	.5179	.4949	.4732	.4530	.4338	.4158	.3987
34	.6955	.6567	.6215	.5894	.5599	.5327	.5074	.4839	.4618	.4412	.4217	.4034	.3860
35	.6895	.6496	.6135	.5805	.5504	.5225	.4967	.4727	.4502	.4292	.4094	.3908	.3731
36	.6835	.6424	.6054	.5717	.5408	.5123	.4860	.4615	.4387	.4173	.3972	.3782	.3603
37	.6773	.6352	.5972	.5626	.5310	.5019	.4751	.4501	.4268	.4051	.3846	.3653	.3471
38	.6711	.6278	.5888	.5534	.5211	.4914	.4640	.4386	.4149	.3927	.3719	.3523	.3338
39	.6649	.6205	.5805	.5443	.5113	.4809	.4530	.4271	.4029	.3804	.3592	.3393	.3206
40	.6587	.6131	.5721	.5351	.5013	.4704	.4419	.4154	.3909	.3679	.3464	.3262	.3073
41	.6524	.6057	.5637	.5258	.4913	.4597	.4306	.4037	.3787	.3553	.3335	.3131	.2939
42	.6461	.5981	.5552	.5164	.4812	.4489	.4192	.3918	.3663	.3426	.3205	.2998	.2805
43	.6398	.5907	.5467	.5070	.4710	.4381	.4078	.3798	.3539	.3298	.3075	.2866	.2672

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
44	.6336	.5833	.5382	.4977	.4609	.4273	.3964	.3680	.3416	.3172	.2946	.2736	.2541
45	.6267	.5750	.5288	.4873	.4497	.4154	.3839	.3549	.3282	.3035	.2807	.2596	.2401
46	.6197	.5667	.5194	.4769	.4385	.4034	.3713	.3419	.3148	.2899	.2669	.2458	.2263
47	.6129	.5585	.5101	.4666	.4272	.3915	.3588	.3289	.3015	.2764	.2533	.2322	.2128
48	.6060	.5502	.5006	.4560	.4158	.3793	.3460	.3157	.2880	.2628	.2397	.2186	.1994
49	.5991	.5419	.4910	.4454	.4043	.3670	.3332	.3025	.2746	.2492	.2261	.2052	.1863
50	.5925	.5337	.4816	.4349	.3929	.3550	.3206	.2896	.2615	.2360	.2131	.1923	.1737
51	.5858	.5256	.4721	.4243	.3814	.3428	.3080	.2767	.2484	.2230	.2002	.1797	.1614
52	.5790	.5172	.4624	.4134	.3696	.3303	.2950	.2634	.2351	.2098	.1872	.1671	.1492
53	.5723	.5088	.4525	.4024	.3577	.3177	.2820	.2502	.2219	.1967	.1744	.1547	.1372
54	.5656	.5004	.4427	.3914	.3457	.3051	.2691	.2371	.2089	.1839	.1620	.1427	.1257
55	.5591	.4922	.4330	.3805	.3340	.2928	.2564	.2244	.1962	.1716	.1501	.1312	.1148
56	.5525	.4837	.4229	.3692	.3217	.2800	.2433	.2113	.1834	.1591	.1380	.1197	.1039
57	.5460	.4754	.4130	.3580	.3097	.2674	.2305	.1985	.1708	.1470	.1264	.1087	.0936
58	.5401	.4676	.4036	.3474	.2982	.2554	.2184	.1865	.1591	.1357	.1156	.0986	.0841
59	.5342	.4598	.3942	.3367	.2867	.2435	.2063	.1746	.1475	.1246	.1051	.0888	.0750
60	.5284	.4519	.3846	.3259	.2751	.2314	.1942	.1626	.1359	.1136	.0948	.0792	.0662
61	.5227	.4442	.3752	.3152	.2636	.2195	.1822	.1509	.1247	.1029	.0849	.0701	.0580
62	.5172	.4366	.3658	.3044	.2519	.2075	.1702	.1391	.1135	.0925	.0753	.0614	.0502
63	.5117	.4288	.3561	.2933	.2399	.1951	.1578	.1272	.1023	.0821	.0659	.0530	.0427
64	.5065	.4212	.3465	.2822	.2279	.1827	.1456	.1155	.0913	.0721	.0569	.0450	.0358
65	.5015	.4138	.3369	.2710	.2158	.1702	.1333	.1038	.0805	.0624	.0484	.0376	.0294
66	.4968	.4066	.3275	.2599	.2036	.1578	.1211	.0924	.0701	.0532	.0404	.0308	.0237
67	.4922	.3992	.3175	.2479	.1904	.1442	.1080	.0802	.0593	.0438	.0324	.0242	.0183
68	.4881	.3921	.3074	.2356	.1768	.1304	.0948	.0681	.0487	.0348	.0251	.0183	.0136
69	.4846	.3857	.2980	.2238	.1637	.1170	.0821	.0569	.0392	.0270	.0189	.0135	.0099
70	.4814	.3791	.2875	.2100	.1481	.1012	.0675	.0443	.0289	.0190	.0128	.0089	.0066
71	.4792	.3736	.2779	.1968	.1328	.0859	.0537	.0329	.0200	.0125	.0081	.0056	.0042
72	.4776	.3682	.2666	.1795	.1121	.0653	.0360	.0193	.0104	.0059	.0037	.0026	.0019
73	.4770	.3652	.2575	.1624	.0898	.0436	.0191	.0079	.0034	.0016	.0008	.0004	.0002
74	.4770	.3646	.2539	.1526	.0752	.0298	.0097	.0028	.0007	.0002	.0000	.0000	.0000

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table  
Hazard Group 4

Effective ((June 30, 2017)) October 1, 2023

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0427	.0869	.1325	.1793	.2745	.3715	.4697	.5687
2	.0000	.0413	.0845	.1294	.1755	.2696	.3656	.4629	.5611
3	.0000	.0400	.0822	.1266	.1720	.2651	.3602	.4567	.5541
4	.0000	.0387	.0800	.1237	.1685	.2606	.3548	.4504	.5470
5	.0000	.0373	.0779	.1208	.1650	.2560	.3493	.4440	.5399
6	.0000	.0360	.0758	.1179	.1616	.2515	.3438	.4377	.5327
7	.0000	.0347	.0736	.1151	.1581	.2469	.3383	.4313	.5255
8	.0000	.0333	.0715	.1123	.1546	.2424	.3327	.4248	.5183
9	.0000	.0320	.0694	.1095	.1512	.2378	.3272	.4184	.5109
10	.0000	.0308	.0673	.1067	.1478	.2333	.3216	.4119	.5036
11	.0000	.0296	.0653	.1039	.1444	.2287	.3161	.4054	.4963

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
12	.0000	.0284	.0632	.1011	.1410	.2241	.3105	.3989	.4889
13	.0000	.0272	.0612	.0984	.1375	.2195	.3048	.3923	.4814
14	.0000	.0261	.0592	.0956	.1341	.2149	.2991	.3856	.4739
15	.0000	.0249	.0572	.0929	.1307	.2103	.2935	.3790	.4664
16	.0000	.0238	.0552	.0902	.1274	.2057	.2878	.3723	.4588
17	.0000	.0227	.0533	.0875	.1240	.2011	.2820	.3656	.4511
18	.0000	.0217	.0514	.0848	.1206	.1964	.2762	.3588	.4434
19	.0000	.0206	.0495	.0822	.1172	.1918	.2705	.3520	.4357
20	.0000	.0196	.0476	.0795	.1138	.1871	.2647	.3452	.4280
21	.0000	.0186	.0457	.0768	.1104	.1824	.2588	.3383	.4202
22	.0000	.0176	.0439	.0742	.1071	.1777	.2529	.3313	.4123
23	.0000	.0166	.0420	.0716	.1037	.1730	.2470	.3244	.4044
24	.0000	.0157	.0402	.0689	.1003	.1682	.2410	.3173	.3964
25	.0000	.0148	.0384	.0663	.0969	.1635	.2350	.3103	.3884
26	.0000	.0139	.0366	.0637	.0935	.1587	.2290	.3032	.3804
27	.0000	.0130	.0349	.0611	.0902	.1539	.2230	.2960	.3723
28	.0000	.0122	.0332	.0585	.0868	.1491	.2169	.2889	.3641
29	.0000	.0114	.0315	.0560	.0834	.1442	.2108	.2817	.3559
30	.0000	.0106	.0298	.0534	.0801	.1394	.2047	.2744	.3477
31	.0000	.0098	.0281	.0509	.0767	.1346	.1985	.2671	.3395
32	.0000	.0091	.0265	.0484	.0734	.1297	.1924	.2598	.3311
33	.0000	.0084	.0249	.0459	.0700	.1248	.1861	.2524	.3228
34	.0000	.0077	.0233	.0435	.0667	.1200	.1799	.2450	.3144
35	.0000	.0070	.0218	.0410	.0634	.1151	.1737	.2376	.3060
36	.0000	.0064	.0203	.0386	.0601	.1102	.1674	.2301	.2974
37	.0000	.0058	.0188	.0362	.0569	.1053	.1610	.2225	.2888
38	.0000	.0052	.0173	.0339	.0536	.1004	.1547	.2150	.2802
39	.0000	.0046	.0159	.0316	.0504	.0956	.1484	.2075	.2716
40	.0000	.0041	.0146	.0293	.0473	.0907	.1421	.1999	.2630
41	.0000	.0037	.0133	.0271	.0442	.0860	.1359	.1924	.2544
42	.0000	.0032	.0121	.0250	.0412	.0813	.1297	.1850	.2459
43	.0000	.0028	.0109	.0230	.0383	.0767	.1236	.1776	.2374
44	.0000	.0024	.0098	.0210	.0354	.0721	.1176	.1702	.2288
45	.0000	.0021	.0087	.0191	.0327	.0677	.1115	.1628	.2203
46	.0000	.0018	.0077	.0173	.0300	.0633	.1056	.1555	.2119
47	.0000	.0015	.0068	.0156	.0274	.0590	.0998	.1483	.2034
48	.0000	.0012	.0059	.0139	.0249	.0548	.0940	.1411	.1950
49	.0000	.0011	.0052	.0125	.0227	.0510	.0886	.1344	.1870
50	.0000	.0009	.0046	.0112	.0206	.0473	.0834	.1277	.1792
51	.0000	.0007	.0039	.0099	.0186	.0437	.0783	.1212	.1713
52	.0000	.0006	.0034	.0087	.0167	.0402	.0732	.1146	.1634
53	.0000	.0005	.0029	.0076	.0149	.0368	.0681	.1080	.1554
54	.0000	.0004	.0024	.0066	.0131	.0334	.0631	.1014	.1474
55	.0000	.0003	.0020	.0056	.0115	.0302	.0582	.0949	.1394
56	.0000	.0002	.0016	.0047	.0099	.0271	.0534	.0884	.1315

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
57	.0000	.0002	.0013	.0040	.0085	.0241	.0487	.0819	.1235
58	.0000	.0001	.0010	.0032	.0072	.0212	.0440	.0755	.1155
59	.0000	.0001	.0008	.0026	.0060	.0185	.0395	.0692	.1076
60	.0000	.0001	.0006	.0020	.0049	.0159	.0350	.0629	.0997
61	.0000	.0000	.0004	.0016	.0039	.0134	.0308	.0568	.0918
62	.0000	.0000	.0003	.0012	.0030	.0111	.0267	.0507	.0840
63	.0000	.0000	.0002	.0008	.0023	.0091	.0227	.0448	.0763
64	.0000	.0000	.0001	.0006	.0017	.0072	.0190	.0391	.0686
65	.0000	.0000	.0001	.0004	.0012	.0055	.0155	.0335	.0611
66	.0000	.0000	.0000	.0002	.0007	.0040	.0123	.0282	.0536
67	.0000	.0000	.0000	.0001	.0004	.0028	.0094	.0231	.0462
68	.0000	.0000	.0000	.0001	.0002	.0018	.0068	.0182	.0389
69	.0000	.0000	.0000	.0000	.0001	.0010	.0046	.0137	.0317
70	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0094	.0244
71	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0009	.0052
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0012
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<u>1</u>	<u>.0000</u>	<u>.0448</u>	<u>.0913</u>	<u>.1393</u>	<u>.1881</u>	<u>.2877</u>	<u>.3889</u>	<u>.4913</u>	<u>.5945</u>
<u>2</u>	<u>.0000</u>	<u>.0439</u>	<u>.0898</u>	<u>.1373</u>	<u>.1856</u>	<u>.2845</u>	<u>.3852</u>	<u>.4870</u>	<u>.5897</u>
<u>3</u>	<u>.0000</u>	<u>.0428</u>	<u>.0879</u>	<u>.1347</u>	<u>.1826</u>	<u>.2806</u>	<u>.3804</u>	<u>.4815</u>	<u>.5836</u>
<u>4</u>	<u>.0000</u>	<u>.0416</u>	<u>.0860</u>	<u>.1321</u>	<u>.1795</u>	<u>.2766</u>	<u>.3756</u>	<u>.4760</u>	<u>.5774</u>
<u>5</u>	<u>.0000</u>	<u>.0404</u>	<u>.0841</u>	<u>.1296</u>	<u>.1765</u>	<u>.2726</u>	<u>.3708</u>	<u>.4705</u>	<u>.5712</u>
<u>6</u>	<u>.0000</u>	<u>.0392</u>	<u>.0821</u>	<u>.1271</u>	<u>.1734</u>	<u>.2686</u>	<u>.3660</u>	<u>.4649</u>	<u>.5650</u>
<u>7</u>	<u>.0000</u>	<u>.0381</u>	<u>.0802</u>	<u>.1246</u>	<u>.1703</u>	<u>.2646</u>	<u>.3611</u>	<u>.4593</u>	<u>.5587</u>
<u>8</u>	<u>.0000</u>	<u>.0369</u>	<u>.0783</u>	<u>.1220</u>	<u>.1673</u>	<u>.2605</u>	<u>.3563</u>	<u>.4537</u>	<u>.5524</u>
<u>9</u>	<u>.0000</u>	<u>.0358</u>	<u>.0764</u>	<u>.1195</u>	<u>.1642</u>	<u>.2565</u>	<u>.3514</u>	<u>.4481</u>	<u>.5461</u>
<u>10</u>	<u>.0000</u>	<u>.0347</u>	<u>.0745</u>	<u>.1171</u>	<u>.1612</u>	<u>.2525</u>	<u>.3466</u>	<u>.4425</u>	<u>.5398</u>
<u>11</u>	<u>.0000</u>	<u>.0336</u>	<u>.0727</u>	<u>.1146</u>	<u>.1582</u>	<u>.2485</u>	<u>.3418</u>	<u>.4369</u>	<u>.5335</u>
<u>12</u>	<u>.0000</u>	<u>.0325</u>	<u>.0708</u>	<u>.1121</u>	<u>.1551</u>	<u>.2445</u>	<u>.3368</u>	<u>.4312</u>	<u>.5270</u>
<u>13</u>	<u>.0000</u>	<u>.0314</u>	<u>.0690</u>	<u>.1096</u>	<u>.1521</u>	<u>.2404</u>	<u>.3319</u>	<u>.4255</u>	<u>.5206</u>
<u>14</u>	<u>.0000</u>	<u>.0303</u>	<u>.0672</u>	<u>.1071</u>	<u>.1490</u>	<u>.2363</u>	<u>.3269</u>	<u>.4197</u>	<u>.5140</u>
<u>15</u>	<u>.0000</u>	<u>.0292</u>	<u>.0654</u>	<u>.1047</u>	<u>.1460</u>	<u>.2323</u>	<u>.3219</u>	<u>.4138</u>	<u>.5074</u>
<u>16</u>	<u>.0000</u>	<u>.0282</u>	<u>.0636</u>	<u>.1022</u>	<u>.1429</u>	<u>.2282</u>	<u>.3169</u>	<u>.4080</u>	<u>.5007</u>
<u>17</u>	<u>.0000</u>	<u>.0272</u>	<u>.0618</u>	<u>.0998</u>	<u>.1399</u>	<u>.2241</u>	<u>.3119</u>	<u>.4021</u>	<u>.4940</u>
<u>18</u>	<u>.0000</u>	<u>.0262</u>	<u>.0600</u>	<u>.0973</u>	<u>.1368</u>	<u>.2200</u>	<u>.3068</u>	<u>.3961</u>	<u>.4873</u>
<u>19</u>	<u>.0000</u>	<u>.0252</u>	<u>.0582</u>	<u>.0949</u>	<u>.1337</u>	<u>.2158</u>	<u>.3016</u>	<u>.3901</u>	<u>.4805</u>
<u>20</u>	<u>.0000</u>	<u>.0242</u>	<u>.0565</u>	<u>.0924</u>	<u>.1307</u>	<u>.2116</u>	<u>.2965</u>	<u>.3840</u>	<u>.4736</u>
<u>21</u>	<u>.0000</u>	<u>.0232</u>	<u>.0547</u>	<u>.0900</u>	<u>.1276</u>	<u>.2074</u>	<u>.2913</u>	<u>.3779</u>	<u>.4667</u>
<u>22</u>	<u>.0000</u>	<u>.0222</u>	<u>.0529</u>	<u>.0875</u>	<u>.1245</u>	<u>.2032</u>	<u>.2860</u>	<u>.3717</u>	<u>.4596</u>
<u>23</u>	<u>.0000</u>	<u>.0213</u>	<u>.0512</u>	<u>.0851</u>	<u>.1214</u>	<u>.1989</u>	<u>.2807</u>	<u>.3655</u>	<u>.4526</u>
<u>24</u>	<u>.0000</u>	<u>.0204</u>	<u>.0495</u>	<u>.0826</u>	<u>.1183</u>	<u>.1946</u>	<u>.2753</u>	<u>.3591</u>	<u>.4454</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>25</b>	<u>.0000</u>	<u>.0194</u>	<u>.0477</u>	<u>.0801</u>	<u>.1152</u>	<u>.1902</u>	<u>.2698</u>	<u>.3527</u>	<u>.4381</u>
<b>26</b>	<u>.0000</u>	<u>.0185</u>	<u>.0460</u>	<u>.0777</u>	<u>.1120</u>	<u>.1858</u>	<u>.2644</u>	<u>.3463</u>	<u>.4308</u>
<b>27</b>	<u>.0000</u>	<u>.0176</u>	<u>.0443</u>	<u>.0752</u>	<u>.1089</u>	<u>.1814</u>	<u>.2589</u>	<u>.3398</u>	<u>.4234</u>
<b>28</b>	<u>.0000</u>	<u>.0168</u>	<u>.0426</u>	<u>.0728</u>	<u>.1057</u>	<u>.1770</u>	<u>.2533</u>	<u>.3332</u>	<u>.4160</u>
<b>29</b>	<u>.0000</u>	<u>.0159</u>	<u>.0409</u>	<u>.0703</u>	<u>.1025</u>	<u>.1725</u>	<u>.2477</u>	<u>.3266</u>	<u>.4085</u>
<b>30</b>	<u>.0000</u>	<u>.0151</u>	<u>.0392</u>	<u>.0679</u>	<u>.0993</u>	<u>.1680</u>	<u>.2420</u>	<u>.3199</u>	<u>.4009</u>
<b>31</b>	<u>.0000</u>	<u>.0142</u>	<u>.0376</u>	<u>.0654</u>	<u>.0961</u>	<u>.1634</u>	<u>.2362</u>	<u>.3131</u>	<u>.3931</u>
<b>32</b>	<u>.0000</u>	<u>.0134</u>	<u>.0359</u>	<u>.0629</u>	<u>.0928</u>	<u>.1587</u>	<u>.2303</u>	<u>.3061</u>	<u>.3853</u>
<b>33</b>	<u>.0000</u>	<u>.0126</u>	<u>.0342</u>	<u>.0604</u>	<u>.0896</u>	<u>.1541</u>	<u>.2245</u>	<u>.2992</u>	<u>.3775</u>
<b>34</b>	<u>.0000</u>	<u>.0118</u>	<u>.0326</u>	<u>.0579</u>	<u>.0863</u>	<u>.1494</u>	<u>.2185</u>	<u>.2922</u>	<u>.3695</u>
<b>35</b>	<u>.0000</u>	<u>.0110</u>	<u>.0309</u>	<u>.0554</u>	<u>.0830</u>	<u>.1446</u>	<u>.2125</u>	<u>.2851</u>	<u>.3615</u>
<b>36</b>	<u>.0000</u>	<u>.0103</u>	<u>.0293</u>	<u>.0530</u>	<u>.0798</u>	<u>.1399</u>	<u>.2065</u>	<u>.2779</u>	<u>.3534</u>
<b>37</b>	<u>.0000</u>	<u>.0096</u>	<u>.0277</u>	<u>.0505</u>	<u>.0764</u>	<u>.1350</u>	<u>.2003</u>	<u>.2707</u>	<u>.3452</u>
<b>38</b>	<u>.0000</u>	<u>.0088</u>	<u>.0261</u>	<u>.0480</u>	<u>.0731</u>	<u>.1302</u>	<u>.1941</u>	<u>.2633</u>	<u>.3368</u>
<b>39</b>	<u>.0000</u>	<u>.0082</u>	<u>.0245</u>	<u>.0455</u>	<u>.0698</u>	<u>.1253</u>	<u>.1879</u>	<u>.2560</u>	<u>.3285</u>
<b>40</b>	<u>.0000</u>	<u>.0075</u>	<u>.0230</u>	<u>.0431</u>	<u>.0665</u>	<u>.1204</u>	<u>.1817</u>	<u>.2486</u>	<u>.3201</u>
<b>41</b>	<u>.0000</u>	<u>.0069</u>	<u>.0215</u>	<u>.0407</u>	<u>.0632</u>	<u>.1156</u>	<u>.1754</u>	<u>.2412</u>	<u>.3117</u>
<b>42</b>	<u>.0000</u>	<u>.0063</u>	<u>.0200</u>	<u>.0383</u>	<u>.0599</u>	<u>.1106</u>	<u>.1691</u>	<u>.2336</u>	<u>.3032</u>
<b>43</b>	<u>.0000</u>	<u>.0057</u>	<u>.0185</u>	<u>.0360</u>	<u>.0567</u>	<u>.1058</u>	<u>.1628</u>	<u>.2262</u>	<u>.2947</u>
<b>44</b>	<u>.0000</u>	<u>.0051</u>	<u>.0172</u>	<u>.0337</u>	<u>.0535</u>	<u>.1010</u>	<u>.1566</u>	<u>.2188</u>	<u>.2862</u>
<b>45</b>	<u>.0000</u>	<u>.0045</u>	<u>.0156</u>	<u>.0311</u>	<u>.0499</u>	<u>.0956</u>	<u>.1497</u>	<u>.2105</u>	<u>.2768</u>
<b>46</b>	<u>.0000</u>	<u>.0039</u>	<u>.0141</u>	<u>.0286</u>	<u>.0464</u>	<u>.0902</u>	<u>.1427</u>	<u>.2022</u>	<u>.2674</u>
<b>47</b>	<u>.0000</u>	<u>.0034</u>	<u>.0126</u>	<u>.0261</u>	<u>.0430</u>	<u>.0850</u>	<u>.1359</u>	<u>.1940</u>	<u>.2581</u>
<b>48</b>	<u>.0000</u>	<u>.0029</u>	<u>.0112</u>	<u>.0238</u>	<u>.0396</u>	<u>.0798</u>	<u>.1290</u>	<u>.1857</u>	<u>.2486</u>
<b>49</b>	<u>.0000</u>	<u>.0025</u>	<u>.0099</u>	<u>.0215</u>	<u>.0364</u>	<u>.0746</u>	<u>.1221</u>	<u>.1774</u>	<u>.2390</u>
<b>50</b>	<u>.0000</u>	<u>.0021</u>	<u>.0087</u>	<u>.0193</u>	<u>.0332</u>	<u>.0695</u>	<u>.1155</u>	<u>.1692</u>	<u>.2296</u>
<b>51</b>	<u>.0000</u>	<u>.0017</u>	<u>.0076</u>	<u>.0172</u>	<u>.0302</u>	<u>.0646</u>	<u>.1088</u>	<u>.1611</u>	<u>.2201</u>
<b>52</b>	<u>.0000</u>	<u>.0014</u>	<u>.0065</u>	<u>.0152</u>	<u>.0272</u>	<u>.0596</u>	<u>.1020</u>	<u>.1527</u>	<u>.2104</u>
<b>53</b>	<u>.0000</u>	<u>.0011</u>	<u>.0055</u>	<u>.0133</u>	<u>.0243</u>	<u>.0547</u>	<u>.0953</u>	<u>.1443</u>	<u>.2005</u>
<b>54</b>	<u>.0000</u>	<u>.0009</u>	<u>.0046</u>	<u>.0115</u>	<u>.0215</u>	<u>.0500</u>	<u>.0886</u>	<u>.1359</u>	<u>.1907</u>
<b>55</b>	<u>.0000</u>	<u>.0007</u>	<u>.0038</u>	<u>.0099</u>	<u>.0189</u>	<u>.0454</u>	<u>.0821</u>	<u>.1277</u>	<u>.1810</u>
<b>56</b>	<u>.0000</u>	<u>.0005</u>	<u>.0031</u>	<u>.0083</u>	<u>.0164</u>	<u>.0408</u>	<u>.0755</u>	<u>.1192</u>	<u>.1709</u>
<b>57</b>	<u>.0000</u>	<u>.0004</u>	<u>.0025</u>	<u>.0069</u>	<u>.0141</u>	<u>.0364</u>	<u>.0690</u>	<u>.1109</u>	<u>.1610</u>
<b>58</b>	<u>.0000</u>	<u>.0003</u>	<u>.0020</u>	<u>.0058</u>	<u>.0121</u>	<u>.0325</u>	<u>.0631</u>	<u>.1031</u>	<u>.1516</u>
<b>59</b>	<u>.0000</u>	<u>.0002</u>	<u>.0015</u>	<u>.0047</u>	<u>.0102</u>	<u>.0287</u>	<u>.0572</u>	<u>.0953</u>	<u>.1422</u>
<b>60</b>	<u>.0000</u>	<u>.0001</u>	<u>.0012</u>	<u>.0038</u>	<u>.0085</u>	<u>.0250</u>	<u>.0514</u>	<u>.0874</u>	<u>.1326</u>
<b>61</b>	<u>.0000</u>	<u>.0001</u>	<u>.0009</u>	<u>.0030</u>	<u>.0069</u>	<u>.0215</u>	<u>.0457</u>	<u>.0797</u>	<u>.1232</u>
<b>62</b>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0023</u>	<u>.0055</u>	<u>.0182</u>	<u>.0402</u>	<u>.0721</u>	<u>.1138</u>
<b>63</b>	<u>.0000</u>	<u>.0000</u>	<u>.0004</u>	<u>.0016</u>	<u>.0042</u>	<u>.0150</u>	<u>.0347</u>	<u>.0643</u>	<u>.1041</u>
<b>64</b>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0011</u>	<u>.0031</u>	<u>.0121</u>	<u>.0295</u>	<u>.0567</u>	<u>.0945</u>
<b>65</b>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0022</u>	<u>.0094</u>	<u>.0245</u>	<u>.0493</u>	<u>.0849</u>
<b>66</b>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0015</u>	<u>.0071</u>	<u>.0198</u>	<u>.0421</u>	<u>.0755</u>
<b>67</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0009</u>	<u>.0049</u>	<u>.0152</u>	<u>.0347</u>	<u>.0655</u>
<b>68</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0031</u>	<u>.0111</u>	<u>.0276</u>	<u>.0554</u>
<b>69</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0019</u>	<u>.0076</u>	<u>.0212</u>	<u>.0460</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>70</b>	.0000	.0000	.0000	.0000	.0001	.0008	.0044	.0146	.0355
<b>71</b>	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0091	.0259
<b>72</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0006	.0037	.0146
<b>73</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0007	.0055
<b>74</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0019

**Premium-Based Plan, with Various Single Loss Limits**

**Insurance Charge Table**

**Hazard Group 4**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>														
<b>Size Group</b>	<b>Single Loss Limit<sup>a</sup></b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
36	\$120	.7092	.6615	.6186	.5796	.5440	.5113	.4812	.4534	.4275	.4034	.3824	.3694	.3582
	\$160	.6784	.6260	.5790	.5366	.4981	.4630	.4308	.4011	.3736	.3480	.3276	.3126	.2997
37	\$120	.7027	.6537	.6097	.5698	.5334	.5001	.4694	.4410	.4147	.3902	.3753	.3628	.3521
	\$160	.6721	.6184	.5703	.5269	.4876	.4518	.4190	.3887	.3608	.3366	.3197	.3052	.2929
38	\$120	.6962	.6460	.6009	.5600	.5229	.4889	.4576	.4288	.4020	.3827	.3686	.3566	.3462
	\$160	.6595	.6032	.5528	.5076	.4666	.4294	.3953	.3640	.3394	.3208	.3050	.2916	.2802
39	\$120	.6897	.6382	.5920	.5502	.5123	.4776	.4458	.4164	.3919	.3759	.3622	.3505	.3405
	\$160	.6471	.5881	.5354	.4881	.4454	.4067	.3713	.3448	.3239	.3063	.2915	.2790	.2683
40	\$120	.6832	.6304	.5831	.5404	.5016	.4662	.4338	.4039	.3848	.3692	.3560	.3446	.3349
	\$160	.6471	.5881	.5354	.4881	.4454	.4067	.3713	.3448	.3239	.3063	.2915	.2790	.2683
41	\$120	.6768	.6227	.5743	.5306	.4910	.4550	.4219	.3961	.3781	.3629	.3500	.3390	.3297
	\$160	.6471	.5881	.5354	.4881	.4454	.4067	.3713	.3448	.3239	.3063	.2915	.2790	.2683
42	\$120	.6704	.6150	.5655	.5208	.4804	.4437	.4103	.3892	.3715	.3567	.3441	.3335	.3250
	\$160	.6458	.5867	.5354	.4881	.4454	.4067	.3713	.3448	.3239	.3063	.2915	.2790	.2683
43	\$120	.6641	.6074	.5567	.5111	.4699	.4324	.4032	.3825	.3652	.3507	.3385	.3287	.3208
	\$160	.6395	.5806	.5267	.4784	.4348	.3953	.3614	.3370	.3166	.2995	.2851	.2730	.2630
44	\$120	.6579	.5998	.5479	.5013	.4592	.4209	.3962	.3759	.3589	.3448	.3334	.3243	.3170
	\$160	.6333	.5756	.5241	.4778	.4360	.4018	.3733	.3529	.3315	.3134	.2982	.2852	.2742
45	\$120	.6517	.5922	.5391	.4915	.4485	.4136	.3895	.3694	.3528	.3394	.3287	.3203	.3135
	\$160	.6271	.5681	.5154	.4681	.4254	.3867	.3513	.3248	.3039	.2863	.2715	.2590	.2483
46	\$120	.6456	.5847	.5304	.4818	.4379	.4068	.3829	.3631	.3471	.3345	.3245	.3166	.3103
	\$160	.6211	.5606	.5067	.4584	.4148	.3753	.3414	.3170	.2966	.2795	.2651	.2530	.2430
47	\$120	.6395	.5772	.5217	.4720	.4289	.4000	.3763	.3571	.3418	.3299	.3205	.3131	.3074
	\$160	.6151	.5532	.4981	.4487	.4042	.3639	.3355	.3295	.3096	.2929	.2789	.2674	.2581
	\$250	.6284	.5672	.5126	.4638	.4197	.3799	.3437	.3107	.2807	.2543	.2340	.2167	.2019
48	\$120	.6335	.5698	.5130	.4622	.4220	.3933	.3699	.3514	.3369	.3256	.3168	.3099	.3047
	\$160	.6092	.5458	.4895	.4390	.4015	.3740	.3457	.3222	.3027	.2864	.2730	.2623	.2537
	\$250	.6225	.5599	.5041	.4541	.4092	.3685	.3317	.2984	.2681	.2448	.2252	.2085	.1943
	\$275	.6213	.5587	.5031	.4532	.4083	.3678	.3311	.2978	.2676	.2409	.2197	.2016	.1862
49	\$120	.6281	.5629	.5049	.4529	.4158	.3872	.3644	.3466	.3327	.3219	.3136	.3073	.3026
	\$160	.6037	.5390	.4814	.4318	.3943	.3668	.3388	.3156	.2964	.2807	.2681	.2580	.2500
	\$250	.6171	.5531	.4961	.4450	.3991	.3577	.3204	.2866	.2587	.2363	.2174	.2013	.1876
	\$275	.6159	.5520	.4951	.4441	.3983	.3570	.3197	.2860	.2556	.2315	.2110	.1936	.1788
50	\$120	.6227	.5561	.4967	.4447	.4097	.3814	.3592	.3420	.3287	.3184	.3107	.3050	.3007
	\$160	.5984	.5322	.4733	.4206	.3832	.3557	.3270	.3041	.2904	.2754	.2634	.2540	.2465
	\$250	.6118	.5464	.4881	.4359	.3891	.3470	.3091	.2759	.2501	.2283	.2099	.1943	.1811
	\$275	.6106	.5453	.4871	.4350	.3883	.3463	.3084	.2744	.2459	.2226	.2028	.1860	.1718
51	\$120	.6174	.5493	.4886	.4387	.4036	.3758	.3542	.3376	.3248	.3153	.3081	.3028	.2990
	\$160	.5931	.5255	.4652	.4144	.3762	.3482	.3253	.3028	.2848	.2704	.2591	.2502	.2433
	\$250	.6066	.5397	.4801	.4268	.3790	.3362	.2978	.2671	.2418	.2206	.2026	.1875	.1748
	\$275	.6054	.5386	.4791	.4260	.3783	.3355	.2972	.2637	.2369	.2142	.1950	.1788	.1650



((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
52	\$120	.6121	.5425	.4804	.4327	.3978	.3705	.3494	.3333	.3212	.3123	.3057	.3009	.2974
	\$160	.6079	.5387	.4771	.4221	.3792	.3459	.3187	.2968	.2794	.2657	.2550	.2467	.2403
	\$250	.6015	.5330	.4721	.4176	.3689	.3254	.2880	.2585	.2338	.2130	.1956	.1809	.1688
	\$275	.6003	.5320	.4711	.4168	.3682	.3247	.2859	.2544	.2281	.2060	.1874	.1717	.1584
	\$380	.5970	.5291	.4686	.4145	.3662	.3230	.2844	.2500	.2195	.1926	.1702	.1511	.1348
53	\$120	.6069	.5357	.4722	.4267	.3921	.3652	.3447	.3293	.3179	.3095	.3035	.2991	.2961
	\$160	.6027	.5320	.4690	.4127	.3722	.3391	.3123	.2910	.2743	.2613	.2512	.2435	.2376
	\$250	.5963	.5264	.4640	.4084	.3587	.3145	.2793	.2502	.2259	.2056	.1886	.1747	.1633
	\$275	.5951	.5253	.4631	.4075	.3580	.3138	.2759	.2454	.2197	.1981	.1799	.1647	.1521
	\$380	.5919	.5225	.4606	.4053	.3561	.3122	.2731	.2386	.2081	.1826	.1609	.1425	.1268
54	\$120	.6018	.5289	.4646	.4208	.3865	.3602	.3402	.3255	.3147	.3069	.3014	.2976	.2949
	\$160	.5976	.5253	.4608	.4059	.3654	.3324	.3061	.2855	.2694	.2570	.2476	.2405	.2352
	\$250	.5913	.5197	.4559	.3991	.3485	.3051	.2708	.2421	.2182	.1983	.1820	.1688	.1581
	\$275	.5901	.5187	.4550	.3983	.3478	.3030	.2668	.2367	.2114	.1903	.1727	.1581	.1462
	\$380	.5869	.5159	.4526	.3961	.3459	.3014	.2620	.2273	.1977	.1730	.1520	.1342	.1192
55	\$120	.5967	.5222	.4589	.4151	.3811	.3552	.3359	.3219	.3118	.3046	.2996	.2962	.2938
	\$160	.5926	.5186	.4527	.3992	.3585	.3259	.3001	.2801	.2647	.2530	.2443	.2378	.2330
	\$250	.5864	.5131	.4479	.3898	.3383	.2965	.2624	.2341	.2106	.1913	.1758	.1633	.1533
	\$275	.5852	.5121	.4470	.3890	.3376	.2935	.2580	.2282	.2034	.1827	.1657	.1519	.1407
	\$380	.5820	.5093	.4446	.3869	.3358	.2906	.2509	.2165	.1879	.1637	.1434	.1262	.1118
56	\$500	.5805	.5080	.4434	.3859	.3349	.2899	.2502	.2156	.1853	.1590	.1364	.1175	.1015
	\$120	.5918	.5155	.4533	.4095	.3757	.3504	.3318	.3184	.3090	.3024	.2980	.2949	.2929
	\$160	.5877	.5120	.4445	.3924	.3518	.3195	.2943	.2750	.2603	.2493	.2412	.2353	.2310
	\$250	.5815	.5066	.4398	.3805	.3288	.2881	.2542	.2261	.2032	.1847	.1698	.1581	.1487
	\$275	.5803	.5055	.4389	.3797	.3274	.2846	.2492	.2198	.1954	.1754	.1591	.1460	.1355
	\$380	.5772	.5028	.4365	.3777	.3256	.2799	.2398	.2065	.1784	.1548	.1350	.1185	.1048
	\$500	.5756	.5015	.4354	.3767	.3248	.2791	.2392	.2045	.1744	.1485	.1269	.1087	.0934
\$550	.5753	.5012	.4352	.3765	.3246	.2790	.2391	.2044	.1743	.1484	.1263	.1077	.0920	
57	\$120	.5869	.5089	.4478	.4039	.3705	.3457	.3278	.3152	.3064	.3005	.2965	.2939	.2922
	\$160	.5828	.5053	.4363	.3858	.3452	.3133	.2887	.2700	.2561	.2458	.2384	.2330	.2292
	\$250	.5767	.5000	.4317	.3712	.3204	.2797	.2459	.2183	.1961	.1783	.1642	.1531	.1445
	\$275	.5755	.4990	.4308	.3704	.3179	.2758	.2406	.2115	.1876	.1683	.1528	.1405	.1307
	\$380	.5724	.4963	.4285	.3684	.3155	.2691	.2296	.1967	.1691	.1460	.1269	.1110	.0980
	\$500	.5709	.4950	.4274	.3674	.3146	.2684	.2282	.1935	.1636	.1387	.1178	.1003	.0857
	\$550	.5706	.4948	.4272	.3672	.3145	.2683	.2281	.1934	.1635	.1382	.1169	.0990	.0840
58	\$120	.5821	.5023	.4423	.3984	.3653	.3412	.3240	.3121	.3041	.2987	.2952	.2929	.2915
	\$160	.5780	.4988	.4300	.3792	.3387	.3072	.2832	.2652	.2521	.2425	.2358	.2310	.2277
	\$250	.5719	.4935	.4236	.3618	.3121	.2713	.2378	.2108	.1892	.1722	.1588	.1486	.1407
	\$275	.5708	.4925	.4228	.3611	.3093	.2670	.2320	.2033	.1801	.1615	.1468	.1353	.1262
	\$380	.5677	.4899	.4205	.3591	.3053	.2584	.2197	.1871	.1600	.1375	.1190	.1039	.0917
	\$500	.5662	.4886	.4194	.3582	.3045	.2577	.2173	.1826	.1535	.1292	.1089	.0921	.0783
	\$550	.5659	.4883	.4192	.3580	.3043	.2576	.2172	.1825	.1530	.1284	.1077	.0906	.0763
59	\$120	.5774	.4957	.4369	.3930	.3603	.3368	.3204	.3093	.3019	.2971	.2940	.2921	.2910
	\$160	.5734	.4923	.4238	.3727	.3323	.3012	.2779	.2607	.2483	.2395	.2334	.2292	.2263
	\$250	.5673	.4871	.4156	.3533	.3039	.2630	.2299	.2034	.1825	.1663	.1538	.1443	.1371
	\$275	.5662	.4861	.4148	.3518	.3007	.2583	.2235	.1954	.1728	.1550	.1411	.1303	.1221
	\$380	.5631	.4835	.4125	.3499	.2951	.2485	.2099	.1776	.1510	.1292	.1114	.0972	.0858
	\$500	.5617	.4822	.4114	.3490	.2943	.2470	.2064	.1721	.1436	.1199	.1004	.0843	.0713
	\$550	.5614	.4820	.4112	.3488	.2942	.2469	.2063	.1717	.1429	.1188	.0989	.0825	.0691
60	\$120	.5728	.4893	.4315	.3876	.3553	.3325	.3170	.3066	.2999	.2957	.2931	.2915	.2905
	\$160	.5689	.4859	.4177	.3662	.3259	.2953	.2727	.2563	.2447	.2367	.2313	.2276	.2252

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.5629	.4808	.4076	.3455	.2956	.2548	.2221	.1962	.1761	.1607	.1490	.1403	.1339
	\$275	.5617	.4798	.4068	.3433	.2921	.2497	.2152	.1876	.1658	.1488	.1357	.1258	.1183
	\$380	.5587	.4772	.4046	.3406	.2849	.2388	.2002	.1683	.1422	.1211	.1042	.0908	.0802
	\$500	.5572	.4760	.4035	.3397	.2842	.2364	.1956	.1619	.1339	.1109	.0921	.0769	.0646
	\$550	.5569	.4757	.4033	.3396	.2840	.2363	.1955	.1613	.1330	.1095	.0904	.0748	.0622
	\$800	.5564	.4753	.4029	.3392	.2838	.2360	.1953	.1609	.1320	.1080	.0881	.0718	.0586
<b>61</b>	\$120	.5684	.4842	.4261	.3822	.3505	.3284	.3137	.3041	.2981	.2944	.2922	.2909	.2902
	\$160	.5645	.4796	.4116	.3598	.3196	.2896	.2677	.2522	.2414	.2342	.2293	.2262	.2242
	\$250	.5585	.4745	.3997	.3376	.2874	.2467	.2144	.1892	.1699	.1554	.1446	.1367	.1310
	\$275	.5574	.4736	.3988	.3352	.2835	.2411	.2070	.1800	.1590	.1428	.1307	.1215	.1148
	\$380	.5544	.4710	.3967	.3314	.2754	.2290	.1905	.1590	.1336	.1133	.0973	.0848	.0751
	\$500	.5530	.4698	.3957	.3305	.2741	.2257	.1853	.1518	.1244	.1021	.0841	.0698	.0584
	\$550	.5527	.4695	.3954	.3303	.2739	.2256	.1848	.1510	.1232	.1005	.0821	.0674	.0557
	\$800	.5522	.4691	.3951	.3300	.2737	.2254	.1845	.1503	.1218	.0984	.0794	.0639	.0516
<b>62</b>	\$120	.5642	.4795	.4208	.3769	.3457	.3244	.3106	.3018	.2965	.2933	.2915	.2905	.2899
	\$160	.5603	.4734	.4055	.3533	.3134	.2839	.2629	.2482	.2384	.2319	.2277	.2250	.2234
	\$250	.5544	.4684	.3918	.3298	.2792	.2387	.2068	.1824	.1640	.1504	.1405	.1334	.1284
	\$275	.5533	.4675	.3910	.3272	.2750	.2326	.1988	.1725	.1524	.1372	.1259	.1177	.1117
	\$380	.5503	.4650	.3889	.3222	.2659	.2193	.1810	.1499	.1252	.1058	.0907	.0791	.0703
	\$500	.5488	.4637	.3878	.3213	.2639	.2152	.1749	.1419	.1150	.0935	.0764	.0630	.0526
	\$550	.5485	.4635	.3876	.3211	.2637	.2149	.1743	.1409	.1136	.0917	.0742	.0604	.0496
	\$800	.5480	.4631	.3873	.3208	.2635	.2147	.1737	.1397	.1118	.0891	.0709	.0564	.0450
	\$1,000	.5479	.4630	.3872	.3208	.2635	.2147	.1737	.1397	.1117	.0890	.0706	.0560	.0443
<b>63</b>	\$120	.5602	.4748	.4154	.3716	.3410	.3206	.3076	.2997	.2950	.2924	.2909	.2901	.2897
	\$160	.5563	.4674	.3995	.3469	.3072	.2784	.2582	.2445	.2355	.2298	.2262	.2240	.2227
	\$250	.5504	.4624	.3844	.3220	.2711	.2306	.1993	.1757	.1583	.1456	.1367	.1304	.1261
	\$275	.5493	.4615	.3832	.3191	.2664	.2241	.1908	.1652	.1460	.1318	.1215	.1141	.1089
	\$380	.5463	.4590	.3811	.3130	.2565	.2096	.1714	.1410	.1170	.0985	.0844	.0738	.0660
	\$500	.5449	.4578	.3801	.3121	.2537	.2048	.1646	.1320	.1058	.0852	.0691	.0567	.0473
	\$550	.5446	.4576	.3799	.3119	.2535	.2044	.1638	.1308	.1042	.0831	.0666	.0538	.0440
	\$800	.5441	.4571	.3796	.3117	.2533	.2040	.1629	.1292	.1019	.0801	.0628	.0493	.0388
	\$1,000	.5440	.4571	.3795	.3116	.2533	.2040	.1629	.1292	.1018	.0798	.0624	.0487	.0380
<b>64</b>	\$120	.5563	.4701	.4101	.3663	.3363	.3169	.3049	.2978	.2938	.2916	.2904	.2898	.2895
	\$160	.5525	.4615	.3935	.3405	.3010	.2729	.2537	.2410	.2329	.2279	.2249	.2232	.2222
	\$250	.5466	.4566	.3776	.3142	.2629	.2226	.1920	.1692	.1528	.1412	.1332	.1277	.1241
	\$275	.5455	.4557	.3759	.3110	.2579	.2156	.1828	.1581	.1399	.1267	.1174	.1109	.1065
	\$380	.5426	.4532	.3734	.3043	.2470	.1998	.1619	.1321	.1091	.0916	.0785	.0690	.0620
	\$500	.5412	.4521	.3724	.3029	.2435	.1944	.1543	.1222	.0968	.0772	.0621	.0508	.0423
	\$550	.5409	.4518	.3722	.3027	.2433	.1938	.1534	.1208	.0950	.0748	.0593	.0476	.0388
	\$800	.5404	.4514	.3719	.3025	.2431	.1932	.1521	.1188	.0922	.0713	.0550	.0426	.0331
	\$1,000	.5403	.4513	.3718	.3024	.2430	.1932	.1521	.1187	.0920	.0709	.0545	.0418	.0322
<b>65</b>	\$120	.5528	.4654	.4047	.3611	.3318	.3133	.3023	.2961	.2927	.2909	.2901	.2896	.2894
	\$160	.5489	.4563	.3874	.3340	.2949	.2675	.2493	.2377	.2306	.2263	.2239	.2225	.2217
	\$250	.5431	.4510	.3709	.3064	.2547	.2146	.1847	.1629	.1476	.1371	.1300	.1254	.1224
	\$275	.5420	.4501	.3690	.3030	.2493	.2071	.1749	.1511	.1340	.1219	.1137	.1081	.1044
	\$380	.5391	.4477	.3658	.2956	.2374	.1900	.1525	.1234	.1013	.0849	.0730	.0645	.0585
	\$500	.5377	.4465	.3649	.2937	.2335	.1840	.1441	.1125	.0881	.0695	.0555	.0453	.0379
	\$550	.5374	.4463	.3647	.2935	.2331	.1833	.1429	.1109	.0859	.0668	.0525	.0419	.0341
	\$800	.5369	.4458	.3644	.2933	.2327	.1823	.1412	.1084	.0827	.0628	.0476	.0363	.0279
	\$1,000	.5368	.4458	.3643	.2932	.2327	.1823	.1412	.1082	.0823	.0622	.0469	.0354	.0268
<b>66</b>	\$120	.5494	.4608	.3993	.3557	.3272	.3099	.2999	.2945	.2918	.2904	.2898	.2895	.2894

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$160	.5456	.4515	.3813	.3275	.2887	.2622	.2452	.2347	.2285	.2249	.2230	.2220	.2214
	\$250	.5399	.4456	.3641	.2985	.2464	.2066	.1775	.1568	.1427	.1333	.1272	.1234	.1210
	\$275	.5388	.4447	.3621	.2948	.2406	.1985	.1671	.1443	.1284	.1175	.1103	.1056	.1026
	\$380	.5359	.4423	.3583	.2869	.2277	.1801	.1429	.1147	.0937	.0786	.0679	.0605	.0554
	\$500	.5345	.4411	.3574	.2844	.2233	.1734	.1337	.1028	.0794	.0620	.0493	.0403	.0339
	\$550	.5342	.4409	.3572	.2842	.2228	.1725	.1323	.1010	.0770	.0591	.0460	.0366	.0299
	\$800	.5337	.4405	.3569	.2840	.2222	.1713	.1303	.0981	.0733	.0545	.0406	.0304	.0231
	\$1,000	.5336	.4404	.3568	.2839	.2222	.1712	.1301	.0977	.0728	.0538	.0397	.0294	.0219
67	\$120	.5464	.4561	.3937	.3503	.3228	.3066	.2977	.2932	.2910	.2900	.2896	.2894	.2893
	\$160	.5426	.4467	.3752	.3209	.2825	.2570	.2412	.2319	.2266	.2238	.2223	.2216	.2212
	\$250	.5369	.4404	.3574	.2905	.2379	.1985	.1703	.1509	.1381	.1298	.1247	.1217	.1199
	\$275	.5358	.4395	.3553	.2866	.2317	.1899	.1593	.1377	.1231	.1134	.1073	.1035	.1012
	\$380	.5329	.4371	.3509	.2780	.2179	.1701	.1334	.1061	.0864	.0726	.0632	.0569	.0528
	\$500	.5315	.4360	.3500	.2752	.2130	.1627	.1232	.0932	.0710	.0549	.0435	.0357	.0304
	\$550	.5313	.4358	.3498	.2749	.2124	.1616	.1217	.0911	.0683	.0517	.0399	.0318	.0262
	\$800	.5308	.4354	.3495	.2746	.2115	.1601	.1193	.0878	.0641	.0466	.0340	.0251	.0190
\$1,000	.5307	.4353	.3494	.2746	.2115	.1600	.1190	.0873	.0634	.0458	.0330	.0239	.0176	
68	\$120	.5437	.4514	.3880	.3449	.3183	.3034	.2958	.2921	.2904	.2897	.2894	.2893	.2893
	\$160	.5400	.4419	.3689	.3141	.2762	.2519	.2374	.2293	.2250	.2228	.2218	.2213	.2211
	\$250	.5343	.4355	.3507	.2823	.2293	.1903	.1632	.1452	.1337	.1268	.1226	.1203	.1190
	\$275	.5332	.4346	.3485	.2782	.2227	.1811	.1514	.1312	.1180	.1097	.1047	.1017	.1000
	\$380	.5303	.4323	.3438	.2691	.2079	.1599	.1237	.0976	.0794	.0670	.0589	.0538	.0506
	\$500	.5289	.4311	.3426	.2660	.2025	.1517	.1126	.0836	.0627	.0481	.0382	.0317	.0274
	\$550	.5287	.4309	.3425	.2656	.2017	.1505	.1108	.0812	.0598	.0447	.0344	.0275	.0230
	\$800	.5282	.4305	.3421	.2652	.2006	.1486	.1080	.0774	.0550	.0390	.0279	.0204	.0154
\$1,000	.5281	.4304	.3421	.2651	.2006	.1484	.1076	.0768	.0542	.0380	.0267	.0190	.0139	
69	\$120	.5414	.4465	.3821	.3392	.3139	.3005	.2940	.2911	.2900	.2895	.2893	.2893	.2893
	\$160	.5377	.4372	.3624	.3070	.2697	.2468	.2339	.2270	.2237	.2221	.2214	.2211	.2210
	\$250	.5320	.4309	.3438	.2738	.2203	.1819	.1561	.1396	.1297	.1240	.1209	.1192	.1184
	\$275	.5309	.4300	.3416	.2695	.2133	.1720	.1436	.1249	.1133	.1064	.1025	.1003	.0992
	\$380	.5281	.4277	.3367	.2599	.1974	.1492	.1139	.0891	.0725	.0618	.0551	.0511	.0488
	\$500	.5267	.4266	.3354	.2565	.1915	.1403	.1017	.0739	.0546	.0417	.0334	.0282	.0250
	\$550	.5264	.4264	.3352	.2560	.1906	.1389	.0997	.0713	.0514	.0380	.0293	.0238	.0204
	\$800	.5259	.4260	.3349	.2554	.1893	.1366	.0964	.0669	.0460	.0317	.0223	.0162	.0123
\$1,000	.5258	.4259	.3348	.2554	.1891	.1363	.0959	.0662	.0451	.0306	.0210	.0147	.0108	
70	\$120	.5395	.4415	.3757	.3332	.3094	.2976	.2924	.2904	.2896	.2894	.2893	.2893	.2893
	\$160	.5358	.4323	.3554	.2994	.2629	.2417	.2304	.2250	.2226	.2215	.2211	.2210	.2209
	\$250	.5301	.4266	.3367	.2648	.2106	.1730	.1488	.1343	.1261	.1217	.1195	.1185	.1180
	\$275	.5291	.4257	.3345	.2602	.2032	.1625	.1355	.1187	.1089	.1035	.1007	.0993	.0986
	\$380	.5262	.4235	.3296	.2502	.1862	.1379	.1035	.0805	.0659	.0570	.0519	.0490	.0475
	\$500	.5248	.4223	.3281	.2466	.1798	.1281	.0903	.0640	.0467	.0357	.0291	.0253	.0231
	\$550	.5245	.4221	.3279	.2460	.1788	.1264	.0879	.0610	.0431	.0317	.0247	.0206	.0183
	\$800	.5241	.4217	.3276	.2453	.1772	.1238	.0842	.0561	.0371	.0248	.0172	.0126	.0099
\$1,000	.5240	.4216	.3276	.2452	.1770	.1234	.0835	.0552	.0360	.0235	.0157	.0110	.0083	
71	\$120	.5368	.4254	.3430	.3043	.2920	.2896	.2893	.2893	.2893	.2893	.2893	.2893	.2893
	\$160	.5331	.4224	.3246	.2633	.2338	.2238	.2214	.2210	.2209	.2209	.2209	.2209	.2209
	\$250	.5275	.4179	.3123	.2281	.1702	.1383	.1243	.1194	.1180	.1177	.1176	.1176	.1176
	\$275	.5264	.4171	.3114	.2243	.1618	.1251	.1077	.1009	.0988	.0982	.0980	.0980	.0980
	\$380	.5236	.4149	.3097	.2166	.1440	.0952	.0675	.0542	.0487	.0468	.0461	.0460	.0459
	\$500	.5222	.4138	.3089	.2141	.1377	.0837	.0508	.0335	.0255	.0223	.0211	.0208	.0207
\$550	.5219	.4135	.3087	.2137	.1368	.0818	.0479	.0296	.0210	.0175	.0162	.0158	.0156	

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$800	.5214	.4132	.3084	.2133	.1353	.0788	.0430	.0232	.0134	.0092	.0075	.0070	.0068
	\$1,000	.5213	.4131	.3084	.2133	.1351	.0783	.0422	.0220	.0120	.0076	.0058	.0052	.0050
72	\$120	.5367	.4245	.3315	.2962	.2898	.2893	.2893	.2893	.2893	.2893	.2893	.2893	.2893
	\$160	.5330	.4216	.3144	.2501	.2261	.2214	.2209	.2209	.2209	.2209	.2209	.2209	.2209
	\$250	.5274	.4171	.3079	.2143	.1540	.1271	.1193	.1178	.1176	.1176	.1176	.1176	.1176
	\$275	.5263	.4163	.3073	.2109	.1447	.1120	.1010	.0985	.0981	.0980	.0980	.0980	.0980
	\$380	.5235	.4140	.3056	.2046	.1258	.0774	.0555	.0482	.0463	.0460	.0459	.0459	.0459
	\$500	.5221	.4130	.3048	.2028	.1194	.0641	.0359	.0249	.0216	.0208	.0207	.0206	.0206
	\$550	.5219	.4127	.3047	.2025	.1184	.0618	.0323	.0204	.0167	.0158	.0156	.0156	.0156
	\$800	.5214	.4124	.3044	.2022	.1168	.0582	.0263	.0128	.0082	.0070	.0068	.0067	.0067
	\$1,000	.5213	.4123	.3043	.2022	.1166	.0575	.0252	.0113	.0066	.0052	.0049	.0049	.0049
73	\$120	.5367	.4245	.3196	.2906	.2893	.2893	.2893	.2893	.2893	.2893	.2893	.2893	.2893
	\$160	.5330	.4215	.3100	.2366	.2216	.2209	.2209	.2209	.2209	.2209	.2209	.2209	.2209
	\$250	.5274	.4171	.3068	.2015	.1372	.1194	.1177	.1176	.1176	.1176	.1176	.1176	.1176
	\$275	.5263	.4162	.3061	.1993	.1266	.1016	.0982	.0980	.0980	.0980	.0980	.0980	.0980
	\$380	.5235	.4140	.3045	.1961	.1068	.0599	.0475	.0460	.0459	.0459	.0459	.0459	.0459
	\$500	.5221	.4129	.3037	.1956	.1010	.0436	.0243	.0210	.0207	.0206	.0206	.0206	.0206
	\$550	.5218	.4127	.3035	.1955	.1001	.0408	.0199	.0160	.0156	.0156	.0156	.0156	.0156
	\$800	.5214	.4123	.3032	.1953	.0987	.0362	.0123	.0073	.0067	.0067	.0067	.0067	.0067
	\$1,000	.5213	.4122	.3032	.1953	.0985	.0354	.0108	.0056	.0049	.0049	.0049	.0049	.0049
74	\$120	.5367	.4245	.3122	.2893	.2893	.2893	.2893	.2893	.2893	.2893	.2893	.2893	.2893
	\$160	.5330	.4215	.3100	.2273	.2209	.2209	.2209	.2209	.2209	.2209	.2209	.2209	.2209
	\$250	.5274	.4171	.3067	.1964	.1256	.1177	.1176	.1176	.1176	.1176	.1176	.1176	.1176
	\$275	.5263	.4162	.3061	.1960	.1131	.0982	.0980	.0980	.0980	.0980	.0980	.0980	.0980
	\$380	.5235	.4140	.3045	.1949	.0935	.0494	.0460	.0459	.0459	.0459	.0459	.0459	.0459
	\$500	.5221	.4129	.3037	.1944	.0894	.0293	.0208	.0206	.0206	.0206	.0206	.0206	.0206
	\$550	.5218	.4127	.3035	.1943	.0889	.0258	.0158	.0156	.0156	.0156	.0156	.0156	.0156
	\$800	.5214	.4123	.3032	.1941	.0881	.0200	.0071	.0067	.0067	.0067	.0067	.0067	.0067
	\$1,000	.5213	.4122	.3032	.1941	.0880	.0189	.0054	.0049	.0049	.0049	.0049	.0049	.0049

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.7127	.6699	.6313	.5961	.5639	.5342	.5068	.4813	.4659	.4546	.4450	.4367	.4294
37	\$120	.7062	.6623	.6227	.5867	.5537	.5234	.4954	.4735	.4606	.4496	.4402	.4321	.4254
38	\$120	.6998	.6546	.6140	.5771	.5434	.5124	.4838	.4681	.4554	.4447	.4355	.4279	.4219
39	\$120	.6933	.6470	.6053	.5676	.5331	.5015	.4776	.4628	.4504	.4398	.4311	.4243	.4189
40	\$120	.6868	.6393	.5966	.5580	.5228	.4905	.4722	.4576	.4454	.4353	.4274	.4212	.4161
	\$160	.6823	.6350	.5926	.5543	.5193	.4872	.4577	.4303	.4145	.4014	.3901	.3804	.3721
41	\$120	.6803	.6315	.5878	.5483	.5123	.4840	.4668	.4525	.4406	.4313	.4241	.4183	.4136
	\$160	.6758	.6274	.5839	.5447	.5089	.4762	.4461	.4238	.4086	.3958	.3848	.3754	.3675
42	\$120	.6737	.6237	.5789	.5385	.5017	.4785	.4615	.4474	.4363	.4277	.4209	.4155	.4112
	\$160	.6692	.6196	.5751	.5349	.4984	.4650	.4353	.4177	.4028	.3902	.3795	.3706	.3634
43	\$120	.6671	.6159	.5700	.5287	.4935	.4731	.4562	.4428	.4325	.4244	.4181	.4130	.4091
	\$160	.6627	.6118	.5663	.5252	.4879	.4538	.4290	.4117	.3971	.3848	.3746	.3664	.3598
44	\$120	.6607	.6082	.5612	.5190	.4880	.4677	.4513	.4387	.4290	.4214	.4154	.4108	.4072
	\$160	.6563	.6042	.5575	.5155	.4774	.4435	.4230	.4059	.3916	.3797	.3702	.3627	.3566
45	\$120	.6534	.5995	.5514	.5082	.4818	.4617	.4462	.4343	.4251	.4180	.4125	.4084	.4053
	\$160	.6491	.5956	.5478	.5048	.4658	.4363	.4162	.3994	.3855	.3745	.3657	.3587	.3532
46	\$120	.6462	.5909	.5416	.5002	.4755	.4561	.4414	.4301	.4215	.4149	.4100	.4064	.4037
	\$160	.6419	.5870	.5380	.4940	.4542	.4294	.4095	.3931	.3800	.3697	.3616	.3552	.3500

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
47	\$120	.6391	.5824	.5319	.4940	.4696	.4510	.4369	.4263	.4182	.4122	.4078	.4046	.4022
	\$160	.6349	.5785	.5283	.4833	.4465	.4226	.4030	.3873	.3750	.3654	.3578	.3519	.3472
	\$250	.6281	.5723	.5227	.4781	.4378	.4012	.3677	.3435	.3245	.3085	.2950	.2835	.2737
48	\$120	.6319	.5737	.5220	.4877	.4639	.4461	.4327	.4226	.4152	.4098	.4059	.4030	.4010
	\$160	.6277	.5699	.5185	.4724	.4395	.4159	.3967	.3818	.3703	.3613	.3543	.3489	.3448
	\$250	.6210	.5638	.5130	.4673	.4261	.3887	.3574	.3353	.3168	.3013	.2882	.2772	.2682
	\$275	.6196	.5625	.5118	.4662	.4251	.3878	.3538	.3279	.3079	.2911	.2769	.2649	.2546
49	\$120	.6247	.5651	.5122	.4817	.4586	.4414	.4286	.4192	.4124	.4076	.4041	.4017	.3999
	\$160	.6206	.5613	.5086	.4616	.4326	.4092	.3909	.3767	.3659	.3575	.3510	.3462	.3426
	\$250	.6140	.5553	.5032	.4564	.4143	.3761	.3490	.3274	.3093	.2943	.2817	.2714	.2631
	\$275	.6126	.5540	.5020	.4554	.4133	.3753	.3426	.3193	.2999	.2836	.2699	.2583	.2487
50	\$120	.6178	.5566	.5062	.4760	.4536	.4370	.4249	.4162	.4100	.4057	.4026	.4005	.3991
	\$160	.6137	.5529	.4989	.4548	.4259	.4030	.3855	.3721	.3618	.3540	.3482	.3439	.3407
	\$250	.6071	.5470	.4935	.4457	.4026	.3666	.3410	.3198	.3022	.2876	.2758	.2663	.2587
	\$275	.6057	.5457	.4924	.4446	.4017	.3629	.3339	.3112	.2923	.2764	.2631	.2522	.2434
51	\$120	.6108	.5480	.5002	.4706	.4488	.4328	.4214	.4134	.4078	.4040	.4014	.3996	.3984
	\$160	.6068	.5444	.4891	.4480	.4193	.3972	.3804	.3676	.3580	.3509	.3457	.3419	.3391
	\$250	.6003	.5386	.4838	.4349	.3909	.3583	.3332	.3124	.2952	.2814	.2703	.2616	.2546
	\$275	.5989	.5373	.4827	.4338	.3900	.3524	.3255	.3033	.2848	.2694	.2569	.2467	.2386
52	\$120	.6038	.5393	.4943	.4653	.4440	.4288	.4182	.4108	.4058	.4025	.4002	.3988	.3978
	\$160	.5998	.5358	.4789	.4411	.4129	.3915	.3754	.3633	.3545	.3480	.3434	.3400	.3377
	\$250	.5934	.5300	.4738	.4237	.3804	.3501	.3253	.3049	.2885	.2755	.2652	.2572	.2508
	\$275	.5920	.5288	.4727	.4227	.3779	.3436	.3172	.2954	.2773	.2627	.2509	.2416	.2342
	\$380	.5875	.5248	.4691	.4195	.3750	.3351	.2993	.2705	.2476	.2285	.2124	.1988	.1874
53	\$120	.5967	.5305	.4886	.4600	.4394	.4251	.4152	.4085	.4041	.4012	.3993	.3981	.3973
	\$160	.5928	.5270	.4704	.4343	.4068	.3861	.3707	.3594	.3512	.3454	.3413	.3384	.3365
	\$250	.5864	.5214	.4637	.4124	.3720	.3420	.3175	.2977	.2822	.2700	.2605	.2531	.2473
	\$275	.5851	.5202	.4627	.4114	.3668	.3350	.3090	.2875	.2702	.2564	.2455	.2369	.2301
	\$380	.5806	.5162	.4591	.4083	.3629	.3223	.2872	.2607	.2385	.2200	.2045	.1915	.1807
54	\$120	.5898	.5220	.4831	.4550	.4351	.4216	.4124	.4064	.4025	.4001	.3985	.3976	.3970
	\$160	.5859	.5184	.4637	.4279	.4009	.3809	.3662	.3557	.3483	.3431	.3395	.3371	.3355
	\$250	.5796	.5128	.4537	.4011	.3637	.3340	.3100	.2910	.2763	.2649	.2561	.2494	.2443
	\$275	.5782	.5116	.4526	.4001	.3581	.3266	.3009	.2800	.2635	.2506	.2404	.2325	.2264
	\$380	.5738	.5077	.4492	.3971	.3508	.3096	.2773	.2513	.2297	.2117	.1968	.1845	.1746
55	\$120	.5830	.5165	.4778	.4502	.4311	.4183	.4100	.4046	.4012	.3992	.3979	.3972	.3967
	\$160	.5791	.5098	.4571	.4217	.3953	.3759	.3621	.3524	.3457	.3411	.3380	.3360	.3347
	\$250	.5729	.5044	.4437	.3923	.3557	.3262	.3029	.2848	.2709	.2602	.2521	.2461	.2416
	\$275	.5716	.5032	.4427	.3890	.3496	.3184	.2931	.2730	.2574	.2452	.2358	.2286	.2232
	\$380	.5673	.4994	.4393	.3860	.3388	.2985	.2677	.2423	.2212	.2038	.1896	.1782	.1691
	\$500	.5641	.4966	.4369	.3839	.3370	.2954	.2587	.2276	.2028	.1820	.1646	.1500	.1378
56	\$120	.5761	.5109	.4724	.4454	.4272	.4153	.4077	.4030	.4001	.3984	.3974	.3968	.3965
	\$160	.5723	.5011	.4505	.4154	.3896	.3712	.3582	.3493	.3433	.3393	.3367	.3351	.3340
	\$250	.5661	.4957	.4334	.3840	.3475	.3185	.2960	.2787	.2656	.2558	.2485	.2431	.2392
	\$275	.5648	.4945	.4324	.3794	.3410	.3100	.2854	.2662	.2514	.2401	.2315	.2250	.2202
	\$380	.5605	.4908	.4291	.3746	.3264	.2885	.2582	.2332	.2127	.1961	.1828	.1723	.1639
	\$500	.5574	.4881	.4268	.3725	.3246	.2825	.2458	.2168	.1926	.1725	.1558	.1419	.1305
	\$550	.5566	.4873	.4261	.3719	.3241	.2821	.2452	.2132	.1879	.1668	.1492	.1345	.1222
57	\$120	.5693	.5056	.4672	.4409	.4235	.4125	.4056	.4016	.3992	.3978	.3970	.3966	.3964
	\$160	.5656	.4924	.4442	.4094	.3843	.3667	.3546	.3465	.3412	.3378	.3357	.3343	.3335
	\$250	.5595	.4871	.4232	.3759	.3395	.3111	.2894	.2730	.2607	.2517	.2452	.2405	.2372
	\$275	.5582	.4860	.4222	.3710	.3326	.3020	.2781	.2598	.2458	.2353	.2275	.2218	.2177

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.5540	.4823	.4190	.3632	.3153	.2788	.2488	.2243	.2046	.1889	.1765	.1668	.1593
	\$500	.5509	.4796	.4167	.3612	.3124	.2698	.2348	.2064	.1829	.1635	.1475	.1344	.1238
	\$550	.5501	.4789	.4161	.3607	.3120	.2694	.2322	.2022	.1777	.1573	.1404	.1264	.1150
58	\$120	.5631	.5008	.4627	.4370	.4205	.4102	.4041	.4005	.3985	.3974	.3968	.3965	.3963
	\$160	.5594	.4853	.4385	.4041	.3797	.3629	.3516	.3443	.3396	.3367	.3349	.3338	.3331
	\$250	.5534	.4791	.4144	.3685	.3324	.3046	.2836	.2680	.2566	.2484	.2425	.2384	.2356
	\$275	.5521	.4780	.4126	.3632	.3249	.2948	.2717	.2542	.2410	.2314	.2243	.2193	.2156
	\$380	.5479	.4744	.4095	.3524	.3062	.2699	.2402	.2164	.1974	.1826	.1711	.1622	.1554
	\$500	.5449	.4718	.4072	.3505	.3009	.2584	.2248	.1969	.1740	.1552	.1400	.1278	.1181
	\$550	.5441	.4711	.4066	.3500	.3004	.2573	.2212	.1923	.1683	.1486	.1324	.1192	.1086
	\$550	.5441	.4711	.4066	.3500	.3004	.2573	.2212	.1923	.1683	.1486	.1324	.1192	.1086
59	\$120	.5570	.4961	.4583	.4333	.4176	.4081	.4026	.3996	.3979	.3970	.3966	.3963	.3962
	\$160	.5534	.4798	.4329	.3989	.3752	.3593	.3489	.3423	.3382	.3357	.3342	.3334	.3329
	\$250	.5474	.4712	.4072	.3612	.3254	.2982	.2780	.2633	.2528	.2453	.2402	.2367	.2343
	\$275	.5462	.4701	.4036	.3555	.3173	.2879	.2655	.2488	.2366	.2277	.2214	.2170	.2139
	\$380	.5420	.4665	.3999	.3416	.2972	.2610	.2318	.2087	.1907	.1767	.1660	.1579	.1519
	\$500	.5390	.4639	.3977	.3398	.2893	.2482	.2149	.1876	.1653	.1473	.1330	.1217	.1128
	\$550	.5382	.4632	.3971	.3392	.2889	.2453	.2109	.1825	.1592	.1401	.1248	.1125	.1028
	\$550	.5382	.4632	.3971	.3392	.2889	.2453	.2109	.1825	.1592	.1401	.1248	.1125	.1028
60	\$120	.5510	.4914	.4539	.4296	.4148	.4062	.4014	.3988	.3974	.3968	.3964	.3963	.3962
	\$160	.5473	.4744	.4273	.3938	.3709	.3558	.3463	.3404	.3369	.3348	.3337	.3330	.3327
	\$250	.5415	.4631	.4000	.3539	.3185	.2920	.2727	.2589	.2492	.2426	.2381	.2351	.2331
	\$275	.5402	.4620	.3961	.3477	.3099	.2810	.2595	.2437	.2324	.2243	.2188	.2150	.2124
	\$380	.5361	.4585	.3903	.3326	.2881	.2521	.2235	.2012	.1841	.1711	.1613	.1540	.1487
	\$500	.5331	.4560	.3881	.3288	.2782	.2380	.2051	.1783	.1568	.1397	.1264	.1160	.1079
	\$550	.5323	.4553	.3875	.3283	.2771	.2347	.2006	.1727	.1501	.1320	.1176	.1062	.0974
	\$800	.5301	.4534	.3859	.3270	.2760	.2322	.1948	.1631	.1374	.1163	.0990	.0849	.0735
	\$800	.5301	.4534	.3859	.3270	.2760	.2322	.1948	.1631	.1374	.1163	.0990	.0849	.0735
61	\$120	.5451	.4868	.4496	.4262	.4123	.4045	.4003	.3981	.3971	.3966	.3963	.3962	.3962
	\$160	.5415	.4690	.4219	.3888	.3668	.3527	.3440	.3388	.3358	.3342	.3333	.3328	.3325
	\$250	.5357	.4552	.3930	.3467	.3117	.2860	.2676	.2547	.2460	.2401	.2363	.2338	.2322
	\$275	.5344	.4542	.3887	.3401	.3026	.2744	.2537	.2389	.2285	.2213	.2165	.2133	.2111
	\$380	.5304	.4507	.3807	.3238	.2791	.2434	.2156	.1941	.1779	.1659	.1570	.1506	.1459
	\$500	.5275	.4482	.3786	.3181	.2682	.2280	.1954	.1693	.1487	.1326	.1202	.1107	.1036
	\$550	.5266	.4476	.3780	.3176	.2656	.2244	.1906	.1633	.1415	.1243	.1109	.1005	.0925
	\$800	.5245	.4457	.3765	.3162	.2644	.2202	.1828	.1521	.1272	.1069	.0904	.0773	.0668
	\$800	.5245	.4457	.3765	.3162	.2644	.2202	.1828	.1521	.1272	.1069	.0904	.0773	.0668
62	\$120	.5393	.4821	.4454	.4228	.4099	.4029	.3993	.3976	.3968	.3964	.3962	.3962	.3961
	\$160	.5357	.4636	.4164	.3839	.3628	.3497	.3419	.3374	.3349	.3336	.3329	.3326	.3324
	\$250	.5300	.4474	.3859	.3396	.3051	.2801	.2627	.2509	.2430	.2379	.2347	.2327	.2315
	\$275	.5288	.4463	.3814	.3326	.2954	.2679	.2482	.2344	.2249	.2186	.2145	.2118	.2101
	\$380	.5248	.4429	.3711	.3149	.2701	.2349	.2077	.1873	.1721	.1610	.1531	.1475	.1435
	\$500	.5219	.4405	.3691	.3072	.2581	.2180	.1859	.1606	.1409	.1258	.1145	.1059	.0996
	\$550	.5211	.4398	.3685	.3067	.2552	.2140	.1806	.1540	.1331	.1170	.1046	.0952	.0881
	\$800	.5189	.4380	.3670	.3054	.2527	.2081	.1712	.1413	.1171	.0977	.0823	.0701	.0606
	\$1,000	.5182	.4374	.3665	.3050	.2524	.2079	.1705	.1394	.1142	.0938	.0774	.0643	.0539
63	\$120	.5336	.4774	.4411	.4195	.4076	.4015	.3985	.3972	.3966	.3963	.3962	.3962	.3961
	\$160	.5300	.4581	.4109	.3790	.3589	.3468	.3399	.3362	.3342	.3332	.3327	.3325	.3323
	\$250	.5244	.4394	.3787	.3323	.2983	.2743	.2580	.2472	.2403	.2360	.2334	.2318	.2309
	\$275	.5232	.4384	.3739	.3248	.2881	.2614	.2428	.2300	.2216	.2162	.2127	.2106	.2093
	\$380	.5192	.4351	.3622	.3059	.2610	.2262	.1999	.1805	.1664	.1564	.1495	.1447	.1415
	\$500	.5163	.4327	.3593	.2972	.2477	.2078	.1763	.1519	.1333	.1193	.1090	.1015	.0961
	\$550	.5155	.4320	.3587	.2955	.2446	.2034	.1705	.1448	.1249	.1098	.0985	.0902	.0841
	\$800	.5134	.4302	.3572	.2943	.2407	.1958	.1596	.1304	.1071	.0887	.0743	.0633	.0548
	\$1,000	.5127	.4297	.3568	.2939	.2404	.1955	.1582	.1278	.1035	.0841	.0687	.0567	.0474

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
64	\$120	.5289	.4727	.4369	.4164	.4055	.4003	.3978	.3968	.3964	.3962	.3962	.3961	.3961
	\$160	.5246	.4526	.4053	.3742	.3552	.3442	.3382	.3351	.3336	.3329	.3325	.3324	.3323
	\$250	.5190	.4331	.3716	.3251	.2917	.2688	.2536	.2439	.2380	.2344	.2323	.2311	.2304
	\$275	.5178	.4306	.3664	.3172	.2809	.2552	.2376	.2261	.2187	.2141	.2113	.2096	.2087
	\$380	.5138	.4274	.3539	.2968	.2520	.2178	.1924	.1741	.1612	.1523	.1463	.1423	.1397
	\$500	.5110	.4250	.3496	.2873	.2374	.1977	.1669	.1435	.1260	.1133	.1041	.0976	.0930
	\$550	.5102	.4244	.3491	.2851	.2339	.1929	.1606	.1358	.1171	.1032	.0931	.0858	.0806
	\$800	.5081	.4226	.3476	.2831	.2286	.1840	.1482	.1197	.0974	.0801	.0670	.0570	.0496
	\$1,000	.5075	.4221	.3472	.2828	.2283	.1831	.1461	.1165	.0931	.0748	.0606	.0497	.0415
65	\$120	.5247	.4680	.4328	.4134	.4037	.3992	.3973	.3966	.3963	.3962	.3961	.3961	.3961
	\$160	.5194	.4472	.3998	.3695	.3517	.3418	.3368	.3343	.3331	.3326	.3324	.3323	.3323
	\$250	.5139	.4268	.3644	.3179	.2853	.2634	.2495	.2409	.2359	.2330	.2314	.2306	.2301
	\$275	.5127	.4239	.3590	.3095	.2737	.2491	.2328	.2224	.2161	.2123	.2101	.2089	.2082
	\$380	.5088	.4198	.3456	.2878	.2430	.2094	.1851	.1680	.1564	.1486	.1436	.1404	.1384
	\$500	.5060	.4175	.3400	.2774	.2271	.1877	.1577	.1354	.1192	.1077	.0996	.0941	.0904
	\$550	.5052	.4169	.3394	.2749	.2233	.1824	.1509	.1272	.1097	.0971	.0881	.0819	.0776
	\$800	.5031	.4152	.3380	.2719	.2167	.1723	.1369	.1093	.0881	.0721	.0601	.0514	.0451
	\$1,000	.5025	.4146	.3376	.2716	.2162	.1706	.1342	.1055	.0831	.0660	.0531	.0434	.0363
66	\$120	.5206	.4633	.4288	.4106	.4020	.3983	.3969	.3964	.3962	.3962	.3961	.3961	.3961
	\$160	.5146	.4417	.3944	.3650	.3484	.3397	.3355	.3336	.3328	.3325	.3323	.3323	.3323
	\$250	.5091	.4207	.3573	.3108	.2789	.2583	.2457	.2383	.2342	.2320	.2308	.2302	.2299
	\$275	.5079	.4177	.3516	.3019	.2668	.2433	.2283	.2192	.2139	.2108	.2092	.2083	.2079
	\$380	.5041	.4126	.3374	.2788	.2340	.2012	.1781	.1624	.1520	.1454	.1413	.1388	.1373
	\$500	.5013	.4103	.3310	.2675	.2168	.1778	.1487	.1277	.1128	.1026	.0958	.0913	.0884
	\$550	.5005	.4097	.3299	.2648	.2127	.1721	.1414	.1189	.1027	.0914	.0837	.0785	.0751
	\$800	.4984	.4080	.3286	.2608	.2051	.1606	.1258	.0992	.0792	.0645	.0540	.0465	.0412
	\$1,000	.4978	.4074	.3281	.2604	.2040	.1585	.1225	.0947	.0735	.0577	.0461	.0378	.0318
67	\$120	.5161	.4582	.4246	.4078	.4004	.3976	.3966	.3963	.3962	.3961	.3961	.3961	.3961
	\$160	.5099	.4358	.3885	.3603	.3451	.3378	.3345	.3331	.3326	.3324	.3323	.3323	.3323
	\$250	.5044	.4142	.3495	.3032	.2723	.2532	.2420	.2359	.2327	.2311	.2303	.2300	.2298
	\$275	.5032	.4111	.3435	.2937	.2594	.2373	.2239	.2161	.2119	.2096	.2085	.2079	.2077
	\$380	.4994	.4051	.3286	.2691	.2244	.1926	.1709	.1567	.1478	.1425	.1393	.1375	.1365
	\$500	.4967	.4028	.3217	.2568	.2058	.1673	.1394	.1198	.1065	.0978	.0922	.0887	.0866
	\$550	.4959	.4022	.3201	.2539	.2013	.1611	.1315	.1104	.0958	.0860	.0796	.0756	.0730
	\$800	.4938	.4005	.3185	.2488	.1925	.1481	.1140	.0886	.0702	.0571	.0480	.0419	.0377
	\$1,000	.4932	.4000	.3181	.2484	.1909	.1454	.1101	.0834	.0637	.0495	.0394	.0325	.0277
68	\$120	.5116	.4531	.4204	.4052	.3991	.3970	.3964	.3962	.3961	.3961	.3961	.3961	.3961
	\$160	.5056	.4298	.3826	.3557	.3421	.3361	.3336	.3327	.3324	.3323	.3323	.3323	.3323
	\$250	.5002	.4076	.3417	.2954	.2657	.2483	.2388	.2339	.2315	.2305	.2300	.2298	.2297
	\$275	.4990	.4045	.3354	.2854	.2521	.2316	.2198	.2135	.2103	.2087	.2080	.2077	.2075
	\$380	.4952	.3978	.3197	.2592	.2147	.1840	.1640	.1515	.1442	.1400	.1378	.1366	.1359
	\$500	.4925	.3956	.3124	.2459	.1945	.1567	.1301	.1123	.1008	.0936	.0893	.0868	.0853
	\$550	.4917	.3950	.3107	.2428	.1896	.1499	.1216	.1022	.0894	.0812	.0762	.0732	.0714
	\$800	.4897	.3934	.3084	.2369	.1797	.1353	.1022	.0783	.0616	.0503	.0428	.0380	.0350
	\$1,000	.4890	.3929	.3080	.2360	.1777	.1321	.0976	.0723	.0544	.0419	.0335	.0280	.0244
69	\$120	.5074	.4481	.4165	.4029	.3981	.3966	.3962	.3962	.3961	.3961	.3961	.3961	.3961
	\$160	.5020	.4240	.3769	.3514	.3396	.3348	.3330	.3325	.3323	.3323	.3323	.3323	.3323
	\$250	.4967	.4014	.3340	.2879	.2597	.2440	.2361	.2324	.2307	.2301	.2298	.2297	.2297
	\$275	.4955	.3983	.3275	.2773	.2452	.2265	.2164	.2114	.2091	.2081	.2077	.2075	.2075
	\$380	.4917	.3914	.3113	.2496	.2054	.1760	.1578	.1472	.1413	.1382	.1367	.1360	.1356
	\$500	.4890	.3892	.3036	.2354	.1836	.1466	.1217	.1057	.0960	.0903	.0871	.0854	.0845

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$550	.4883	.3886	.3018	.2321	.1784	.1393	.1125	.0949	.0840	.0774	.0736	.0715	.0704
	\$800	.4862	.3870	.2990	.2255	.1673	.1231	.0911	.0689	.0541	.0446	.0387	.0351	.0330
	\$1,000	.4856	.3865	.2986	.2243	.1649	.1193	.0858	.0622	.0461	.0355	.0287	.0245	.0220
70	\$120	.5024	.4422	.4122	.4007	.3972	.3964	.3962	.3961	.3961	.3961	.3961	.3961	.3961
	\$160	.4987	.4172	.3703	.3468	.3370	.3336	.3326	.3323	.3323	.3323	.3323	.3323	.3323
	\$250	.4934	.3944	.3251	.2793	.2529	.2396	.2335	.2311	.2301	.2298	.2297	.2297	.2297
	\$275	.4922	.3913	.3183	.2680	.2374	.2210	.2131	.2096	.2082	.2077	.2075	.2075	.2075
	\$380	.4885	.3846	.3015	.2383	.1946	.1671	.1513	.1429	.1387	.1368	.1359	.1356	.1355
	\$500	.4858	.3825	.2935	.2231	.1709	.1351	.1123	.0988	.0913	.0873	.0853	.0844	.0840
	\$550	.4850	.3819	.2917	.2196	.1652	.1271	.1024	.0873	.0786	.0739	.0715	.0703	.0697
	\$800	.4830	.3803	.2884	.2123	.1527	.1089	.0786	.0587	.0464	.0391	.0350	.0328	.0316
	\$1,000	.4824	.3798	.2880	.2108	.1499	.1044	.0724	.0511	.0374	.0292	.0243	.0216	.0201
	71	\$120	.4997	.4364	.4082	.3989	.3966	.3962	.3961	.3961	.3961	.3961	.3961	.3961
\$160		.4964	.4105	.3640	.3427	.3351	.3329	.3324	.3323	.3323	.3323	.3323	.3323	.3323
\$250		.4911	.3878	.3163	.2710	.2469	.2360	.2317	.2303	.2298	.2297	.2297	.2297	.2297
\$275		.4899	.3849	.3093	.2589	.2303	.2165	.2107	.2085	.2078	.2075	.2075	.2075	.2075
\$380		.4862	.3791	.2922	.2273	.1843	.1591	.1459	.1397	.1370	.1359	.1356	.1354	.1354
\$500		.4835	.3770	.2842	.2112	.1585	.1243	.1041	.0933	.0879	.0854	.0843	.0839	.0837
\$550		.4828	.3764	.2824	.2074	.1523	.1156	.0933	.0809	.0746	.0715	.0702	.0696	.0694
\$800		.4808	.3748	.2789	.1996	.1385	.0952	.0670	.0499	.0403	.0351	.0326	.0314	.0308
\$1,000		.4802	.3744	.2785	.1979	.1352	.0901	.0600	.0413	.0304	.0245	.0214	.0199	.0191
72		\$120	.4980	.4286	.4035	.3973	.3963	.3961	.3961	.3961	.3961	.3961	.3961	.3961
	\$160	.4947	.4015	.3556	.3381	.3333	.3324	.3323	.3323	.3323	.3323	.3323	.3323	.3323
	\$250	.4894	.3797	.3045	.2601	.2397	.2324	.2303	.2298	.2297	.2297	.2297	.2297	.2297
	\$275	.4883	.3771	.2972	.2468	.2217	.2118	.2086	.2077	.2075	.2075	.2075	.2075	.2075
	\$380	.4845	.3736	.2801	.2125	.1708	.1494	.1403	.1369	.1358	.1355	.1354	.1354	.1354
	\$500	.4819	.3715	.2726	.1953	.1420	.1107	.0948	.0877	.0850	.0841	.0838	.0837	.0836
	\$550	.4811	.3710	.2710	.1913	.1351	.1009	.0828	.0745	.0711	.0698	.0694	.0693	.0693
	\$800	.4791	.3694	.2677	.1829	.1194	.0774	.0529	.0402	.0344	.0319	.0309	.0306	.0305
	\$1,000	.4785	.3690	.2671	.1810	.1155	.0712	.0447	.0304	.0235	.0205	.0193	.0188	.0186
	73	\$120	.4974	.4200	.3995	.3964	.3961	.3961	.3961	.3961	.3961	.3961	.3961	.3961
\$160		.4941	.3917	.3470	.3345	.3325	.3323	.3323	.3323	.3323	.3323	.3323	.3323	.3323
\$250		.4889	.3743	.2917	.2489	.2339	.2303	.2298	.2297	.2297	.2297	.2297	.2297	.2297
\$275		.4877	.3734	.2843	.2341	.2141	.2087	.2076	.2075	.2075	.2075	.2075	.2075	.2075
\$380		.4840	.3706	.2683	.1964	.1572	.1414	.1367	.1356	.1354	.1354	.1354	.1354	.1354
\$500		.4813	.3685	.2621	.1784	.1246	.0979	.0877	.0846	.0838	.0837	.0836	.0836	.0836
\$550		.4806	.3680	.2608	.1745	.1168	.0867	.0745	.0706	.0695	.0693	.0693	.0692	.0692
\$800		.4786	.3664	.2584	.1661	.0989	.0594	.0406	.0335	.0312	.0306	.0304	.0304	.0304
\$1,000		.4780	.3660	.2580	.1641	.0944	.0519	.0309	.0225	.0196	.0188	.0186	.0186	.0186
74		\$120	.4974	.4143	.3976	.3962	.3961	.3961	.3961	.3961	.3961	.3961	.3961	.3961
	\$160	.4941	.3852	.3418	.3331	.3323	.3323	.3323	.3323	.3323	.3323	.3323	.3323	.3323
	\$250	.4888	.3736	.2832	.2421	.2314	.2298	.2297	.2297	.2297	.2297	.2297	.2297	.2297
	\$275	.4877	.3728	.2759	.2260	.2105	.2078	.2075	.2075	.2075	.2075	.2075	.2075	.2075
	\$380	.4840	.3699	.2615	.1858	.1491	.1379	.1357	.1354	.1354	.1354	.1354	.1354	.1354
	\$500	.4813	.3679	.2568	.1676	.1134	.0911	.0850	.0838	.0837	.0836	.0836	.0836	.0836
	\$550	.4806	.3673	.2560	.1638	.1049	.0789	.0711	.0695	.0693	.0693	.0692	.0692	.0692
	\$800	.4786	.3658	.2547	.1561	.0855	.0486	.0349	.0313	.0305	.0304	.0304	.0304	.0304
	\$1,000	.4780	.3653	.2544	.1543	.0806	.0402	.0243	.0197	.0188	.0186	.0186	.0186	.0186

\* 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 ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
36	\$120	.0064	.0203	.0386	.0601	.1102	.1674	.2301	.2974
37	\$120	.0058	.0188	.0362	.0569	.1053	.1610	.2225	.2888
38	\$120	.0052	.0173	.0339	.0536	.1004	.1547	.2150	.2802
39	\$120	.0046	.0159	.0316	.0504	.0956	.1484	.2075	.2716
40	\$120	.0041	.0146	.0293	.0473	.0907	.1421	.1999	.2630
	\$160	.0041	.0146	.0293	.0473	.0907	.1421	.1999	.2630
41	\$120	.0037	.0133	.0271	.0442	.0860	.1359	.1924	.2544
	\$160	.0037	.0133	.0271	.0442	.0860	.1359	.1924	.2544
42	\$120	.0032	.0121	.0250	.0412	.0813	.1297	.1850	.2459
	\$160	.0032	.0121	.0250	.0412	.0813	.1297	.1850	.2459
43	\$120	.0028	.0109	.0230	.0383	.0767	.1236	.1776	.2374
	\$160	.0028	.0109	.0230	.0383	.0767	.1236	.1776	.2374
44	\$120	.0024	.0098	.0210	.0354	.0721	.1176	.1702	.2288
	\$160	.0024	.0098	.0210	.0354	.0721	.1176	.1702	.2288
45	\$120	.0021	.0087	.0191	.0327	.0677	.1115	.1628	.2203
	\$160	.0021	.0087	.0191	.0327	.0677	.1115	.1628	.2203
46	\$120	.0018	.0077	.0173	.0300	.0633	.1056	.1555	.2119
	\$160	.0018	.0077	.0173	.0300	.0633	.1056	.1555	.2119
47	\$120	.0015	.0068	.0156	.0274	.0590	.0998	.1483	.2040
	\$160	.0015	.0068	.0156	.0274	.0590	.0998	.1483	.2034
	\$250	.0015	.0068	.0156	.0274	.0590	.0998	.1483	.2034
48	\$120	.0012	.0059	.0139	.0249	.0548	.0940	.1411	.1970
	\$160	.0012	.0059	.0139	.0249	.0548	.0940	.1411	.1950
	\$250	.0012	.0059	.0139	.0249	.0548	.0940	.1411	.1950
	\$275	.0012	.0059	.0139	.0249	.0548	.0940	.1411	.1950
49	\$120	.0011	.0052	.0125	.0227	.0510	.0886	.1344	.1907
	\$160	.0011	.0052	.0125	.0227	.0510	.0886	.1344	.1871
	\$250	.0011	.0052	.0125	.0227	.0510	.0886	.1344	.1870
	\$275	.0011	.0052	.0125	.0227	.0510	.0886	.1344	.1870
50	\$120	.0009	.0046	.0112	.0206	.0473	.0834	.1283	.1847
	\$160	.0009	.0046	.0112	.0206	.0473	.0834	.1277	.1794
	\$250	.0009	.0046	.0112	.0206	.0473	.0834	.1277	.1792
	\$275	.0009	.0046	.0112	.0206	.0473	.0834	.1278	.1792
51	\$120	.0007	.0039	.0099	.0186	.0437	.0783	.1227	.1789
	\$160	.0007	.0039	.0099	.0186	.0437	.0783	.1212	.1723
	\$250	.0007	.0039	.0099	.0186	.0437	.0783	.1212	.1713
	\$275	.0007	.0039	.0099	.0186	.0437	.0783	.1212	.1713
52	\$120	.0006	.0034	.0087	.0167	.0402	.0732	.1173	.1731
	\$160	.0006	.0034	.0087	.0167	.0402	.0732	.1146	.1654
	\$250	.0006	.0034	.0087	.0167	.0402	.0732	.1146	.1634

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$275	.0006	.0034	.0087	.0167	.0402	.0732	.1146	.1634
	\$380	.0006	.0034	.0087	.0167	.0402	.0732	.1146	.1634
53	\$120	.0005	.0029	.0076	.0149	.0368	.0683	.1121	.1673
	\$160	.0005	.0029	.0076	.0149	.0368	.0681	.1084	.1587
	\$250	.0005	.0029	.0076	.0149	.0368	.0681	.1080	.1554
	\$275	.0005	.0029	.0076	.0149	.0368	.0681	.1080	.1554
	\$380	.0005	.0029	.0076	.0149	.0368	.0681	.1080	.1554
	\$500	.0005	.0029	.0076	.0149	.0368	.0681	.1080	.1554
54	\$120	.0004	.0024	.0066	.0131	.0334	.0638	.1069	.1616
	\$160	.0004	.0024	.0066	.0131	.0334	.0631	.1023	.1522
	\$250	.0004	.0024	.0066	.0131	.0334	.0631	.1014	.1474
	\$275	.0004	.0024	.0066	.0131	.0334	.0631	.1014	.1474
	\$380	.0004	.0024	.0066	.0131	.0334	.0631	.1014	.1474
55	\$120	.0003	.0020	.0056	.0115	.0302	.0596	.1018	.1559
	\$160	.0003	.0020	.0056	.0115	.0302	.0583	.0966	.1458
	\$250	.0003	.0020	.0056	.0115	.0302	.0582	.0949	.1394
	\$275	.0003	.0020	.0056	.0115	.0302	.0582	.0949	.1394
	\$380	.0003	.0020	.0056	.0115	.0302	.0582	.0949	.1394
	\$500	.0003	.0020	.0056	.0115	.0302	.0582	.0949	.1394
56	\$120	.0002	.0016	.0047	.0099	.0271	.0555	.0967	.1503
	\$160	.0002	.0016	.0048	.0099	.0271	.0536	.0909	.1395
	\$250	.0002	.0016	.0047	.0099	.0271	.0534	.0884	.1315
	\$275	.0002	.0016	.0047	.0099	.0271	.0534	.0884	.1315
	\$380	.0002	.0016	.0047	.0099	.0271	.0534	.0884	.1315
	\$500	.0002	.0016	.0048	.0099	.0271	.0534	.0884	.1315
	\$550	.0002	.0016	.0048	.0099	.0271	.0534	.0884	.1315
57	\$120	.0002	.0013	.0040	.0085	.0241	.0514	.0917	.1448
	\$160	.0002	.0013	.0040	.0085	.0241	.0492	.0854	.1332
	\$250	.0002	.0013	.0040	.0085	.0241	.0487	.0819	.1238
	\$275	.0002	.0013	.0040	.0085	.0241	.0487	.0820	.1236
	\$380	.0002	.0013	.0040	.0085	.0241	.0487	.0819	.1235
	\$500	.0002	.0013	.0040	.0085	.0241	.0487	.0819	.1235
	\$550	.0002	.0013	.0040	.0085	.0241	.0487	.0819	.1235
58	\$120	.0001	.0010	.0032	.0072	.0215	.0475	.0867	.1393
	\$160	.0001	.0010	.0032	.0072	.0212	.0449	.0800	.1270
	\$250	.0001	.0010	.0032	.0072	.0212	.0440	.0755	.1164
	\$275	.0001	.0010	.0032	.0072	.0212	.0440	.0755	.1160
	\$380	.0001	.0010	.0032	.0072	.0212	.0440	.0755	.1155
	\$500	.0001	.0010	.0032	.0072	.0212	.0440	.0755	.1155
	\$550	.0001	.0010	.0032	.0072	.0212	.0440	.0755	.1155
59	\$120	.0001	.0008	.0026	.0060	.0190	.0437	.0818	.1339
	\$160	.0001	.0008	.0026	.0060	.0185	.0408	.0747	.1208
	\$250	.0001	.0008	.0026	.0060	.0185	.0395	.0693	.1092
	\$275	.0001	.0008	.0026	.0060	.0185	.0395	.0693	.1085

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$380	.0001	.0008	.0026	.0060	.0185	.0395	.0692	.1076
	\$500	.0001	.0008	.0026	.0060	.0185	.0395	.0692	.1076
	\$550	.0001	.0008	.0026	.0060	.0185	.0395	.0692	.1076
<b>60</b>	\$120	.0001	.0006	.0020	.0049	.0166	.0399	.0770	.1285
	\$160	.0001	.0006	.0020	.0049	.0160	.0368	.0695	.1147
	\$250	.0001	.0006	.0020	.0049	.0159	.0350	.0634	.1022
	\$275	.0001	.0006	.0020	.0049	.0159	.0350	.0632	.1012
	\$380	.0001	.0006	.0020	.0049	.0159	.0350	.0629	.0997
	\$500	.0001	.0006	.0020	.0049	.0159	.0350	.0629	.0997
	\$550	.0001	.0006	.0020	.0049	.0159	.0350	.0629	.0997
	\$800	.0001	.0006	.0020	.0049	.0159	.0350	.0629	.0997
<b>61</b>	\$120	.0001	.0004	.0016	.0039	.0144	.0363	.0722	.1231
	\$160	.0001	.0004	.0016	.0039	.0137	.0330	.0643	.1086
	\$250	.0001	.0004	.0016	.0039	.0134	.0308	.0576	.0952
	\$275	.0001	.0004	.0016	.0039	.0134	.0308	.0573	.0940
	\$380	.0001	.0004	.0016	.0039	.0134	.0308	.0568	.0919
	\$500	.0001	.0004	.0016	.0039	.0134	.0308	.0568	.0918
	\$550	.0001	.0004	.0016	.0039	.0134	.0308	.0568	.0918
	\$800	.0001	.0004	.0016	.0039	.0134	.0308	.0568	.0918
<b>62</b>	\$120	.0001	.0003	.0012	.0030	.0123	.0327	.0675	.1178
	\$160	.0001	.0003	.0012	.0030	.0115	.0293	.0592	.1025
	\$250	.0001	.0003	.0012	.0030	.0111	.0267	.0520	.0883
	\$275	.0001	.0003	.0012	.0030	.0111	.0267	.0515	.0869
	\$380	.0001	.0003	.0012	.0030	.0111	.0267	.0508	.0843
	\$500	.0001	.0003	.0012	.0030	.0111	.0267	.0507	.0840
	\$550	.0001	.0003	.0012	.0030	.0111	.0267	.0507	.0840
	\$800	.0001	.0003	.0012	.0030	.0112	.0267	.0507	.0840
	\$1,000	.0001	.0003	.0012	.0030	.0111	.0267	.0507	.0840
<b>63</b>	\$120	.0001	.0002	.0008	.0023	.0104	.0293	.0628	.1124
	\$160	.0001	.0002	.0008	.0023	.0095	.0258	.0542	.0965
	\$250	.0001	.0002	.0008	.0023	.0091	.0230	.0466	.0814
	\$275	.0001	.0002	.0008	.0023	.0091	.0229	.0460	.0799
	\$380	.0001	.0002	.0008	.0023	.0091	.0227	.0449	.0768
	\$500	.0001	.0002	.0008	.0023	.0091	.0227	.0448	.0763
	\$550	.0001	.0002	.0008	.0023	.0091	.0227	.0448	.0763
	\$800	.0001	.0002	.0008	.0023	.0091	.0227	.0448	.0763
	\$1,000	.0001	.0002	.0008	.0023	.0091	.0227	.0448	.0763
<b>64</b>	\$120	.0000	.0001	.0006	.0017	.0086	.0259	.0581	.1071
	\$160	.0000	.0001	.0006	.0017	.0077	.0223	.0492	.0905
	\$250	.0000	.0001	.0006	.0017	.0072	.0194	.0413	.0746
	\$275	.0000	.0001	.0006	.0017	.0072	.0193	.0406	.0729
	\$380	.0000	.0001	.0006	.0017	.0072	.0190	.0392	.0694
	\$500	.0000	.0001	.0006	.0017	.0072	.0190	.0391	.0686

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$550	.0000	.0001	.0006	.0017	.0072	.0190	.0391	.0687
	\$800	.0000	.0001	.0006	.0017	.0072	.0190	.0391	.0686
	\$1,000	.0000	.0001	.0006	.0017	.0072	.0190	.0391	.0686
65	\$120	.0000	.0001	.0004	.0012	.0070	.0227	.0534	.1017
	\$160	.0000	.0001	.0004	.0012	.0061	.0191	.0443	.0844
	\$250	.0000	.0001	.0004	.0012	.0055	.0161	.0362	.0679
	\$275	.0000	.0001	.0004	.0012	.0055	.0159	.0354	.0660
	\$380	.0000	.0001	.0004	.0012	.0055	.0156	.0338	.0622
	\$500	.0000	.0001	.0004	.0012	.0055	.0155	.0335	.0611
	\$550	.0000	.0001	.0004	.0012	.0055	.0155	.0335	.0611
	\$800	.0000	.0001	.0004	.0012	.0055	.0155	.0335	.0611
	\$1,000	.0000	.0001	.0004	.0012	.0055	.0155	.0335	.0611
66	\$120	.0000	.0000	.0002	.0008	.0055	.0196	.0488	.0963
	\$160	.0000	.0000	.0002	.0008	.0047	.0160	.0395	.0783
	\$250	.0000	.0000	.0002	.0007	.0041	.0131	.0312	.0611
	\$275	.0000	.0000	.0002	.0007	.0040	.0128	.0303	.0591
	\$380	.0000	.0000	.0002	.0007	.0040	.0124	.0286	.0549
	\$500	.0000	.0000	.0002	.0007	.0040	.0123	.0282	.0537
	\$550	.0000	.0000	.0002	.0007	.0040	.0123	.0282	.0537
	\$800	.0000	.0000	.0002	.0007	.0040	.0123	.0282	.0536
	\$1,000	.0000	.0000	.0002	.0007	.0040	.0123	.0282	.0536
67	\$120	.0000	.0000	.0001	.0005	.0042	.0165	.0441	.0907
	\$160	.0000	.0000	.0001	.0005	.0034	.0131	.0347	.0722
	\$250	.0000	.0000	.0001	.0004	.0029	.0102	.0263	.0544
	\$275	.0000	.0000	.0001	.0004	.0028	.0100	.0254	.0523
	\$380	.0000	.0000	.0001	.0004	.0028	.0095	.0236	.0478
	\$500	.0000	.0000	.0001	.0004	.0028	.0094	.0231	.0465
	\$550	.0000	.0000	.0001	.0004	.0028	.0094	.0231	.0464
	\$800	.0000	.0000	.0001	.0004	.0028	.0094	.0231	.0462
	\$1,000	.0000	.0000	.0001	.0004	.0028	.0094	.0231	.0462
68	\$120	.0000	.0000	.0001	.0003	.0030	.0136	.0394	.0850
	\$160	.0000	.0000	.0001	.0003	.0024	.0104	.0299	.0659
	\$250	.0000	.0000	.0001	.0002	.0019	.0077	.0216	.0477
	\$275	.0000	.0000	.0001	.0002	.0018	.0074	.0207	.0455
	\$380	.0000	.0000	.0001	.0002	.0018	.0069	.0188	.0408
	\$500	.0000	.0000	.0001	.0002	.0018	.0068	.0183	.0393
	\$550	.0000	.0000	.0001	.0002	.0018	.0068	.0183	.0391
	\$800	.0000	.0000	.0001	.0002	.0018	.0068	.0182	.0389
	\$1,000	.0000	.0000	.0001	.0002	.0018	.0068	.0182	.0389
69	\$120	.0000	.0000	.0001	.0002	.0020	.0108	.0345	.0791
	\$160	.0000	.0000	.0001	.0002	.0015	.0078	.0252	.0594
	\$250	.0000	.0000	.0001	.0002	.0011	.0054	.0171	.0408
	\$275	.0000	.0000	.0001	.0002	.0011	.0052	.0162	.0386

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0000	.0000	.0001	.0002	.0010	.0047	.0143	.0337
	\$500	.0000	.0000	.0001	.0002	.0010	.0046	.0138	.0321
	\$550	.0000	.0000	.0001	.0002	.0010	.0046	.0137	.0319
	\$800	.0000	.0000	.0001	.0002	.0010	.0046	.0137	.0317
	\$1,000	.0000	.0000	.0001	.0002	.0010	.0046	.0137	.0317
70	\$120	.0000	.0000	.0001	.0002	.0012	.0081	.0295	.0727
	\$160	.0000	.0000	.0001	.0002	.0008	.0055	.0203	.0524
	\$250	.0000	.0000	.0001	.0002	.0006	.0034	.0127	.0337
	\$275	.0000	.0000	.0001	.0002	.0005	.0032	.0119	.0315
	\$380	.0000	.0000	.0001	.0002	.0005	.0028	.0101	.0266
	\$500	.0000	.0000	.0001	.0002	.0005	.0027	.0096	.0250
	\$550	.0000	.0000	.0001	.0002	.0005	.0027	.0095	.0248
	\$800	.0000	.0000	.0001	.0002	.0005	.0027	.0094	.0244
	\$1,000	.0000	.0000	.0001	.0002	.0005	.0027	.0094	.0244
71	\$120	.0000	.0000	.0000	.0000	.0001	.0005	.0077	.0400
	\$160	.0000	.0000	.0000	.0000	.0001	.0002	.0036	.0216
	\$250	.0000	.0000	.0000	.0000	.0001	.0002	.0015	.0093
	\$275	.0000	.0000	.0000	.0000	.0001	.0002	.0013	.0082
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0010	.0060
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0009	.0054
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0009	.0053
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0009	.0052
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0009	.0052
72	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0027	.0285
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0008	.0114
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0030
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0025
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0015
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0012
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0012
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0012
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0012
73	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0166
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0032
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
74	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0082
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0003

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001))

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	\$120	.0107	.0306	.0552	.0832	.1459	.2153	.2898	.3685
<b>37</b>	\$120	.0100	.0289	.0526	.0797	.1408	.2089	.2822	.3599
<b>38</b>	\$120	.0092	.0272	.0500	.0762	.1357	.2024	.2745	.3512
<b>39</b>	\$120	.0085	.0256	.0475	.0728	.1306	.1959	.2669	.3425
<b>40</b>	\$120	.0078	.0240	.0450	.0693	.1256	.1894	.2592	.3338
	\$160	.0078	.0238	.0447	.0689	.1247	.1882	.2575	.3316
<b>41</b>	\$120	.0072	.0224	.0424	.0659	.1205	.1829	.2515	.3251
	\$160	.0071	.0223	.0422	.0655	.1197	.1817	.2498	.3229
<b>42</b>	\$120	.0065	.0208	.0399	.0625	.1154	.1763	.2436	.3162
	\$160	.0065	.0207	.0397	.0621	.1146	.1752	.2420	.3141
<b>43</b>	\$120	.0059	.0193	.0375	.0591	.1103	.1698	.2358	.3073
	\$160	.0059	.0192	.0372	.0587	.1096	.1686	.2343	.3052
<b>44</b>	\$120	.0053	.0179	.0351	.0558	.1053	.1633	.2281	.2985
	\$160	.0053	.0178	.0349	.0554	.1046	.1622	.2266	.2965
<b>45</b>	\$120	.0047	.0162	.0324	.0521	.0997	.1561	.2195	.2887
	\$160	.0047	.0161	.0322	.0517	.0990	.1550	.2180	.2868
<b>46</b>	\$120	.0041	.0147	.0298	.0484	.0941	.1488	.2108	.2789
	\$160	.0041	.0146	.0296	.0481	.0935	.1478	.2095	.2770
<b>47</b>	\$120	.0035	.0132	.0273	.0449	.0886	.1417	.2023	.2726
	\$160	.0035	.0131	.0271	.0446	.0880	.1408	.2010	.2673
	\$250	.0035	.0129	.0268	.0441	.0871	.1393	.1988	.2645
<b>48</b>	\$120	.0030	.0117	.0248	.0413	.0832	.1345	.1936	.2664
	\$160	.0030	.0116	.0246	.0411	.0826	.1336	.1924	.2575
	\$250	.0030	.0115	.0243	.0406	.0817	.1322	.1903	.2547
	\$275	.0030	.0115	.0243	.0405	.0815	.1319	.1899	.2541
<b>49</b>	\$120	.0026	.0104	.0224	.0379	.0778	.1274	.1865	.2602
	\$160	.0025	.0103	.0222	.0377	.0772	.1265	.1838	.2476
	\$250	.0025	.0102	.0220	.0373	.0764	.1252	.1818	.2449
	\$275	.0025	.0102	.0219	.0372	.0762	.1249	.1814	.2444
<b>50</b>	\$120	.0021	.0091	.0201	.0346	.0725	.1204	.1808	.2542
	\$160	.0021	.0090	.0200	.0344	.0720	.1196	.1753	.2388
	\$250	.0021	.0089	.0198	.0340	.0713	.1183	.1734	.2353
	\$275	.0021	.0089	.0197	.0340	.0711	.1180	.1730	.2347

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>51</b>	\$120	.0018	.0079	.0180	.0315	.0674	.1134	.1750	.2482
	\$160	.0018	.0079	.0179	.0313	.0669	.1127	.1669	.2320
	\$250	.0017	.0078	.0177	.0309	.0662	.1115	.1651	.2256
	\$275	.0017	.0078	.0176	.0308	.0660	.1112	.1647	.2251
<b>52</b>	\$120	.0014	.0068	.0159	.0283	.0622	.1074	.1691	.2423
	\$160	.0014	.0068	.0158	.0281	.0618	.1057	.1582	.2252
	\$250	.0014	.0067	.0156	.0278	.0611	.1045	.1565	.2156
	\$275	.0014	.0067	.0156	.0278	.0610	.1043	.1561	.2151
	\$380	.0014	.0066	.0155	.0276	.0605	.1035	.1549	.2134
<b>53</b>	\$120	.0012	.0058	.0139	.0253	.0571	.1022	.1632	.2366
	\$160	.0011	.0057	.0138	.0251	.0567	.0987	.1515	.2184
	\$250	.0011	.0057	.0137	.0249	.0561	.0976	.1479	.2055
	\$275	.0011	.0057	.0136	.0248	.0559	.0974	.1475	.2050
	\$380	.0011	.0056	.0135	.0246	.0555	.0966	.1464	.2035
<b>54</b>	\$120	.0009	.0048	.0120	.0224	.0521	.0970	.1575	.2311
	\$160	.0009	.0048	.0120	.0223	.0517	.0918	.1452	.2117
	\$250	.0009	.0047	.0118	.0220	.0512	.0908	.1393	.1954
	\$275	.0009	.0047	.0118	.0220	.0511	.0906	.1390	.1950
	\$380	.0009	.0047	.0117	.0218	.0507	.0899	.1379	.1935
<b>55</b>	\$120	.0007	.0040	.0103	.0197	.0473	.0919	.1520	.2258
	\$160	.0007	.0040	.0103	.0196	.0470	.0850	.1390	.2051
	\$250	.0007	.0039	.0101	.0194	.0465	.0841	.1309	.1855
	\$275	.0007	.0039	.0101	.0193	.0464	.0839	.1306	.1850
	\$380	.0007	.0039	.0100	.0192	.0460	.0833	.1296	.1836
	\$500	.0007	.0039	.0100	.0191	.0458	.0828	.1289	.1826
<b>56</b>	\$120	.0005	.0032	.0087	.0171	.0432	.0868	.1464	.2204
	\$160	.0005	.0032	.0086	.0170	.0422	.0796	.1326	.1985
	\$250	.0005	.0032	.0086	.0168	.0418	.0773	.1222	.1773
	\$275	.0005	.0032	.0085	.0168	.0417	.0771	.1219	.1748
	\$380	.0005	.0031	.0085	.0166	.0414	.0766	.1210	.1734
	\$500	.0005	.0031	.0084	.0165	.0411	.0761	.1203	.1725
	\$550	.0005	.0031	.0084	.0165	.0411	.0760	.1201	.1722
<b>57</b>	\$120	.0004	.0026	.0072	.0147	.0394	.0818	.1411	.2152
	\$160	.0004	.0025	.0072	.0146	.0377	.0742	.1263	.1922
	\$250	.0004	.0025	.0071	.0144	.0373	.0707	.1136	.1695
	\$275	.0004	.0025	.0071	.0144	.0372	.0705	.1133	.1664
	\$380	.0004	.0025	.0070	.0143	.0369	.0700	.1125	.1633
	\$500	.0004	.0025	.0070	.0142	.0367	.0696	.1119	.1624
	\$550	.0004	.0025	.0070	.0142	.0367	.0695	.1117	.1622
<b>58</b>	\$120	.0003	.0020	.0060	.0126	.0362	.0774	.1363	.2107
	\$160	.0003	.0020	.0060	.0125	.0336	.0695	.1208	.1865
	\$250	.0003	.0020	.0059	.0124	.0333	.0646	.1067	.1624
	\$275	.0003	.0020	.0059	.0123	.0332	.0645	.1054	.1589

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$380	.0003	.0020	.0059	.0122	.0329	.0640	.1046	.1538
	\$500	.0003	.0020	.0058	.0122	.0328	.0636	.1040	.1530
	\$550	.0003	.0020	.0058	.0122	.0327	.0635	.1038	.1527
<b>59</b>	\$120	.0002	.0016	.0049	.0107	.0329	.0731	.1316	.2063
	\$160	.0002	.0016	.0049	.0106	.0300	.0648	.1153	.1809
	\$250	.0002	.0016	.0049	.0105	.0294	.0586	.1003	.1552
	\$275	.0002	.0016	.0048	.0104	.0293	.0585	.0983	.1516
	\$380	.0002	.0015	.0048	.0104	.0291	.0580	.0967	.1443
	\$500	.0002	.0015	.0048	.0103	.0289	.0577	.0961	.1435
	\$550	.0002	.0015	.0048	.0103	.0289	.0576	.0960	.1432
<b>60</b>	\$120	.0001	.0012	.0040	.0088	.0298	.0688	.1269	.2019
	\$160	.0001	.0012	.0039	.0088	.0267	.0601	.1099	.1753
	\$250	.0001	.0012	.0039	.0087	.0256	.0527	.0939	.1480
	\$275	.0001	.0012	.0039	.0087	.0255	.0525	.0917	.1441
	\$380	.0001	.0012	.0038	.0086	.0253	.0521	.0887	.1349
	\$500	.0001	.0012	.0038	.0086	.0252	.0518	.0882	.1338
	\$550	.0001	.0012	.0038	.0085	.0252	.0518	.0881	.1336
	\$800	.0001	.0012	.0038	.0085	.0251	.0515	.0877	.1331
<b>61</b>	\$120	.0001	.0009	.0031	.0074	.0268	.0646	.1223	.1976
	\$160	.0001	.0009	.0031	.0072	.0236	.0555	.1045	.1699
	\$250	.0001	.0009	.0030	.0071	.0220	.0478	.0875	.1410
	\$275	.0001	.0009	.0030	.0071	.0220	.0469	.0853	.1367
	\$380	.0001	.0009	.0030	.0070	.0218	.0464	.0809	.1267
	\$500	.0001	.0009	.0030	.0070	.0217	.0462	.0805	.1243
	\$550	.0001	.0009	.0030	.0070	.0217	.0461	.0803	.1241
	\$800	.0001	.0009	.0030	.0069	.0216	.0459	.0800	.1236
<b>62</b>	\$120	.0001	.0006	.0023	.0061	.0239	.0604	.1176	.1934
	\$160	.0001	.0006	.0023	.0057	.0207	.0510	.0991	.1644
	\$250	.0001	.0006	.0023	.0056	.0186	.0429	.0812	.1339
	\$275	.0001	.0006	.0023	.0056	.0186	.0419	.0788	.1294
	\$380	.0001	.0006	.0023	.0056	.0184	.0408	.0733	.1185
	\$500	.0001	.0006	.0023	.0056	.0183	.0406	.0727	.1148
	\$550	.0001	.0006	.0023	.0055	.0183	.0405	.0726	.1146
	\$800	.0001	.0006	.0023	.0055	.0182	.0403	.0723	.1141
	\$1,000	.0001	.0006	.0023	.0055	.0182	.0403	.0722	.1140
<b>63</b>	\$120	.0000	.0004	.0017	.0048	.0210	.0562	.1129	.1891
	\$160	.0000	.0004	.0017	.0044	.0178	.0465	.0936	.1589
	\$250	.0000	.0004	.0017	.0043	.0154	.0380	.0749	.1267
	\$275	.0000	.0004	.0017	.0043	.0153	.0370	.0722	.1219
	\$380	.0000	.0004	.0017	.0043	.0152	.0352	.0663	.1102
	\$500	.0000	.0004	.0016	.0043	.0151	.0350	.0649	.1054
	\$550	.0000	.0004	.0016	.0043	.0151	.0350	.0648	.1049
	\$800	.0000	.0004	.0016	.0042	.0150	.0348	.0645	.1044



<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>64</b>	\$1,000	.0000	.0004	.0016	.0042	.0150	.0348	.0644	.1043
	\$120	.0000	.0003	.0012	.0038	.0183	.0519	.1082	.1849
	\$160	.0000	.0003	.0012	.0033	.0151	.0421	.0881	.1533
	\$250	.0000	.0003	.0012	.0032	.0126	.0333	.0686	.1196
	\$275	.0000	.0003	.0012	.0032	.0124	.0322	.0658	.1144
	\$380	.0000	.0003	.0012	.0032	.0122	.0299	.0594	.1019
	\$500	.0000	.0003	.0011	.0032	.0122	.0297	.0572	.0965
	\$550	.0000	.0003	.0011	.0032	.0121	.0297	.0571	.0953
	\$800	.0000	.0003	.0011	.0031	.0121	.0295	.0569	.0948
\$1,000	.0000	.0003	.0011	.0031	.0121	.0295	.0568	.0947	
<b>65</b>	\$120	.0000	.0002	.0008	.0028	.0156	.0477	.1035	.1808
	\$160	.0000	.0002	.0008	.0024	.0125	.0377	.0827	.1478
	\$250	.0000	.0002	.0008	.0023	.0101	.0288	.0623	.1124
	\$275	.0000	.0002	.0008	.0023	.0098	.0277	.0594	.1070
	\$380	.0000	.0002	.0008	.0022	.0095	.0252	.0526	.0936
	\$500	.0000	.0002	.0008	.0022	.0095	.0247	.0500	.0877
	\$550	.0000	.0002	.0007	.0022	.0095	.0246	.0497	.0863
	\$800	.0000	.0001	.0007	.0022	.0094	.0245	.0495	.0852
	\$1,000	.0000	.0001	.0007	.0022	.0094	.0245	.0494	.0851
<b>66</b>	\$120	.0000	.0001	.0005	.0021	.0132	.0436	.0988	.1768
	\$160	.0000	.0001	.0005	.0017	.0102	.0334	.0772	.1424
	\$250	.0000	.0001	.0005	.0015	.0079	.0245	.0562	.1053
	\$275	.0000	.0001	.0005	.0015	.0076	.0234	.0532	.0996
	\$380	.0000	.0001	.0005	.0015	.0072	.0208	.0461	.0854
	\$500	.0000	.0001	.0005	.0015	.0071	.0200	.0432	.0790
	\$550	.0000	.0001	.0005	.0015	.0071	.0200	.0426	.0775
	\$800	.0000	.0001	.0005	.0015	.0071	.0199	.0423	.0757
	\$1,000	.0000	.0001	.0005	.0015	.0071	.0199	.0422	.0756
<b>67</b>	\$120	.0000	.0000	.0003	.0014	.0107	.0391	.0937	.1726
	\$160	.0000	.0000	.0003	.0011	.0079	.0289	.0713	.1365
	\$250	.0000	.0000	.0002	.0009	.0058	.0201	.0497	.0975
	\$275	.0000	.0000	.0002	.0009	.0055	.0190	.0466	.0915
	\$380	.0000	.0000	.0002	.0009	.0050	.0164	.0392	.0766
	\$500	.0000	.0000	.0002	.0009	.0049	.0155	.0362	.0697
	\$550	.0000	.0000	.0002	.0009	.0049	.0153	.0355	.0681
	\$800	.0000	.0000	.0002	.0009	.0049	.0153	.0348	.0657
	\$1,000	.0000	.0000	.0002	.0009	.0049	.0153	.0348	.0656
<b>68</b>	\$120	.0000	.0000	.0002	.0009	.0083	.0346	.0886	.1684
	\$160	.0000	.0000	.0001	.0006	.0059	.0245	.0653	.1306
	\$250	.0000	.0000	.0001	.0005	.0040	.0160	.0431	.0897
	\$275	.0000	.0000	.0001	.0005	.0037	.0149	.0400	.0834
	\$380	.0000	.0000	.0001	.0005	.0033	.0124	.0325	.0677
	\$500	.0000	.0000	.0001	.0005	.0032	.0114	.0293	.0604

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$550	.0000	.0000	.0001	.0005	.0032	.0112	.0286	.0587
	\$800	.0000	.0000	.0001	.0005	.0031	.0111	.0277	.0558
	\$1,000	.0000	.0000	.0001	.0005	.0031	.0111	.0276	.0555
<b>69</b>	\$120	.0000	.0000	.0001	.0005	.0063	.0304	.0836	.1645
	\$160	.0000	.0000	.0001	.0003	.0042	.0204	.0595	.1249
	\$250	.0000	.0000	.0000	.0002	.0026	.0123	.0369	.0820
	\$275	.0000	.0000	.0000	.0002	.0024	.0113	.0338	.0755
	\$380	.0000	.0000	.0000	.0002	.0020	.0090	.0264	.0593
	\$500	.0000	.0000	.0000	.0002	.0019	.0081	.0232	.0516
	\$550	.0000	.0000	.0000	.0002	.0019	.0079	.0225	.0498
	\$800	.0000	.0000	.0000	.0002	.0019	.0077	.0214	.0467
	\$1,000	.0000	.0000	.0000	.0002	.0019	.0077	.0213	.0462
<b>70</b>	\$120	.0000	.0000	.0000	.0002	.0043	.0254	.0777	.1602
	\$160	.0000	.0000	.0000	.0001	.0025	.0159	.0527	.1183
	\$250	.0000	.0000	.0000	.0001	.0014	.0085	.0299	.0731
	\$275	.0000	.0000	.0000	.0001	.0012	.0076	.0268	.0663
	\$380	.0000	.0000	.0000	.0001	.0010	.0056	.0197	.0495
	\$500	.0000	.0000	.0000	.0001	.0009	.0049	.0166	.0415
	\$550	.0000	.0000	.0000	.0001	.0009	.0047	.0159	.0397
	\$800	.0000	.0000	.0000	.0001	.0008	.0045	.0148	.0363
	\$1,000	.0000	.0000	.0000	.0001	.0008	.0044	.0146	.0357
<b>71</b>	\$120	.0000	.0000	.0000	.0001	.0026	.0207	.0719	.1562
	\$160	.0000	.0000	.0000	.0000	.0014	.0118	.0460	.1120
	\$250	.0000	.0000	.0000	.0000	.0006	.0054	.0233	.0643
	\$275	.0000	.0000	.0000	.0000	.0005	.0047	.0204	.0573
	\$380	.0000	.0000	.0000	.0000	.0004	.0032	.0138	.0402
	\$500	.0000	.0000	.0000	.0000	.0003	.0026	.0110	.0322
	\$550	.0000	.0000	.0000	.0000	.0003	.0024	.0104	.0304
	\$800	.0000	.0000	.0000	.0000	.0003	.0022	.0094	.0269
	\$1,000	.0000	.0000	.0000	.0000	.0003	.0022	.0092	.0263
<b>72</b>	\$120	.0000	.0000	.0000	.0000	.0011	.0146	.0641	.1515
	\$160	.0000	.0000	.0000	.0000	.0004	.0069	.0370	.1036
	\$250	.0000	.0000	.0000	.0000	.0001	.0023	.0152	.0525
	\$275	.0000	.0000	.0000	.0000	.0001	.0019	.0126	.0452
	\$380	.0000	.0000	.0000	.0000	.0001	.0010	.0073	.0281
	\$500	.0000	.0000	.0000	.0000	.0000	.0007	.0052	.0206
	\$550	.0000	.0000	.0000	.0000	.0000	.0007	.0048	.0190
	\$800	.0000	.0000	.0000	.0000	.0000	.0006	.0040	.0157
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0006	.0038	.0150
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0002	.0086	.0555	.1475
	\$160	.0000	.0000	.0000	.0000	.0001	.0029	.0272	.0950
	\$250	.0000	.0000	.0000	.0000	.0000	.0005	.0077	.0397
	\$275	.0000	.0000	.0000	.0000	.0000	.0004	.0058	.0323

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0024	.0163
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0014	.0101
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0012	.0088
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0008	.0064
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0008	.0059
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0051	.0498	.1456
	\$160	.0000	.0000	.0000	.0000	.0000	.0012	.0207	.0898
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0038	.0312
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0026	.0239
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0007	.0095
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0048
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0040
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0025
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0021

\* 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 ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
1	.9326	.9213	.9109	.9011	.8919	.8832	.8749	.8668	.8591	.8517	.8445	.8374	.8306
2	.9265	.9142	.9029	.8924	.8824	.8730	.8639	.8553	.8469	.8388	.8310	.8234	.8161
3	.9208	.9077	.8956	.8843	.8736	.8635	.8538	.8445	.8356	.8269	.8186	.8105	.8026
4	.9151	.9011	.8882	.8762	.8648	.8540	.8436	.8337	.8242	.8150	.8061	.7974	.7890
5	.9094	.8945	.8808	.8679	.8558	.8443	.8333	.8228	.8126	.8028	.7934	.7842	.7753
6	.9037	.8879	.8733	.8597	.8468	.8346	.8229	.8118	.8010	.7906	.7806	.7709	.7615
7	.8979	.8812	.8657	.8513	.8377	.8248	.8125	.8006	.7893	.7783	.7678	.7575	.7476
8	.8921	.8744	.8582	.8429	.8286	.8149	.8019	.7894	.7775	.7659	.7548	.7441	.7337
9	.8863	.8677	.8505	.8345	.8193	.8050	.7913	.7782	.7656	.7535	.7418	.7306	.7197
10	.8805	.8609	.8429	.8260	.8101	.7950	.7807	.7669	.7538	.7411	.7289	.7171	.7057
11	.8747	.8542	.8352	.8175	.8009	.7851	.7700	.7557	.7419	.7287	.7160	.7037	.6918
12	.8688	.8473	.8275	.8089	.7915	.7750	.7593	.7443	.7299	.7161	.7029	.6901	.6778
13	.8629	.8404	.8197	.8003	.7820	.7648	.7484	.7328	.7178	.7035	.6897	.6765	.6637
14	.8570	.8335	.8118	.7916	.7725	.7546	.7375	.7213	.7057	.6909	.6766	.6628	.6496
15	.8511	.8265	.8039	.7828	.7631	.7444	.7266	.7098	.6937	.6782	.6635	.6493	.6356
16	.8451	.8195	.7960	.7741	.7535	.7341	.7157	.6982	.6815	.6656	.6503	.6357	.6216
17	.8391	.8125	.7880	.7652	.7438	.7237	.7047	.6865	.6693	.6529	.6371	.6220	.6076
18	.8331	.8054	.7800	.7563	.7342	.7133	.6936	.6749	.6571	.6402	.6240	.6085	.5936
19	.8270	.7983	.7719	.7474	.7245	.7029	.6825	.6632	.6449	.6274	.6108	.5949	.5797
20	.8210	.7912	.7638	.7385	.7147	.6925	.6714	.6516	.6327	.6148	.5977	.5814	.5658
21	.8148	.7840	.7557	.7294	.7049	.6819	.6603	.6398	.6204	.6020	.5845	.5678	.5519
22	.8087	.7767	.7474	.7203	.6950	.6713	.6490	.6280	.6081	.5892	.5713	.5542	.5380
23	.8025	.7694	.7392	.7112	.6851	.6607	.6378	.6162	.5958	.5765	.5582	.5407	.5241
24	.7963	.7621	.7309	.7020	.6751	.6500	.6265	.6044	.5835	.5637	.5450	.5272	.5103
25	.7900	.7547	.7225	.6927	.6651	.6393	.6152	.5925	.5711	.5509	.5318	.5137	.4965

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
26	.7837	.7473	.7141	.6834	.6550	.6285	.6038	.5806	.5587	.5381	.5187	.5002	.4827
27	.7774	.7399	.7056	.6741	.6449	.6177	.5924	.5687	.5464	.5253	.5055	.4868	.4690
28	.7711	.7324	.6971	.6647	.6347	.6069	.5810	.5567	.5340	.5126	.4924	.4733	.4552
29	.7647	.7248	.6885	.6553	.6245	.5960	.5695	.5448	.5216	.4998	.4792	.4598	.4415
30	.7583	.7173	.6800	.6458	.6143	.5851	.5580	.5328	.5091	.4869	.4661	.4464	.4278
31	.7519	.7096	.6713	.6363	.6040	.5742	.5465	.5207	.4967	.4741	.4529	.4329	.4140
32	.7454	.7020	.6626	.6267	.5937	.5632	.5349	.5087	.4842	.4612	.4397	.4194	.4003
33	.7389	.6943	.6539	.6170	.5833	.5521	.5233	.4965	.4716	.4483	.4264	.4058	.3864
34	.7324	.6866	.6451	.6074	.5728	.5410	.5117	.4844	.4590	.4353	.4131	.3922	.3726
35	.7259	.6788	.6363	.5977	.5624	.5299	.5000	.4722	.4464	.4223	.3998	.3786	.3586
36	.7193	.6710	.6274	.5879	.5518	.5186	.4881	.4599	.4336	.4091	.3863	.3648	.3445
37	.7127	.6631	.6184	.5779	.5410	.5072	.4761	.4473	.4207	.3958	.3725	.3507	.3302
38	.7061	.6552	.6094	.5680	.5303	.4958	.4641	.4349	.4077	.3825	.3588	.3367	.3160
39	.6995	.6473	.6004	.5581	.5196	.4844	.4521	.4223	.3947	.3690	.3451	.3227	.3017
40	.6929	.6394	.5914	.5481	.5088	.4729	.4400	.4097	.3816	.3555	.3312	.3085	.2873
41	.6864	.6316	.5824	.5382	.4980	.4614	.4279	.3970	.3685	.3420	.3174	.2945	.2732
42	.6800	.6238	.5735	.5283	.4873	.4500	.4158	.3844	.3554	.3285	.3036	.2806	.2591
43	.6736	.6161	.5646	.5184	.4766	.4385	.4037	.3718	.3423	.3151	.2900	.2667	.2453
44	.6673	.6083	.5557	.5085	.4658	.4270	.3915	.3590	.3291	.3016	.2763	.2529	.2315
45	.6610	.6006	.5468	.4985	.4549	.4153	.3792	.3462	.3159	.2881	.2627	.2393	.2179
46	.6548	.5930	.5380	.4886	.4441	.4038	.3670	.3335	.3028	.2748	.2493	.2260	.2047
47	.6487	.5855	.5292	.4787	.4333	.3921	.3547	.3207	.2898	.2616	.2360	.2128	.1918
48	.6426	.5779	.5203	.4688	.4224	.3804	.3424	.3080	.2768	.2485	.2230	.1999	.1792
49	.6370	.5709	.5121	.4594	.4120	.3693	.3307	.2958	.2644	.2361	.2107	.1878	.1674
50	.6316	.5640	.5038	.4500	.4016	.3582	.3190	.2838	.2522	.2239	.1987	.1761	.1560
51	.6262	.5571	.4956	.4406	.3913	.3470	.3074	.2719	.2402	.2120	.1869	.1646	.1449
52	.6209	.5502	.4873	.4311	.3808	.3359	.2957	.2600	.2283	.2001	.1753	.1534	.1342
53	.6156	.5433	.4790	.4215	.3703	.3246	.2841	.2481	.2164	.1885	.1640	.1425	.1238
54	.6104	.5365	.4706	.4120	.3597	.3134	.2725	.2364	.2047	.1770	.1529	.1319	.1137
55	.6053	.5297	.4623	.4024	.3492	.3022	.2609	.2248	.1932	.1658	.1421	.1217	.1041
56	.6002	.5229	.4540	.3928	.3386	.2911	.2494	.2132	.1818	.1548	.1316	.1117	.0947
57	.5952	.5161	.4456	.3831	.3281	.2799	.2380	.2017	.1706	.1440	.1213	.1020	.0858
58	.5904	.5094	.4373	.3735	.3175	.2687	.2266	.1904	.1595	.1334	.1113	.0927	.0771
59	.5856	.5028	.4290	.3638	.3069	.2576	.2152	.1792	.1486	.1229	.1015	.0836	.0688
60	.5810	.4963	.4207	.3542	.2963	.2465	.2039	.1680	.1379	.1127	.0920	.0749	.0609
61	.5766	.4898	.4125	.3446	.2857	.2353	.1927	.1569	.1272	.1027	.0827	.0665	.0534
62	.5723	.4835	.4044	.3350	.2751	.2242	.1814	.1459	.1167	.0929	.0738	.0584	.0462
63	.5682	.4774	.3963	.3254	.2645	.2130	.1701	.1349	.1063	.0834	.0651	.0507	.0395
64	.5643	.4713	.3883	.3158	.2538	.2017	.1588	.1239	.0960	.0740	.0568	.0434	.0332
65	.5606	.4656	.3805	.3062	.2430	.1904	.1474	.1130	.0859	.0649	.0488	.0366	.0274
66	.5573	.4600	.3726	.2965	.2321	.1788	.1359	.1021	.0759	.0560	.0411	.0301	.0221
67	.5542	.4546	.3649	.2868	.2209	.1671	.1242	.0911	.0660	.0474	.0338	.0241	.0173
68	.5515	.4495	.3573	.2769	.2095	.1550	.1123	.0800	.0562	.0390	.0270	.0186	.0130
69	.5492	.4448	.3497	.2667	.1975	.1423	.0999	.0687	.0464	.0309	.0205	.0137	.0092
70	.5472	.4404	.3421	.2561	.1848	.1287	.0868	.0569	.0365	.0231	.0145	.0092	.0059
71	.5445	.4314	.3221	.2228	.1411	.0816	.0434	.0218	.0107	.0055	.0031	.0020	.0014
72	.5444	.4306	.3178	.2112	.1217	.0596	.0251	.0097	.0038	.0018	.0009	.0005	.0002
73	.5444	.4305	.3166	.2040	.1027	.0359	.0087	.0018	.0004	.0001	.0000	.0000	.0000
74	.5444	.4305	.3166	.2027	.0918	.0177	.0011	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
1	.9341	.9232	.9131	.9038	.8950	.8867	.8789	.8713	.8641	.8571	.8504	.8439	.8375

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
2	.9300	.9185	.9079	.8981	.8889	.8801	.8718	.8639	.8563	.8489	.8418	.8349	.8282
3	.9249	.9126	.9014	.8909	.8810	.8717	.8629	.8544	.8463	.8384	.8309	.8235	.8164
4	.9198	.9067	.8947	.8836	.8731	.8632	.8538	.8448	.8362	.8278	.8197	.8119	.8043
5	.9146	.9007	.8880	.8762	.8652	.8547	.8447	.8351	.8260	.8171	.8085	.8003	.7922
6	.9094	.8948	.8813	.8689	.8572	.8461	.8355	.8254	.8157	.8063	.7973	.7885	.7800
7	.9042	.8887	.8746	.8614	.8491	.8373	.8262	.8155	.8052	.7953	.7858	.7766	.7676
8	.8989	.8827	.8678	.8539	.8409	.8286	.8168	.8055	.7947	.7843	.7743	.7646	.7552
9	.8937	.8766	.8610	.8464	.8327	.8197	.8074	.7955	.7842	.7733	.7628	.7526	.7428
10	.8884	.8706	.8542	.8389	.8245	.8109	.7979	.7855	.7737	.7622	.7512	.7406	.7303
11	.8832	.8645	.8473	.8313	.8163	.8020	.7884	.7755	.7631	.7512	.7396	.7285	.7178
12	.8779	.8584	.8404	.8236	.8079	.7930	.7788	.7653	.7523	.7399	.7279	.7163	.7051
13	.8726	.8522	.8334	.8159	.7994	.7839	.7691	.7550	.7415	.7285	.7160	.7040	.6924
14	.8672	.8459	.8263	.8080	.7909	.7747	.7593	.7446	.7305	.7170	.7040	.6916	.6795
15	.8619	.8396	.8192	.8002	.7823	.7655	.7494	.7342	.7196	.7056	.6921	.6792	.6667
16	.8564	.8333	.8120	.7922	.7737	.7561	.7395	.7236	.7085	.6940	.6801	.6667	.6539
17	.8510	.8269	.8048	.7842	.7649	.7467	.7295	.7130	.6974	.6824	.6680	.6542	.6410
18	.8455	.8205	.7975	.7762	.7562	.7373	.7194	.7024	.6862	.6707	.6559	.6417	.6281
19	.8399	.8140	.7901	.7680	.7472	.7277	.7092	.6916	.6749	.6590	.6437	.6291	.6151
20	.8344	.8075	.7828	.7598	.7384	.7181	.6990	.6809	.6637	.6473	.6316	.6166	.6022
21	.8288	.8009	.7753	.7516	.7293	.7085	.6888	.6701	.6523	.6355	.6193	.6040	.5892
22	.8231	.7942	.7677	.7431	.7202	.6986	.6783	.6590	.6408	.6235	.6069	.5912	.5761
23	.8174	.7875	.7601	.7347	.7110	.6888	.6679	.6481	.6294	.6116	.5947	.5785	.5631
24	.8115	.7806	.7523	.7261	.7017	.6788	.6573	.6370	.6177	.5995	.5822	.5657	.5500
25	.8057	.7737	.7445	.7174	.6922	.6687	.6466	.6257	.6060	.5874	.5697	.5528	.5368
26	.7998	.7668	.7366	.7087	.6828	.6586	.6359	.6145	.5944	.5753	.5572	.5400	.5237
27	.7938	.7598	.7286	.6999	.6733	.6484	.6251	.6033	.5826	.5631	.5447	.5272	.5105
28	.7878	.7527	.7206	.6910	.6637	.6381	.6143	.5919	.5708	.5509	.5321	.5142	.4972
29	.7818	.7455	.7125	.6822	.6540	.6279	.6035	.5806	.5590	.5387	.5195	.5014	.4841
30	.7756	.7383	.7043	.6730	.6442	.6174	.5924	.5690	.5470	.5263	.5068	.4883	.4707
31	.7694	.7309	.6960	.6639	.6343	.6068	.5813	.5574	.5349	.5138	.4939	.4751	.4573
32	.7630	.7235	.6875	.6546	.6242	.5961	.5700	.5456	.5227	.5012	.4810	.4618	.4437
33	.7567	.7160	.6790	.6453	.6142	.5854	.5587	.5338	.5105	.4886	.4680	.4485	.4301
34	.7503	.7084	.6705	.6358	.6040	.5746	.5474	.5220	.4982	.4759	.4549	.4352	.4164
35	.7438	.7007	.6618	.6263	.5937	.5636	.5358	.5099	.4857	.4630	.4417	.4216	.4025
36	.7373	.6930	.6531	.6167	.5834	.5527	.5243	.4979	.4732	.4501	.4285	.4080	.3887
37	.7306	.6852	.6442	.6069	.5728	.5415	.5125	.4856	.4605	.4370	.4149	.3941	.3745
38	.7239	.6772	.6352	.5970	.5622	.5301	.5006	.4731	.4475	.4236	.4012	.3800	.3601
39	.7172	.6693	.6262	.5872	.5515	.5188	.4886	.4607	.4346	.4103	.3875	.3660	.3458
40	.7105	.6614	.6172	.5772	.5408	.5074	.4766	.4482	.4216	.3969	.3737	.3519	.3315
41	.7038	.6534	.6081	.5672	.5300	.4959	.4646	.4355	.4085	.3833	.3598	.3377	.3171
42	.6970	.6453	.5989	.5571	.5191	.4843	.4522	.4226	.3951	.3696	.3457	.3234	.3026
43	.6902	.6372	.5897	.5469	.5081	.4726	.4399	.4097	.3818	.3558	.3317	.3092	.2882
44	.6835	.6292	.5806	.5369	.4972	.4609	.4276	.3969	.3685	.3422	.3178	.2952	.2741
45	.6760	.6203	.5705	.5257	.4851	.4481	.4141	.3829	.3541	.3274	.3028	.2801	.2590
46	.6685	.6113	.5603	.5145	.4730	.4352	.4006	.3688	.3396	.3127	.2879	.2651	.2441
47	.6612	.6025	.5502	.5033	.4609	.4223	.3870	.3548	.3252	.2981	.2733	.2505	.2296
48	.6537	.5935	.5400	.4919	.4485	.4092	.3733	.3406	.3107	.2835	.2585	.2358	.2151
49	.6463	.5846	.5297	.4805	.4361	.3959	.3595	.3264	.2962	.2688	.2439	.2214	.2009
50	.6391	.5758	.5195	.4692	.4238	.3829	.3459	.3124	.2821	.2546	.2298	.2075	.1874
51	.6319	.5670	.5093	.4578	.4115	.3698	.3323	.2984	.2680	.2406	.2160	.1939	.1741
52	.6246	.5579	.4988	.4460	.3987	.3563	.3183	.2842	.2536	.2263	.2019	.1802	.1609
53	.6173	.5489	.4882	.4341	.3858	.3427	.3042	.2699	.2393	.2122	.1882	.1669	.1480

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
54	.6101	.5398	.4776	.4222	.3730	.3292	.2903	.2558	.2253	.1984	.1748	.1539	.1357
55	.6031	.5310	.4671	.4105	.3602	.3158	.2766	.2420	.2117	.1851	.1619	.1416	.1239
56	.5960	.5218	.4562	.3983	.3471	.3020	.2625	.2279	.1978	.1716	.1489	.1292	.1121
57	.5890	.5128	.4455	.3862	.3340	.2884	.2487	.2142	.1843	.1585	.1364	.1173	.1010
58	.5826	.5044	.4354	.3747	.3217	.2755	.2356	.2012	.1716	.1463	.1247	.1064	.0907
59	.5763	.4960	.4252	.3632	.3093	.2627	.2226	.1883	.1591	.1344	.1134	.0958	.0809
60	.5700	.4875	.4149	.3516	.2967	.2496	.2095	.1754	.1466	.1225	.1023	.0854	.0714
61	.5639	.4792	.4048	.3400	.2843	.2368	.1966	.1627	.1345	.1110	.0916	.0757	.0626
62	.5579	.4709	.3946	.3284	.2717	.2238	.1836	.1501	.1225	.0998	.0813	.0663	.0542
63	.5520	.4626	.3841	.3164	.2588	.2104	.1703	.1372	.1103	.0886	.0711	.0571	.0461
64	.5463	.4544	.3738	.3044	.2458	.1971	.1570	.1245	.0985	.0777	.0614	.0486	.0386
65	.5409	.4464	.3634	.2924	.2328	.1836	.1438	.1120	.0869	.0673	.0522	.0406	.0317
66	.5359	.4387	.3533	.2804	.2197	.1702	.1307	.0996	.0756	.0573	.0436	.0332	.0256
67	.5310	.4307	.3425	.2674	.2054	.1556	.1165	.0865	.0640	.0472	.0350	.0261	.0198
68	.5265	.4230	.3316	.2541	.1908	.1407	.1022	.0735	.0526	.0376	.0271	.0198	.0147
69	.5228	.4161	.3215	.2414	.1765	.1262	.0886	.0614	.0423	.0292	.0204	.0146	.0107
70	.5194	.4089	.3101	.2265	.1597	.1092	.0728	.0478	.0312	.0205	.0138	.0096	.0071
71	.5170	.4030	.2998	.2123	.1433	.0927	.0579	.0354	.0216	.0135	.0087	.0061	.0045
72	.5152	.3972	.2876	.1937	.1210	.0705	.0389	.0208	.0112	.0064	.0040	.0028	.0021
73	.5146	.3940	.2778	.1752	.0969	.0471	.0206	.0086	.0037	.0017	.0009	.0004	.0002
74	.5146	.3933	.2739	.1646	.0811	.0321	.0105	.0030	.0008	.0002	.0001	.0000	.0000

**Loss-Based Plan, with no Single Loss Limit**  
**Insurance Savings Table**  
**Hazard Group 4**  
**Effective ((June 30, 2017)) October 1, 2023**

(Minimum Loss Ratio)									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	-.0000	-.0446	-.0908	-.1384	-.1873	-.2868	-.3882	-.4908	-.5943
2	-.0000	-.0432	-.0882	-.1352	-.1833	-.2817	-.3821	-.4837	-.5863
3	-.0000	-.0418	-.0859	-.1322	-.1797	-.2770	-.3764	-.4772	-.5790
4	-.0000	-.0404	-.0836	-.1293	-.1761	-.2723	-.3707	-.4706	-.5716
5	-.0000	-.0390	-.0814	-.1262	-.1724	-.2675	-.3650	-.4640	-.5642
6	-.0000	-.0376	-.0792	-.1232	-.1688	-.2628	-.3592	-.4574	-.5567
7	-.0000	-.0362	-.0770	-.1203	-.1652	-.2580	-.3535	-.4507	-.5491
8	-.0000	-.0348	-.0747	-.1173	-.1616	-.2533	-.3477	-.4439	-.5415
9	-.0000	-.0335	-.0725	-.1144	-.1580	-.2485	-.3419	-.4372	-.5339
10	-.0000	-.0322	-.0703	-.1115	-.1544	-.2437	-.3361	-.4304	-.5263
11	-.0000	-.0309	-.0682	-.1086	-.1509	-.2390	-.3303	-.4237	-.5186
12	-.0000	-.0297	-.0661	-.1057	-.1473	-.2342	-.3244	-.4168	-.5109
13	-.0000	-.0284	-.0640	-.1028	-.1437	-.2294	-.3185	-.4099	-.5030
14	-.0000	-.0272	-.0619	-.0999	-.1402	-.2246	-.3126	-.4030	-.4952
15	-.0000	-.0261	-.0598	-.0971	-.1366	-.2198	-.3067	-.3960	-.4873
16	-.0000	-.0249	-.0577	-.0943	-.1331	-.2150	-.3007	-.3890	-.4794
17	-.0000	-.0237	-.0557	-.0914	-.1295	-.2101	-.2947	-.3820	-.4714
18	-.0000	-.0226	-.0537	-.0886	-.1260	-.2053	-.2887	-.3749	-.4634
19	-.0000	-.0215	-.0517	-.0858	-.1225	-.2004	-.2826	-.3678	-.4553
20	-.0000	-.0205	-.0497	-.0831	-.1189	-.1955	-.2765	-.3607	-.4472

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
21	.0000	.0194	.0478	.0803	.1154	.1906	.2704	.3535	.4390
22	.0000	.0184	.0458	.0775	.1119	.1857	.2643	.3462	.4308
23	.0000	.0174	.0439	.0748	.1083	.1808	.2581	.3389	.4226
24	.0000	.0164	.0420	.0720	.1048	.1758	.2519	.3316	.4142
25	.0000	.0155	.0401	.0693	.1013	.1708	.2456	.3242	.4059
26	.0000	.0145	.0383	.0666	.0977	.1658	.2393	.3168	.3974
27	.0000	.0136	.0365	.0639	.0942	.1608	.2330	.3093	.3890
28	.0000	.0127	.0347	.0612	.0907	.1558	.2267	.3018	.3805
29	.0000	.0119	.0329	.0585	.0872	.1507	.2203	.2943	.3719
30	.0000	.0111	.0311	.0558	.0837	.1457	.2139	.2867	.3633
31	.0000	.0103	.0294	.0532	.0802	.1406	.2075	.2791	.3547
32	.0000	.0095	.0277	.0506	.0767	.1355	.2010	.2715	.3460
33	.0000	.0087	.0260	.0480	.0732	.1304	.1945	.2638	.3373
34	.0000	.0080	.0244	.0454	.0697	.1254	.1880	.2561	.3285
35	.0000	.0073	.0228	.0429	.0663	.1203	.1815	.2483	.3197
36	.0000	.0067	.0212	.0403	.0629	.1152	.1749	.2405	.3108
37	.0000	.0060	.0196	.0378	.0594	.1100	.1683	.2325	.3018
38	.0000	.0054	.0181	.0354	.0560	.1049	.1617	.2247	.2928
39	.0000	.0048	.0166	.0330	.0527	.0999	.1551	.2168	.2838
40	.0000	.0043	.0152	.0306	.0494	.0948	.1485	.2089	.2748
41	.0000	.0038	.0139	.0283	.0462	.0899	.1420	.2011	.2658
42	.0000	.0034	.0126	.0261	.0431	.0850	.1356	.1933	.2569
43	.0000	.0029	.0114	.0240	.0400	.0802	.1292	.1856	.2480
44	.0000	.0025	.0102	.0219	.0370	.0754	.1228	.1778	.2391
45	.0000	.0022	.0091	.0200	.0341	.0707	.1165	.1701	.2302
46	.0000	.0019	.0081	.0181	.0313	.0661	.1104	.1625	.2214
47	.0000	.0016	.0071	.0163	.0286	.0616	.1042	.1550	.2126
48	.0000	.0013	.0062	.0145	.0260	.0572	.0982	.1474	.2037
49	.0000	.0011	.0055	.0131	.0237	.0533	.0926	.1404	.1955
50	.0000	.0009	.0048	.0117	.0215	.0494	.0872	.1335	.1872
51	.0000	.0008	.0041	.0104	.0194	.0457	.0818	.1266	.1790
52	.0000	.0006	.0035	.0091	.0174	.0420	.0765	.1197	.1707
53	.0000	.0005	.0030	.0080	.0155	.0384	.0712	.1128	.1624
54	.0000	.0004	.0025	.0069	.0137	.0349	.0660	.1060	.1540
55	.0000	.0003	.0021	.0059	.0120	.0316	.0608	.0992	.1457
56	.0000	.0002	.0017	.0050	.0104	.0283	.0558	.0924	.1374
57	.0000	.0002	.0014	.0041	.0089	.0252	.0508	.0856	.1290
58	.0000	.0001	.0011	.0034	.0075	.0222	.0460	.0789	.1207
59	.0000	.0001	.0008	.0027	.0062	.0193	.0412	.0723	.1124
60	.0000	.0001	.0006	.0021	.0051	.0166	.0366	.0658	.1041
61	.0000	.0000	.0004	.0016	.0041	.0140	.0321	.0593	.0959
62	.0000	.0000	.0003	.0012	.0032	.0116	.0279	.0530	.0878
63	.0000	.0000	.0002	.0009	.0024	.0095	.0237	.0468	.0797
64	.0000	.0000	.0001	.0006	.0017	.0075	.0199	.0408	.0717
65	.0000	.0000	.0001	.0004	.0012	.0057	.0162	.0350	.0638

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
66	.0000	.0000	.0000	.0002	.0008	.0042	.0129	.0294	.0560
67	.0000	.0000	.0000	.0001	.0005	.0029	.0098	.0241	.0483
68	.0000	.0000	.0000	.0001	.0002	.0018	.0071	.0190	.0407
69	.0000	.0000	.0000	.0000	.0001	.0011	.0048	.0143	.0331
70	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0099	.0255
71	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0009	.0055
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0012
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<u>1</u>	<u>.0000</u>	<u>.0484</u>	<u>.0985</u>	<u>.1503</u>	<u>.2029</u>	<u>.3103</u>	<u>.4195</u>	<u>.5300</u>	<u>.6413</u>
<u>2</u>	<u>.0000</u>	<u>.0474</u>	<u>.0969</u>	<u>.1481</u>	<u>.2003</u>	<u>.3069</u>	<u>.4155</u>	<u>.5253</u>	<u>.6361</u>
<u>3</u>	<u>.0000</u>	<u>.0461</u>	<u>.0948</u>	<u>.1453</u>	<u>.1970</u>	<u>.3027</u>	<u>.4104</u>	<u>.5194</u>	<u>.6295</u>
<u>4</u>	<u>.0000</u>	<u>.0449</u>	<u>.0928</u>	<u>.1425</u>	<u>.1937</u>	<u>.2984</u>	<u>.4052</u>	<u>.5135</u>	<u>.6229</u>
<u>5</u>	<u>.0000</u>	<u>.0436</u>	<u>.0907</u>	<u>.1398</u>	<u>.1904</u>	<u>.2940</u>	<u>.4000</u>	<u>.5075</u>	<u>.6162</u>
<u>6</u>	<u>.0000</u>	<u>.0423</u>	<u>.0886</u>	<u>.1371</u>	<u>.1871</u>	<u>.2897</u>	<u>.3948</u>	<u>.5015</u>	<u>.6095</u>
<u>7</u>	<u>.0000</u>	<u>.0411</u>	<u>.0865</u>	<u>.1344</u>	<u>.1837</u>	<u>.2854</u>	<u>.3896</u>	<u>.4955</u>	<u>.6027</u>
<u>8</u>	<u>.0000</u>	<u>.0398</u>	<u>.0844</u>	<u>.1316</u>	<u>.1804</u>	<u>.2810</u>	<u>.3843</u>	<u>.4895</u>	<u>.5959</u>
<u>9</u>	<u>.0000</u>	<u>.0386</u>	<u>.0824</u>	<u>.1289</u>	<u>.1771</u>	<u>.2767</u>	<u>.3791</u>	<u>.4834</u>	<u>.5891</u>
<u>10</u>	<u>.0000</u>	<u>.0374</u>	<u>.0804</u>	<u>.1263</u>	<u>.1739</u>	<u>.2724</u>	<u>.3739</u>	<u>.4774</u>	<u>.5823</u>
<u>11</u>	<u>.0000</u>	<u>.0362</u>	<u>.0784</u>	<u>.1236</u>	<u>.1706</u>	<u>.2681</u>	<u>.3687</u>	<u>.4713</u>	<u>.5755</u>
<u>12</u>	<u>.0000</u>	<u>.0350</u>	<u>.0764</u>	<u>.1209</u>	<u>.1673</u>	<u>.2637</u>	<u>.3634</u>	<u>.4652</u>	<u>.5686</u>
<u>13</u>	<u>.0000</u>	<u>.0339</u>	<u>.0744</u>	<u>.1183</u>	<u>.1640</u>	<u>.2594</u>	<u>.3580</u>	<u>.4590</u>	<u>.5616</u>
<u>14</u>	<u>.0000</u>	<u>.0327</u>	<u>.0725</u>	<u>.1156</u>	<u>.1607</u>	<u>.2550</u>	<u>.3527</u>	<u>.4527</u>	<u>.5544</u>
<u>15</u>	<u>.0000</u>	<u>.0315</u>	<u>.0705</u>	<u>.1129</u>	<u>.1574</u>	<u>.2506</u>	<u>.3473</u>	<u>.4464</u>	<u>.5474</u>
<u>16</u>	<u>.0000</u>	<u>.0304</u>	<u>.0686</u>	<u>.1103</u>	<u>.1542</u>	<u>.2462</u>	<u>.3419</u>	<u>.4401</u>	<u>.5402</u>
<u>17</u>	<u>.0000</u>	<u>.0293</u>	<u>.0666</u>	<u>.1076</u>	<u>.1509</u>	<u>.2417</u>	<u>.3364</u>	<u>.4337</u>	<u>.5329</u>
<u>18</u>	<u>.0000</u>	<u>.0282</u>	<u>.0647</u>	<u>.1050</u>	<u>.1476</u>	<u>.2373</u>	<u>.3309</u>	<u>.4273</u>	<u>.5257</u>
<u>19</u>	<u>.0000</u>	<u>.0271</u>	<u>.0628</u>	<u>.1023</u>	<u>.1443</u>	<u>.2328</u>	<u>.3254</u>	<u>.4208</u>	<u>.5183</u>
<u>20</u>	<u>.0000</u>	<u>.0261</u>	<u>.0609</u>	<u>.0997</u>	<u>.1410</u>	<u>.2283</u>	<u>.3198</u>	<u>.4143</u>	<u>.5109</u>
<u>21</u>	<u>.0000</u>	<u>.0250</u>	<u>.0590</u>	<u>.0971</u>	<u>.1377</u>	<u>.2238</u>	<u>.3142</u>	<u>.4077</u>	<u>.5035</u>
<u>22</u>	<u>.0000</u>	<u>.0240</u>	<u>.0571</u>	<u>.0944</u>	<u>.1343</u>	<u>.2192</u>	<u>.3085</u>	<u>.4010</u>	<u>.4958</u>
<u>23</u>	<u>.0000</u>	<u>.0230</u>	<u>.0552</u>	<u>.0918</u>	<u>.1310</u>	<u>.2146</u>	<u>.3028</u>	<u>.3943</u>	<u>.4882</u>
<u>24</u>	<u>.0000</u>	<u>.0220</u>	<u>.0534</u>	<u>.0891</u>	<u>.1276</u>	<u>.2099</u>	<u>.2970</u>	<u>.3874</u>	<u>.4805</u>
<u>25</u>	<u>.0000</u>	<u>.0210</u>	<u>.0515</u>	<u>.0865</u>	<u>.1242</u>	<u>.2052</u>	<u>.2911</u>	<u>.3805</u>	<u>.4726</u>
<u>26</u>	<u>.0000</u>	<u>.0200</u>	<u>.0496</u>	<u>.0838</u>	<u>.1209</u>	<u>.2005</u>	<u>.2852</u>	<u>.3736</u>	<u>.4648</u>
<u>27</u>	<u>.0000</u>	<u>.0190</u>	<u>.0478</u>	<u>.0812</u>	<u>.1175</u>	<u>.1957</u>	<u>.2793</u>	<u>.3666</u>	<u>.4568</u>
<u>28</u>	<u>.0000</u>	<u>.0181</u>	<u>.0460</u>	<u>.0785</u>	<u>.1140</u>	<u>.1909</u>	<u>.2732</u>	<u>.3595</u>	<u>.4487</u>
<u>29</u>	<u>.0000</u>	<u>.0172</u>	<u>.0442</u>	<u>.0759</u>	<u>.1106</u>	<u>.1861</u>	<u>.2672</u>	<u>.3523</u>	<u>.4407</u>
<u>30</u>	<u>.0000</u>	<u>.0162</u>	<u>.0423</u>	<u>.0732</u>	<u>.1071</u>	<u>.1812</u>	<u>.2610</u>	<u>.3451</u>	<u>.4324</u>
<u>31</u>	<u>.0000</u>	<u>.0153</u>	<u>.0405</u>	<u>.0705</u>	<u>.1037</u>	<u>.1763</u>	<u>.2548</u>	<u>.3377</u>	<u>.4241</u>
<u>32</u>	<u>.0000</u>	<u>.0145</u>	<u>.0387</u>	<u>.0678</u>	<u>.1001</u>	<u>.1712</u>	<u>.2485</u>	<u>.3303</u>	<u>.4157</u>
<u>33</u>	<u>.0000</u>	<u>.0136</u>	<u>.0369</u>	<u>.0652</u>	<u>.0966</u>	<u>.1662</u>	<u>.2421</u>	<u>.3228</u>	<u>.4072</u>



<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>34</b>	<u>.0000</u>	<u>.0127</u>	<u>.0351</u>	<u>.0625</u>	<u>.0931</u>	<u>.1612</u>	<u>.2357</u>	<u>.3152</u>	<u>.3986</u>
<b>35</b>	<u>.0000</u>	<u>.0119</u>	<u>.0334</u>	<u>.0598</u>	<u>.0896</u>	<u>.1560</u>	<u>.2292</u>	<u>.3075</u>	<u>.3899</u>
<b>36</b>	<u>.0000</u>	<u>.0111</u>	<u>.0316</u>	<u>.0571</u>	<u>.0860</u>	<u>.1509</u>	<u>.2227</u>	<u>.2998</u>	<u>.3812</u>
<b>37</b>	<u>.0000</u>	<u>.0103</u>	<u>.0299</u>	<u>.0545</u>	<u>.0824</u>	<u>.1457</u>	<u>.2161</u>	<u>.2920</u>	<u>.3723</u>
<b>38</b>	<u>.0000</u>	<u>.0095</u>	<u>.0282</u>	<u>.0518</u>	<u>.0788</u>	<u>.1404</u>	<u>.2094</u>	<u>.2840</u>	<u>.3633</u>
<b>39</b>	<u>.0000</u>	<u>.0088</u>	<u>.0265</u>	<u>.0491</u>	<u>.0753</u>	<u>.1352</u>	<u>.2027</u>	<u>.2761</u>	<u>.3544</u>
<b>40</b>	<u>.0000</u>	<u>.0081</u>	<u>.0248</u>	<u>.0465</u>	<u>.0717</u>	<u>.1299</u>	<u>.1960</u>	<u>.2682</u>	<u>.3454</u>
<b>41</b>	<u>.0000</u>	<u>.0074</u>	<u>.0232</u>	<u>.0439</u>	<u>.0682</u>	<u>.1247</u>	<u>.1892</u>	<u>.2601</u>	<u>.3363</u>
<b>42</b>	<u>.0000</u>	<u>.0067</u>	<u>.0216</u>	<u>.0413</u>	<u>.0646</u>	<u>.1194</u>	<u>.1824</u>	<u>.2520</u>	<u>.3271</u>
<b>43</b>	<u>.0000</u>	<u>.0061</u>	<u>.0200</u>	<u>.0388</u>	<u>.0612</u>	<u>.1141</u>	<u>.1756</u>	<u>.2440</u>	<u>.3179</u>
<b>44</b>	<u>.0000</u>	<u>.0055</u>	<u>.0185</u>	<u>.0363</u>	<u>.0577</u>	<u>.1089</u>	<u>.1689</u>	<u>.2360</u>	<u>.3088</u>
<b>45</b>	<u>.0000</u>	<u>.0049</u>	<u>.0168</u>	<u>.0335</u>	<u>.0539</u>	<u>.1031</u>	<u>.1614</u>	<u>.2271</u>	<u>.2986</u>
<b>46</b>	<u>.0000</u>	<u>.0042</u>	<u>.0152</u>	<u>.0308</u>	<u>.0501</u>	<u>.0973</u>	<u>.1540</u>	<u>.2181</u>	<u>.2885</u>
<b>47</b>	<u>.0000</u>	<u>.0037</u>	<u>.0136</u>	<u>.0282</u>	<u>.0464</u>	<u>.0917</u>	<u>.1466</u>	<u>.2093</u>	<u>.2784</u>
<b>48</b>	<u>.0000</u>	<u>.0031</u>	<u>.0121</u>	<u>.0256</u>	<u>.0428</u>	<u>.0860</u>	<u>.1392</u>	<u>.2003</u>	<u>.2681</u>
<b>49</b>	<u>.0000</u>	<u>.0027</u>	<u>.0107</u>	<u>.0232</u>	<u>.0392</u>	<u>.0804</u>	<u>.1318</u>	<u>.1914</u>	<u>.2578</u>
<b>50</b>	<u>.0000</u>	<u>.0022</u>	<u>.0094</u>	<u>.0208</u>	<u>.0358</u>	<u>.0750</u>	<u>.1245</u>	<u>.1826</u>	<u>.2477</u>
<b>51</b>	<u>.0000</u>	<u>.0018</u>	<u>.0082</u>	<u>.0186</u>	<u>.0325</u>	<u>.0697</u>	<u>.1174</u>	<u>.1738</u>	<u>.2375</u>
<b>52</b>	<u>.0000</u>	<u>.0015</u>	<u>.0070</u>	<u>.0164</u>	<u>.0293</u>	<u>.0643</u>	<u>.1100</u>	<u>.1647</u>	<u>.2269</u>
<b>53</b>	<u>.0000</u>	<u>.0012</u>	<u>.0060</u>	<u>.0144</u>	<u>.0262</u>	<u>.0590</u>	<u>.1028</u>	<u>.1557</u>	<u>.2163</u>
<b>54</b>	<u>.0000</u>	<u>.0009</u>	<u>.0050</u>	<u>.0124</u>	<u>.0232</u>	<u>.0539</u>	<u>.0956</u>	<u>.1466</u>	<u>.2057</u>
<b>55</b>	<u>.0000</u>	<u>.0007</u>	<u>.0041</u>	<u>.0107</u>	<u>.0204</u>	<u>.0489</u>	<u>.0886</u>	<u>.1378</u>	<u>.1952</u>
<b>56</b>	<u>.0000</u>	<u>.0005</u>	<u>.0033</u>	<u>.0090</u>	<u>.0177</u>	<u>.0440</u>	<u>.0814</u>	<u>.1286</u>	<u>.1844</u>
<b>57</b>	<u>.0000</u>	<u>.0004</u>	<u>.0026</u>	<u>.0075</u>	<u>.0152</u>	<u>.0392</u>	<u>.0744</u>	<u>.1196</u>	<u>.1737</u>
<b>58</b>	<u>.0000</u>	<u>.0003</u>	<u>.0021</u>	<u>.0062</u>	<u>.0130</u>	<u>.0350</u>	<u>.0680</u>	<u>.1112</u>	<u>.1635</u>
<b>59</b>	<u>.0000</u>	<u>.0002</u>	<u>.0016</u>	<u>.0051</u>	<u>.0110</u>	<u>.0309</u>	<u>.0617</u>	<u>.1028</u>	<u>.1534</u>
<b>60</b>	<u>.0000</u>	<u>.0001</u>	<u>.0012</u>	<u>.0041</u>	<u>.0092</u>	<u>.0269</u>	<u>.0554</u>	<u>.0943</u>	<u>.1431</u>
<b>61</b>	<u>.0000</u>	<u>.0001</u>	<u>.0009</u>	<u>.0032</u>	<u>.0075</u>	<u>.0232</u>	<u>.0493</u>	<u>.0860</u>	<u>.1329</u>
<b>62</b>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0024</u>	<u>.0059</u>	<u>.0196</u>	<u>.0434</u>	<u>.0777</u>	<u>.1227</u>
<b>63</b>	<u>.0000</u>	<u>.0000</u>	<u>.0004</u>	<u>.0018</u>	<u>.0046</u>	<u>.0162</u>	<u>.0374</u>	<u>.0694</u>	<u>.1123</u>
<b>64</b>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0012</u>	<u>.0034</u>	<u>.0130</u>	<u>.0318</u>	<u>.0612</u>	<u>.1019</u>
<b>65</b>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0008</u>	<u>.0024</u>	<u>.0101</u>	<u>.0264</u>	<u>.0532</u>	<u>.0916</u>
<b>66</b>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0016</u>	<u>.0076</u>	<u>.0214</u>	<u>.0455</u>	<u>.0814</u>
<b>67</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0010</u>	<u>.0053</u>	<u>.0164</u>	<u>.0375</u>	<u>.0706</u>
<b>68</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0034</u>	<u>.0119</u>	<u>.0298</u>	<u>.0598</u>
<b>69</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0020</u>	<u>.0082</u>	<u>.0229</u>	<u>.0496</u>
<b>70</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0009</u>	<u>.0048</u>	<u>.0157</u>	<u>.0383</u>
<b>71</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0024</u>	<u>.0098</u>	<u>.0279</u>
<b>72</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0006</u>	<u>.0040</u>	<u>.0157</u>
<b>73</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0008</u>	<u>.0059</u>
<b>74</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0020</u>

**Loss-Based Plan, with Various Single Loss Limits  
Insurance Charge Table  
Hazard Group 4**

Effective ((June 30, 2017)) October 1, 2023

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.7411	.6913	.6464	.6056	.5684	.5343	.5029	.4738	.4467	.4215	.3996	.3860	.3743
37	\$120	.7342	.6831	.6371	.5954	.5574	.5225	.4905	.4609	.4334	.4077	.3922	.3791	.3679
38	\$120	.7274	.6750	.6279	.5852	.5464	.5108	.4782	.4480	.4201	.3999	.3852	.3726	.3617
39	\$120	.7207	.6669	.6186	.5750	.5353	.4991	.4658	.4351	.4096	.3928	.3785	.3663	.3558
40	\$120	.7139	.6587	.6093	.5647	.5242	.4872	.4533	.4220	.4021	.3858	.3719	.3601	.3500
	\$160	.7089	.6541	.6051	.5607	.5205	.4838	.4501	.4191	.3904	.3637	.3423	.3266	.3131
41	\$120	.7072	.6507	.6001	.5544	.5131	.4754	.4409	.4139	.3951	.3792	.3657	.3542	.3445
	\$160	.7023	.6461	.5959	.5506	.5095	.4721	.4378	.4062	.3770	.3517	.3340	.3189	.3060
42	\$120	.7005	.6426	.5909	.5442	.5020	.4636	.4287	.4067	.3882	.3727	.3596	.3485	.3396
	\$160	.6957	.6382	.5868	.5405	.4986	.4604	.4254	.3933	.3636	.3432	.3262	.3117	.2993
43	\$120	.6940	.6347	.5817	.5341	.4910	.4518	.4213	.3997	.3816	.3664	.3537	.3435	.3352
	\$160	.6892	.6303	.5777	.5304	.4876	.4487	.4131	.3803	.3546	.3352	.3188	.3047	.2928
44	\$120	.6874	.6267	.5725	.5238	.4798	.4399	.4140	.3928	.3751	.3603	.3484	.3389	.3313
	\$160	.6827	.6224	.5685	.5202	.4765	.4368	.4005	.3687	.3464	.3275	.3116	.2980	.2865
45	\$120	.6809	.6188	.5633	.5136	.4687	.4322	.4070	.3860	.3686	.3546	.3435	.3347	.3276
	\$160	.6762	.6145	.5594	.5100	.4654	.4249	.3880	.3602	.3384	.3201	.3046	.2915	.2804
46	\$120	.6746	.6110	.5543	.5034	.4576	.4251	.4001	.3794	.3627	.3495	.3390	.3308	.3243
	\$160	.6699	.6067	.5504	.4999	.4544	.4131	.3776	.3522	.3309	.3130	.2979	.2853	.2748
47	\$120	.6683	.6032	.5452	.4932	.4481	.4180	.3933	.3731	.3572	.3447	.3349	.3272	.3212
	\$160	.6636	.5990	.5414	.4898	.4433	.4012	.3693	.3443	.3235	.3060	.2914	.2794	.2697
	\$250	.6566	.5927	.5357	.4846	.4386	.3969	.3591	.3247	.2934	.2658	.2445	.2264	.2109
48	\$120	.6620	.5954	.5361	.4830	.4410	.4110	.3866	.3672	.3520	.3402	.3310	.3239	.3184
	\$160	.6574	.5913	.5324	.4796	.4321	.3908	.3613	.3367	.3163	.2992	.2853	.2741	.2651
	\$250	.6505	.5850	.5267	.4745	.4276	.3851	.3466	.3118	.2802	.2558	.2353	.2179	.2031
	\$275	.6492	.5838	.5257	.4736	.4267	.3843	.3459	.3111	.2796	.2517	.2296	.2107	.1946
49	\$120	.6563	.5882	.5275	.4733	.4345	.4046	.3808	.3621	.3476	.3364	.3277	.3211	.3162
	\$160	.6517	.5841	.5239	.4700	.4215	.3832	.3540	.3298	.3097	.2933	.2801	.2696	.2612
	\$250	.6449	.5779	.5184	.4650	.4171	.3738	.3348	.2995	.2704	.2470	.2271	.2103	.1960
	\$275	.6436	.5768	.5173	.4641	.4162	.3731	.3341	.2989	.2671	.2419	.2205	.2023	.1869
50	\$120	.6507	.5810	.5191	.4647	.4281	.3985	.3753	.3573	.3434	.3328	.3247	.3187	.3142
	\$160	.6462	.5770	.5155	.4604	.4109	.3759	.3469	.3230	.3034	.2878	.2753	.2654	.2576
	\$250	.6393	.5709	.5100	.4555	.4066	.3626	.3229	.2883	.2613	.2386	.2193	.2030	.1892
	\$275	.6380	.5698	.5090	.4546	.4058	.3618	.3223	.2867	.2570	.2326	.2119	.1944	.1795
51	\$120	.6451	.5740	.5106	.4584	.4218	.3927	.3701	.3527	.3394	.3294	.3220	.3164	.3124
	\$160	.6407	.5700	.5070	.4507	.4035	.3687	.3399	.3164	.2976	.2826	.2708	.2615	.2542
	\$250	.6339	.5640	.5017	.4460	.3961	.3513	.3112	.2791	.2527	.2305	.2117	.1960	.1827
	\$275	.6326	.5628	.5007	.4451	.3953	.3506	.3105	.2755	.2475	.2238	.2038	.1868	.1724
52	\$120	.6396	.5669	.5020	.4521	.4156	.3871	.3651	.3483	.3357	.3263	.3194	.3144	.3108
	\$160	.6352	.5629	.4986	.4410	.3962	.3615	.3330	.3101	.2920	.2777	.2665	.2578	.2511
	\$250	.6285	.5570	.4933	.4364	.3855	.3400	.3009	.2702	.2443	.2226	.2043	.1891	.1764
	\$275	.6272	.5559	.4923	.4355	.3847	.3393	.2988	.2658	.2384	.2153	.1958	.1794	.1655
	\$380	.6238	.5529	.4896	.4332	.3826	.3375	.2971	.2612	.2294	.2012	.1779	.1579	.1409
53	\$120	.6342	.5598	.4935	.4458	.4097	.3817	.3602	.3441	.3322	.3234	.3171	.3126	.3094
	\$160	.6298	.5559	.4900	.4313	.3890	.3543	.3263	.3041	.2866	.2730	.2625	.2544	.2483
	\$250	.6231	.5500	.4849	.4267	.3748	.3286	.2918	.2615	.2361	.2148	.1971	.1825	.1706
	\$275	.6219	.5489	.4839	.4259	.3741	.3280	.2883	.2564	.2296	.2070	.1880	.1721	.1589
	\$380	.6185	.5460	.4813	.4236	.3721	.3262	.2854	.2493	.2174	.1908	.1681	.1489	.1325
54	\$120	.6288	.5527	.4855	.4397	.4039	.3763	.3555	.3401	.3288	.3207	.3150	.3109	.3081
	\$160	.6245	.5489	.4815	.4241	.3818	.3473	.3199	.2983	.2815	.2686	.2587	.2513	.2458
	\$250	.6179	.5431	.4764	.4170	.3642	.3188	.2829	.2530	.2280	.2072	.1902	.1763	.1652

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.6166	.5420	.4755	.4162	.3634	.3166	.2788	.2473	.2209	.1989	.1805	.1652	.1528
	\$380	.6133	.5391	.4729	.4139	.3615	.3149	.2738	.2375	.2066	.1807	.1588	.1402	.1245
55	\$120	.6236	.5457	.4795	.4337	.3982	.3712	.3510	.3363	.3258	.3183	.3131	.3095	.3070
	\$160	.6192	.5419	.4730	.4171	.3746	.3405	.3136	.2927	.2766	.2644	.2552	.2485	.2435
	\$250	.6127	.5362	.4680	.4073	.3535	.3098	.2742	.2446	.2200	.1999	.1837	.1706	.1602
	\$275	.6115	.5351	.4671	.4065	.3528	.3067	.2696	.2385	.2125	.1909	.1732	.1587	.1470
	\$380	.6082	.5322	.4645	.4043	.3509	.3037	.2622	.2262	.1964	.1711	.1498	.1319	.1168
	\$500	.6066	.5308	.4633	.4033	.3500	.3029	.2615	.2252	.1936	.1662	.1426	.1228	.1061
	\$550	.6066	.5308	.4633	.4033	.3500	.3029	.2615	.2252	.1936	.1662	.1426	.1228	.1061
56	\$120	.6184	.5387	.4736	.4279	.3926	.3661	.3467	.3327	.3229	.3160	.3113	.3082	.3061
	\$160	.6141	.5350	.4645	.4101	.3676	.3339	.3076	.2873	.2720	.2605	.2520	.2458	.2414
	\$250	.6076	.5293	.4596	.3976	.3435	.3010	.2656	.2363	.2123	.1930	.1775	.1652	.1554
	\$275	.6064	.5282	.4586	.3968	.3421	.2974	.2604	.2297	.2042	.1832	.1663	.1526	.1416
	\$380	.6031	.5254	.4562	.3946	.3403	.2924	.2506	.2158	.1864	.1617	.1411	.1238	.1095
	\$500	.6015	.5240	.4550	.3936	.3394	.2917	.2500	.2137	.1822	.1552	.1326	.1136	.0976
	\$550	.6012	.5237	.4547	.3934	.3392	.2915	.2498	.2135	.1821	.1550	.1320	.1126	.0962
57	\$120	.6132	.5317	.4679	.4221	.3871	.3613	.3426	.3294	.3202	.3140	.3098	.3071	.3053
	\$160	.6090	.5281	.4559	.4031	.3607	.3274	.3017	.2821	.2676	.2568	.2491	.2435	.2395
	\$250	.6026	.5225	.4511	.3878	.3348	.2922	.2570	.2282	.2049	.1863	.1716	.1600	.1510
	\$275	.6013	.5214	.4502	.3870	.3322	.2882	.2514	.2210	.1961	.1759	.1597	.1468	.1366
	\$380	.5981	.5186	.4478	.3850	.3296	.2812	.2399	.2055	.1767	.1526	.1326	.1160	.1025
	\$500	.5965	.5173	.4466	.3839	.3288	.2805	.2385	.2022	.1710	.1449	.1231	.1048	.0895
	\$550	.5962	.5170	.4464	.3837	.3286	.2803	.2384	.2021	.1709	.1444	.1221	.1034	.0878
58	\$120	.6082	.5248	.4622	.4163	.3818	.3565	.3386	.3262	.3177	.3121	.3084	.3061	.3046
	\$160	.6040	.5212	.4493	.3962	.3539	.3210	.2959	.2772	.2634	.2534	.2463	.2414	.2379
	\$250	.5976	.5157	.4427	.3781	.3262	.2835	.2485	.2203	.1977	.1799	.1660	.1552	.1470
	\$275	.5964	.5147	.4418	.3773	.3232	.2790	.2425	.2125	.1882	.1688	.1534	.1413	.1319
	\$380	.5932	.5119	.4394	.3753	.3190	.2700	.2295	.1955	.1671	.1437	.1243	.1086	.0958
	\$500	.5917	.5105	.4382	.3743	.3182	.2693	.2271	.1908	.1604	.1350	.1138	.0963	.0818
	\$550	.5913	.5103	.4380	.3741	.3180	.2692	.2269	.1907	.1599	.1341	.1126	.0946	.0798
59	\$120	.6033	.5180	.4565	.4106	.3765	.3519	.3348	.3232	.3154	.3104	.3073	.3053	.3040
	\$160	.5992	.5144	.4428	.3894	.3472	.3147	.2903	.2724	.2594	.2503	.2439	.2395	.2365
	\$250	.5928	.5090	.4343	.3692	.3175	.2749	.2402	.2126	.1908	.1738	.1607	.1508	.1433
	\$275	.5916	.5080	.4334	.3676	.3142	.2700	.2336	.2041	.1806	.1620	.1475	.1362	.1276
	\$380	.5884	.5052	.4311	.3656	.3084	.2597	.2193	.1856	.1578	.1350	.1164	.1015	.0897
	\$500	.5869	.5039	.4299	.3646	.3076	.2581	.2157	.1798	.1500	.1253	.1049	.0881	.0745
	\$550	.5866	.5036	.4297	.3644	.3074	.2580	.2156	.1794	.1493	.1242	.1033	.0862	.0722
60	\$120	.5986	.5113	.4509	.4050	.3713	.3475	.3312	.3204	.3134	.3089	.3062	.3046	.3036
	\$160	.5944	.5077	.4364	.3827	.3406	.3086	.2849	.2678	.2557	.2474	.2416	.2378	.2353
	\$250	.5882	.5024	.4259	.3610	.3089	.2663	.2321	.2051	.1840	.1679	.1557	.1466	.1399
	\$275	.5870	.5014	.4251	.3587	.3052	.2609	.2249	.1960	.1732	.1555	.1418	.1314	.1236
	\$380	.5838	.4987	.4228	.3559	.2978	.2495	.2092	.1758	.1486	.1265	.1089	.0949	.0839
	\$500	.5823	.4973	.4217	.3550	.2970	.2470	.2044	.1692	.1399	.1159	.0962	.0803	.0675
	\$550	.5820	.4971	.4214	.3548	.2968	.2469	.2043	.1686	.1389	.1145	.0944	.0781	.0650
	\$800	.5814	.4966	.4210	.3545	.2965	.2466	.2041	.1681	.1379	.1128	.0921	.0751	.0612
61	\$120	.5940	.5060	.4453	.3994	.3662	.3432	.3278	.3178	.3115	.3076	.3053	.3040	.3032
	\$160	.5899	.5011	.4301	.3759	.3340	.3026	.2797	.2635	.2523	.2447	.2397	.2364	.2343
	\$250	.5836	.4959	.4176	.3528	.3003	.2578	.2240	.1977	.1776	.1624	.1511	.1428	.1368
	\$275	.5825	.4949	.4168	.3503	.2963	.2519	.2163	.1881	.1661	.1493	.1365	.1270	.1200
	\$380	.5793	.4922	.4145	.3463	.2878	.2393	.1991	.1662	.1396	.1184	.1016	.0886	.0785
	\$500	.5778	.4909	.4134	.3454	.2864	.2359	.1936	.1587	.1300	.1066	.0879	.0729	.0611
	\$550	.5775	.4906	.4132	.3452	.2862	.2357	.1931	.1578	.1287	.1050	.0858	.0704	.0582

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
62	\$800	.5770	.4902	.4128	.3449	.2859	.2355	.1928	.1570	.1273	.1028	.0829	.0668	.0539
	\$120	.5896	.5010	.4397	.3938	.3612	.3390	.3245	.3154	.3098	.3065	.3046	.3035	.3029
	\$160	.5855	.4947	.4238	.3692	.3275	.2967	.2747	.2594	.2491	.2423	.2379	.2351	.2334
	\$250	.5793	.4895	.4094	.3446	.2918	.2494	.2161	.1906	.1714	.1571	.1468	.1394	.1341
	\$275	.5781	.4885	.4085	.3419	.2873	.2430	.2078	.1803	.1592	.1433	.1316	.1229	.1167
	\$380	.5750	.4858	.4063	.3366	.2779	.2292	.1891	.1567	.1308	.1105	.0948	.0827	.0735
	\$500	.5735	.4846	.4053	.3358	.2757	.2248	.1828	.1482	.1202	.0977	.0799	.0659	.0550
	\$550	.5732	.4843	.4051	.3356	.2756	.2246	.1822	.1472	.1187	.0958	.0775	.0631	.0518
	\$800	.5727	.4839	.4047	.3353	.2753	.2244	.1815	.1460	.1168	.0931	.0741	.0590	.0470
\$1,000	.5726	.4838	.4046	.3352	.2753	.2243	.1815	.1460	.1168	.0930	.0738	.0585	.0463	
63	\$120	.5853	.4961	.4341	.3883	.3563	.3350	.3214	.3132	.3083	.3055	.3040	.3031	.3027
	\$160	.5813	.4884	.4175	.3625	.3210	.2909	.2698	.2555	.2461	.2401	.2364	.2341	.2327
	\$250	.5751	.4832	.4017	.3365	.2833	.2410	.2083	.1836	.1654	.1522	.1428	.1362	.1317
	\$275	.5740	.4822	.4004	.3334	.2784	.2341	.1993	.1726	.1525	.1377	.1269	.1192	.1138
	\$380	.5709	.4796	.3982	.3271	.2680	.2190	.1791	.1473	.1223	.1030	.0882	.0771	.0689
	\$500	.5694	.4784	.3972	.3261	.2651	.2140	.1720	.1379	.1106	.0890	.0722	.0593	.0494
	\$550	.5691	.4781	.3970	.3260	.2649	.2136	.1712	.1367	.1089	.0869	.0696	.0562	.0459
	\$800	.5686	.4777	.3966	.3257	.2647	.2132	.1702	.1350	.1065	.0837	.0656	.0515	.0405
	\$1,000	.5684	.4776	.3965	.3256	.2646	.2131	.1702	.1350	.1064	.0834	.0652	.0509	.0397
64	\$120	.5813	.4912	.4285	.3828	.3514	.3311	.3186	.3112	.3070	.3047	.3035	.3029	.3025
	\$160	.5773	.4822	.4112	.3558	.3145	.2852	.2651	.2518	.2434	.2382	.2350	.2332	.2321
	\$250	.5712	.4771	.3946	.3284	.2747	.2326	.2006	.1768	.1597	.1475	.1392	.1335	.1297
	\$275	.5700	.4762	.3928	.3250	.2695	.2252	.1910	.1652	.1461	.1324	.1227	.1159	.1113
	\$380	.5670	.4736	.3902	.3180	.2581	.2088	.1692	.1380	.1140	.0957	.0821	.0721	.0648
	\$500	.5655	.4724	.3892	.3165	.2545	.2032	.1613	.1277	.1012	.0806	.0649	.0531	.0442
	\$550	.5652	.4721	.3890	.3163	.2542	.2026	.1603	.1262	.0992	.0782	.0620	.0497	.0405
	\$800	.5647	.4717	.3886	.3160	.2540	.2019	.1589	.1241	.0964	.0745	.0575	.0445	.0346
	\$1,000	.5646	.4716	.3885	.3160	.2539	.2019	.1589	.1240	.0961	.0740	.0569	.0437	.0336
65	\$120	.5776	.4863	.4229	.3773	.3467	.3274	.3159	.3094	.3059	.3040	.3031	.3026	.3024
	\$160	.5736	.4768	.4049	.3491	.3081	.2796	.2605	.2484	.2409	.2365	.2339	.2325	.2317
	\$250	.5675	.4713	.3876	.3202	.2661	.2243	.1930	.1703	.1543	.1432	.1359	.1310	.1279
	\$275	.5664	.4703	.3856	.3166	.2605	.2164	.1828	.1579	.1400	.1274	.1188	.1129	.1091
	\$380	.5633	.4678	.3823	.3089	.2481	.1986	.1593	.1289	.1059	.0888	.0763	.0674	.0611
	\$500	.5619	.4666	.3813	.3069	.2440	.1923	.1505	.1176	.0920	.0726	.0580	.0473	.0396
	\$550	.5616	.4663	.3811	.3067	.2436	.1915	.1493	.1158	.0898	.0698	.0549	.0437	.0356
	\$800	.5610	.4659	.3807	.3064	.2432	.1905	.1476	.1133	.0864	.0656	.0498	.0379	.0291
	\$1,000	.5609	.4658	.3807	.3064	.2431	.1905	.1475	.1131	.0860	.0650	.0490	.0370	.0280
66	\$120	.5741	.4815	.4172	.3717	.3419	.3238	.3134	.3078	.3049	.3035	.3028	.3025	.3024
	\$160	.5701	.4718	.3985	.3422	.3016	.2740	.2562	.2452	.2387	.2350	.2330	.2319	.2314
	\$250	.5641	.4656	.3805	.3119	.2574	.2159	.1854	.1639	.1491	.1393	.1329	.1289	.1264
	\$275	.5630	.4647	.3784	.3081	.2514	.2074	.1746	.1508	.1342	.1228	.1152	.1103	.1072
	\$380	.5600	.4622	.3744	.2997	.2380	.1882	.1494	.1198	.0980	.0821	.0709	.0632	.0579
	\$500	.5585	.4609	.3734	.2972	.2334	.1812	.1397	.1074	.0830	.0648	.0515	.0421	.0354
	\$550	.5582	.4607	.3732	.2970	.2328	.1803	.1383	.1055	.0805	.0618	.0481	.0382	.0312
	\$800	.5577	.4603	.3729	.2967	.2322	.1790	.1362	.1025	.0766	.0570	.0424	.0318	.0242
	\$1,000	.5576	.4602	.3728	.2967	.2322	.1789	.1360	.1021	.0760	.0563	.0415	.0307	.0229
67	\$120	.5710	.4766	.4114	.3661	.3373	.3204	.3111	.3064	.3041	.3030	.3026	.3024	.3023
	\$160	.5670	.4668	.3920	.3353	.2951	.2686	.2520	.2423	.2368	.2338	.2323	.2315	.2312
	\$250	.5610	.4602	.3735	.3036	.2486	.2074	.1779	.1577	.1443	.1357	.1304	.1271	.1253
	\$275	.5599	.4593	.3713	.2995	.2421	.1984	.1664	.1439	.1286	.1185	.1121	.1081	.1057
	\$380	.5569	.4568	.3667	.2905	.2277	.1778	.1394	.1109	.0903	.0759	.0660	.0594	.0551

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.5554	.4556	.3657	.2876	.2226	.1700	.1288	.0974	.0742	.0574	.0455	.0373	.0318
	\$550	.5551	.4553	.3655	.2872	.2219	.1689	.1271	.0952	.0714	.0541	.0417	.0332	.0273
	\$800	.5546	.4549	.3652	.2870	.2211	.1672	.1246	.0917	.0669	.0487	.0355	.0263	.0198
	\$1,000	.5545	.4548	.3651	.2869	.2210	.1671	.1243	.0912	.0663	.0478	.0345	.0250	.0184
68	\$120	.5682	.4716	.4055	.3604	.3326	.3171	.3091	.3052	.3035	.3027	.3024	.3023	.3023
	\$160	.5642	.4618	.3855	.3282	.2886	.2632	.2481	.2396	.2351	.2328	.2317	.2312	.2310
	\$250	.5583	.4551	.3664	.2950	.2396	.1989	.1705	.1517	.1397	.1324	.1282	.1257	.1244
	\$275	.5572	.4541	.3641	.2907	.2327	.1892	.1583	.1371	.1233	.1147	.1094	.1063	.1045
	\$380	.5542	.4517	.3592	.2812	.2172	.1670	.1293	.1020	.0829	.0700	.0616	.0562	.0528
	\$500	.5527	.4505	.3580	.2779	.2116	.1585	.1177	.0874	.0655	.0503	.0399	.0331	.0287
	\$550	.5524	.4503	.3578	.2775	.2108	.1572	.1158	.0849	.0625	.0467	.0359	.0287	.0240
	\$800	.5519	.4499	.3575	.2771	.2096	.1553	.1129	.0809	.0575	.0407	.0292	.0213	.0160
	\$1,000	.5518	.4498	.3574	.2770	.2096	.1550	.1125	.0803	.0566	.0397	.0279	.0199	.0145
69	\$120	.5658	.4666	.3993	.3545	.3280	.3140	.3072	.3042	.3030	.3025	.3023	.3023	.3023
	\$160	.5618	.4568	.3786	.3208	.2818	.2579	.2444	.2372	.2337	.2321	.2313	.2310	.2309
	\$250	.5559	.4503	.3593	.2862	.2302	.1901	.1631	.1459	.1356	.1296	.1263	.1246	.1237
	\$275	.5548	.4493	.3569	.2816	.2228	.1798	.1500	.1306	.1184	.1112	.1071	.1048	.1036
	\$380	.5518	.4469	.3518	.2716	.2063	.1559	.1190	.0931	.0758	.0646	.0576	.0534	.0510
	\$500	.5504	.4457	.3504	.2680	.2001	.1466	.1063	.0772	.0571	.0436	.0349	.0294	.0261
	\$550	.5501	.4455	.3503	.2675	.1992	.1451	.1042	.0745	.0537	.0397	.0306	.0248	.0213
	\$800	.5495	.4451	.3499	.2669	.1978	.1428	.1007	.0699	.0481	.0332	.0233	.0169	.0129
	\$1,000	.5494	.4450	.3499	.2669	.1976	.1424	.1002	.0692	.0471	.0320	.0219	.0154	.0113
70	\$120	.5638	.4613	.3926	.3482	.3233	.3110	.3056	.3034	.3026	.3024	.3023	.3023	.3023
	\$160	.5599	.4518	.3714	.3128	.2747	.2525	.2408	.2351	.2326	.2315	.2311	.2309	.2309
	\$250	.5539	.4458	.3519	.2767	.2201	.1808	.1555	.1403	.1317	.1272	.1249	.1238	.1233
	\$275	.5528	.4449	.3495	.2719	.2123	.1698	.1416	.1241	.1138	.1082	.1052	.1037	.1030
	\$380	.5498	.4425	.3444	.2614	.1946	.1441	.1082	.0841	.0688	.0596	.0542	.0512	.0496
	\$500	.5484	.4413	.3429	.2577	.1879	.1338	.0943	.0669	.0488	.0373	.0304	.0264	.0241
	\$550	.5481	.4411	.3427	.2571	.1868	.1321	.0919	.0638	.0450	.0331	.0258	.0216	.0191
	\$800	.5476	.4407	.3424	.2563	.1851	.1294	.0879	.0586	.0388	.0260	.0180	.0132	.0104
	\$1,000	.5475	.4406	.3423	.2563	.1849	.1290	.0873	.0577	.0376	.0246	.0164	.0115	.0086
71	\$120	.5609	.4445	.3584	.3179	.3051	.3026	.3023	.3023	.3023	.3023	.3023	.3023	.3023
	\$160	.5571	.4414	.3391	.2752	.2443	.2339	.2314	.2309	.2309	.2308	.2308	.2308	.2308
	\$250	.5512	.4367	.3263	.2384	.1778	.1445	.1299	.1248	.1233	.1230	.1229	.1229	.1229
	\$275	.5501	.4358	.3254	.2344	.1691	.1307	.1125	.1054	.1032	.1026	.1024	.1024	.1024
	\$380	.5471	.4335	.3236	.2263	.1505	.0995	.0706	.0566	.0509	.0489	.0482	.0480	.0480
	\$500	.5457	.4324	.3228	.2237	.1439	.0875	.0531	.0350	.0266	.0233	.0221	.0217	.0216
	\$550	.5454	.4321	.3226	.2233	.1429	.0855	.0500	.0310	.0220	.0183	.0169	.0165	.0163
	\$800	.5449	.4317	.3223	.2229	.1414	.0824	.0450	.0242	.0141	.0096	.0079	.0073	.0071
	\$1,000	.5448	.4316	.3222	.2229	.1412	.0819	.0441	.0230	.0125	.0079	.0061	.0054	.0052
72	\$120	.5609	.4436	.3464	.3095	.3028	.3023	.3023	.3023	.3023	.3023	.3023	.3023	.3023
	\$160	.5570	.4405	.3286	.2613	.2363	.2314	.2309	.2308	.2308	.2308	.2308	.2308	.2308
	\$250	.5511	.4359	.3217	.2239	.1609	.1329	.1247	.1231	.1229	.1229	.1229	.1229	.1229
	\$275	.5500	.4350	.3211	.2203	.1512	.1170	.1055	.1029	.1025	.1024	.1024	.1024	.1024
	\$380	.5470	.4327	.3194	.2138	.1314	.0809	.0580	.0503	.0484	.0481	.0480	.0480	.0480
	\$500	.5456	.4315	.3185	.2119	.1247	.0670	.0375	.0260	.0226	.0217	.0216	.0216	.0216
	\$550	.5453	.4313	.3183	.2116	.1237	.0646	.0337	.0213	.0175	.0165	.0163	.0163	.0163
	\$800	.5448	.4309	.3180	.2113	.1221	.0608	.0275	.0134	.0086	.0073	.0071	.0070	.0070
	\$1,000	.5447	.4308	.3180	.2113	.1218	.0601	.0264	.0118	.0068	.0055	.0052	.0051	.0051
73	\$120	.5609	.4435	.3340	.3037	.3023	.3023	.3023	.3023	.3023	.3023	.3023	.3023	.3023
	\$160	.5570	.4405	.3240	.2472	.2316	.2309	.2308	.2308	.2308	.2308	.2308	.2308	.2308

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.5511	.4358	.3205	.2106	.1434	.1248	.1230	.1229	.1229	.1229	.1229	.1229	.1229
	\$275	.5500	.4349	.3199	.2083	.1323	.1062	.1026	.1024	.1024	.1024	.1024	.1024	.1024
	\$380	.5470	.4326	.3182	.2050	.1116	.0626	.0497	.0481	.0480	.0480	.0480	.0480	.0480
	\$500	.5456	.4314	.3173	.2044	.1055	.0456	.0254	.0219	.0216	.0216	.0216	.0216	.0216
	\$550	.5453	.4312	.3172	.2043	.1046	.0426	.0208	.0167	.0163	.0163	.0163	.0163	.0163
	\$800	.5448	.4308	.3169	.2041	.1032	.0379	.0129	.0076	.0070	.0070	.0070	.0070	.0070
	\$1,000	.5447	.4307	.3168	.2041	.1029	.0370	.0113	.0058	.0051	.0051	.0051	.0051	.0051
74	\$120	.5609	.4435	.3262	.3023	.3023	.3023	.3023	.3023	.3023	.3023	.3023	.3023	.3023
	\$160	.5570	.4405	.3239	.2375	.2309	.2308	.2308	.2308	.2308	.2308	.2308	.2308	.2308
	\$250	.5511	.4358	.3205	.2052	.1312	.1229	.1229	.1229	.1229	.1229	.1229	.1229	.1229
	\$275	.5500	.4349	.3199	.2048	.1182	.1027	.1024	.1024	.1024	.1024	.1024	.1024	.1024
	\$380	.5470	.4326	.3181	.2037	.0977	.0516	.0480	.0480	.0480	.0480	.0480	.0480	.0480
	\$500	.5456	.4314	.3173	.2032	.0934	.0306	.0218	.0216	.0216	.0216	.0216	.0216	.0216
	\$550	.5453	.4312	.3171	.2031	.0929	.0269	.0166	.0163	.0163	.0163	.0163	.0163	.0163
	\$800	.5448	.4308	.3168	.2029	.0921	.0209	.0074	.0070	.0070	.0070	.0070	.0070	.0070
\$1,000	.5447	.4307	.3168	.2028	.0920	.0197	.0056	.0051	.0051	.0051	.0051	.0051	.0051	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.7688	.7227	.6810	.6431	.6083	.5763	.5467	.5192	.5025	.4904	.4800	.4710	.4632
37	\$120	.7619	.7145	.6717	.6329	.5973	.5646	.5344	.5108	.4969	.4850	.4749	.4661	.4589
38	\$120	.7549	.7062	.6623	.6225	.5862	.5528	.5219	.5050	.4913	.4797	.4697	.4616	.4551
39	\$120	.7479	.6979	.6530	.6123	.5751	.5410	.5152	.4993	.4859	.4745	.4651	.4577	.4519
40	\$120	.7409	.6896	.6436	.6019	.5639	.5291	.5094	.4937	.4805	.4696	.4611	.4543	.4489
	\$160	.7360	.6851	.6393	.5979	.5602	.5256	.4937	.4642	.4472	.4330	.4208	.4104	.4014
41	\$120	.7339	.6813	.6341	.5915	.5527	.5221	.5036	.4881	.4753	.4653	.4574	.4512	.4462
	\$160	.7290	.6768	.6299	.5876	.5490	.5137	.4812	.4572	.4408	.4269	.4151	.4050	.3964
42	\$120	.7268	.6728	.6245	.5809	.5412	.5162	.4978	.4826	.4707	.4614	.4541	.4483	.4436
	\$160	.7220	.6684	.6204	.5771	.5377	.5016	.4696	.4505	.4345	.4210	.4094	.3998	.3920
43	\$120	.7197	.6644	.6149	.5703	.5323	.5103	.4922	.4777	.4666	.4578	.4510	.4455	.4413
	\$160	.7149	.6600	.6109	.5665	.5263	.4895	.4628	.4441	.4284	.4151	.4041	.3952	.3882
44	\$120	.7127	.6561	.6054	.5598	.5265	.5046	.4869	.4733	.4628	.4545	.4481	.4431	.4393
	\$160	.7080	.6517	.6014	.5561	.5150	.4784	.4563	.4379	.4225	.4096	.3994	.3912	.3847
45	\$120	.7049	.6468	.5949	.5482	.5197	.4981	.4813	.4685	.4586	.4509	.4450	.4406	.4372
	\$160	.7002	.6425	.5909	.5446	.5025	.4707	.4490	.4309	.4159	.4040	.3945	.3870	.3810
46	\$120	.6971	.6375	.5843	.5396	.5130	.4920	.4761	.4640	.4547	.4476	.4423	.4384	.4354
	\$160	.6925	.6332	.5804	.5329	.4899	.4632	.4418	.4241	.4099	.3988	.3901	.3831	.3776
47	\$120	.6894	.6282	.5737	.5329	.5065	.4865	.4713	.4598	.4511	.4447	.4400	.4365	.4339
	\$160	.6849	.6241	.5700	.5214	.4817	.4559	.4347	.4178	.4045	.3941	.3860	.3796	.3746
	\$250	.6775	.6174	.5639	.5158	.4723	.4328	.3966	.3705	.3500	.3328	.3182	.3058	.2953
48	\$120	.6817	.6189	.5631	.5261	.5005	.4812	.4667	.4559	.4479	.4421	.4378	.4348	.4326
	\$160	.6772	.6148	.5593	.5096	.4742	.4486	.4280	.4119	.3994	.3897	.3822	.3763	.3719
	\$250	.6699	.6082	.5534	.5041	.4597	.4193	.3856	.3617	.3418	.3250	.3109	.2990	.2893
	\$275	.6684	.6068	.5521	.5029	.4586	.4183	.3817	.3537	.3321	.3140	.2987	.2857	.2747
49	\$120	.6739	.6096	.5526	.5196	.4947	.4762	.4624	.4522	.4449	.4397	.4359	.4333	.4314
	\$160	.6695	.6055	.5487	.4980	.4667	.4414	.4216	.4064	.3947	.3856	.3787	.3735	.3696
	\$250	.6623	.5991	.5428	.4924	.4469	.4058	.3765	.3531	.3337	.3174	.3038	.2928	.2839
	\$275	.6608	.5977	.5415	.4912	.4459	.4048	.3695	.3444	.3235	.3059	.2911	.2786	.2682
50	\$120	.6664	.6004	.5460	.5135	.4893	.4714	.4583	.4490	.4423	.4376	.4343	.4321	.4305
	\$160	.6620	.5964	.5381	.4906	.4595	.4348	.4158	.4014	.3903	.3819	.3756	.3710	.3675

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.6549	.5900	.5324	.4808	.4343	.3954	.3678	.3450	.3260	.3102	.2975	.2872	.2791
	\$275	.6534	.5887	.5311	.4797	.4333	.3915	.3602	.3357	.3153	.2982	.2839	.2721	.2626
51	\$120	.6589	.5912	.5396	.5077	.4841	.4669	.4546	.4460	.4399	.4358	.4330	.4310	.4298
	\$160	.6546	.5873	.5276	.4833	.4524	.4285	.4103	.3966	.3862	.3785	.3729	.3688	.3658
	\$250	.6476	.5810	.5219	.4691	.4217	.3866	.3594	.3370	.3185	.3035	.2916	.2822	.2747
	\$275	.6461	.5797	.5207	.4680	.4207	.3802	.3512	.3272	.3072	.2907	.2771	.2662	.2574
52	\$120	.6513	.5818	.5333	.5019	.4790	.4626	.4511	.4432	.4378	.4342	.4318	.4302	.4291
	\$160	.6470	.5779	.5167	.4759	.4455	.4224	.4050	.3920	.3824	.3754	.3704	.3668	.3642
	\$250	.6401	.5718	.5111	.4570	.4103	.3777	.3509	.3289	.3112	.2972	.2861	.2774	.2706
	\$275	.6386	.5704	.5099	.4560	.4076	.3707	.3422	.3186	.2992	.2834	.2707	.2606	.2526
	\$380	.6337	.5661	.5061	.4525	.4045	.3615	.3229	.2917	.2671	.2465	.2291	.2145	.2022
53	\$120	.6437	.5723	.5271	.4963	.4741	.4585	.4479	.4407	.4359	.4328	.4307	.4295	.4286
	\$160	.6394	.5685	.5075	.4686	.4388	.4165	.3998	.3877	.3789	.3726	.3682	.3651	.3629
	\$250	.6326	.5625	.5003	.4449	.4013	.3689	.3425	.3212	.3044	.2913	.2810	.2730	.2668
	\$275	.6311	.5612	.4991	.4438	.3956	.3614	.3333	.3102	.2915	.2766	.2648	.2555	.2482
	\$380	.6263	.5569	.4953	.4404	.3915	.3477	.3099	.2812	.2573	.2373	.2206	.2065	.1949
54	\$120	.6362	.5631	.5212	.4908	.4694	.4547	.4449	.4384	.4342	.4316	.4299	.4289	.4283
	\$160	.6320	.5592	.5002	.4616	.4325	.4109	.3951	.3837	.3757	.3701	.3663	.3637	.3619
	\$250	.6252	.5532	.4894	.4327	.3924	.3603	.3344	.3140	.2981	.2858	.2763	.2690	.2635
	\$275	.6238	.5519	.4883	.4317	.3863	.3523	.3246	.3021	.2843	.2703	.2594	.2508	.2442
	\$380	.6190	.5477	.4845	.4284	.3784	.3340	.2991	.2711	.2478	.2284	.2123	.1991	.1883
55	\$120	.6289	.5572	.5154	.4856	.4651	.4513	.4422	.4365	.4328	.4306	.4293	.4284	.4280
	\$160	.6247	.5500	.4931	.4549	.4264	.4055	.3907	.3802	.3729	.3680	.3647	.3625	.3610
	\$250	.6181	.5441	.4787	.4232	.3837	.3519	.3267	.3072	.2922	.2807	.2720	.2655	.2606
	\$275	.6166	.5428	.4775	.4196	.3772	.3434	.3162	.2945	.2776	.2645	.2544	.2466	.2407
	\$380	.6119	.5387	.4739	.4164	.3655	.3220	.2888	.2614	.2387	.2199	.2046	.1923	.1824
	\$500	.6086	.5358	.4713	.4142	.3635	.3187	.2791	.2456	.2188	.1963	.1775	.1618	.1486
56	\$120	.6214	.5512	.5096	.4805	.4608	.4480	.4398	.4347	.4316	.4298	.4287	.4281	.4278
	\$160	.6173	.5405	.4860	.4482	.4203	.4004	.3864	.3768	.3704	.3661	.3633	.3614	.3603
	\$250	.6107	.5347	.4675	.4143	.3748	.3435	.3193	.3006	.2865	.2759	.2680	.2623	.2581
	\$275	.6093	.5335	.4665	.4093	.3679	.3344	.3079	.2872	.2712	.2590	.2497	.2427	.2375
	\$380	.6047	.5294	.4629	.4041	.3521	.3112	.2785	.2516	.2294	.2115	.1972	.1858	.1768
	\$500	.6013	.5265	.4604	.4019	.3502	.3047	.2651	.2339	.2078	.1861	.1681	.1531	.1408
57	\$120	.6142	.5454	.5040	.4756	.4569	.4449	.4376	.4332	.4306	.4291	.4283	.4278	.4276
	\$160	.6101	.5312	.4791	.4417	.4146	.3955	.3825	.3738	.3681	.3644	.3621	.3606	.3597
	\$250	.6036	.5255	.4565	.4055	.3662	.3356	.3122	.2944	.2812	.2715	.2645	.2595	.2559
	\$275	.6022	.5243	.4555	.4002	.3587	.3257	.3000	.2802	.2652	.2539	.2455	.2393	.2348
	\$380	.5976	.5203	.4520	.3918	.3401	.3007	.2684	.2420	.2207	.2038	.1904	.1800	.1718
	\$500	.5943	.5174	.4495	.3897	.3371	.2910	.2533	.2227	.1973	.1763	.1591	.1450	.1336
58	\$120	.6075	.5402	.4991	.4714	.4536	.4425	.4359	.4320	.4299	.4287	.4280	.4277	.4275
	\$160	.6035	.5235	.4731	.4359	.4096	.3914	.3793	.3714	.3663	.3632	.3612	.3601	.3594
	\$250	.5970	.5169	.4470	.3975	.3585	.3286	.3059	.2891	.2768	.2679	.2616	.2572	.2542
	\$275	.5956	.5157	.4451	.3918	.3505	.3180	.2931	.2742	.2600	.2496	.2420	.2365	.2326
	\$380	.5911	.5118	.4417	.3802	.3303	.2911	.2591	.2334	.2130	.1970	.1846	.1750	.1676
	\$500	.5878	.5089	.4393	.3781	.3246	.2788	.2425	.2124	.1877	.1675	.1510	.1379	.1274
59	\$120	.6009	.5352	.4944	.4674	.4505	.4402	.4343	.4310	.4292	.4283	.4278	.4276	.4274
	\$160	.5969	.5176	.4670	.4304	.4048	.3876	.3763	.3692	.3648	.3621	.3605	.3596	.3591
	\$250	.5906	.5083	.4393	.3896	.3510	.3217	.2999	.2841	.2727	.2647	.2591	.2553	.2527

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.5892	.5071	.4353	.3834	.3423	.3106	.2864	.2684	.2552	.2457	.2389	.2341	.2307
	\$380	.5847	.5032	.4314	.3685	.3206	.2815	.2501	.2251	.2057	.1906	.1791	.1704	.1638
	\$500	.5815	.5005	.4291	.3665	.3121	.2678	.2318	.2023	.1783	.1589	.1435	.1313	.1217
	\$550	.5806	.4997	.4284	.3659	.3116	.2647	.2275	.1968	.1717	.1512	.1346	.1214	.1109
60	\$120	.5943	.5301	.4896	.4635	.4475	.4382	.4330	.4302	.4287	.4280	.4276	.4275	.4274
	\$160	.5904	.5117	.4610	.4248	.4001	.3839	.3736	.3672	.3634	.3612	.3600	.3592	.3589
	\$250	.5841	.4996	.4315	.3817	.3435	.3150	.2941	.2793	.2688	.2617	.2568	.2536	.2515
	\$275	.5827	.4984	.4273	.3751	.3343	.3031	.2799	.2629	.2507	.2420	.2360	.2319	.2291
	\$380	.5783	.4946	.4210	.3588	.3108	.2719	.2411	.2171	.1986	.1845	.1740	.1662	.1604
	\$500	.5751	.4919	.4187	.3547	.3001	.2568	.2212	.1923	.1691	.1507	.1363	.1251	.1164
	\$550	.5742	.4912	.4180	.3542	.2990	.2532	.2164	.1863	.1619	.1424	.1268	.1146	.1051
	\$800	.5719	.4891	.4163	.3527	.2977	.2505	.2102	.1760	.1483	.1255	.1068	.0916	.0793
61	\$120	.5880	.5251	.4850	.4597	.4447	.4363	.4318	.4295	.4283	.4278	.4275	.4274	.4274
	\$160	.5841	.5059	.4551	.4195	.3957	.3804	.3711	.3655	.3623	.3605	.3595	.3590	.3587
	\$250	.5779	.4911	.4239	.3740	.3363	.3085	.2887	.2748	.2654	.2590	.2549	.2522	.2505
	\$275	.5765	.4899	.4193	.3669	.3264	.2960	.2737	.2577	.2465	.2388	.2335	.2301	.2278
	\$380	.5721	.4862	.4107	.3493	.3011	.2626	.2325	.2094	.1920	.1789	.1694	.1624	.1574
	\$500	.5690	.4835	.4084	.3431	.2893	.2460	.2108	.1826	.1604	.1431	.1297	.1195	.1117
	\$550	.5681	.4828	.4078	.3426	.2866	.2420	.2056	.1762	.1526	.1341	.1196	.1084	.0998
	\$800	.5658	.4808	.4061	.3411	.2852	.2376	.1972	.1641	.1372	.1153	.0976	.0834	.0721
62	\$120	.5818	.5201	.4805	.4561	.4421	.4346	.4308	.4289	.4280	.4276	.4274	.4274	.4273
	\$160	.5779	.5001	.4492	.4142	.3914	.3772	.3688	.3640	.3613	.3599	.3592	.3588	.3586
	\$250	.5718	.4826	.4163	.3663	.3291	.3022	.2834	.2706	.2622	.2567	.2532	.2510	.2497
	\$275	.5704	.4815	.4114	.3588	.3186	.2890	.2677	.2528	.2427	.2358	.2314	.2285	.2267
	\$380	.5661	.4778	.4003	.3398	.2914	.2534	.2241	.2020	.1856	.1737	.1651	.1591	.1549
	\$500	.5630	.4752	.3981	.3314	.2784	.2352	.2005	.1732	.1520	.1358	.1235	.1143	.1075
	\$550	.5621	.4745	.3975	.3308	.2753	.2308	.1948	.1661	.1436	.1262	.1128	.1026	.0950
	\$800	.5598	.4725	.3959	.3295	.2726	.2245	.1847	.1524	.1263	.1054	.0887	.0756	.0654
\$1,000	.5590	.4719	.3954	.3290	.2723	.2242	.1839	.1504	.1232	.1011	.0834	.0693	.0581	
63	\$120	.5756	.5150	.4758	.4525	.4397	.4331	.4299	.4284	.4278	.4275	.4274	.4273	.4273
	\$160	.5718	.4942	.4432	.4089	.3871	.3741	.3667	.3626	.3605	.3594	.3589	.3586	.3585
	\$250	.5657	.4740	.4085	.3585	.3218	.2960	.2783	.2667	.2593	.2546	.2518	.2501	.2491
	\$275	.5644	.4729	.4033	.3504	.3107	.2820	.2619	.2482	.2391	.2332	.2295	.2272	.2258
	\$380	.5601	.4693	.3907	.3300	.2816	.2441	.2157	.1947	.1795	.1688	.1612	.1561	.1526
	\$500	.5570	.4668	.3876	.3206	.2672	.2241	.1902	.1638	.1438	.1287	.1176	.1095	.1036
	\$550	.5561	.4660	.3870	.3188	.2638	.2194	.1840	.1562	.1348	.1185	.1063	.0973	.0907
	\$800	.5538	.4641	.3854	.3174	.2597	.2112	.1722	.1407	.1155	.0957	.0802	.0683	.0591
\$1,000	.5531	.4635	.3849	.3170	.2593	.2109	.1706	.1379	.1116	.0907	.0741	.0612	.0511	
64	\$120	.5706	.5099	.4713	.4491	.4375	.4318	.4292	.4281	.4276	.4274	.4274	.4273	.4273
	\$160	.5659	.4883	.4373	.4037	.3831	.3713	.3649	.3615	.3599	.3591	.3587	.3585	.3585
	\$250	.5599	.4672	.4008	.3507	.3147	.2899	.2736	.2631	.2567	.2528	.2506	.2493	.2486
	\$275	.5586	.4646	.3953	.3421	.3030	.2752	.2563	.2439	.2359	.2309	.2279	.2261	.2251
	\$380	.5543	.4610	.3817	.3202	.2718	.2349	.2075	.1878	.1739	.1643	.1578	.1535	.1507
	\$500	.5513	.4585	.3771	.3099	.2561	.2133	.1800	.1548	.1359	.1222	.1123	.1052	.1003
	\$550	.5504	.4578	.3766	.3075	.2524	.2081	.1733	.1465	.1263	.1113	.1004	.0925	.0869
	\$800	.5481	.4559	.3750	.3054	.2466	.1985	.1599	.1292	.1051	.0864	.0722	.0615	.0536
\$1,000	.5474	.4553	.3745	.3050	.2463	.1975	.1576	.1257	.1005	.0807	.0654	.0537	.0448	
65	\$120	.5660	.5048	.4669	.4459	.4354	.4306	.4286	.4278	.4275	.4274	.4273	.4273	.4273
	\$160	.5603	.4824	.4313	.3986	.3794	.3688	.3633	.3606	.3594	.3588	.3586	.3585	.3584
	\$250	.5544	.4604	.3931	.3430	.3077	.2842	.2691	.2599	.2545	.2514	.2497	.2487	.2483
	\$275	.5531	.4573	.3872	.3339	.2953	.2687	.2511	.2400	.2331	.2290	.2267	.2253	.2246



Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.5488	.4529	.3728	.3105	.2621	.2259	.1997	.1813	.1687	.1603	.1549	.1514	.1493
	\$500	.5458	.4504	.3667	.2992	.2450	.2025	.1701	.1460	.1286	.1161	.1075	.1016	.0976
	\$550	.5450	.4497	.3662	.2966	.2409	.1968	.1628	.1372	.1183	.1047	.0950	.0883	.0837
	\$800	.5427	.4478	.3646	.2933	.2337	.1859	.1477	.1179	.0950	.0777	.0649	.0555	.0486
	\$1,000	.5420	.4473	.3642	.2930	.2332	.1840	.1448	.1138	.0897	.0712	.0572	.0468	.0391
66	\$120	.5616	.4998	.4626	.4429	.4337	.4297	.4282	.4276	.4274	.4273	.4273	.4273	.4273
	\$160	.5551	.4765	.4255	.3938	.3758	.3665	.3620	.3599	.3590	.3586	.3585	.3584	.3584
	\$250	.5492	.4538	.3854	.3353	.3009	.2787	.2651	.2571	.2526	.2502	.2490	.2484	.2480
	\$275	.5479	.4506	.3792	.3257	.2878	.2624	.2463	.2365	.2307	.2274	.2257	.2247	.2243
	\$380	.5438	.4451	.3640	.3008	.2525	.2171	.1921	.1752	.1640	.1568	.1524	.1497	.1481
	\$500	.5408	.4426	.3570	.2885	.2339	.1918	.1605	.1377	.1217	.1107	.1033	.0985	.0953
	\$550	.5399	.4419	.3559	.2856	.2295	.1857	.1526	.1283	.1108	.0986	.0903	.0847	.0810
	\$800	.5377	.4401	.3544	.2813	.2212	.1733	.1357	.1070	.0855	.0696	.0582	.0501	.0445
	\$1,000	.5370	.4395	.3540	.2809	.2201	.1710	.1322	.1022	.0793	.0623	.0498	.0407	.0343
67	\$120	.5568	.4943	.4580	.4399	.4320	.4289	.4278	.4275	.4274	.4273	.4273	.4273	.4273
	\$160	.5500	.4702	.4191	.3887	.3723	.3644	.3608	.3593	.3587	.3585	.3585	.3584	.3584
	\$250	.5441	.4468	.3771	.3270	.2938	.2731	.2611	.2545	.2510	.2493	.2485	.2481	.2479
	\$275	.5429	.4435	.3706	.3168	.2798	.2560	.2415	.2331	.2286	.2261	.2249	.2243	.2240
	\$380	.5387	.4370	.3545	.2903	.2421	.2077	.1843	.1691	.1595	.1537	.1503	.1483	.1472
	\$500	.5358	.4345	.3470	.2770	.2220	.1805	.1503	.1292	.1149	.1055	.0995	.0957	.0934
	\$550	.5349	.4339	.3453	.2739	.2171	.1738	.1418	.1191	.1033	.0928	.0859	.0815	.0788
	\$800	.5327	.4321	.3436	.2683	.2077	.1597	.1230	.0956	.0757	.0616	.0518	.0452	.0407
	\$1,000	.5320	.4315	.3431	.2679	.2060	.1569	.1188	.0900	.0687	.0534	.0426	.0350	.0299
68	\$120	.5519	.4887	.4535	.4371	.4306	.4283	.4276	.4274	.4273	.4273	.4273	.4273	.4273
	\$160	.5454	.4637	.4127	.3837	.3691	.3625	.3599	.3589	.3586	.3585	.3584	.3584	.3584
	\$250	.5395	.4397	.3686	.3186	.2867	.2678	.2576	.2523	.2498	.2486	.2481	.2479	.2478
	\$275	.5383	.4363	.3618	.3078	.2719	.2498	.2371	.2303	.2268	.2252	.2244	.2240	.2239
	\$380	.5342	.4291	.3449	.2796	.2316	.1985	.1769	.1635	.1556	.1511	.1486	.1473	.1467
	\$500	.5313	.4268	.3370	.2653	.2098	.1690	.1404	.1211	.1087	.1010	.0963	.0936	.0920
	\$550	.5304	.4261	.3351	.2619	.2045	.1617	.1312	.1102	.0964	.0876	.0822	.0790	.0771
	\$800	.5282	.4244	.3327	.2556	.1938	.1460	.1102	.0845	.0665	.0543	.0462	.0410	.0377
	\$1,000	.5276	.4238	.3323	.2546	.1917	.1425	.1053	.0780	.0586	.0452	.0361	.0302	.0263
69	\$120	.5473	.4833	.4493	.4347	.4295	.4279	.4274	.4273	.4273	.4273	.4273	.4273	.4273
	\$160	.5416	.4574	.4066	.3791	.3663	.3611	.3593	.3587	.3585	.3584	.3584	.3584	.3584
	\$250	.5358	.4330	.3604	.3106	.2801	.2632	.2547	.2506	.2489	.2482	.2479	.2478	.2478
	\$275	.5345	.4297	.3533	.2992	.2645	.2443	.2335	.2281	.2256	.2245	.2241	.2239	.2238
	\$380	.5304	.4222	.3358	.2692	.2216	.1899	.1702	.1588	.1524	.1491	.1475	.1467	.1463
	\$500	.5275	.4199	.3275	.2540	.1981	.1582	.1312	.1140	.1035	.0974	.0940	.0921	.0912
	\$550	.5267	.4192	.3256	.2504	.1924	.1503	.1213	.1024	.0906	.0835	.0794	.0772	.0760
	\$800	.5245	.4175	.3225	.2433	.1805	.1328	.0983	.0743	.0584	.0481	.0417	.0379	.0356
	\$1,000	.5239	.4169	.3221	.2419	.1779	.1287	.0926	.0671	.0497	.0383	.0310	.0265	.0237
70	\$120	.5420	.4770	.4446	.4323	.4285	.4276	.4274	.4273	.4273	.4273	.4273	.4273	.4273
	\$160	.5380	.4500	.3995	.3741	.3636	.3599	.3588	.3585	.3584	.3584	.3584	.3584	.3584
	\$250	.5322	.4255	.3507	.3013	.2728	.2584	.2519	.2493	.2483	.2479	.2478	.2478	.2478
	\$275	.5310	.4221	.3433	.2891	.2561	.2384	.2299	.2261	.2246	.2241	.2239	.2238	.2238
	\$380	.5269	.4149	.3252	.2571	.2100	.1803	.1632	.1541	.1496	.1476	.1466	.1463	.1461
	\$500	.5240	.4126	.3167	.2407	.1844	.1457	.1212	.1066	.0985	.0942	.0921	.0910	.0906
	\$550	.5232	.4120	.3147	.2369	.1782	.1371	.1104	.0941	.0848	.0797	.0771	.0758	.0752
	\$800	.5211	.4103	.3111	.2290	.1647	.1175	.0848	.0634	.0501	.0422	.0378	.0353	.0341
	\$1,000	.5204	.4097	.3107	.2274	.1617	.1127	.0781	.0551	.0404	.0315	.0262	.0233	.0217
71	\$120	.5390	.4707	.4404	.4304	.4279	.4274	.4273	.4273	.4273	.4273	.4273	.4273	.4273

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$160	.5355	.4428	.3926	.3697	.3615	.3591	.3586	.3584	.3584	.3584	.3584	.3584	.3584
	\$250	.5298	.4184	.3413	.2923	.2663	.2546	.2500	.2484	.2479	.2478	.2478	.2478	.2478
	\$275	.5285	.4152	.3336	.2793	.2485	.2336	.2273	.2249	.2241	.2239	.2238	.2238	.2238
	\$380	.5245	.4089	.3152	.2452	.1988	.1716	.1574	.1507	.1478	.1467	.1462	.1461	.1461
	\$500	.5216	.4067	.3066	.2278	.1710	.1341	.1123	.1006	.0948	.0921	.0910	.0905	.0903
	\$550	.5208	.4060	.3047	.2238	.1643	.1247	.1007	.0873	.0805	.0772	.0757	.0751	.0748
	\$800	.5186	.4043	.3009	.2153	.1494	.1027	.0723	.0538	.0434	.0379	.0351	.0338	.0332
	\$1,000	.5180	.4038	.3004	.2134	.1458	.0972	.0647	.0446	.0328	.0264	.0231	.0214	.0206
72	\$120	.5372	.4623	.4353	.4286	.4275	.4273	.4273	.4273	.4273	.4273	.4273	.4273	.4273
	\$160	.5336	.4331	.3836	.3647	.3596	.3586	.3584	.3584	.3584	.3584	.3584	.3584	.3584
	\$250	.5279	.4096	.3285	.2805	.2586	.2507	.2485	.2479	.2478	.2478	.2478	.2478	.2478
	\$275	.5267	.4068	.3206	.2662	.2392	.2284	.2250	.2241	.2238	.2238	.2238	.2238	.2238
	\$380	.5227	.4030	.3022	.2292	.1842	.1612	.1513	.1476	.1465	.1461	.1461	.1460	.1460
	\$500	.5198	.4008	.2941	.2106	.1532	.1194	.1022	.0947	.0917	.0907	.0903	.0903	.0902
	\$550	.5190	.4002	.2923	.2064	.1458	.1088	.0894	.0804	.0767	.0753	.0749	.0748	.0747
	\$800	.5169	.3985	.2888	.1973	.1288	.0835	.0571	.0434	.0371	.0344	.0334	.0330	.0329
	\$1,000	.5162	.3980	.2882	.1952	.1246	.0768	.0482	.0328	.0254	.0221	.0208	.0203	.0201
73	\$120	.5366	.4531	.4309	.4276	.4273	.4273	.4273	.4273	.4273	.4273	.4273	.4273	.4273
	\$160	.5331	.4225	.3744	.3608	.3586	.3584	.3584	.3584	.3584	.3584	.3584	.3584	.3584
	\$250	.5274	.4038	.3147	.2685	.2523	.2485	.2479	.2478	.2478	.2478	.2478	.2478	.2478
	\$275	.5261	.4028	.3067	.2525	.2310	.2251	.2240	.2238	.2238	.2238	.2238	.2238	.2238
	\$380	.5221	.3997	.2894	.2119	.1696	.1525	.1474	.1463	.1461	.1460	.1460	.1460	.1460
	\$500	.5193	.3976	.2827	.1925	.1344	.1056	.0946	.0912	.0904	.0903	.0902	.0902	.0902
	\$550	.5185	.3969	.2814	.1882	.1260	.0936	.0804	.0761	.0750	.0748	.0747	.0747	.0747
	\$800	.5163	.3953	.2788	.1792	.1067	.0640	.0438	.0361	.0336	.0330	.0328	.0328	.0328
	\$1,000	.5156	.3948	.2783	.1771	.1018	.0560	.0334	.0242	.0212	.0203	.0201	.0200	.0200
74	\$120	.5366	.4469	.4289	.4274	.4273	.4273	.4273	.4273	.4273	.4273	.4273	.4273	.4273
	\$160	.5330	.4155	.3687	.3593	.3585	.3584	.3584	.3584	.3584	.3584	.3584	.3584	.3584
	\$250	.5273	.4031	.3055	.2612	.2496	.2479	.2478	.2478	.2478	.2478	.2478	.2478	.2478
	\$275	.5261	.4021	.2976	.2438	.2271	.2241	.2238	.2238	.2238	.2238	.2238	.2238	.2238
	\$380	.5221	.3991	.2821	.2005	.1608	.1487	.1464	.1461	.1460	.1460	.1460	.1460	.1460
	\$500	.5192	.3969	.2770	.1808	.1223	.0983	.0917	.0904	.0902	.0902	.0902	.0902	.0902
	\$550	.5184	.3963	.2761	.1767	.1132	.0852	.0768	.0750	.0747	.0747	.0747	.0747	.0747
	\$800	.5163	.3946	.2748	.1683	.0923	.0524	.0377	.0337	.0329	.0328	.0328	.0328	.0328
	\$1,000	.5156	.3941	.2744	.1664	.0870	.0434	.0262	.0213	.0202	.0201	.0200	.0200	.0200

\* 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 ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
36	\$120	.0067	.0212	.0403	.0629	.1152	.1749	.2405	.3108
37	\$120	.0060	.0196	.0378	.0594	.1100	.1683	.2325	.3018
38	\$120	.0054	.0181	.0354	.0560	.1049	.1617	.2247	.2928
39	\$120	.0048	.0166	.0330	.0527	.0999	.1551	.2168	.2838

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0043	.0152	.0306	.0494	.0948	.1485	.2089	.2748
	\$160	.0043	.0152	.0306	.0494	.0948	.1485	.2089	.2748
41	\$120	.0038	.0139	.0283	.0462	.0899	.1420	.2011	.2658
	\$160	.0038	.0139	.0284	.0462	.0899	.1420	.2011	.2658
42	\$120	.0034	.0126	.0261	.0431	.0850	.1356	.1933	.2569
	\$160	.0034	.0126	.0261	.0431	.0850	.1356	.1933	.2569
43	\$120	.0029	.0114	.0240	.0400	.0802	.1292	.1856	.2480
	\$160	.0029	.0114	.0240	.0400	.0802	.1292	.1856	.2480
44	\$120	.0025	.0102	.0219	.0370	.0754	.1228	.1778	.2391
	\$160	.0025	.0102	.0219	.0370	.0754	.1228	.1778	.2391
45	\$120	.0022	.0091	.0200	.0341	.0707	.1165	.1701	.2302
	\$160	.0022	.0091	.0200	.0341	.0707	.1165	.1701	.2302
46	\$120	.0019	.0081	.0181	.0313	.0661	.1104	.1625	.2214
	\$160	.0019	.0081	.0181	.0313	.0661	.1104	.1625	.2214
47	\$120	.0016	.0071	.0163	.0286	.0616	.1042	.1550	.2132
	\$160	.0016	.0071	.0163	.0286	.0616	.1042	.1550	.2126
	\$250	.0016	.0071	.0163	.0286	.0616	.1042	.1550	.2126
48	\$120	.0013	.0062	.0145	.0260	.0572	.0982	.1474	.2058
	\$160	.0013	.0062	.0145	.0260	.0572	.0982	.1474	.2037
	\$250	.0013	.0062	.0145	.0260	.0572	.0982	.1474	.2037
	\$275	.0013	.0062	.0145	.0260	.0572	.0982	.1474	.2037
49	\$120	.0011	.0055	.0131	.0237	.0533	.0926	.1404	.1993
	\$160	.0011	.0055	.0131	.0237	.0533	.0926	.1404	.1955
	\$250	.0011	.0055	.0131	.0237	.0533	.0926	.1404	.1955
	\$275	.0011	.0055	.0131	.0237	.0533	.0926	.1404	.1955
50	\$120	.0009	.0048	.0117	.0215	.0494	.0872	.1341	.1930
	\$160	.0009	.0048	.0117	.0215	.0494	.0872	.1335	.1875
	\$250	.0009	.0048	.0117	.0215	.0494	.0872	.1335	.1872
	\$275	.0009	.0048	.0117	.0215	.0494	.0872	.1335	.1872
51	\$120	.0008	.0041	.0104	.0194	.0457	.0818	.1283	.1869
	\$160	.0008	.0041	.0104	.0194	.0457	.0818	.1266	.1800
	\$250	.0008	.0041	.0104	.0194	.0457	.0818	.1266	.1790
	\$275	.0008	.0041	.0104	.0194	.0457	.0818	.1266	.1790
52	\$120	.0006	.0035	.0091	.0174	.0420	.0765	.1226	.1809
	\$160	.0006	.0035	.0091	.0174	.0420	.0765	.1198	.1728
	\$250	.0006	.0035	.0091	.0174	.0420	.0765	.1197	.1707
	\$275	.0006	.0035	.0091	.0174	.0420	.0765	.1197	.1707
	\$380	.0006	.0035	.0091	.0174	.0420	.0765	.1197	.1707
53	\$120	.0005	.0030	.0080	.0155	.0384	.0713	.1171	.1748
	\$160	.0005	.0030	.0080	.0155	.0384	.0712	.1132	.1658
	\$250	.0005	.0030	.0080	.0155	.0384	.0712	.1128	.1624
	\$275	.0005	.0030	.0080	.0155	.0384	.0712	.1128	.1624
	\$380	.0005	.0030	.0080	.0155	.0384	.0712	.1128	.1624

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>54</b>	\$120	.0004	.0025	.0069	.0137	.0349	.0667	.1117	.1688
	\$160	.0004	.0025	.0069	.0137	.0349	.0660	.1069	.1590
	\$250	.0004	.0025	.0069	.0137	.0349	.0660	.1060	.1540
	\$275	.0004	.0025	.0069	.0137	.0349	.0660	.1060	.1540
	\$380	.0004	.0025	.0069	.0137	.0349	.0660	.1060	.1540
<b>55</b>	\$120	.0003	.0021	.0059	.0120	.0316	.0623	.1064	.1629
	\$160	.0003	.0021	.0059	.0120	.0316	.0609	.1009	.1523
	\$250	.0003	.0021	.0059	.0120	.0316	.0608	.0992	.1457
	\$275	.0003	.0021	.0059	.0120	.0316	.0608	.0992	.1457
	\$380	.0003	.0021	.0059	.0120	.0316	.0608	.0992	.1457
	\$500	.0003	.0021	.0059	.0120	.0316	.0608	.0992	.1457
<b>56</b>	\$120	.0002	.0017	.0050	.0104	.0283	.0580	.1010	.1570
	\$160	.0002	.0017	.0050	.0104	.0283	.0560	.0950	.1458
	\$250	.0002	.0017	.0050	.0104	.0283	.0558	.0924	.1374
	\$275	.0002	.0017	.0050	.0104	.0283	.0558	.0924	.1374
	\$380	.0002	.0017	.0050	.0104	.0283	.0558	.0924	.1374
	\$500	.0002	.0017	.0050	.0104	.0283	.0558	.0924	.1374
	\$550	.0002	.0017	.0050	.0104	.0283	.0558	.0924	.1374
<b>57</b>	\$120	.0002	.0014	.0041	.0089	.0252	.0538	.0958	.1513
	\$160	.0002	.0014	.0041	.0089	.0252	.0514	.0893	.1392
	\$250	.0002	.0014	.0041	.0089	.0252	.0508	.0856	.1293
	\$275	.0002	.0014	.0041	.0089	.0252	.0508	.0856	.1292
	\$380	.0002	.0014	.0041	.0089	.0252	.0508	.0856	.1290
	\$500	.0002	.0014	.0041	.0089	.0252	.0508	.0856	.1290
	\$550	.0002	.0014	.0041	.0089	.0252	.0508	.0856	.1290
<b>58</b>	\$120	.0001	.0011	.0034	.0075	.0224	.0496	.0906	.1456
	\$160	.0001	.0011	.0034	.0075	.0222	.0469	.0836	.1327
	\$250	.0001	.0011	.0034	.0075	.0222	.0460	.0789	.1217
	\$275	.0001	.0011	.0034	.0075	.0222	.0460	.0789	.1212
	\$380	.0001	.0011	.0034	.0075	.0222	.0460	.0789	.1207
	\$500	.0001	.0011	.0034	.0075	.0222	.0460	.0789	.1207
	\$550	.0001	.0011	.0034	.0075	.0222	.0460	.0789	.1207
<b>59</b>	\$120	.0001	.0008	.0027	.0062	.0198	.0456	.0855	.1399
	\$160	.0001	.0008	.0027	.0062	.0193	.0426	.0781	.1262
	\$250	.0001	.0008	.0027	.0062	.0193	.0412	.0724	.1141
	\$275	.0001	.0008	.0027	.0062	.0193	.0412	.0724	.1134
	\$380	.0001	.0008	.0027	.0062	.0193	.0412	.0723	.1124
	\$500	.0001	.0008	.0027	.0062	.0193	.0412	.0723	.1124
	\$550	.0001	.0008	.0027	.0062	.0193	.0412	.0723	.1124
<b>60</b>	\$120	.0001	.0006	.0021	.0051	.0174	.0417	.0804	.1343
	\$160	.0001	.0006	.0021	.0051	.0167	.0385	.0726	.1198
	\$250	.0001	.0006	.0021	.0051	.0166	.0366	.0662	.1068
	\$275	.0001	.0006	.0021	.0051	.0166	.0366	.0660	.1057

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0001	.0006	.0021	.0051	.0166	.0366	.0658	.1042
	\$500	.0001	.0006	.0021	.0051	.0166	.0366	.0658	.1041
	\$550	.0001	.0006	.0021	.0051	.0166	.0366	.0658	.1041
	\$800	.0001	.0006	.0021	.0051	.0166	.0366	.0658	.1041
61	\$120	.0001	.0004	.0016	.0041	.0151	.0379	.0754	.1287
	\$160	.0001	.0004	.0016	.0041	.0143	.0345	.0672	.1135
	\$250	.0001	.0004	.0016	.0041	.0140	.0321	.0602	.0995
	\$275	.0001	.0004	.0016	.0041	.0140	.0322	.0598	.0982
	\$380	.0001	.0004	.0016	.0041	.0140	.0321	.0593	.0960
	\$500	.0001	.0004	.0016	.0041	.0140	.0321	.0593	.0959
	\$550	.0001	.0004	.0016	.0041	.0140	.0321	.0593	.0959
62	\$800	.0001	.0004	.0016	.0041	.0140	.0321	.0593	.0959
	\$120	.0001	.0003	.0012	.0032	.0129	.0342	.0705	.1231
	\$160	.0001	.0003	.0012	.0032	.0120	.0306	.0618	.1072
	\$250	.0001	.0003	.0012	.0032	.0116	.0279	.0544	.0923
	\$275	.0001	.0003	.0012	.0032	.0116	.0279	.0539	.0908
	\$380	.0001	.0003	.0012	.0032	.0116	.0279	.0530	.0881
	\$500	.0001	.0003	.0012	.0032	.0116	.0279	.0530	.0878
	\$550	.0001	.0003	.0012	.0032	.0116	.0279	.0530	.0878
63	\$800	.0001	.0003	.0012	.0032	.0117	.0279	.0530	.0878
	\$1,000	.0001	.0003	.0012	.0032	.0116	.0279	.0530	.0878
	\$120	.0001	.0002	.0009	.0024	.0109	.0306	.0656	.1175
	\$160	.0001	.0002	.0009	.0024	.0100	.0269	.0566	.1008
	\$250	.0001	.0002	.0009	.0024	.0095	.0240	.0487	.0851
	\$275	.0001	.0002	.0009	.0024	.0095	.0239	.0481	.0835
	\$380	.0001	.0002	.0009	.0024	.0095	.0237	.0469	.0802
	\$500	.0001	.0002	.0009	.0024	.0095	.0237	.0468	.0797
	\$550	.0001	.0002	.0009	.0024	.0095	.0237	.0468	.0797
64	\$800	.0001	.0002	.0009	.0024	.0095	.0237	.0468	.0797
	\$1,000	.0001	.0002	.0009	.0024	.0095	.0237	.0468	.0797
	\$120	.0000	.0001	.0006	.0018	.0090	.0271	.0607	.1119
	\$160	.0000	.0001	.0006	.0018	.0081	.0234	.0514	.0945
	\$250	.0000	.0001	.0006	.0017	.0075	.0203	.0432	.0780
	\$275	.0000	.0001	.0006	.0017	.0075	.0201	.0424	.0762
	\$380	.0000	.0001	.0006	.0017	.0075	.0199	.0410	.0725
	\$500	.0000	.0001	.0006	.0017	.0075	.0199	.0408	.0717
	\$550	.0000	.0001	.0006	.0017	.0075	.0199	.0408	.0717
65	\$800	.0000	.0001	.0006	.0017	.0075	.0199	.0408	.0717
	\$1,000	.0000	.0001	.0006	.0017	.0075	.0199	.0408	.0717
	\$120	.0000	.0001	.0004	.0013	.0073	.0237	.0558	.1063
	\$160	.0000	.0001	.0004	.0012	.0064	.0200	.0463	.0882
	\$250	.0000	.0001	.0004	.0012	.0057	.0169	.0378	.0709
	\$275	.0000	.0001	.0004	.0012	.0057	.0167	.0370	.0690

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0000	.0001	.0004	.0012	.0057	.0163	.0353	.0649
	\$500	.0000	.0001	.0004	.0012	.0057	.0162	.0350	.0639
	\$550	.0000	.0001	.0004	.0012	.0057	.0162	.0350	.0639
	\$800	.0000	.0001	.0004	.0012	.0057	.0162	.0351	.0638
	\$1,000	.0000	.0001	.0004	.0012	.0057	.0162	.0350	.0638
66	\$120	.0000	.0001	.0002	.0009	.0057	.0204	.0510	.1006
	\$160	.0000	.0001	.0002	.0008	.0049	.0167	.0413	.0819
	\$250	.0000	.0001	.0002	.0008	.0042	.0136	.0326	.0639
	\$275	.0000	.0001	.0002	.0008	.0042	.0134	.0317	.0618
	\$380	.0000	.0001	.0002	.0008	.0042	.0129	.0299	.0574
	\$500	.0000	.0001	.0002	.0008	.0042	.0129	.0294	.0562
	\$550	.0000	.0001	.0002	.0008	.0042	.0129	.0295	.0561
	\$800	.0000	.0001	.0002	.0008	.0042	.0129	.0295	.0560
	\$1,000	.0000	.0001	.0002	.0008	.0042	.0129	.0294	.0560
67	\$120	.0000	.0000	.0001	.0006	.0044	.0173	.0461	.0948
	\$160	.0000	.0000	.0001	.0005	.0036	.0137	.0362	.0754
	\$250	.0000	.0000	.0001	.0005	.0030	.0107	.0275	.0569
	\$275	.0000	.0000	.0001	.0005	.0030	.0104	.0266	.0546
	\$380	.0000	.0000	.0001	.0005	.0029	.0099	.0246	.0500
	\$500	.0000	.0000	.0001	.0005	.0029	.0098	.0241	.0485
	\$550	.0000	.0000	.0001	.0005	.0029	.0098	.0241	.0484
	\$800	.0000	.0000	.0001	.0005	.0029	.0098	.0241	.0483
	\$1,000	.0000	.0000	.0001	.0005	.0029	.0098	.0241	.0483
68	\$120	.0000	.0000	.0001	.0003	.0031	.0142	.0411	.0889
	\$160	.0000	.0000	.0001	.0003	.0025	.0108	.0313	.0688
	\$250	.0000	.0000	.0001	.0002	.0020	.0080	.0226	.0498
	\$275	.0000	.0000	.0001	.0002	.0019	.0078	.0217	.0475
	\$380	.0000	.0000	.0001	.0002	.0019	.0072	.0197	.0426
	\$500	.0000	.0000	.0001	.0002	.0018	.0071	.0191	.0410
	\$550	.0000	.0000	.0001	.0002	.0018	.0071	.0191	.0409
	\$800	.0000	.0000	.0001	.0002	.0018	.0071	.0190	.0407
	\$1,000	.0000	.0000	.0001	.0002	.0018	.0071	.0190	.0407
69	\$120	.0000	.0000	.0001	.0002	.0021	.0113	.0361	.0826
	\$160	.0000	.0000	.0001	.0002	.0016	.0082	.0263	.0620
	\$250	.0000	.0000	.0001	.0002	.0012	.0057	.0179	.0426
	\$275	.0000	.0000	.0001	.0002	.0011	.0054	.0170	.0403
	\$380	.0000	.0000	.0001	.0002	.0011	.0049	.0150	.0352
	\$500	.0000	.0000	.0001	.0002	.0011	.0048	.0144	.0336
	\$550	.0000	.0000	.0001	.0002	.0011	.0048	.0144	.0334
	\$800	.0000	.0000	.0001	.0002	.0011	.0048	.0143	.0331
	\$1,000	.0000	.0000	.0001	.0002	.0011	.0048	.0143	.0331
70	\$120	.0000	.0000	.0001	.0002	.0013	.0085	.0308	.0760
	\$160	.0000	.0000	.0001	.0002	.0009	.0057	.0213	.0548

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$250	.0000	.0000	.0001	.0002	.0006	.0036	.0133	.0353
	\$275	.0000	.0000	.0001	.0002	.0006	.0034	.0124	.0329
	\$380	.0000	.0000	.0001	.0002	.0005	.0030	.0106	.0278
	\$500	.0000	.0000	.0001	.0002	.0005	.0028	.0100	.0261
	\$550	.0000	.0000	.0001	.0002	.0005	.0028	.0100	.0259
	\$800	.0000	.0000	.0001	.0002	.0005	.0028	.0099	.0255
	\$1,000	.0000	.0000	.0001	.0002	.0005	.0028	.0099	.0255
71	\$120	.0000	.0000	.0000	.0000	.0001	.0006	.0080	.0418
	\$160	.0000	.0000	.0000	.0000	.0001	.0003	.0038	.0225
	\$250	.0000	.0000	.0000	.0000	.0001	.0002	.0015	.0097
	\$275	.0000	.0000	.0000	.0000	.0001	.0002	.0013	.0085
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0010	.0063
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0009	.0056
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0009	.0056
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0009	.0055
72	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0009	.0055
	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0028	.0298
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0008	.0119
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0032
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0026
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0016
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0013
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0013
73	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0012
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0012
	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0174
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0034
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
74	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0085
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0003
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	
\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	
\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	
\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	\$120	.0116	.0330	.0596	.0897	.1574	.2322	.3126	.3975
<b>37</b>	\$120	.0108	.0312	.0568	.0860	.1519	.2253	.3044	.3882
<b>38</b>	\$120	.0100	.0294	.0540	.0822	.1464	.2183	.2962	.3789
<b>39</b>	\$120	.0092	.0276	.0512	.0785	.1409	.2113	.2879	.3695
<b>40</b>	\$120	.0084	.0259	.0485	.0748	.1355	.2043	.2796	.3601
	\$160	.0084	.0257	.0482	.0743	.1346	.2030	.2778	.3577
<b>41</b>	\$120	.0077	.0242	.0458	.0711	.1300	.1973	.2713	.3506
	\$160	.0077	.0240	.0455	.0706	.1291	.1960	.2695	.3483
<b>42</b>	\$120	.0070	.0225	.0431	.0674	.1245	.1902	.2628	.3411
	\$160	.0070	.0223	.0428	.0670	.1236	.1889	.2611	.3388
<b>43</b>	\$120	.0064	.0209	.0404	.0638	.1190	.1831	.2544	.3315
	\$160	.0063	.0207	.0402	.0633	.1182	.1819	.2527	.3293
<b>44</b>	\$120	.0058	.0193	.0379	.0602	.1136	.1762	.2461	.3220
	\$160	.0057	.0192	.0376	.0598	.1128	.1750	.2444	.3199
<b>45</b>	\$120	.0051	.0175	.0350	.0562	.1075	.1683	.2368	.3114
	\$160	.0050	.0174	.0347	.0558	.1068	.1672	.2352	.3094
<b>46</b>	\$120	.0044	.0158	.0321	.0522	.1015	.1605	.2274	.3008
	\$160	.0044	.0157	.0319	.0519	.1008	.1595	.2259	.2988
<b>47</b>	\$120	.0038	.0142	.0294	.0484	.0956	.1529	.2182	.2941
	\$160	.0038	.0141	.0292	.0481	.0950	.1519	.2168	.2884
	\$250	.0038	.0140	.0289	.0476	.0940	.1502	.2145	.2853
<b>48</b>	\$120	.0033	.0127	.0267	.0446	.0897	.1451	.2089	.2874
	\$160	.0032	.0126	.0265	.0443	.0891	.1442	.2075	.2777
	\$250	.0032	.0124	.0263	.0438	.0882	.1426	.2053	.2748
	\$275	.0032	.0124	.0262	.0437	.0880	.1423	.2048	.2741
<b>49</b>	\$120	.0028	.0112	.0241	.0409	.0839	.1374	.2012	.2807
	\$160	.0027	.0111	.0240	.0406	.0833	.1365	.1982	.2671
	\$250	.0027	.0110	.0237	.0402	.0824	.1350	.1961	.2642
	\$275	.0027	.0110	.0237	.0401	.0822	.1347	.1957	.2636
<b>50</b>	\$120	.0023	.0098	.0217	.0374	.0782	.1299	.1950	.2742
	\$160	.0023	.0098	.0216	.0371	.0777	.1290	.1891	.2576
	\$250	.0023	.0097	.0213	.0367	.0769	.1276	.1871	.2538
	\$275	.0023	.0096	.0213	.0366	.0767	.1273	.1867	.2532
<b>51</b>	\$120	.0019	.0085	.0194	.0339	.0727	.1224	.1888	.2677
	\$160	.0019	.0085	.0193	.0337	.0722	.1216	.1800	.2503
	\$250	.0019	.0084	.0191	.0334	.0714	.1203	.1781	.2433
	\$275	.0019	.0084	.0190	.0333	.0712	.1200	.1777	.2428
<b>52</b>	\$120	.0016	.0073	.0171	.0306	.0671	.1158	.1824	.2614
	\$160	.0015	.0073	.0170	.0304	.0666	.1140	.1706	.2430
	\$250	.0015	.0072	.0168	.0300	.0659	.1128	.1688	.2326
	\$275	.0015	.0072	.0168	.0300	.0658	.1125	.1684	.2320
	\$380	.0015	.0071	.0167	.0297	.0653	.1116	.1671	.2303
<b>53</b>	\$120	.0012	.0062	.0150	.0273	.0616	.1102	.1761	.2553



<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$160	.0012	.0062	.0149	.0271	.0611	.1064	.1635	.2356
	\$250	.0012	.0061	.0147	.0268	.0605	.1053	.1595	.2217
	\$275	.0012	.0061	.0147	.0268	.0603	.1051	.1592	.2212
	\$380	.0012	.0060	.0146	.0266	.0599	.1043	.1579	.2195
<b>54</b>	\$120	.0010	.0052	.0130	.0242	.0562	.1046	.1699	.2493
	\$160	.0010	.0052	.0129	.0240	.0558	.0990	.1566	.2283
	\$250	.0010	.0051	.0128	.0238	.0552	.0979	.1503	.2108
	\$275	.0010	.0051	.0127	.0237	.0551	.0977	.1499	.2103
<b>55</b>	\$380	.0009	.0051	.0126	.0235	.0547	.0970	.1488	.2087
	\$120	.0008	.0043	.0111	.0213	.0510	.0992	.1639	.2436
	\$160	.0007	.0043	.0111	.0211	.0507	.0917	.1499	.2212
	\$250	.0007	.0042	.0109	.0209	.0502	.0907	.1412	.2001
<b>56</b>	\$275	.0007	.0042	.0109	.0209	.0500	.0905	.1408	.1996
	\$380	.0007	.0042	.0108	.0207	.0497	.0898	.1398	.1981
	\$500	.0007	.0042	.0108	.0206	.0494	.0894	.1390	.1970
	\$120	.0006	.0035	.0094	.0184	.0466	.0936	.1580	.2378
	\$160	.0006	.0035	.0093	.0183	.0456	.0858	.1430	.2142
	\$250	.0006	.0034	.0092	.0181	.0451	.0834	.1318	.1913
<b>57</b>	\$275	.0005	.0034	.0092	.0181	.0450	.0832	.1315	.1885
	\$380	.0005	.0034	.0091	.0179	.0446	.0826	.1305	.1871
	\$500	.0005	.0034	.0091	.0178	.0444	.0821	.1298	.1861
	\$550	.0005	.0034	.0091	.0178	.0443	.0820	.1296	.1858
	\$120	.0004	.0028	.0078	.0158	.0425	.0882	.1522	.2322
	\$160	.0004	.0027	.0078	.0157	.0407	.0801	.1363	.2073
<b>58</b>	\$250	.0004	.0027	.0077	.0155	.0402	.0763	.1226	.1829
	\$275	.0004	.0027	.0077	.0155	.0401	.0761	.1223	.1795
	\$380	.0004	.0027	.0076	.0154	.0398	.0755	.1213	.1762
	\$500	.0004	.0027	.0076	.0153	.0396	.0751	.1207	.1752
	\$550	.0004	.0027	.0075	.0153	.0395	.0750	.1205	.1749
	\$120	.0003	.0022	.0065	.0136	.0390	.0835	.1470	.2273
	\$160	.0003	.0022	.0065	.0135	.0363	.0749	.1303	.2012
<b>59</b>	\$250	.0003	.0022	.0064	.0133	.0359	.0697	.1151	.1752
	\$275	.0003	.0022	.0064	.0133	.0358	.0696	.1137	.1715
	\$380	.0003	.0021	.0063	.0132	.0355	.0690	.1128	.1659
	\$500	.0003	.0021	.0063	.0131	.0353	.0686	.1122	.1650
	\$550	.0003	.0021	.0063	.0131	.0353	.0685	.1120	.1648
	\$120	.0002	.0017	.0053	.0115	.0355	.0789	.1420	.2225
	\$160	.0002	.0017	.0053	.0114	.0323	.0699	.1244	.1952
<b>59</b>	\$250	.0002	.0017	.0052	.0113	.0317	.0632	.1082	.1674
	\$275	.0002	.0017	.0052	.0113	.0316	.0631	.1061	.1635
	\$380	.0002	.0017	.0052	.0112	.0314	.0626	.1043	.1556
	\$500	.0002	.0017	.0052	.0111	.0312	.0623	.1037	.1548
	\$550	.0002	.0017	.0051	.0111	.0312	.0622	.1036	.1545

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>60</b>	\$120	.0001	.0013	.0043	.0095	.0321	.0742	.1369	.2178
	\$160	.0001	.0013	.0042	.0095	.0288	.0648	.1185	.1892
	\$250	.0001	.0013	.0042	.0094	.0276	.0569	.1012	.1597
	\$275	.0001	.0013	.0042	.0094	.0276	.0567	.0989	.1554
	\$380	.0001	.0013	.0041	.0093	.0273	.0562	.0957	.1455
	\$500	.0001	.0013	.0041	.0092	.0272	.0559	.0952	.1444
	\$550	.0001	.0013	.0041	.0092	.0271	.0558	.0950	.1442
	\$800	.0001	.0013	.0041	.0092	.0270	.0556	.0946	.1436
<b>61</b>	\$120	.0001	.0010	.0033	.0079	.0289	.0697	.1319	.2132
	\$160	.0001	.0010	.0033	.0077	.0255	.0599	.1127	.1833
	\$250	.0001	.0009	.0033	.0077	.0238	.0515	.0944	.1521
	\$275	.0001	.0009	.0033	.0076	.0237	.0506	.0920	.1475
	\$380	.0001	.0009	.0032	.0076	.0235	.0501	.0873	.1367
	\$500	.0001	.0009	.0032	.0075	.0234	.0498	.0868	.1341
	\$550	.0001	.0009	.0032	.0075	.0234	.0497	.0867	.1339
	\$800	.0001	.0009	.0032	.0075	.0233	.0495	.0863	.1334
<b>62</b>	\$120	.0001	.0007	.0025	.0065	.0258	.0652	.1269	.2086
	\$160	.0001	.0007	.0025	.0062	.0223	.0550	.1069	.1774
	\$250	.0001	.0007	.0025	.0061	.0201	.0463	.0876	.1445
	\$275	.0001	.0007	.0025	.0061	.0200	.0452	.0850	.1396
	\$380	.0001	.0007	.0025	.0060	.0199	.0440	.0791	.1279
	\$500	.0001	.0007	.0024	.0060	.0198	.0438	.0784	.1238
	\$550	.0001	.0007	.0024	.0060	.0198	.0437	.0783	.1236
	\$800	.0001	.0007	.0024	.0060	.0197	.0435	.0780	.1231
	\$1,000	.0001	.0007	.0024	.0060	.0196	.0435	.0779	.1230
<b>63</b>	\$120	.0000	.0005	.0018	.0052	.0227	.0606	.1218	.2040
	\$160	.0000	.0004	.0018	.0047	.0192	.0502	.1010	.1714
	\$250	.0000	.0004	.0018	.0047	.0166	.0410	.0808	.1367
	\$275	.0000	.0004	.0018	.0047	.0165	.0399	.0779	.1315
	\$380	.0000	.0004	.0018	.0046	.0164	.0380	.0715	.1189
	\$500	.0000	.0004	.0018	.0046	.0163	.0378	.0700	.1137
	\$550	.0000	.0004	.0018	.0046	.0163	.0377	.0699	.1131
	\$800	.0000	.0004	.0018	.0046	.0162	.0376	.0696	.1126
	\$1,000	.0000	.0004	.0018	.0046	.0162	.0375	.0695	.1125
<b>64</b>	\$120	.0000	.0003	.0013	.0041	.0197	.0560	.1167	.1995
	\$160	.0000	.0003	.0013	.0036	.0163	.0454	.0951	.1654
	\$250	.0000	.0003	.0013	.0035	.0136	.0360	.0740	.1290
	\$275	.0000	.0003	.0013	.0035	.0133	.0348	.0710	.1234
	\$380	.0000	.0003	.0012	.0034	.0132	.0322	.0641	.1099
	\$500	.0000	.0003	.0012	.0034	.0131	.0321	.0617	.1041
	\$550	.0000	.0003	.0012	.0034	.0131	.0320	.0616	.1028
	\$800	.0000	.0003	.0012	.0034	.0130	.0319	.0614	.1022
	\$1,000	.0000	.0003	.0012	.0034	.0130	.0318	.0613	.1021

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>65</b>	\$120	.0000	.0002	.0009	.0031	.0169	.0515	.1116	.1951
	\$160	.0000	.0002	.0008	.0026	.0135	.0407	.0892	.1595
	\$250	.0000	.0002	.0008	.0024	.0109	.0311	.0672	.1212
	\$275	.0000	.0002	.0008	.0024	.0106	.0299	.0641	.1154
	\$380	.0000	.0002	.0008	.0024	.0103	.0271	.0568	.1010
	\$500	.0000	.0002	.0008	.0024	.0102	.0266	.0540	.0946
	\$550	.0000	.0002	.0008	.0024	.0102	.0266	.0536	.0931
	\$800	.0000	.0002	.0008	.0024	.0102	.0265	.0533	.0919
	\$1,000	.0000	.0002	.0008	.0024	.0102	.0264	.0533	.0918
<b>66</b>	\$120	.0000	.0001	.0006	.0022	.0142	.0470	.1066	.1907
	\$160	.0000	.0001	.0005	.0018	.0110	.0361	.0833	.1536
	\$250	.0000	.0001	.0005	.0016	.0085	.0265	.0606	.1135
	\$275	.0000	.0001	.0005	.0016	.0082	.0252	.0574	.1074
	\$380	.0000	.0001	.0005	.0016	.0077	.0224	.0497	.0921
	\$500	.0000	.0001	.0005	.0016	.0077	.0216	.0466	.0852
	\$550	.0000	.0001	.0005	.0016	.0077	.0215	.0459	.0836
	\$800	.0000	.0001	.0005	.0016	.0076	.0214	.0456	.0817
	\$1,000	.0000	.0001	.0005	.0016	.0076	.0214	.0455	.0816
<b>67</b>	\$120	.0000	.0000	.0003	.0015	.0115	.0422	.1011	.1862
	\$160	.0000	.0000	.0003	.0012	.0085	.0312	.0770	.1473
	\$250	.0000	.0000	.0003	.0010	.0062	.0217	.0536	.1052
	\$275	.0000	.0000	.0003	.0010	.0060	.0205	.0503	.0988
	\$380	.0000	.0000	.0003	.0010	.0054	.0177	.0423	.0827
	\$500	.0000	.0000	.0003	.0010	.0053	.0167	.0390	.0752
	\$550	.0000	.0000	.0003	.0010	.0053	.0165	.0383	.0734
	\$800	.0000	.0000	.0003	.0010	.0053	.0165	.0376	.0708
	\$1,000	.0000	.0000	.0003	.0010	.0053	.0165	.0375	.0707
<b>68</b>	\$120	.0000	.0000	.0002	.0009	.0090	.0374	.0955	.1817
	\$160	.0000	.0000	.0001	.0007	.0063	.0265	.0705	.1409
	\$250	.0000	.0000	.0001	.0005	.0043	.0172	.0465	.0967
	\$275	.0000	.0000	.0001	.0005	.0040	.0160	.0431	.0899
	\$380	.0000	.0000	.0001	.0005	.0035	.0133	.0351	.0731
	\$500	.0000	.0000	.0001	.0005	.0034	.0123	.0317	.0651
	\$550	.0000	.0000	.0001	.0005	.0034	.0121	.0309	.0633
	\$800	.0000	.0000	.0001	.0005	.0034	.0120	.0299	.0602
	\$1,000	.0000	.0000	.0001	.0005	.0034	.0120	.0298	.0599
<b>69</b>	\$120	.0000	.0000	.0001	.0005	.0068	.0327	.0901	.1775
	\$160	.0000	.0000	.0001	.0004	.0045	.0220	.0642	.1348
	\$250	.0000	.0000	.0000	.0003	.0028	.0133	.0398	.0885
	\$275	.0000	.0000	.0000	.0003	.0026	.0122	.0365	.0815
	\$380	.0000	.0000	.0000	.0002	.0022	.0097	.0285	.0639
	\$500	.0000	.0000	.0000	.0002	.0020	.0087	.0250	.0556
	\$550	.0000	.0000	.0000	.0002	.0020	.0085	.0242	.0537

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$800	.0000	.0000	.0000	.0002	.0020	.0083	.0230	.0503
	\$1,000	.0000	.0000	.0000	.0002	.0020	.0083	.0229	.0498
<b>70</b>	\$120	.0000	.0000	.0000	.0002	.0046	.0274	.0838	.1728
	\$160	.0000	.0000	.0000	.0001	.0027	.0171	.0568	.1276
	\$250	.0000	.0000	.0000	.0001	.0015	.0092	.0323	.0788
	\$275	.0000	.0000	.0000	.0001	.0013	.0082	.0289	.0715
	\$380	.0000	.0000	.0000	.0001	.0010	.0061	.0212	.0534
	\$500	.0000	.0000	.0000	.0001	.0009	.0052	.0179	.0448
	\$550	.0000	.0000	.0000	.0001	.0009	.0050	.0172	.0429
	\$800	.0000	.0000	.0000	.0001	.0009	.0048	.0159	.0392
	\$1,000	.0000	.0000	.0000	.0001	.0009	.0048	.0157	.0385
<b>71</b>	\$120	.0000	.0000	.0000	.0001	.0029	.0223	.0775	.1685
	\$160	.0000	.0000	.0000	.0000	.0015	.0127	.0496	.1208
	\$250	.0000	.0000	.0000	.0000	.0007	.0058	.0252	.0694
	\$275	.0000	.0000	.0000	.0000	.0006	.0051	.0220	.0618
	\$380	.0000	.0000	.0000	.0000	.0004	.0034	.0149	.0433
	\$500	.0000	.0000	.0000	.0000	.0004	.0028	.0119	.0347
	\$550	.0000	.0000	.0000	.0000	.0003	.0026	.0113	.0328
	\$800	.0000	.0000	.0000	.0000	.0003	.0024	.0101	.0291
	\$1,000	.0000	.0000	.0000	.0000	.0003	.0024	.0099	.0283
<b>72</b>	\$120	.0000	.0000	.0000	.0000	.0012	.0158	.0691	.1634
	\$160	.0000	.0000	.0000	.0000	.0005	.0075	.0399	.1118
	\$250	.0000	.0000	.0000	.0000	.0001	.0025	.0164	.0567
	\$275	.0000	.0000	.0000	.0000	.0001	.0020	.0136	.0488
	\$380	.0000	.0000	.0000	.0000	.0001	.0011	.0078	.0303
	\$500	.0000	.0000	.0000	.0000	.0000	.0008	.0056	.0222
	\$550	.0000	.0000	.0000	.0000	.0000	.0007	.0051	.0205
	\$800	.0000	.0000	.0000	.0000	.0000	.0006	.0043	.0170
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0006	.0041	.0162
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0003	.0093	.0599	.1591
	\$160	.0000	.0000	.0000	.0000	.0001	.0031	.0293	.1025
	\$250	.0000	.0000	.0000	.0000	.0000	.0006	.0083	.0428
	\$275	.0000	.0000	.0000	.0000	.0000	.0004	.0063	.0348
	\$380	.0000	.0000	.0000	.0000	.0000	.0002	.0026	.0176
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0015	.0109
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0013	.0095
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0009	.0069
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0008	.0064
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0055	.0537	.1570
	\$160	.0000	.0000	.0000	.0000	.0000	.0013	.0223	.0969
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0041	.0336
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0028	.0258
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0008	.0103

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0052
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0043
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0026
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0023

\* Single Loss Limit values are expressed in thousands of dollars.

**OTS-4656.1**

AMENDATORY SECTION (Amending WSR 17-12-020, filed 5/30/17, effective 6/30/17)

**WAC 296-17B-950 Hazard Group 5 tables.**  
**Premium-Based Plan, with no Single Loss Limit**  
**Insurance Charge Table**  
**Hazard Group 5**  
**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
1	.8989	.8888	.8795	.8708	.8625	.8547	.8471	.8399	.8329	.8261	.8195	.8132	.8070
2	.8933	.8824	.8723	.8628	.8539	.8453	.8371	.8293	.8217	.8143	.8072	.8003	.7936
3	.8882	.8765	.8657	.8555	.8458	.8367	.8279	.8195	.8113	.8035	.7958	.7884	.7812
4	.8831	.8705	.8589	.8480	.8377	.8279	.8185	.8095	.8008	.7924	.7843	.7764	.7688
5	.8779	.8645	.8521	.8405	.8295	.8191	.8091	.7995	.7902	.7813	.7726	.7642	.7561
6	.8726	.8584	.8452	.8329	.8212	.8101	.7995	.7893	.7795	.7700	.7609	.7520	.7433
7	.8673	.8522	.8383	.8252	.8128	.8011	.7898	.7791	.7687	.7587	.7490	.7396	.7305
8	.8620	.8460	.8313	.8174	.8044	.7920	.7801	.7687	.7578	.7472	.7370	.7271	.7175
9	.8566	.8398	.8242	.8096	.7958	.7827	.7702	.7583	.7467	.7356	.7249	.7145	.7045
10	.8513	.8335	.8172	.8018	.7873	.7735	.7604	.7478	.7357	.7241	.7129	.7020	.6915
11	.8459	.8273	.8101	.7939	.7787	.7643	.7505	.7373	.7247	.7125	.7008	.6895	.6785
12	.8404	.8209	.8028	.7859	.7700	.7549	.7405	.7267	.7135	.7008	.6886	.6767	.6653
13	.8349	.8145	.7956	.7779	.7612	.7454	.7304	.7160	.7022	.6890	.6762	.6640	.6521
14	.8294	.8080	.7882	.7698	.7524	.7359	.7202	.7052	.6909	.6771	.6639	.6511	.6388
15	.8239	.8015	.7809	.7616	.7435	.7263	.7100	.6944	.6795	.6653	.6515	.6383	.6256
16	.8183	.7950	.7735	.7534	.7345	.7167	.6997	.6835	.6681	.6533	.6391	.6255	.6124
17	.8126	.7884	.7660	.7451	.7255	.7069	.6893	.6726	.6566	.6413	.6266	.6126	.5990
18	.8070	.7817	.7585	.7368	.7164	.6972	.6789	.6616	.6451	.6293	.6142	.5997	.5858
19	.8013	.7751	.7509	.7284	.7072	.6873	.6685	.6506	.6335	.6172	.6017	.5868	.5725
20	.7956	.7684	.7433	.7199	.6981	.6775	.6580	.6395	.6219	.6052	.5892	.5739	.5592
21	.7898	.7616	.7356	.7114	.6888	.6675	.6474	.6283	.6103	.5930	.5766	.5609	.5459
22	.7839	.7547	.7278	.7028	.6794	.6574	.6367	.6171	.5985	.5808	.5640	.5479	.5325
23	.7781	.7478	.7200	.6941	.6700	.6473	.6260	.6059	.5868	.5686	.5514	.5349	.5192
24	.7722	.7408	.7121	.6854	.6605	.6372	.6152	.5946	.5750	.5564	.5387	.5219	.5059
25	.7662	.7338	.7041	.6766	.6509	.6269	.6044	.5832	.5631	.5441	.5261	.5089	.4926
26	.7602	.7267	.6961	.6677	.6413	.6167	.5935	.5718	.5512	.5318	.5134	.4959	.4792
27	.7542	.7196	.6880	.6588	.6316	.6063	.5826	.5603	.5393	.5194	.5007	.4828	.4659

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
28	.7481	.7125	.6799	.6498	.6219	.5959	.5716	.5488	.5273	.5071	.4879	.4698	.4526
29	.7420	.7052	.6717	.6407	.6121	.5855	.5606	.5373	.5153	.4947	.4752	.4567	.4392
30	.7359	.6980	.6634	.6316	.6023	.5750	.5495	.5257	.5033	.4823	.4624	.4437	.4259
31	.7297	.6906	.6551	.6225	.5923	.5644	.5384	.5140	.4912	.4698	.4496	.4306	.4125
32	.7234	.6833	.6467	.6132	.5824	.5537	.5271	.5023	.4791	.4573	.4368	.4174	.3991
33	.7171	.6758	.6383	.6039	.5723	.5430	.5159	.4905	.4669	.4447	.4238	.4042	.3856
34	.7108	.6684	.6298	.5946	.5622	.5323	.5045	.4787	.4546	.4321	.4109	.3910	.3721
35	.7045	.6608	.6213	.5852	.5520	.5215	.4932	.4669	.4424	.4194	.3979	.3777	.3586
36	.6981	.6532	.6126	.5756	.5417	.5105	.4816	.4548	.4299	.4066	.3847	.3642	.3448
37	.6916	.6455	.6038	.5659	.5313	.4994	.4699	.4426	.4173	.3936	.3714	.3505	.3309
38	.6852	.6378	.5951	.5563	.5208	.4883	.4583	.4305	.4047	.3806	.3581	.3369	.3170
39	.6787	.6301	.5863	.5466	.5104	.4771	.4465	.4183	.3920	.3675	.3446	.3232	.3030
40	.6722	.6224	.5775	.5368	.4998	.4659	.4347	.4059	.3792	.3543	.3311	.3093	.2890
41	.6658	.6147	.5687	.5271	.4893	.4547	.4229	.3936	.3664	.3411	.3176	.2956	.2751
42	.6595	.6070	.5600	.5174	.4788	.4435	.4111	.3813	.3536	.3280	.3042	.2820	.2614
43	.6531	.5994	.5512	.5078	.4683	.4323	.3993	.3689	.3408	.3149	.2908	.2685	.2478
44	.6468	.5918	.5425	.4980	.4577	.4210	.3874	.3564	.3279	.3016	.2773	.2549	.2342
45	.6406	.5842	.5337	.4883	.4471	.4096	.3754	.3439	.3150	.2885	.2640	.2415	.2208
46	.6344	.5767	.5250	.4786	.4365	.3983	.3634	.3315	.3022	.2754	.2508	.2284	.2078
47	.6283	.5692	.5163	.4688	.4259	.3869	.3514	.3190	.2894	.2624	.2378	.2154	.1950
48	.6222	.5617	.5076	.4590	.4152	.3754	.3393	.3065	.2766	.2495	.2249	.2027	.1825
49	.6166	.5547	.4994	.4497	.4050	.3645	.3278	.2946	.2645	.2373	.2128	.1907	.1708
50	.6111	.5478	.4912	.4405	.3948	.3535	.3163	.2827	.2525	.2253	.2009	.1790	.1594
51	.6057	.5409	.4830	.4311	.3845	.3426	.3048	.2710	.2406	.2134	.1892	.1676	.1484
52	.6002	.5340	.4748	.4218	.3742	.3315	.2933	.2592	.2288	.2017	.1777	.1564	.1376
53	.5949	.5270	.4665	.4123	.3638	.3205	.2818	.2475	.2170	.1901	.1664	.1455	.1271
54	.5896	.5202	.4582	.4028	.3534	.3094	.2704	.2359	.2054	.1787	.1553	.1349	.1171
55	.5844	.5133	.4499	.3933	.3430	.2983	.2590	.2243	.1940	.1675	.1445	.1246	.1073
56	.5792	.5065	.4415	.3837	.3325	.2873	.2476	.2129	.1827	.1566	.1340	.1146	.0979
57	.5741	.4996	.4332	.3741	.3220	.2762	.2362	.2015	.1715	.1458	.1237	.1049	.0888
58	.5691	.4929	.4249	.3646	.3115	.2652	.2250	.1903	.1605	.1352	.1136	.0954	.0801
59	.5642	.4862	.4165	.3550	.3010	.2541	.2137	.1791	.1497	.1248	.1038	.0863	.0717
60	.5595	.4795	.4083	.3454	.2905	.2431	.2025	.1680	.1389	.1146	.0943	.0775	.0636
61	.5549	.4730	.4000	.3358	.2800	.2321	.1913	.1570	.1283	.1045	.0850	.0690	.0559
62	.5504	.4666	.3919	.3263	.2695	.2210	.1801	.1460	.1178	.0947	.0759	.0608	.0487
63	.5461	.4603	.3837	.3167	.2589	.2099	.1689	.1351	.1074	.0851	.0672	.0530	.0418
64	.5421	.4542	.3757	.3071	.2483	.1987	.1577	.1242	.0972	.0757	.0587	.0455	.0353
65	.5383	.4483	.3678	.2975	.2375	.1875	.1464	.1133	.0870	.0665	.0506	.0385	.0293
66	.5347	.4425	.3599	.2878	.2266	.1760	.1349	.1023	.0770	.0575	.0428	.0318	.0237
67	.5315	.4370	.3520	.2780	.2155	.1643	.1233	.0914	.0670	.0488	.0354	.0256	.0187
68	.5286	.4318	.3443	.2681	.2041	.1522	.1114	.0803	.0571	.0403	.0283	.0199	.0142
69	.5261	.4269	.3366	.2580	.1923	.1397	.0991	.0690	.0472	.0321	.0217	.0147	.0101
70	.5241	.4223	.3289	.2473	.1796	.1262	.0860	.0572	.0373	.0240	.0154	.0100	.0066
71	.5211	.4131	.3091	.2150	.1378	.0812	.0445	.0231	.0119	.0064	.0037	.0024	.0017
72	.5210	.4121	.3044	.2032	.1185	.0596	.0262	.0107	.0045	.0022	.0011	.0006	.0003
73	.5210	.4120	.3030	.1955	.0995	.0361	.0095	.0022	.0005	.0001	.0000	.0000	.0000
74	.5210	.4120	.3030	.1940	.0883	.0179	.0013	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
1	.8751	.8662	.8578	.8500	.8426	.8356	.8289	.8224	.8162	.8101	.8043	.7986	.7930
2	.8717	.8622	.8534	.8452	.8373	.8299	.8228	.8159	.8093	.8029	.7967	.7907	.7848
3	.8674	.8572	.8478	.8389	.8305	.8226	.8149	.8076	.8005	.7936	.7870	.7805	.7743

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
4	.8630	.8522	.8421	.8326	.8236	.8151	.8069	.7991	.7915	.7842	.7771	.7702	.7635
5	.8586	.8470	.8363	.8262	.8166	.8076	.7989	.7905	.7825	.7747	.7671	.7598	.7527
6	.8542	.8418	.8304	.8197	.8096	.7999	.7907	.7818	.7733	.7650	.7570	.7493	.7417
7	.8496	.8366	.8245	.8131	.8024	.7922	.7824	.7730	.7639	.7552	.7467	.7385	.7305
8	.8451	.8313	.8185	.8065	.7951	.7843	.7740	.7641	.7545	.7453	.7364	.7277	.7193
9	.8405	.8259	.8124	.7998	.7878	.7764	.7655	.7551	.7450	.7353	.7259	.7168	.7080
10	.8359	.8206	.8064	.7931	.7805	.7685	.7570	.7460	.7355	.7253	.7155	.7059	.6967
11	.8313	.8152	.8003	.7863	.7731	.7605	.7485	.7370	.7259	.7153	.7050	.6950	.6853
12	.8266	.8097	.7940	.7794	.7655	.7523	.7398	.7277	.7162	.7050	.6942	.6838	.6737
13	.8218	.8041	.7878	.7724	.7579	.7441	.7310	.7184	.7063	.6947	.6834	.6726	.6621
14	.8170	.7985	.7813	.7653	.7501	.7357	.7220	.7089	.6963	.6842	.6725	.6612	.6503
15	.8122	.7929	.7749	.7582	.7424	.7274	.7131	.6994	.6863	.6737	.6616	.6499	.6386
16	.8073	.7871	.7684	.7510	.7345	.7189	.7040	.6898	.6762	.6631	.6505	.6384	.6268
17	.8024	.7813	.7619	.7437	.7265	.7103	.6948	.6801	.6660	.6524	.6394	.6269	.6149
18	.7974	.7755	.7552	.7363	.7185	.7017	.6856	.6703	.6557	.6417	.6283	.6154	.6030
19	.7923	.7696	.7485	.7289	.7104	.6929	.6763	.6604	.6453	.6309	.6171	.6038	.5910
20	.7873	.7636	.7418	.7214	.7022	.6841	.6669	.6506	.6350	.6201	.6059	.5922	.5791
21	.7821	.7576	.7349	.7138	.6939	.6752	.6575	.6406	.6246	.6092	.5946	.5806	.5672
22	.7769	.7514	.7279	.7060	.6855	.6661	.6478	.6304	.6139	.5982	.5831	.5688	.5550
23	.7716	.7453	.7210	.6983	.6771	.6571	.6382	.6203	.6034	.5872	.5718	.5571	.5430
24	.7663	.7390	.7138	.6904	.6685	.6479	.6284	.6100	.5926	.5760	.5602	.5452	.5308
25	.7609	.7326	.7065	.6823	.6597	.6385	.6185	.5996	.5818	.5648	.5486	.5332	.5185
26	.7554	.7262	.6993	.6743	.6510	.6292	.6087	.5893	.5710	.5536	.5371	.5213	.5063
27	.7499	.7197	.6919	.6662	.6422	.6198	.5987	.5788	.5601	.5423	.5254	.5094	.4941
28	.7443	.7131	.6844	.6579	.6333	.6102	.5886	.5683	.5491	.5309	.5137	.4974	.4818
29	.7387	.7065	.6770	.6497	.6244	.6007	.5786	.5578	.5381	.5196	.5020	.4854	.4695
30	.7329	.6997	.6693	.6412	.6152	.5910	.5683	.5470	.5270	.5080	.4901	.4732	.4570
31	.7271	.6929	.6615	.6327	.6060	.5812	.5579	.5362	.5157	.4964	.4782	.4609	.4445
32	.7212	.6859	.6537	.6240	.5967	.5712	.5475	.5252	.5043	.4847	.4661	.4485	.4318
33	.7153	.6789	.6458	.6154	.5873	.5612	.5369	.5143	.4930	.4729	.4540	.4361	.4192
34	.7092	.6718	.6378	.6066	.5778	.5511	.5263	.5032	.4815	.4611	.4418	.4236	.4064
35	.7031	.6646	.6296	.5976	.5682	.5409	.5156	.4919	.4698	.4490	.4294	.4110	.3934
36	.6970	.6574	.6215	.5887	.5585	.5307	.5048	.4807	.4582	.4370	.4171	.3983	.3805
37	.6907	.6500	.6132	.5795	.5487	.5202	.4938	.4692	.4462	.4247	.4044	.3853	.3672
38	.6843	.6425	.6047	.5703	.5387	.5096	.4826	.4576	.4342	.4122	.3916	.3722	.3538
39	.6780	.6351	.5963	.5610	.5287	.4990	.4715	.4459	.4221	.3998	.3788	.3590	.3403
40	.6716	.6276	.5878	.5517	.5187	.4883	.4603	.4342	.4099	.3872	.3659	.3458	.3268
41	.6652	.6200	.5793	.5423	.5086	.4776	.4489	.4224	.3977	.3745	.3528	.3324	.3133
42	.6587	.6123	.5706	.5328	.4983	.4666	.4374	.4103	.3851	.3616	.3396	.3189	.2996
43	.6523	.6047	.5619	.5232	.4880	.4556	.4259	.3983	.3726	.3487	.3263	.3055	.2859
44	.6459	.5971	.5533	.5138	.4777	.4447	.4144	.3862	.3601	.3358	.3132	.2922	.2725
45	.6387	.5886	.5437	.5032	.4664	.4326	.4016	.3730	.3464	.3218	.2990	.2777	.2580
46	.6315	.5801	.5341	.4926	.4549	.4204	.3888	.3596	.3327	.3078	.2847	.2634	.2436
47	.6244	.5717	.5245	.4820	.4435	.4083	.3760	.3464	.3191	.2939	.2707	.2493	.2296
48	.6173	.5631	.5148	.4712	.4318	.3959	.3630	.3329	.3052	.2799	.2565	.2351	.2156
49	.6101	.5545	.5049	.4604	.4200	.3833	.3499	.3193	.2914	.2658	.2425	.2212	.2018
50	.6031	.5461	.4953	.4496	.4084	.3710	.3369	.3060	.2778	.2521	.2289	.2077	.1886
51	.5961	.5376	.4855	.4388	.3966	.3585	.3239	.2926	.2642	.2386	.2154	.1945	.1757
52	.5890	.5290	.4755	.4276	.3845	.3456	.3105	.2789	.2504	.2248	.2018	.1812	.1627
53	.5819	.5202	.4653	.4162	.3722	.3326	.2971	.2652	.2367	.2112	.1884	.1681	.1501
54	.5749	.5115	.4552	.4049	.3599	.3196	.2837	.2516	.2231	.1978	.1754	.1555	.1379
55	.5680	.5029	.4451	.3936	.3477	.3068	.2705	.2384	.2099	.1849	.1628	.1433	.1263

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
56	.5610	.4940	.4346	.3819	.3351	.2936	.2570	.2248	.1965	.1717	.1501	.1312	.1147
57	.5541	.4853	.4243	.3703	.3225	.2805	.2437	.2115	.1834	.1590	.1378	.1195	.1036
58	.5478	.4771	.4145	.3593	.3107	.2682	.2311	.1989	.1711	.1471	.1264	.1087	.0935
59	.5415	.4689	.4047	.3482	.2988	.2558	.2186	.1865	.1590	.1354	.1154	.0983	.0838
60	.5352	.4606	.3947	.3370	.2867	.2433	.2059	.1740	.1469	.1239	.1044	.0881	.0744
61	.5291	.4525	.3849	.3259	.2748	.2309	.1935	.1618	.1351	.1127	.0940	.0784	.0655
62	.5231	.4443	.3750	.3146	.2627	.2184	.1810	.1496	.1234	.1016	.0837	.0691	.0571
63	.5171	.4361	.3648	.3031	.2503	.2056	.1682	.1371	.1115	.0906	.0737	.0599	.0489
64	.5113	.4279	.3547	.2915	.2378	.1927	.1554	.1248	.1000	.0800	.0640	.0513	.0413
65	.5058	.4200	.3446	.2799	.2252	.1798	.1426	.1126	.0886	.0697	.0548	.0432	.0343
66	.5006	.4122	.3347	.2683	.2126	.1669	.1299	.1006	.0776	.0598	.0461	.0358	.0279
67	.4954	.4042	.3241	.2557	.1989	.1528	.1163	.0878	.0661	.0497	.0374	.0284	.0218
68	.4906	.3964	.3134	.2428	.1848	.1384	.1024	.0751	.0548	.0400	.0293	.0218	.0165
69	.4866	.3894	.3034	.2305	.1711	.1245	.0892	.0632	.0445	.0314	.0224	.0163	.0121
70	.4828	.3820	.2921	.2160	.1549	.1081	.0739	.0497	.0333	.0225	.0154	.0109	.0081
71	.4801	.3757	.2817	.2021	.1390	.0921	.0593	.0374	.0236	.0151	.0100	.0070	.0051
72	.4779	.3694	.2693	.1839	.1175	.0707	.0405	.0226	.0127	.0074	.0047	.0032	.0023
73	.4771	.3656	.2590	.1656	.0942	.0478	.0221	.0098	.0044	.0021	.0010	.0005	.0003
74	.4770	.3647	.2546	.1549	.0788	.0331	.0117	.0036	.0010	.0003	.0001	.0000	.0000

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table

Hazard Group 5

Effective ((June 30, 2017)) October 1, 2023

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0440	.0893	.1358	.1833	.2799	.3779	.4768	.5765
2	.0000	.0427	.0871	.1330	.1798	.2753	.3723	.4704	.5693
3	.0000	.0415	.0850	.1304	.1766	.2711	.3672	.4645	.5627
4	.0000	.0403	.0830	.1277	.1734	.2668	.3621	.4585	.5559
5	.0000	.0391	.0810	.1250	.1701	.2625	.3569	.4525	.5491
6	.0000	.0378	.0790	.1223	.1669	.2582	.3516	.4464	.5422
7	.0000	.0366	.0771	.1197	.1636	.2539	.3463	.4402	.5353
8	.0000	.0353	.0751	.1170	.1603	.2495	.3410	.4340	.5283
9	.0000	.0341	.0730	.1143	.1570	.2451	.3356	.4278	.5212
10	.0000	.0329	.0711	.1116	.1537	.2407	.3303	.4215	.5142
11	.0000	.0318	.0691	.1090	.1504	.2363	.3249	.4153	.5071
12	.0000	.0306	.0671	.1063	.1471	.2319	.3194	.4089	.4998
13	.0000	.0295	.0652	.1036	.1438	.2274	.3139	.4025	.4926
14	.0000	.0284	.0632	.1009	.1405	.2229	.3084	.3960	.4852
15	.0000	.0273	.0613	.0983	.1371	.2184	.3029	.3895	.4779
16	.0000	.0262	.0593	.0956	.1338	.2139	.2973	.3830	.4705
17	.0000	.0251	.0574	.0930	.1305	.2093	.2916	.3764	.4630
18	.0000	.0240	.0555	.0903	.1271	.2047	.2860	.3697	.4555
19	.0000	.0230	.0536	.0876	.1238	.2001	.2803	.3631	.4479
20	.0000	.0219	.0517	.0850	.1204	.1955	.2746	.3564	.4403
21	.0000	.0209	.0498	.0823	.1170	.1909	.2688	.3496	.4326
22	.0000	.0199	.0480	.0797	.1137	.1862	.2629	.3427	.4248



<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
23	.0000	.0189	.0461	.0770	.1103	.1815	.2571	.3358	.4170
24	.0000	.0179	.0442	.0743	.1069	.1768	.2512	.3288	.4091
25	.0000	.0170	.0424	.0717	.1035	.1720	.2452	.3218	.4011
26	.0000	.0160	.0406	.0690	.1001	.1672	.2392	.3147	.3931
27	.0000	.0151	.0388	.0664	.0967	.1624	.2332	.3076	.3850
28	.0000	.0142	.0370	.0638	.0932	.1576	.2271	.3005	.3769
29	.0000	.0134	.0352	.0611	.0898	.1527	.2210	.2932	.3687
30	.0000	.0125	.0334	.0585	.0864	.1479	.2149	.2860	.3604
31	.0000	.0117	.0317	.0559	.0830	.1430	.2087	.2786	.3521
32	.0000	.0108	.0300	.0533	.0796	.1380	.2024	.2713	.3437
33	.0000	.0101	.0283	.0507	.0761	.1331	.1961	.2638	.3353
34	.0000	.0093	.0266	.0482	.0727	.1281	.1898	.2564	.3268
35	.0000	.0085	.0249	.0456	.0693	.1232	.1835	.2488	.3183
36	.0000	.0078	.0233	.0431	.0659	.1182	.1771	.2412	.3096
37	.0000	.0071	.0217	.0406	.0625	.1131	.1706	.2335	.3008
38	.0000	.0065	.0201	.0381	.0591	.1081	.1642	.2258	.2921
39	.0000	.0058	.0186	.0356	.0558	.1031	.1577	.2181	.2833
40	.0000	.0052	.0171	.0332	.0525	.0981	.1512	.2104	.2745
41	.0000	.0047	.0157	.0309	.0492	.0932	.1448	.2027	.2657
42	.0000	.0041	.0143	.0286	.0460	.0883	.1385	.1950	.2570
43	.0000	.0037	.0130	.0264	.0429	.0835	.1321	.1874	.2482
44	.0000	.0032	.0118	.0242	.0399	.0787	.1258	.1798	.2395
45	.0000	.0028	.0106	.0222	.0369	.0740	.1196	.1722	.2307
46	.0000	.0024	.0094	.0202	.0340	.0694	.1134	.1647	.2220
47	.0000	.0020	.0084	.0183	.0312	.0648	.1073	.1572	.2133
48	.0000	.0017	.0074	.0164	.0285	.0604	.1012	.1497	.2046
49	.0000	.0015	.0065	.0148	.0261	.0563	.0956	.1427	.1964
50	.0000	.0012	.0057	.0133	.0237	.0524	.0901	.1358	.1882
51	.0000	.0010	.0050	.0119	.0215	.0485	.0847	.1289	.1800
52	.0000	.0009	.0043	.0105	.0194	.0447	.0792	.1220	.1718
53	.0000	.0007	.0037	.0092	.0173	.0410	.0739	.1150	.1635
54	.0000	.0006	.0031	.0080	.0154	.0373	.0686	.1082	.1552
55	.0000	.0004	.0026	.0069	.0135	.0338	.0634	.1013	.1469
56	.0000	.0003	.0021	.0058	.0117	.0304	.0582	.0945	.1385
57	.0000	.0003	.0017	.0049	.0101	.0271	.0531	.0876	.1302
58	.0000	.0002	.0014	.0040	.0086	.0240	.0481	.0809	.1219
59	.0000	.0001	.0010	.0033	.0072	.0209	.0432	.0742	.1135
60	.0000	.0001	.0008	.0026	.0059	.0180	.0385	.0675	.1053
61	.0000	.0001	.0006	.0020	.0047	.0153	.0339	.0610	.0970
62	.0000	.0000	.0004	.0015	.0037	.0128	.0294	.0546	.0889
63	.0000	.0000	.0003	.0011	.0028	.0104	.0251	.0483	.0807
64	.0000	.0000	.0002	.0007	.0021	.0083	.0211	.0422	.0727
65	.0000	.0000	.0001	.0005	.0014	.0064	.0173	.0363	.0648
66	.0000	.0000	.0001	.0003	.0009	.0047	.0137	.0305	.0569
67	.0000	.0000	.0000	.0002	.0006	.0033	.0105	.0250	.0490

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>68</b>	.0000	.0000	.0000	.0001	.0003	.0021	.0076	.0198	.0413
<b>69</b>	.0000	.0000	.0000	.0000	.0001	.0012	.0051	.0149	.0336
<b>70</b>	.0000	.0000	.0000	.0000	.0000	.0006	.0031	.0103	.0259
<b>71</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0011	.0061
<b>72</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0014
<b>73</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
<b>74</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>1</b>	.0000	.0467	.0949	.1441	.1940	.2954	.3981	.5017	.6058
<b>2</b>	.0000	.0459	.0935	.1424	.1919	.2926	.3947	.4977	.6014
<b>3</b>	.0000	.0449	.0919	.1401	.1892	.2891	.3904	.4927	.5958
<b>4</b>	.0000	.0439	.0902	.1378	.1865	.2855	.3860	.4877	.5901
<b>5</b>	.0000	.0429	.0885	.1356	.1837	.2819	.3816	.4825	.5843
<b>6</b>	.0000	.0419	.0868	.1333	.1810	.2782	.3772	.4773	.5784
<b>7</b>	.0000	.0408	.0850	.1311	.1782	.2745	.3726	.4721	.5725
<b>8</b>	.0000	.0398	.0833	.1288	.1754	.2707	.3681	.4668	.5665
<b>9</b>	.0000	.0388	.0816	.1265	.1725	.2670	.3635	.4614	.5604
<b>10</b>	.0000	.0378	.0799	.1242	.1697	.2632	.3589	.4561	.5544
<b>11</b>	.0000	.0368	.0782	.1219	.1669	.2594	.3543	.4507	.5483
<b>12</b>	.0000	.0358	.0765	.1196	.1640	.2556	.3496	.4452	.5420
<b>13</b>	.0000	.0347	.0748	.1173	.1611	.2517	.3448	.4396	.5358
<b>14</b>	.0000	.0337	.0731	.1149	.1582	.2478	.3400	.4340	.5293
<b>15</b>	.0000	.0327	.0714	.1126	.1553	.2439	.3352	.4284	.5229
<b>16</b>	.0000	.0317	.0697	.1102	.1524	.2399	.3303	.4226	.5164
<b>17</b>	.0000	.0308	.0679	.1078	.1494	.2359	.3254	.4168	.5099
<b>18</b>	.0000	.0298	.0662	.1055	.1465	.2319	.3204	.4110	.5032
<b>19</b>	.0000	.0288	.0645	.1031	.1435	.2278	.3153	.4051	.4965
<b>20</b>	.0000	.0278	.0628	.1007	.1405	.2237	.3103	.3991	.4898
<b>21</b>	.0000	.0269	.0611	.0983	.1375	.2196	.3051	.3931	.4829
<b>22</b>	.0000	.0259	.0593	.0959	.1344	.2154	.2999	.3869	.4759
<b>23</b>	.0000	.0250	.0576	.0934	.1313	.2112	.2946	.3808	.4690
<b>24</b>	.0000	.0240	.0558	.0910	.1282	.2069	.2893	.3745	.4618
<b>25</b>	.0000	.0231	.0541	.0885	.1251	.2025	.2839	.3681	.4545
<b>26</b>	.0000	.0222	.0523	.0860	.1219	.1981	.2784	.3617	.4473
<b>27</b>	.0000	.0212	.0506	.0836	.1188	.1937	.2729	.3552	.4399
<b>28</b>	.0000	.0203	.0489	.0810	.1156	.1892	.2673	.3486	.4324
<b>29</b>	.0000	.0194	.0471	.0786	.1124	.1847	.2617	.3420	.4250
<b>30</b>	.0000	.0185	.0454	.0760	.1091	.1802	.2559	.3352	.4173
<b>31</b>	.0000	.0176	.0436	.0735	.1058	.1755	.2501	.3284	.4095
<b>32</b>	.0000	.0167	.0418	.0709	.1024	.1708	.2442	.3214	.4017
<b>33</b>	.0000	.0158	.0401	.0683	.0991	.1661	.2383	.3144	.3938
<b>34</b>	.0000	.0150	.0383	.0657	.0957	.1613	.2322	.3073	.3858
<b>35</b>	.0000	.0141	.0366	.0631	.0923	.1564	.2261	.3001	.3776

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	<u>.0000</u>	<u>.0133</u>	<u>.0348</u>	<u>.0605</u>	<u>.0889</u>	<u>.1515</u>	<u>.2200</u>	<u>.2929</u>	<u>.3695</u>
<b>37</b>	<u>.0000</u>	<u>.0124</u>	<u>.0331</u>	<u>.0579</u>	<u>.0854</u>	<u>.1466</u>	<u>.2137</u>	<u>.2855</u>	<u>.3612</u>
<b>38</b>	<u>.0000</u>	<u>.0116</u>	<u>.0313</u>	<u>.0552</u>	<u>.0819</u>	<u>.1415</u>	<u>.2073</u>	<u>.2780</u>	<u>.3527</u>
<b>39</b>	<u>.0000</u>	<u>.0108</u>	<u>.0296</u>	<u>.0526</u>	<u>.0785</u>	<u>.1365</u>	<u>.2010</u>	<u>.2706</u>	<u>.3443</u>
<b>40</b>	<u>.0000</u>	<u>.0100</u>	<u>.0279</u>	<u>.0500</u>	<u>.0750</u>	<u>.1315</u>	<u>.1946</u>	<u>.2631</u>	<u>.3358</u>
<b>41</b>	<u>.0000</u>	<u>.0093</u>	<u>.0262</u>	<u>.0474</u>	<u>.0715</u>	<u>.1264</u>	<u>.1882</u>	<u>.2555</u>	<u>.3273</u>
<b>42</b>	<u>.0000</u>	<u>.0085</u>	<u>.0246</u>	<u>.0448</u>	<u>.0680</u>	<u>.1213</u>	<u>.1817</u>	<u>.2478</u>	<u>.3186</u>
<b>43</b>	<u>.0000</u>	<u>.0078</u>	<u>.0229</u>	<u>.0422</u>	<u>.0646</u>	<u>.1162</u>	<u>.1753</u>	<u>.2402</u>	<u>.3099</u>
<b>44</b>	<u>.0000</u>	<u>.0071</u>	<u>.0214</u>	<u>.0398</u>	<u>.0612</u>	<u>.1113</u>	<u>.1689</u>	<u>.2326</u>	<u>.3013</u>
<b>45</b>	<u>.0000</u>	<u>.0064</u>	<u>.0196</u>	<u>.0369</u>	<u>.0574</u>	<u>.1056</u>	<u>.1617</u>	<u>.2241</u>	<u>.2917</u>
<b>46</b>	<u>.0000</u>	<u>.0056</u>	<u>.0178</u>	<u>.0341</u>	<u>.0536</u>	<u>.1000</u>	<u>.1545</u>	<u>.2156</u>	<u>.2821</u>
<b>47</b>	<u>.0000</u>	<u>.0050</u>	<u>.0162</u>	<u>.0314</u>	<u>.0499</u>	<u>.0945</u>	<u>.1474</u>	<u>.2072</u>	<u>.2725</u>
<b>48</b>	<u>.0000</u>	<u>.0043</u>	<u>.0146</u>	<u>.0288</u>	<u>.0462</u>	<u>.0889</u>	<u>.1403</u>	<u>.1986</u>	<u>.2628</u>
<b>49</b>	<u>.0000</u>	<u>.0037</u>	<u>.0130</u>	<u>.0262</u>	<u>.0426</u>	<u>.0834</u>	<u>.1331</u>	<u>.1900</u>	<u>.2529</u>
<b>50</b>	<u>.0000</u>	<u>.0032</u>	<u>.0116</u>	<u>.0238</u>	<u>.0392</u>	<u>.0781</u>	<u>.1261</u>	<u>.1816</u>	<u>.2433</u>
<b>51</b>	<u>.0000</u>	<u>.0027</u>	<u>.0102</u>	<u>.0214</u>	<u>.0358</u>	<u>.0728</u>	<u>.1191</u>	<u>.1731</u>	<u>.2335</u>
<b>52</b>	<u>.0000</u>	<u>.0022</u>	<u>.0089</u>	<u>.0191</u>	<u>.0325</u>	<u>.0675</u>	<u>.1120</u>	<u>.1645</u>	<u>.2235</u>
<b>53</b>	<u>.0000</u>	<u>.0018</u>	<u>.0076</u>	<u>.0169</u>	<u>.0292</u>	<u>.0622</u>	<u>.1049</u>	<u>.1557</u>	<u>.2133</u>
<b>54</b>	<u>.0000</u>	<u>.0015</u>	<u>.0065</u>	<u>.0148</u>	<u>.0261</u>	<u>.0571</u>	<u>.0979</u>	<u>.1470</u>	<u>.2032</u>
<b>55</b>	<u>.0000</u>	<u>.0012</u>	<u>.0054</u>	<u>.0128</u>	<u>.0231</u>	<u>.0521</u>	<u>.0910</u>	<u>.1384</u>	<u>.1931</u>
<b>56</b>	<u>.0000</u>	<u>.0009</u>	<u>.0045</u>	<u>.0109</u>	<u>.0203</u>	<u>.0471</u>	<u>.0840</u>	<u>.1295</u>	<u>.1826</u>
<b>57</b>	<u>.0000</u>	<u>.0007</u>	<u>.0036</u>	<u>.0092</u>	<u>.0176</u>	<u>.0423</u>	<u>.0771</u>	<u>.1208</u>	<u>.1723</u>
<b>58</b>	<u>.0000</u>	<u>.0005</u>	<u>.0030</u>	<u>.0078</u>	<u>.0152</u>	<u>.0380</u>	<u>.0708</u>	<u>.1126</u>	<u>.1625</u>
<b>59</b>	<u>.0000</u>	<u>.0004</u>	<u>.0024</u>	<u>.0065</u>	<u>.0130</u>	<u>.0338</u>	<u>.0645</u>	<u>.1044</u>	<u>.1527</u>
<b>60</b>	<u>.0000</u>	<u>.0003</u>	<u>.0018</u>	<u>.0053</u>	<u>.0110</u>	<u>.0297</u>	<u>.0582</u>	<u>.0961</u>	<u>.1427</u>
<b>61</b>	<u>.0000</u>	<u>.0002</u>	<u>.0014</u>	<u>.0042</u>	<u>.0091</u>	<u>.0258</u>	<u>.0521</u>	<u>.0880</u>	<u>.1329</u>
<b>62</b>	<u>.0000</u>	<u>.0001</u>	<u>.0010</u>	<u>.0033</u>	<u>.0073</u>	<u>.0220</u>	<u>.0461</u>	<u>.0798</u>	<u>.1230</u>
<b>63</b>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0024</u>	<u>.0057</u>	<u>.0184</u>	<u>.0401</u>	<u>.0716</u>	<u>.1128</u>
<b>64</b>	<u>.0000</u>	<u>.0000</u>	<u>.0005</u>	<u>.0017</u>	<u>.0044</u>	<u>.0150</u>	<u>.0343</u>	<u>.0634</u>	<u>.1027</u>
<b>65</b>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0012</u>	<u>.0032</u>	<u>.0119</u>	<u>.0288</u>	<u>.0555</u>	<u>.0926</u>
<b>66</b>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0008</u>	<u>.0022</u>	<u>.0091</u>	<u>.0236</u>	<u>.0477</u>	<u>.0827</u>
<b>67</b>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0014</u>	<u>.0065</u>	<u>.0184</u>	<u>.0397</u>	<u>.0721</u>
<b>68</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0008</u>	<u>.0043</u>	<u>.0136</u>	<u>.0319</u>	<u>.0614</u>
<b>69</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0026</u>	<u>.0096</u>	<u>.0249</u>	<u>.0514</u>
<b>70</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0013</u>	<u>.0058</u>	<u>.0175</u>	<u>.0401</u>
<b>71</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0005</u>	<u>.0031</u>	<u>.0112</u>	<u>.0297</u>
<b>72</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0009</u>	<u>.0049</u>	<u>.0173</u>
<b>73</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0011</u>	<u>.0070</u>
<b>74</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0026</u>

**Premium-Based Plan, with Various Single Loss Limits**

**Insurance Charge Table**

**Hazard Group 5**

**Effective ((June 30, 2017)) October 1, 2023**

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.7207	.6743	.6324	.5942	.5592	.5270	.4972	.4695	.4438	.4197	.3993	.3868	.3761
37	\$120	.7140	.6664	.6234	.5842	.5484	.5155	.4851	.4570	.4307	.4064	.3924	.3804	.3701
38	\$120	.7073	.6584	.6144	.5743	.5377	.5041	.4731	.4444	.4178	.3995	.3859	.3743	.3643
39	\$120	.7007	.6505	.6053	.5643	.5269	.4926	.4610	.4318	.4082	.3928	.3796	.3684	.3587
40	\$120	.6940	.6425	.5962	.5542	.5160	.4809	.4488	.4190	.4013	.3863	.3735	.3626	.3532
	\$160	.6890	.6379	.5919	.5503	.5123	.4775	.4456	.4161	.3887	.3632	.3432	.3287	.3162
41	\$120	.6873	.6346	.5871	.5442	.5051	.4694	.4366	.4120	.3947	.3800	.3676	.3569	.3479
	\$160	.6825	.6301	.5829	.5403	.5015	.4661	.4335	.4035	.3756	.3518	.3355	.3215	.3095
42	\$120	.6808	.6267	.5781	.5342	.4943	.4579	.4254	.4052	.3882	.3739	.3618	.3516	.3434
	\$160	.6759	.6222	.5740	.5304	.4908	.4546	.4214	.3908	.3625	.3439	.3281	.3146	.3031
43	\$120	.6743	.6188	.5691	.5242	.4834	.4463	.4185	.3986	.3820	.3680	.3562	.3469	.3394
	\$160	.6695	.6144	.5650	.5205	.4800	.4431	.4093	.3782	.3544	.3364	.3211	.3081	.2969
44	\$120	.6677	.6109	.5600	.5141	.4725	.4351	.4117	.3921	.3758	.3621	.3513	.3426	.3357
	\$160	.6630	.6066	.5560	.5105	.4692	.4315	.3971	.3673	.3466	.3291	.3143	.3017	.2909
45	\$120	.6613	.6031	.5510	.5040	.4616	.4282	.4050	.3857	.3697	.3569	.3468	.3387	.3323
	\$160	.6566	.5988	.5470	.5005	.4583	.4199	.3848	.3593	.3391	.3221	.3077	.2955	.2851
46	\$120	.6549	.5953	.5420	.4940	.4506	.4214	.3985	.3794	.3641	.3521	.3426	.3352	.3292
	\$160	.6503	.5911	.5381	.4905	.4474	.4083	.3752	.3517	.3320	.3154	.3014	.2896	.2799
47	\$120	.6486	.5876	.5330	.4840	.4424	.4147	.3920	.3735	.3590	.3477	.3388	.3318	.3264
	\$160	.6440	.5834	.5292	.4805	.4365	.3966	.3674	.3443	.3250	.3088	.2952	.2841	.2751
	\$250	.6370	.5770	.5234	.4753	.4318	.3923	.3563	.3234	.2934	.2674	.2474	.2304	.2158
48	\$120	.6424	.5798	.5240	.4739	.4356	.4081	.3857	.3680	.3543	.3435	.3352	.3288	.3239
	\$160	.6378	.5757	.5203	.4705	.4256	.3871	.3598	.3370	.3181	.3023	.2894	.2791	.2708
	\$250	.6308	.5694	.5146	.4654	.4209	.3806	.3440	.3107	.2805	.2579	.2387	.2223	.2083
	\$275	.6295	.5682	.5135	.4644	.4200	.3798	.3433	.3101	.2799	.2533	.2325	.2147	.1995
49	\$120	.6366	.5726	.5155	.4643	.4294	.4020	.3802	.3633	.3501	.3400	.3321	.3262	.3218
	\$160	.6320	.5686	.5119	.4610	.4151	.3799	.3528	.3304	.3118	.2966	.2845	.2748	.2671
	\$250	.6251	.5623	.5063	.4560	.4106	.3695	.3323	.2986	.2714	.2495	.2308	.2150	.2015
	\$275	.6238	.5611	.5052	.4550	.4097	.3687	.3316	.2980	.2675	.2439	.2238	.2067	.1921
50	\$120	.6309	.5655	.5071	.4569	.4233	.3962	.3751	.3588	.3462	.3366	.3294	.3240	.3200
	\$160	.6264	.5614	.5035	.4515	.4052	.3728	.3461	.3239	.3059	.2914	.2800	.2709	.2637
	\$250	.6196	.5553	.4980	.4465	.4002	.3584	.3207	.2880	.2628	.2414	.2234	.2080	.1950
	\$275	.6182	.5541	.4969	.4456	.3994	.3577	.3200	.2860	.2580	.2351	.2156	.1991	.1850
51	\$120	.6252	.5583	.4986	.4508	.4172	.3907	.3703	.3545	.3425	.3335	.3269	.3219	.3183
	\$160	.6208	.5544	.4951	.4419	.3981	.3659	.3394	.3176	.3003	.2866	.2758	.2672	.2606
	\$250	.6140	.5483	.4897	.4371	.3898	.3473	.3091	.2792	.2545	.2337	.2161	.2012	.1887
	\$275	.6127	.5472	.4886	.4362	.3890	.3466	.3084	.2752	.2489	.2266	.2078	.1918	.1782
52	\$120	.6196	.5512	.4901	.4447	.4114	.3855	.3656	.3504	.3390	.3307	.3245	.3201	.3169
	\$160	.6153	.5473	.4866	.4323	.3912	.3590	.3327	.3117	.2951	.2820	.2718	.2638	.2577
	\$250	.6085	.5413	.4813	.4276	.3794	.3361	.2995	.2707	.2465	.2261	.2090	.1946	.1827
	\$275	.6072	.5402	.4803	.4267	.3786	.3354	.2968	.2659	.2402	.2185	.2001	.1846	.1715
	\$380	.6037	.5370	.4775	.4242	.3763	.3334	.2950	.2607	.2301	.2031	.1808	.1617	.1454
53	\$120	.6141	.5441	.4816	.4387	.4057	.3803	.3610	.3465	.3358	.3280	.3224	.3184	.3156
	\$160	.6097	.5402	.4781	.4232	.3842	.3522	.3264	.3060	.2900	.2776	.2680	.2606	.2551
	\$250	.6031	.5343	.4729	.4180	.3688	.3249	.2907	.2623	.2386	.2186	.2020	.1883	.1771
	\$275	.6018	.5332	.4719	.4171	.3680	.3242	.2869	.2569	.2317	.2105	.1926	.1776	.1651
	\$380	.5983	.5301	.4692	.4147	.3659	.3223	.2834	.2489	.2183	.1929	.1713	.1529	.1373
54	\$120	.6086	.5370	.4747	.4328	.4002	.3753	.3566	.3428	.3328	.3256	.3205	.3169	.3145
	\$160	.6043	.5332	.4696	.4164	.3772	.3455	.3203	.3005	.2852	.2734	.2645	.2578	.2527
	\$250	.5977	.5273	.4645	.4084	.3583	.3157	.2822	.2542	.2308	.2113	.1954	.1824	.1720
	\$275	.5964	.5262	.4635	.4075	.3575	.3130	.2777	.2482	.2234	.2027	.1853	.1709	.1592

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
55	\$380	.5930	.5231	.4608	.4051	.3554	.3112	.2719	.2372	.2078	.1832	.1622	.1445	.1295
	\$120	.6032	.5299	.4689	.4271	.3949	.3705	.3524	.3393	.3299	.3233	.3188	.3156	.3135
	\$160	.5990	.5261	.4611	.4096	.3704	.3390	.3144	.2953	.2806	.2695	.2613	.2551	.2506
	\$250	.5924	.5204	.4561	.3987	.3477	.3071	.2738	.2461	.2231	.2043	.1891	.1769	.1672
	\$275	.5912	.5193	.4551	.3979	.3469	.3036	.2688	.2397	.2153	.1950	.1783	.1647	.1537
	\$380	.5877	.5163	.4524	.3955	.3449	.3001	.2605	.2262	.1979	.1738	.1535	.1364	.1219
	\$500	.5859	.5147	.4511	.3943	.3439	.2992	.2597	.2250	.1945	.1680	.1452	.1261	.1099
56	\$120	.5979	.5228	.4632	.4215	.3896	.3658	.3484	.3360	.3273	.3213	.3172	.3145	.3127
	\$160	.5937	.5191	.4526	.4028	.3636	.3327	.3087	.2902	.2763	.2659	.2583	.2527	.2487
	\$250	.5872	.5135	.4476	.3890	.3383	.2986	.2655	.2381	.2157	.1977	.1832	.1717	.1627
	\$275	.5859	.5124	.4467	.3882	.3364	.2946	.2600	.2312	.2072	.1876	.1717	.1588	.1485
	\$380	.5825	.5094	.4441	.3859	.3344	.2889	.2490	.2160	.1882	.1647	.1450	.1285	.1147
	\$500	.5808	.5078	.4427	.3848	.3334	.2881	.2482	.2135	.1832	.1572	.1354	.1170	.1015
	\$550	.5804	.5075	.4424	.3845	.3332	.2879	.2481	.2133	.1831	.1569	.1346	.1157	.0997
57	\$120	.5927	.5158	.4577	.4160	.3844	.3612	.3446	.3329	.3249	.3194	.3158	.3135	.3120
	\$160	.5885	.5121	.4447	.3960	.3570	.3266	.3031	.2854	.2722	.2625	.2555	.2505	.2470
	\$250	.5820	.5066	.4392	.3793	.3298	.2901	.2572	.2303	.2086	.1913	.1776	.1668	.1585
	\$275	.5808	.5055	.4382	.3785	.3269	.2857	.2513	.2228	.1994	.1805	.1654	.1533	.1437
	\$380	.5774	.5025	.4357	.3763	.3238	.2778	.2386	.2061	.1787	.1558	.1367	.1209	.1079
	\$500	.5757	.5010	.4344	.3752	.3229	.2770	.2369	.2021	.1721	.1471	.1260	.1083	.0935
	\$550	.5753	.5007	.4341	.3749	.3227	.2768	.2367	.2019	.1719	.1463	.1248	.1066	.0914
58	\$120	.5875	.5088	.4521	.4105	.3794	.3568	.3409	.3300	.3226	.3178	.3146	.3126	.3114
	\$160	.5834	.5052	.4383	.3893	.3506	.3205	.2977	.2807	.2683	.2594	.2530	.2486	.2455
	\$250	.5770	.4997	.4307	.3696	.3214	.2817	.2490	.2227	.2018	.1852	.1723	.1623	.1546
	\$275	.5758	.4986	.4298	.3688	.3181	.2769	.2426	.2146	.1919	.1737	.1594	.1481	.1392
	\$380	.5724	.4957	.4273	.3667	.3133	.2668	.2285	.1963	.1694	.1471	.1287	.1136	.1014
	\$500	.5707	.4942	.4260	.3656	.3124	.2659	.2256	.1908	.1617	.1373	.1169	.0999	.0858
	\$550	.5703	.4939	.4257	.3653	.3122	.2657	.2254	.1907	.1610	.1362	.1153	.0979	.0834
59	\$120	.5825	.5019	.4467	.4051	.3744	.3526	.3375	.3273	.3206	.3163	.3136	.3119	.3109
	\$160	.5783	.4983	.4320	.3828	.3441	.3146	.2925	.2763	.2647	.2565	.2508	.2469	.2443
	\$250	.5720	.4929	.4223	.3612	.3130	.2733	.2411	.2154	.1951	.1794	.1673	.1580	.1511
	\$275	.5708	.4918	.4214	.3591	.3094	.2680	.2341	.2066	.1846	.1672	.1537	.1432	.1351
	\$380	.5675	.4890	.4189	.3570	.3027	.2568	.2186	.1867	.1603	.1386	.1210	.1067	.0953
	\$500	.5658	.4875	.4177	.3559	.3018	.2548	.2143	.1800	.1515	.1278	.1080	.0918	.0785
	\$550	.5654	.4872	.4174	.3557	.3016	.2547	.2141	.1795	.1506	.1264	.1062	.0895	.0758
60	\$120	.5776	.4961	.4412	.3997	.3696	.3485	.3342	.3248	.3188	.3150	.3127	.3113	.3105
	\$160	.5735	.4915	.4257	.3763	.3378	.3088	.2874	.2721	.2612	.2538	.2487	.2454	.2432
	\$250	.5672	.4862	.4139	.3532	.3047	.2650	.2332	.2082	.1887	.1738	.1625	.1541	.1479
	\$275	.5660	.4851	.4130	.3507	.3007	.2593	.2257	.1988	.1775	.1610	.1483	.1386	.1313
	\$380	.5627	.4823	.4106	.3474	.2922	.2468	.2087	.1772	.1513	.1304	.1136	.1002	.0897
	\$500	.5610	.4808	.4094	.3463	.2913	.2438	.2032	.1696	.1416	.1184	.0995	.0841	.0717
	\$550	.5606	.4805	.4091	.3461	.2911	.2436	.2029	.1688	.1403	.1168	.0974	.0815	.0686
	\$800	.5600	.4800	.4086	.3457	.2908	.2433	.2027	.1682	.1391	.1147	.0944	.0777	.0640
61	\$120	.5728	.4912	.4358	.3944	.3648	.3445	.3311	.3225	.3171	.3138	.3119	.3108	.3102
	\$160	.5687	.4848	.4195	.3698	.3315	.3031	.2825	.2680	.2581	.2514	.2469	.2441	.2422
	\$250	.5625	.4795	.4056	.3452	.2963	.2568	.2255	.2012	.1826	.1686	.1582	.1505	.1450
	\$275	.5613	.4785	.4047	.3424	.2920	.2506	.2174	.1911	.1707	.1551	.1432	.1344	.1279
	\$380	.5580	.4757	.4023	.3377	.2825	.2368	.1989	.1678	.1426	.1225	.1066	.0941	.0844
	\$500	.5564	.4743	.4011	.3367	.2808	.2327	.1925	.1592	.1318	.1094	.0913	.0767	.0652
	\$550	.5560	.4740	.4009	.3365	.2806	.2326	.1919	.1582	.1303	.1074	.0888	.0738	.0618
	\$800	.5553	.4734	.4004	.3361	.2803	.2323	.1915	.1571	.1284	.1047	.0852	.0694	.0566

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
62	\$120	.5682	.4862	.4304	.3891	.3602	.3407	.3281	.3203	.3156	.3129	.3113	.3104	.3099
	\$160	.5642	.4783	.4133	.3633	.3253	.2975	.2778	.2642	.2551	.2492	.2454	.2430	.2415
	\$250	.5580	.4730	.3973	.3372	.2881	.2487	.2180	.1944	.1767	.1636	.1541	.1473	.1425
	\$275	.5568	.4720	.3964	.3342	.2833	.2420	.2092	.1837	.1641	.1494	.1385	.1305	.1248
	\$380	.5536	.4693	.3941	.3281	.2728	.2269	.1891	.1585	.1341	.1148	.0999	.0883	.0796
	\$500	.5519	.4679	.3929	.3271	.2702	.2219	.1819	.1490	.1222	.1005	.0833	.0698	.0592
	\$550	.5515	.4676	.3927	.3269	.2700	.2215	.1811	.1477	.1204	.0983	.0806	.0665	.0555
	\$800	.5509	.4670	.3922	.3265	.2697	.2212	.1803	.1461	.1179	.0950	.0764	.0615	.0496
	\$1,000	.5508	.4669	.3921	.3265	.2697	.2212	.1803	.1461	.1179	.0948	.0760	.0608	.0488
63	\$120	.5638	.4814	.4250	.3839	.3556	.3370	.3254	.3184	.3143	.3120	.3108	.3101	.3098
	\$160	.5598	.4718	.4071	.3568	.3192	.2921	.2733	.2607	.2525	.2472	.2440	.2420	.2409
	\$250	.5537	.4667	.3901	.3292	.2798	.2407	.2105	.1878	.1710	.1589	.1503	.1444	.1403
	\$275	.5525	.4657	.3882	.3259	.2746	.2334	.2011	.1764	.1578	.1441	.1341	.1270	.1220
	\$380	.5493	.4630	.3860	.3187	.2631	.2170	.1794	.1494	.1258	.1075	.0935	.0830	.0751
	\$500	.5476	.4616	.3848	.3175	.2596	.2113	.1714	.1388	.1127	.0920	.0758	.0632	.0536
	\$550	.5473	.4613	.3845	.3173	.2594	.2106	.1703	.1373	.1107	.0894	.0727	.0597	.0496
	\$800	.5466	.4607	.3841	.3170	.2591	.2101	.1691	.1352	.1077	.0855	.0679	.0539	.0430
	\$1,000	.5465	.4606	.3840	.3169	.2591	.2100	.1690	.1352	.1075	.0851	.0673	.0531	.0420
64	\$120	.5596	.4765	.4196	.3787	.3511	.3335	.3228	.3166	.3132	.3113	.3104	.3099	.3096
	\$160	.5556	.4662	.4009	.3504	.3131	.2868	.2690	.2573	.2500	.2455	.2428	.2413	.2404
	\$250	.5496	.4605	.3830	.3213	.2715	.2326	.2031	.1813	.1656	.1546	.1469	.1418	.1383
	\$275	.5484	.4595	.3810	.3176	.2659	.2248	.1931	.1693	.1517	.1390	.1301	.1239	.1196
	\$380	.5452	.4568	.3779	.3098	.2534	.2070	.1698	.1404	.1177	.1004	.0875	.0780	.0711
	\$500	.5435	.4554	.3767	.3079	.2492	.2006	.1608	.1288	.1035	.0837	.0686	.0571	.0484
	\$550	.5432	.4551	.3765	.3077	.2488	.1998	.1595	.1270	.1011	.0808	.0652	.0532	.0442
	\$800	.5426	.4546	.3760	.3074	.2485	.1989	.1578	.1244	.0976	.0763	.0597	.0468	.0369
	\$1,000	.5424	.4545	.3759	.3073	.2484	.1989	.1578	.1242	.0972	.0757	.0589	.0458	.0358
65	\$120	.5557	.4716	.4141	.3735	.3467	.3302	.3205	.3151	.3122	.3108	.3100	.3097	.3095
	\$160	.5517	.4611	.3947	.3439	.3070	.2816	.2648	.2542	.2478	.2440	.2419	.2407	.2400
	\$250	.5457	.4545	.3760	.3133	.2632	.2246	.1959	.1751	.1605	.1506	.1439	.1395	.1367
	\$275	.5446	.4535	.3738	.3094	.2572	.2163	.1853	.1624	.1459	.1344	.1264	.1211	.1176
	\$380	.5414	.4508	.3699	.3008	.2436	.1971	.1601	.1315	.1098	.0937	.0819	.0735	.0675
	\$500	.5397	.4495	.3688	.2983	.2388	.1899	.1502	.1188	.0944	.0758	.0618	.0514	.0438
	\$550	.5394	.4492	.3685	.2981	.2383	.1889	.1488	.1168	.0918	.0726	.0580	.0472	.0392
	\$800	.5388	.4487	.3681	.2978	.2378	.1876	.1466	.1137	.0876	.0674	.0519	.0401	.0314
	\$1,000	.5386	.4486	.3680	.2977	.2377	.1876	.1465	.1134	.0871	.0667	.0510	.0390	.0300
66	\$120	.5520	.4668	.4086	.3683	.3424	.3270	.3183	.3137	.3114	.3103	.3098	.3096	.3095
	\$160	.5481	.4560	.3885	.3373	.3009	.2764	.2609	.2514	.2459	.2428	.2411	.2402	.2398
	\$250	.5421	.4486	.3690	.3052	.2548	.2166	.1887	.1691	.1557	.1469	.1412	.1376	.1354
	\$275	.5410	.4477	.3666	.3010	.2483	.2077	.1774	.1556	.1404	.1300	.1231	.1187	.1159
	\$380	.5378	.4451	.3619	.2917	.2337	.1870	.1505	.1227	.1022	.0873	.0767	.0694	.0644
	\$500	.5362	.4437	.3608	.2886	.2283	.1790	.1396	.1089	.0855	.0681	.0553	.0461	.0396
	\$550	.5358	.4434	.3606	.2884	.2276	.1778	.1379	.1066	.0826	.0646	.0513	.0417	.0348
	\$800	.5352	.4429	.3602	.2881	.2268	.1761	.1352	.1029	.0778	.0588	.0445	.0339	.0263
	\$1,000	.5351	.4428	.3601	.2880	.2268	.1761	.1350	.1024	.0772	.0579	.0434	.0326	.0248
67	\$120	.5487	.4618	.4030	.3630	.3382	.3239	.3164	.3126	.3108	.3100	.3096	.3095	.3094
	\$160	.5448	.4509	.3821	.3306	.2948	.2714	.2571	.2488	.2442	.2417	.2405	.2399	.2396
	\$250	.5389	.4431	.3619	.2970	.2462	.2085	.1816	.1633	.1512	.1435	.1388	.1360	.1343
	\$275	.5377	.4421	.3595	.2925	.2393	.1990	.1696	.1491	.1351	.1260	.1202	.1166	.1145
	\$380	.5346	.4395	.3541	.2826	.2236	.1767	.1408	.1141	.0948	.0812	.0720	.0658	.0617
	\$500	.5330	.4382	.3530	.2791	.2177	.1679	.1289	.0990	.0769	.0608	.0493	.0414	.0360

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$550	.5326	.4379	.3528	.2787	.2168	.1666	.1269	.0964	.0736	.0569	.0450	.0366	.0309
	\$800	.5320	.4374	.3524	.2783	.2157	.1645	.1238	.0922	.0682	.0504	.0375	.0283	.0218
	\$1,000	.5319	.4373	.3523	.2782	.2157	.1644	.1234	.0915	.0674	.0493	.0362	.0268	.0201
68	\$120	.5457	.4569	.3973	.3577	.3340	.3211	.3146	.3116	.3103	.3097	.3095	.3095	.3094
	\$160	.5419	.4458	.3756	.3238	.2886	.2665	.2536	.2465	.2427	.2409	.2400	.2396	.2394
	\$250	.5359	.4378	.3549	.2886	.2375	.2003	.1746	.1577	.1470	.1406	.1368	.1347	.1335
	\$275	.5348	.4368	.3523	.2838	.2301	.1902	.1619	.1427	.1302	.1224	.1177	.1149	.1134
	\$380	.5317	.4343	.3467	.2733	.2133	.1663	.1310	.1055	.0877	.0756	.0677	.0626	.0595
	\$500	.5301	.4330	.3453	.2694	.2068	.1567	.1180	.0892	.0684	.0538	.0439	.0372	.0329
	\$550	.5297	.4327	.3450	.2690	.2058	.1551	.1158	.0863	.0648	.0496	.0392	.0322	.0275
	\$800	.5291	.4322	.3446	.2684	.2043	.1526	.1121	.0814	.0587	.0424	.0310	.0232	.0179
	\$1,000	.5290	.4321	.3445	.2683	.2043	.1523	.1116	.0806	.0577	.0412	.0295	.0215	.0161
	69	\$120	.5432	.4517	.3913	.3522	.3299	.3184	.3131	.3108	.3099	.3096	.3095	.3094
\$160		.5393	.4407	.3689	.3167	.2824	.2617	.2503	.2444	.2415	.2403	.2397	.2395	.2394
\$250		.5334	.4328	.3477	.2798	.2284	.1919	.1676	.1524	.1432	.1380	.1352	.1337	.1329
\$275		.5323	.4319	.3450	.2749	.2206	.1811	.1541	.1365	.1257	.1192	.1156	.1136	.1126
\$380		.5292	.4293	.3393	.2637	.2025	.1555	.1210	.0969	.0808	.0704	.0639	.0600	.0577
\$500		.5276	.4280	.3376	.2596	.1955	.1449	.1068	.0793	.0601	.0472	.0389	.0336	.0304
\$550		.5272	.4278	.3373	.2590	.1943	.1431	.1043	.0760	.0562	.0427	.0339	.0283	.0248
\$800		.5266	.4273	.3369	.2582	.1926	.1402	.1001	.0705	.0494	.0348	.0250	.0187	.0147
\$1,000		.5265	.4272	.3369	.2581	.1924	.1398	.0994	.0695	.0482	.0333	.0234	.0168	.0127
70		\$120	.5410	.4463	.3848	.3464	.3257	.3159	.3118	.3102	.3097	.3095	.3094	.3094
	\$160	.5372	.4355	.3617	.3091	.2758	.2569	.2472	.2426	.2406	.2398	.2395	.2394	.2393
	\$250	.5313	.4281	.3402	.2705	.2187	.1832	.1606	.1472	.1397	.1358	.1339	.1330	.1325
	\$275	.5302	.4272	.3376	.2653	.2104	.1716	.1461	.1305	.1215	.1165	.1139	.1126	.1120
	\$380	.5271	.4247	.3318	.2537	.1911	.1440	.1106	.0883	.0741	.0656	.0606	.0579	.0564
	\$500	.5255	.4234	.3298	.2493	.1834	.1324	.0951	.0691	.0520	.0411	.0345	.0306	.0284
	\$550	.5251	.4232	.3296	.2486	.1821	.1304	.0922	.0655	.0476	.0362	.0292	.0250	.0226
	\$800	.5245	.4227	.3292	.2476	.1800	.1270	.0874	.0592	.0400	.0275	.0196	.0149	.0120
	\$1,000	.5244	.4226	.3292	.2475	.1797	.1264	.0866	.0581	.0387	.0259	.0178	.0129	.0099
	71	\$120	.5380	.4265	.3529	.3205	.3113	.3096	.3094	.3094	.3094	.3094	.3094	.3094
\$160		.5341	.4234	.3301	.2746	.2495	.2415	.2397	.2394	.2393	.2393	.2393	.2393	.2393
\$250		.5283	.4188	.3145	.2336	.1794	.1504	.1380	.1337	.1325	.1323	.1322	.1322	.1322
\$275		.5272	.4179	.3130	.2289	.1698	.1359	.1201	.1141	.1122	.1117	.1115	.1115	.1115
\$380		.5241	.4155	.3108	.2195	.1490	.1021	.0756	.0629	.0576	.0557	.0551	.0549	.0549
\$500		.5225	.4142	.3099	.2163	.1414	.0885	.0561	.0389	.0309	.0276	.0264	.0260	.0259
\$550		.5222	.4140	.3097	.2158	.1401	.0861	.0525	.0343	.0255	.0218	.0204	.0200	.0198
\$800		.5216	.4135	.3094	.2152	.1382	.0822	.0464	.0261	.0160	.0114	.0095	.0088	.0086
\$1,000		.5214	.4134	.3093	.2151	.1379	.0816	.0453	.0246	.0141	.0093	.0073	.0066	.0063
72		\$120	.5378	.4254	.3413	.3139	.3097	.3094	.3094	.3094	.3094	.3094	.3094	.3094
	\$160	.5340	.4224	.3189	.2620	.2429	.2396	.2393	.2393	.2393	.2393	.2393	.2393	.2393
	\$250	.5282	.4178	.3087	.2189	.1635	.1401	.1336	.1324	.1322	.1322	.1322	.1322	.1322
	\$275	.5271	.4169	.3080	.2146	.1528	.1235	.1140	.1119	.1116	.1115	.1115	.1115	.1115
	\$380	.5240	.4145	.3062	.2066	.1303	.0844	.0638	.0570	.0553	.0549	.0549	.0549	.0549
	\$500	.5224	.4132	.3053	.2042	.1224	.0686	.0411	.0302	.0269	.0260	.0259	.0259	.0259
	\$550	.5221	.4130	.3051	.2038	.1211	.0658	.0367	.0248	.0210	.0200	.0198	.0198	.0198
	\$800	.5215	.4125	.3047	.2033	.1190	.0611	.0291	.0152	.0103	.0089	.0086	.0085	.0085
	\$1,000	.5213	.4124	.3046	.2033	.1187	.0602	.0277	.0133	.0082	.0067	.0063	.0062	.0062
	73	\$120	.5378	.4253	.3292	.3100	.3094	.3094	.3094	.3094	.3094	.3094	.3094	.3094
\$160		.5340	.4223	.3106	.2496	.2397	.2393	.2393	.2393	.2393	.2393	.2393	.2393	.2393
\$250		.5282	.4177	.3072	.2047	.1475	.1335	.1322	.1322	.1322	.1322	.1322	.1322	.1322

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.5271	.4168	.3066	.2015	.1349	.1142	.1116	.1115	.1115	.1115	.1115	.1115	.1115
	\$380	.5240	.4144	.3048	.1969	.1107	.0673	.0563	.0550	.0549	.0549	.0549	.0549	.0549
	\$500	.5224	.4131	.3039	.1960	.1031	.0480	.0295	.0262	.0259	.0259	.0259	.0259	.0259
	\$550	.5221	.4129	.3037	.1959	.1019	.0445	.0241	.0202	.0198	.0198	.0198	.0198	.0198
	\$800	.5215	.4124	.3033	.1956	.1001	.0385	.0145	.0092	.0086	.0085	.0085	.0085	.0085
	\$1,000	.5213	.4123	.3032	.1956	.0998	.0375	.0127	.0070	.0063	.0062	.0062	.0062	.0062
74	\$120	.5378	.4253	.3204	.3094	.3094	.3094	.3094	.3094	.3094	.3094	.3094	.3094	.3094
	\$160	.5340	.4223	.3106	.2422	.2393	.2393	.2393	.2393	.2393	.2393	.2393	.2393	.2393
	\$250	.5282	.4177	.3072	.1967	.1371	.1322	.1322	.1322	.1322	.1322	.1322	.1322	.1322
	\$275	.5271	.4168	.3065	.1963	.1220	.1116	.1115	.1115	.1115	.1115	.1115	.1115	.1115
	\$380	.5240	.4144	.3047	.1951	.0963	.0576	.0549	.0549	.0549	.0549	.0549	.0549	.0549
	\$500	.5224	.4131	.3038	.1945	.0905	.0337	.0260	.0259	.0259	.0259	.0259	.0259	.0259
	\$550	.5221	.4129	.3036	.1944	.0898	.0293	.0200	.0198	.0198	.0198	.0198	.0198	.0198
	\$800	.5215	.4124	.3033	.1942	.0886	.0219	.0090	.0085	.0085	.0085	.0085	.0085	.0085
	\$1,000	.5213	.4123	.3032	.1941	.0885	.0204	.0068	.0062	.0062	.0062	.0062	.0062	.0062

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.7284	.6870	.6495	.6152	.5837	.5546	.5276	.5024	.4871	.4761	.4667	.4585	.4514
37	\$120	.7218	.6793	.6408	.6056	.5734	.5436	.5160	.4944	.4818	.4711	.4619	.4539	.4473
38	\$120	.7152	.6715	.6320	.5960	.5630	.5325	.5044	.4890	.4767	.4662	.4571	.4497	.4439
39	\$120	.7086	.6637	.6232	.5863	.5525	.5215	.4980	.4837	.4716	.4613	.4528	.4462	.4409
40	\$120	.7019	.6558	.6143	.5766	.5420	.5103	.4926	.4786	.4666	.4568	.4492	.4431	.4381
	\$160	.6972	.6515	.6102	.5727	.5384	.5069	.4778	.4508	.4353	.4224	.4114	.4018	.3936
41	\$120	.6952	.6479	.6054	.5667	.5315	.5039	.4873	.4734	.4619	.4529	.4458	.4402	.4356
	\$160	.6906	.6436	.6013	.5630	.5279	.4957	.4660	.4441	.4294	.4168	.4060	.3967	.3889
42	\$120	.6884	.6399	.5963	.5568	.5207	.4984	.4820	.4683	.4577	.4494	.4427	.4374	.4332
	\$160	.6838	.6357	.5923	.5531	.5172	.4844	.4551	.4380	.4236	.4113	.4007	.3919	.3849
43	\$120	.6817	.6319	.5872	.5468	.5126	.4930	.4767	.4638	.4539	.4461	.4398	.4349	.4310
	\$160	.6771	.6277	.5833	.5432	.5066	.4730	.4489	.4321	.4179	.4058	.3958	.3878	.3813
44	\$120	.6750	.6240	.5783	.5369	.5071	.4876	.4719	.4598	.4504	.4430	.4372	.4326	.4291
	\$160	.6705	.6199	.5744	.5333	.4959	.4626	.4429	.4263	.4124	.4007	.3915	.3841	.3781
45	\$120	.6675	.6151	.5682	.5259	.5009	.4816	.4668	.4554	.4466	.4396	.4343	.4303	.4272
	\$160	.6630	.6110	.5644	.5224	.4841	.4555	.4360	.4198	.4062	.3955	.3870	.3801	.3746
46	\$120	.6600	.6062	.5582	.5182	.4946	.4761	.4621	.4513	.4429	.4366	.4318	.4282	.4255
	\$160	.6556	.6022	.5544	.5114	.4722	.4486	.4293	.4134	.4007	.3907	.3828	.3764	.3714
47	\$120	.6526	.5974	.5481	.5120	.4887	.4711	.4577	.4474	.4396	.4339	.4296	.4264	.4240
	\$160	.6482	.5935	.5445	.5004	.4648	.4418	.4228	.4076	.3957	.3864	.3790	.3731	.3685
	\$250	.6412	.5871	.5386	.4950	.4554	.4193	.3861	.3627	.3442	.3285	.3152	.3039	.2942
48	\$120	.6451	.5885	.5380	.5057	.4832	.4662	.4534	.4438	.4366	.4314	.4276	.4248	.4227
	\$160	.6408	.5846	.5344	.4892	.4578	.4350	.4165	.4022	.3910	.3823	.3754	.3701	.3660
	\$250	.6339	.5783	.5286	.4839	.4434	.4065	.3759	.3545	.3365	.3212	.3084	.2975	.2886
	\$275	.6324	.5769	.5273	.4828	.4424	.4055	.3719	.3467	.3272	.3108	.2968	.2849	.2747
49	\$120	.6376	.5795	.5287	.4997	.4779	.4616	.4494	.4404	.4339	.4292	.4258	.4234	.4217
	\$160	.6334	.5757	.5242	.4787	.4509	.4283	.4108	.3972	.3866	.3784	.3721	.3674	.3638
	\$250	.6265	.5695	.5185	.4728	.4313	.3936	.3675	.3465	.3289	.3141	.3017	.2917	.2835
	\$275	.6250	.5681	.5173	.4716	.4303	.3927	.3607	.3381	.3192	.3032	.2897	.2782	.2687
50	\$120	.6303	.5707	.5226	.4941	.4730	.4573	.4457	.4374	.4315	.4273	.4243	.4222	.4208
	\$160	.6261	.5669	.5141	.4718	.4441	.4222	.4054	.3925	.3825	.3750	.3693	.3650	.3619
	\$250	.6194	.5608	.5086	.4617	.4194	.3843	.3595	.3389	.3217	.3074	.2958	.2865	.2790



Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
51	\$275	.6179	.5595	.5074	.4606	.4184	.3800	.3521	.3300	.3115	.2959	.2828	.2721	.2634
	\$120	.6230	.5619	.5167	.4888	.4682	.4531	.4424	.4347	.4293	.4256	.4230	.4213	.4201
	\$160	.6189	.5581	.5040	.4650	.4376	.4165	.4004	.3881	.3788	.3718	.3667	.3630	.3602
	\$250	.6122	.5521	.4986	.4506	.4073	.3760	.3517	.3314	.3147	.3012	.2904	.2818	.2749
	\$275	.6107	.5508	.4974	.4495	.4063	.3697	.3437	.3220	.3040	.2889	.2765	.2666	.2585
52	\$120	.6156	.5528	.5108	.4835	.4635	.4492	.4391	.4321	.4273	.4241	.4219	.4204	.4195
	\$160	.6115	.5491	.4936	.4580	.4312	.4108	.3954	.3838	.3752	.3690	.3644	.3611	.3587
	\$250	.6049	.5432	.4883	.4391	.3970	.3678	.3437	.3239	.3080	.2953	.2852	.2773	.2710
	\$275	.6034	.5419	.4871	.4380	.3939	.3609	.3353	.3141	.2964	.2821	.2706	.2614	.2540
	\$380	.5987	.5376	.4833	.4346	.3908	.3513	.3156	.2875	.2651	.2462	.2302	.2167	.2053
53	\$120	.6081	.5437	.5052	.4784	.4591	.4455	.4362	.4298	.4256	.4228	.4209	.4198	.4190
	\$160	.6041	.5400	.4856	.4513	.4251	.4054	.3907	.3798	.3720	.3663	.3623	.3595	.3575
	\$250	.5976	.5342	.4778	.4274	.3886	.3596	.3359	.3168	.3017	.2898	.2805	.2731	.2675
	\$275	.5962	.5329	.4767	.4264	.3830	.3523	.3270	.3062	.2893	.2758	.2651	.2566	.2499
	\$380	.5914	.5287	.4729	.4230	.3783	.3381	.3036	.2776	.2558	.2376	.2222	.2092	.1984
54	\$120	.6008	.5361	.4998	.4734	.4548	.4421	.4335	.4278	.4241	.4217	.4202	.4192	.4186
	\$160	.5968	.5310	.4788	.4449	.4193	.4002	.3863	.3762	.3691	.3640	.3605	.3581	.3565
	\$250	.5904	.5253	.4674	.4157	.3803	.3516	.3284	.3101	.2958	.2847	.2760	.2694	.2643
	\$275	.5890	.5240	.4663	.4148	.3742	.3438	.3189	.2987	.2826	.2699	.2600	.2522	.2461
	\$380	.5843	.5199	.4626	.4115	.3658	.3249	.2936	.2682	.2469	.2292	.2143	.2021	.1921
55	\$120	.5936	.5307	.4945	.4687	.4509	.4389	.4311	.4260	.4228	.4208	.4196	.4188	.4184
	\$160	.5897	.5221	.4722	.4387	.4137	.3954	.3822	.3730	.3665	.3620	.3590	.3570	.3557
	\$250	.5833	.5165	.4571	.4074	.3722	.3438	.3213	.3039	.2904	.2800	.2721	.2661	.2616
	\$275	.5819	.5152	.4560	.4032	.3658	.3356	.3111	.2917	.2765	.2646	.2553	.2482	.2428
	\$380	.5773	.5111	.4524	.4000	.3534	.3140	.2840	.2591	.2383	.2211	.2071	.1957	.1865
	\$500	.5739	.5081	.4497	.3977	.3513	.3100	.2733	.2426	.2180	.1972	.1798	.1651	.1527
56	\$120	.5863	.5251	.4891	.4640	.4471	.4359	.4288	.4244	.4217	.4200	.4190	.4185	.4182
	\$160	.5824	.5129	.4657	.4325	.4081	.3907	.3784	.3699	.3641	.3603	.3577	.3560	.3550
	\$250	.5761	.5073	.4463	.3991	.3639	.3361	.3144	.2978	.2851	.2755	.2683	.2631	.2592
	\$275	.5747	.5061	.4453	.3940	.3571	.3272	.3034	.2849	.2705	.2594	.2509	.2446	.2398
	\$380	.5702	.5021	.4418	.3881	.3405	.3039	.2743	.2499	.2297	.2133	.2001	.1896	.1813
	\$500	.5668	.4991	.4391	.3858	.3385	.2966	.2602	.2316	.2076	.1876	.1708	.1568	.1451
	\$550	.5658	.4983	.4384	.3852	.3379	.2961	.2592	.2275	.2023	.1812	.1634	.1485	.1360
57	\$120	.5791	.5197	.4840	.4596	.4435	.4332	.4268	.4230	.4207	.4194	.4187	.4182	.4180
	\$160	.5752	.5038	.4593	.4265	.4029	.3862	.3748	.3671	.3620	.3587	.3566	.3553	.3544
	\$250	.5690	.4983	.4357	.3909	.3560	.3288	.3079	.2921	.2802	.2715	.2651	.2604	.2571
	\$275	.5677	.4971	.4347	.3855	.3486	.3191	.2962	.2784	.2649	.2547	.2470	.2414	.2372
	\$380	.5632	.4932	.4312	.3763	.3297	.2942	.2649	.2409	.2215	.2060	.1937	.1841	.1765
	\$500	.5598	.4903	.4287	.3741	.3259	.2834	.2491	.2211	.1977	.1783	.1622	.1489	.1382
	\$550	.5589	.4895	.4279	.3734	.3253	.2829	.2458	.2163	.1918	.1714	.1543	.1402	.1284
58	\$120	.5725	.5149	.4796	.4559	.4406	.4310	.4253	.4220	.4200	.4190	.4184	.4181	.4179
	\$160	.5686	.4978	.4537	.4213	.3984	.3825	.3719	.3649	.3604	.3576	.3558	.3547	.3541
	\$250	.5625	.4899	.4274	.3834	.3489	.3223	.3022	.2872	.2761	.2681	.2624	.2584	.2555
	\$275	.5612	.4888	.4247	.3777	.3409	.3121	.2898	.2729	.2601	.2507	.2438	.2388	.2352
	\$380	.5567	.4849	.4213	.3651	.3205	.2852	.2563	.2329	.2143	.1997	.1883	.1793	.1725
	\$500	.5534	.4820	.4188	.3630	.3139	.2721	.2390	.2114	.1887	.1699	.1545	.1422	.1322
	\$550	.5525	.4812	.4181	.3624	.3134	.2705	.2349	.2062	.1823	.1625	.1461	.1327	.1219
59	\$120	.5659	.5103	.4753	.4522	.4378	.4290	.4240	.4211	.4195	.4186	.4182	.4180	.4178
	\$160	.5621	.4923	.4481	.4162	.3940	.3790	.3692	.3629	.3590	.3566	.3552	.3543	.3538
	\$250	.5561	.4815	.4201	.3761	.3420	.3161	.2967	.2825	.2723	.2651	.2600	.2565	.2542
	\$275	.5547	.4804	.4161	.3699	.3334	.3052	.2837	.2676	.2557	.2471	.2409	.2365	.2334

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.5504	.4766	.4113	.3544	.3114	.2762	.2478	.2252	.2075	.1937	.1831	.1750	.1689
	\$500	.5471	.4737	.4089	.3518	.3019	.2618	.2290	.2020	.1798	.1618	.1474	.1359	.1268
	\$550	.5462	.4729	.4082	.3512	.3014	.2585	.2245	.1962	.1730	.1538	.1383	.1258	.1158
60	\$120	.5594	.5056	.4710	.4487	.4351	.4272	.4227	.4203	.4190	.4184	.4180	.4179	.4178
	\$160	.5556	.4867	.4426	.4112	.3898	.3757	.3667	.3611	.3578	.3558	.3546	.3540	.3536
	\$250	.5496	.4730	.4128	.3688	.3351	.3099	.2914	.2781	.2688	.2623	.2579	.2550	.2530
	\$275	.5483	.4719	.4085	.3622	.3260	.2984	.2777	.2625	.2515	.2437	.2382	.2344	.2319
	\$380	.5440	.4682	.4012	.3454	.3022	.2673	.2395	.2178	.2009	.1881	.1783	.1710	.1656
	\$500	.5408	.4654	.3988	.3405	.2909	.2515	.2190	.1925	.1711	.1540	.1405	.1300	.1217
	\$550	.5398	.4646	.3981	.3399	.2892	.2477	.2140	.1863	.1637	.1454	.1308	.1193	.1102
	\$800	.5373	.4624	.3962	.3383	.2878	.2442	.2067	.1749	.1489	.1273	.1095	.0949	.0830
	61	\$120	.5530	.5010	.4668	.4454	.4327	.4256	.4217	.4197	.4187	.4182	.4179	.4178
\$160		.5493	.4813	.4372	.4064	.3858	.3726	.3645	.3596	.3567	.3551	.3542	.3537	.3534
\$250		.5434	.4647	.4057	.3617	.3285	.3040	.2864	.2741	.2656	.2599	.2561	.2536	.2521
\$275		.5421	.4635	.4010	.3546	.3188	.2918	.2720	.2578	.2477	.2407	.2359	.2327	.2306
\$380		.5378	.4599	.3912	.3365	.2932	.2586	.2316	.2107	.1947	.1828	.1740	.1675	.1628
\$500		.5346	.4571	.3889	.3292	.2807	.2414	.2092	.1834	.1629	.1468	.1342	.1245	.1171
\$550		.5337	.4564	.3882	.3287	.2777	.2372	.2038	.1767	.1549	.1376	.1239	.1133	.1051
\$800		.5312	.4542	.3864	.3271	.2758	.2318	.1942	.1635	.1383	.1175	.1006	.0869	.0758
62		\$120	.5475	.4963	.4627	.4422	.4304	.4241	.4208	.4192	.4184	.4180	.4179	.4178
	\$160	.5431	.4758	.4317	.4016	.3819	.3697	.3624	.3582	.3558	.3545	.3539	.3535	.3533
	\$250	.5372	.4563	.3986	.3546	.3219	.2982	.2816	.2703	.2627	.2577	.2546	.2525	.2513
	\$275	.5359	.4552	.3936	.3470	.3116	.2854	.2665	.2533	.2442	.2380	.2339	.2313	.2295
	\$380	.5317	.4516	.3812	.3275	.2842	.2501	.2237	.2038	.1888	.1779	.1700	.1643	.1603
	\$500	.5285	.4489	.3788	.3184	.2704	.2312	.1996	.1745	.1549	.1398	.1283	.1195	.1130
	\$550	.5276	.4482	.3782	.3173	.2671	.2266	.1937	.1672	.1463	.1300	.1174	.1077	.1004
	\$800	.5251	.4460	.3764	.3158	.2637	.2193	.1824	.1524	.1278	.1079	.0920	.0792	.0692
	\$1,000	.5243	.4454	.3758	.3154	.2633	.2189	.1814	.1499	.1242	.1033	.0862	.0725	.0614
63	\$120	.5431	.4916	.4586	.4390	.4283	.4227	.4200	.4187	.4182	.4179	.4178	.4178	.4177
	\$160	.5368	.4702	.4262	.3968	.3782	.3670	.3605	.3570	.3551	.3541	.3536	.3534	.3533
	\$250	.5310	.4490	.3913	.3474	.3152	.2925	.2770	.2667	.2600	.2558	.2532	.2516	.2507
	\$275	.5298	.4467	.3859	.3393	.3043	.2790	.2612	.2490	.2409	.2356	.2321	.2300	.2287
	\$380	.5256	.4432	.3726	.3183	.2750	.2414	.2159	.1970	.1832	.1733	.1663	.1615	.1582
	\$500	.5225	.4406	.3686	.3082	.2599	.2208	.1898	.1657	.1471	.1331	.1226	.1149	.1093
	\$550	.5216	.4398	.3680	.3058	.2563	.2158	.1834	.1578	.1379	.1227	.1112	.1025	.0961
	\$800	.5191	.4377	.3662	.3042	.2512	.2067	.1705	.1411	.1174	.0985	.0836	.0720	.0630
	\$1,000	.5183	.4371	.3657	.3038	.2508	.2061	.1686	.1379	.1131	.0931	.0770	.0644	.0544
64	\$120	.5387	.4870	.4546	.4361	.4263	.4216	.4194	.4184	.4180	.4178	.4178	.4177	.4177
	\$160	.5308	.4647	.4208	.3921	.3746	.3645	.3589	.3560	.3545	.3538	.3534	.3533	.3532
	\$250	.5251	.4425	.3841	.3402	.3087	.2870	.2727	.2634	.2577	.2542	.2521	.2509	.2502
	\$275	.5238	.4393	.3784	.3316	.2972	.2728	.2562	.2451	.2379	.2334	.2307	.2290	.2280
	\$380	.5197	.4349	.3640	.3091	.2659	.2329	.2084	.1906	.1779	.1691	.1631	.1590	.1564
	\$500	.5166	.4324	.3584	.2980	.2494	.2106	.1803	.1572	.1398	.1269	.1175	.1108	.1060
	\$550	.5157	.4316	.3578	.2954	.2454	.2051	.1734	.1487	.1299	.1158	.1054	.0978	.0924
	\$800	.5133	.4296	.3561	.2926	.2387	.1946	.1588	.1301	.1073	.0895	.0758	.0653	.0574
	\$1,000	.5125	.4289	.3555	.2922	.2383	.1932	.1561	.1262	.1023	.0833	.0684	.0569	.0480
65	\$120	.5343	.4823	.4506	.4333	.4246	.4206	.4189	.4182	.4179	.4178	.4178	.4177	.4177
	\$160	.5251	.4591	.4154	.3876	.3712	.3622	.3575	.3551	.3540	.3535	.3533	.3532	.3532
	\$250	.5194	.4360	.3768	.3330	.3024	.2818	.2686	.2605	.2556	.2528	.2512	.2504	.2499
	\$275	.5182	.4326	.3708	.3240	.2902	.2669	.2514	.2415	.2354	.2317	.2295	.2282	.2275
	\$380	.5141	.4268	.3555	.3000	.2569	.2246	.2011	.1845	.1730	.1653	.1603	.1570	.1549

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.5110	.4243	.3484	.2878	.2389	.2005	.1710	.1489	.1328	.1211	.1129	.1072	.1033
	\$550	.5101	.4236	.3476	.2849	.2346	.1945	.1635	.1399	.1223	.1095	.1002	.0937	.0892
	\$800	.5077	.4216	.3460	.2809	.2265	.1825	.1471	.1192	.0976	.0810	.0685	.0592	.0524
	\$1,000	.5070	.4209	.3454	.2805	.2257	.1803	.1438	.1147	.0918	.0740	.0603	.0500	.0422
66	\$120	.5299	.4777	.4468	.4306	.4230	.4198	.4185	.4180	.4178	.4178	.4177	.4177	.4177
	\$160	.5197	.4535	.4100	.3832	.3681	.3602	.3563	.3545	.3537	.3534	.3532	.3532	.3532
	\$250	.5141	.4296	.3696	.3260	.2962	.2769	.2649	.2579	.2539	.2518	.2506	.2500	.2497
	\$275	.5128	.4261	.3632	.3164	.2833	.2612	.2470	.2383	.2332	.2302	.2286	.2277	.2272
	\$380	.5088	.4190	.3470	.2909	.2479	.2164	.1941	.1788	.1686	.1621	.1579	.1553	.1538
	\$500	.5058	.4165	.3393	.2777	.2285	.1905	.1620	.1411	.1262	.1159	.1088	.1041	.1010
	\$550	.5049	.4158	.3376	.2746	.2238	.1841	.1538	.1314	.1152	.1036	.0956	.0902	.0865
	\$800	.5025	.4138	.3360	.2693	.2145	.1705	.1357	.1088	.0883	.0731	.0619	.0538	.0481
	\$1,000	.5018	.4132	.3355	.2689	.2131	.1678	.1317	.1035	.0817	.0652	.0529	.0438	.0372
	67	\$120	.5252	.4726	.4428	.4280	.4216	.4191	.4182	.4179	.4178	.4177	.4177	.4177
\$160		.5143	.4475	.4043	.3787	.3650	.3583	.3553	.3540	.3535	.3533	.3532	.3532	.3532
\$250		.5087	.4227	.3618	.3184	.2897	.2718	.2614	.2555	.2524	.2509	.2501	.2497	.2496
\$275		.5075	.4191	.3551	.3082	.2761	.2554	.2427	.2353	.2312	.2290	.2278	.2272	.2270
\$380		.5035	.4108	.3380	.2810	.2383	.2078	.1869	.1732	.1644	.1590	.1558	.1540	.1529
\$500		.5005	.4084	.3296	.2668	.2173	.1798	.1525	.1331	.1198	.1109	.1051	.1014	.0991
\$550		.4997	.4077	.3277	.2633	.2122	.1729	.1437	.1227	.1080	.0980	.0913	.0870	.0842
\$800		.4973	.4058	.3253	.2569	.2016	.1576	.1235	.0978	.0788	.0651	.0555	.0488	.0442
\$1,000		.4966	.4052	.3248	.2563	.1996	.1543	.1188	.0917	.0713	.0564	.0456	.0379	.0326
68		\$120	.5205	.4675	.4388	.4256	.4204	.4185	.4180	.4178	.4177	.4177	.4177	.4177
	\$160	.5093	.4414	.3985	.3743	.3622	.3567	.3545	.3536	.3533	.3532	.3532	.3532	.3532
	\$250	.5038	.4158	.3538	.3107	.2833	.2671	.2582	.2536	.2513	.2502	.2498	.2496	.2495
	\$275	.5026	.4121	.3467	.2999	.2689	.2498	.2387	.2327	.2296	.2280	.2273	.2270	.2268
	\$380	.4987	.4030	.3287	.2709	.2286	.1993	.1800	.1680	.1607	.1566	.1542	.1530	.1523
	\$500	.4957	.4005	.3199	.2556	.2059	.1691	.1431	.1254	.1138	.1065	.1020	.0993	.0977
	\$550	.4949	.3998	.3178	.2519	.2003	.1615	.1336	.1143	.1013	.0929	.0876	.0844	.0824
	\$800	.4925	.3979	.3146	.2446	.1884	.1445	.1113	.0870	.0698	.0579	.0498	.0445	.0410
	\$1,000	.4918	.3973	.3141	.2434	.1859	.1406	.1059	.0801	.0614	.0482	.0391	.0329	.0288
	69	\$120	.5159	.4626	.4352	.4236	.4195	.4182	.4178	.4178	.4177	.4177	.4177	.4177
\$160		.5052	.4354	.3929	.3703	.3598	.3555	.3539	.3534	.3532	.3532	.3532	.3532	.3532
\$250		.4997	.4092	.3460	.3034	.2774	.2630	.2556	.2521	.2505	.2498	.2496	.2495	.2494
\$275		.4986	.4054	.3387	.2919	.2622	.2448	.2354	.2307	.2284	.2274	.2270	.2268	.2268
\$380		.4946	.3963	.3199	.2612	.2193	.1914	.1739	.1636	.1578	.1547	.1531	.1523	.1519
\$500		.4917	.3934	.3106	.2448	.1948	.1590	.1345	.1187	.1088	.1030	.0996	.0977	.0967
\$550		.4908	.3928	.3084	.2409	.1888	.1508	.1244	.1068	.0957	.0889	.0848	.0825	.0813
\$800		.4885	.3909	.3046	.2328	.1756	.1319	.0998	.0772	.0618	.0517	.0452	.0412	.0388
\$1,000		.4878	.3903	.3041	.2312	.1727	.1274	.0936	.0694	.0525	.0412	.0337	.0290	.0260
70		\$120	.5105	.4568	.4312	.4216	.4187	.4179	.4178	.4177	.4177	.4177	.4177	.4177
	\$160	.5012	.4284	.3865	.3659	.3574	.3544	.3535	.3532	.3532	.3532	.3532	.3532	.3532
	\$250	.4958	.4016	.3369	.2949	.2709	.2587	.2531	.2508	.2499	.2496	.2495	.2494	.2494
	\$275	.4946	.3979	.3292	.2826	.2547	.2396	.2322	.2289	.2275	.2270	.2268	.2268	.2267
	\$380	.4907	.3889	.3096	.2498	.2086	.1826	.1675	.1593	.1551	.1532	.1523	.1519	.1517
	\$500	.4878	.3859	.3000	.2322	.1819	.1473	.1251	.1116	.1040	.0998	.0977	.0966	.0961
	\$550	.4870	.3852	.2977	.2280	.1754	.1384	.1141	.0989	.0901	.0851	.0824	.0811	.0804
	\$800	.4847	.3834	.2933	.2190	.1606	.1173	.0868	.0665	.0536	.0457	.0410	.0384	.0370
	\$1,000	.4839	.3829	.2928	.2171	.1571	.1120	.0797	.0576	.0432	.0342	.0287	.0255	.0237
	71	\$120	.5053	.4512	.4276	.4200	.4182	.4178	.4177	.4177	.4177	.4177	.4177	.4177
\$160		.4983	.4215	.3805	.3622	.3557	.3538	.3533	.3532	.3532	.3532	.3532	.3532	.3532

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.4930	.3944	.3280	.2868	.2651	.2553	.2514	.2500	.2496	.2495	.2494	.2494	.2494
	\$275	.4918	.3908	.3199	.2737	.2478	.2352	.2298	.2278	.2270	.2268	.2268	.2267	.2267
	\$380	.4879	.3823	.2998	.2386	.1983	.1746	.1621	.1560	.1534	.1523	.1519	.1517	.1517
	\$500	.4850	.3796	.2900	.2199	.1694	.1365	.1167	.1059	.1004	.0977	.0965	.0960	.0958
	\$550	.4842	.3790	.2877	.2154	.1623	.1267	.1048	.0924	.0858	.0825	.0810	.0803	.0800
	\$800	.4819	.3772	.2832	.2057	.1459	.1032	.0748	.0571	.0468	.0412	.0382	.0367	.0360
	\$1,000	.4812	.3766	.2824	.2035	.1420	.0971	.0667	.0472	.0355	.0289	.0253	.0234	.0225
72	\$120	.4994	.4437	.4235	.4186	.4178	.4177	.4177	.4177	.4177	.4177	.4177	.4177	.4177
	\$160	.4961	.4121	.3726	.3580	.3541	.3533	.3532	.3532	.3532	.3532	.3532	.3532	.3532
	\$250	.4907	.3852	.3159	.2762	.2584	.2519	.2500	.2495	.2494	.2494	.2494	.2494	.2494
	\$275	.4896	.3819	.3074	.2619	.2396	.2307	.2278	.2270	.2268	.2267	.2267	.2267	.2267
	\$380	.4857	.3754	.2868	.2235	.1850	.1652	.1565	.1532	.1521	.1518	.1517	.1516	.1516
	\$500	.4828	.3732	.2773	.2033	.1527	.1228	.1072	.1002	.0973	.0962	.0958	.0957	.0957
	\$550	.4820	.3726	.2752	.1986	.1448	.1118	.0941	.0856	.0820	.0806	.0801	.0799	.0799
	\$800	.4797	.3708	.2709	.1882	.1262	.0848	.0600	.0467	.0402	.0373	.0361	.0357	.0355
\$1,000	.4790	.3703	.2699	.1858	.1216	.0776	.0505	.0354	.0277	.0242	.0226	.0220	.0218	
73	\$120	.4986	.4356	.4201	.4179	.4177	.4177	.4177	.4177	.4177	.4177	.4177	.4177	.4177
	\$160	.4953	.4018	.3647	.3549	.3533	.3532	.3532	.3532	.3532	.3532	.3532	.3532	.3532
	\$250	.4899	.3762	.3027	.2657	.2530	.2500	.2495	.2494	.2494	.2494	.2494	.2494	.2494
	\$275	.4887	.3745	.2938	.2496	.2325	.2278	.2269	.2267	.2267	.2267	.2267	.2267	.2267
	\$380	.4849	.3716	.2737	.2072	.1717	.1574	.1530	.1519	.1517	.1516	.1516	.1516	.1516
	\$500	.4820	.3694	.2654	.1857	.1351	.1099	.0999	.0968	.0959	.0957	.0957	.0957	.0957
	\$550	.4812	.3687	.2637	.1809	.1262	.0975	.0855	.0813	.0802	.0799	.0798	.0798	.0798
	\$800	.4789	.3670	.2603	.1703	.1051	.0661	.0470	.0392	.0365	.0357	.0355	.0355	.0354
\$1,000	.4782	.3665	.2596	.1678	.0997	.0575	.0358	.0265	.0231	.0220	.0217	.0217	.0216	
74	\$120	.4985	.4304	.4187	.4178	.4177	.4177	.4177	.4177	.4177	.4177	.4177	.4177	.4177
	\$160	.4952	.3948	.3601	.3537	.3532	.3532	.3532	.3532	.3532	.3532	.3532	.3532	.3532
	\$250	.4898	.3745	.2938	.2594	.2508	.2495	.2494	.2494	.2494	.2494	.2494	.2494	.2494
	\$275	.4887	.3736	.2848	.2420	.2293	.2270	.2267	.2267	.2267	.2267	.2267	.2267	.2267
	\$380	.4848	.3707	.2658	.1963	.1638	.1540	.1520	.1517	.1516	.1516	.1516	.1516	.1516
	\$500	.4819	.3685	.2590	.1742	.1239	.1031	.0971	.0959	.0957	.0957	.0957	.0957	.0957
	\$550	.4811	.3678	.2578	.1695	.1142	.0896	.0819	.0802	.0799	.0798	.0798	.0798	.0798
	\$800	.4788	.3661	.2556	.1594	.0912	.0549	.0407	.0366	.0356	.0355	.0354	.0354	.0354
\$1,000	.4781	.3655	.2552	.1571	.0854	.0452	.0285	.0232	.0219	.0217	.0216	.0216	.0216	

\* 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 ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
36	\$120	.0078	.0233	.0431	.0659	.1182	.1771	.2412	.3096
37	\$120	.0071	.0217	.0406	.0625	.1131	.1706	.2335	.3008
38	\$120	.0065	.0201	.0381	.0591	.1081	.1642	.2258	.2921
39	\$120	.0058	.0186	.0356	.0558	.1031	.1577	.2181	.2833
40	\$120	.0052	.0171	.0332	.0525	.0981	.1512	.2104	.2745

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>41</b>	\$160	.0052	.0171	.0332	.0525	.0981	.1512	.2104	.2745
	\$120	.0047	.0157	.0309	.0492	.0932	.1448	.2027	.2657
	\$160	.0047	.0157	.0309	.0492	.0932	.1448	.2027	.2657
<b>42</b>	\$120	.0041	.0143	.0286	.0460	.0883	.1385	.1950	.2570
	\$160	.0041	.0143	.0286	.0460	.0883	.1385	.1950	.2570
<b>43</b>	\$120	.0037	.0130	.0264	.0429	.0835	.1321	.1874	.2482
	\$160	.0037	.0130	.0264	.0429	.0835	.1321	.1874	.2482
<b>44</b>	\$120	.0032	.0118	.0242	.0399	.0787	.1258	.1798	.2395
	\$160	.0032	.0118	.0242	.0399	.0787	.1258	.1798	.2395
<b>45</b>	\$120	.0028	.0106	.0222	.0369	.0740	.1196	.1722	.2307
	\$160	.0028	.0106	.0222	.0369	.0740	.1196	.1722	.2307
<b>46</b>	\$120	.0024	.0094	.0202	.0340	.0694	.1134	.1647	.2220
	\$160	.0024	.0094	.0202	.0340	.0694	.1134	.1647	.2220
<b>47</b>	\$120	.0020	.0084	.0183	.0312	.0648	.1073	.1572	.2144
	\$160	.0020	.0084	.0183	.0312	.0648	.1073	.1572	.2133
	\$250	.0020	.0084	.0183	.0312	.0648	.1073	.1572	.2133
<b>48</b>	\$120	.0017	.0074	.0164	.0285	.0604	.1012	.1497	.2074
	\$160	.0017	.0074	.0164	.0285	.0604	.1012	.1497	.2046
	\$250	.0017	.0074	.0164	.0285	.0604	.1012	.1497	.2046
	\$275	.0017	.0074	.0164	.0285	.0604	.1012	.1497	.2046
<b>49</b>	\$120	.0015	.0065	.0148	.0261	.0563	.0956	.1427	.2011
	\$160	.0015	.0065	.0148	.0261	.0563	.0956	.1427	.1964
	\$250	.0015	.0065	.0148	.0261	.0563	.0956	.1427	.1964
	\$275	.0015	.0065	.0148	.0261	.0563	.0956	.1427	.1964
<b>50</b>	\$120	.0012	.0057	.0133	.0237	.0524	.0901	.1367	.1951
	\$160	.0012	.0057	.0133	.0237	.0524	.0901	.1358	.1886
	\$250	.0012	.0057	.0133	.0237	.0524	.0901	.1358	.1882
	\$275	.0012	.0057	.0133	.0237	.0524	.0901	.1358	.1882
<b>51</b>	\$120	.0010	.0050	.0119	.0215	.0485	.0847	.1311	.1893
	\$160	.0010	.0050	.0119	.0215	.0485	.0847	.1289	.1813
	\$250	.0010	.0050	.0119	.0215	.0485	.0847	.1289	.1800
	\$275	.0010	.0050	.0119	.0215	.0485	.0847	.1289	.1800
<b>52</b>	\$120	.0009	.0043	.0105	.0194	.0447	.0792	.1256	.1834
	\$160	.0009	.0043	.0105	.0194	.0447	.0792	.1221	.1743
	\$250	.0009	.0043	.0105	.0194	.0447	.0792	.1220	.1718
	\$275	.0009	.0043	.0105	.0194	.0447	.0792	.1220	.1718
	\$380	.0009	.0043	.0105	.0194	.0447	.0792	.1220	.1718
<b>53</b>	\$120	.0007	.0037	.0092	.0173	.0410	.0743	.1202	.1776
	\$160	.0007	.0037	.0092	.0173	.0410	.0739	.1156	.1676
	\$250	.0007	.0037	.0092	.0173	.0410	.0739	.1150	.1635
	\$275	.0007	.0037	.0092	.0173	.0410	.0739	.1150	.1635
	\$380	.0007	.0037	.0092	.0173	.0410	.0739	.1150	.1635
<b>54</b>	\$120	.0006	.0031	.0080	.0154	.0373	.0697	.1149	.1717

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$160	.0006	.0031	.0080	.0154	.0373	.0686	.1094	.1610
	\$250	.0006	.0031	.0080	.0154	.0373	.0686	.1082	.1552
	\$275	.0006	.0031	.0080	.0154	.0373	.0686	.1082	.1552
	\$380	.0006	.0031	.0080	.0154	.0373	.0686	.1082	.1552
55	\$120	.0004	.0026	.0069	.0135	.0338	.0653	.1097	.1659
	\$160	.0004	.0026	.0069	.0135	.0338	.0634	.1035	.1545
	\$250	.0004	.0026	.0069	.0135	.0338	.0634	.1013	.1469
	\$275	.0004	.0026	.0069	.0135	.0338	.0634	.1013	.1469
	\$380	.0004	.0026	.0069	.0135	.0338	.0634	.1013	.1469
56	\$120	.0003	.0021	.0058	.0117	.0304	.0610	.1045	.1602
	\$160	.0003	.0021	.0058	.0117	.0304	.0585	.0977	.1481
	\$250	.0003	.0021	.0058	.0117	.0304	.0582	.0945	.1385
	\$275	.0003	.0021	.0058	.0117	.0304	.0582	.0945	.1386
	\$380	.0003	.0021	.0058	.0117	.0304	.0582	.0945	.1385
	\$500	.0003	.0021	.0058	.0117	.0304	.0582	.0945	.1385
	\$550	.0003	.0021	.0059	.0117	.0304	.0582	.0945	.1385
57	\$120	.0003	.0017	.0049	.0101	.0273	.0567	.0992	.1547
	\$160	.0003	.0017	.0049	.0101	.0271	.0538	.0920	.1417
	\$250	.0003	.0017	.0049	.0101	.0271	.0531	.0876	.1307
	\$275	.0003	.0017	.0049	.0101	.0271	.0531	.0877	.1304
	\$380	.0003	.0017	.0049	.0101	.0271	.0531	.0877	.1302
	\$500	.0003	.0017	.0049	.0101	.0271	.0531	.0876	.1302
	\$550	.0003	.0017	.0049	.0101	.0271	.0531	.0877	.1302
58	\$120	.0002	.0014	.0040	.0086	.0244	.0526	.0941	.1491
	\$160	.0002	.0014	.0040	.0086	.0240	.0493	.0864	.1353
	\$250	.0002	.0014	.0040	.0086	.0240	.0481	.0809	.1232
	\$275	.0002	.0014	.0040	.0086	.0240	.0481	.0809	.1225
	\$380	.0002	.0014	.0040	.0086	.0240	.0481	.0809	.1219
	\$500	.0002	.0014	.0040	.0086	.0240	.0481	.0809	.1219
	\$550	.0002	.0014	.0040	.0086	.0240	.0481	.0809	.1219
59	\$120	.0001	.0010	.0033	.0072	.0217	.0485	.0891	.1437
	\$160	.0001	.0010	.0033	.0072	.0210	.0450	.0809	.1290
	\$250	.0001	.0010	.0033	.0072	.0209	.0432	.0744	.1158
	\$275	.0001	.0010	.0033	.0072	.0209	.0432	.0743	.1148
	\$380	.0001	.0010	.0033	.0072	.0209	.0432	.0742	.1135
	\$500	.0001	.0010	.0033	.0072	.0209	.0432	.0742	.1135
	\$550	.0001	.0010	.0033	.0072	.0209	.0432	.0742	.1135
60	\$120	.0001	.0008	.0026	.0059	.0191	.0445	.0841	.1382
	\$160	.0001	.0008	.0026	.0059	.0182	.0408	.0754	.1227
	\$250	.0001	.0008	.0026	.0059	.0180	.0385	.0682	.1085
	\$275	.0001	.0008	.0026	.0059	.0180	.0385	.0679	.1073
	\$380	.0001	.0008	.0026	.0059	.0180	.0385	.0676	.1053

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$500	.0001	.0008	.0026	.0059	.0180	.0385	.0675	.1053
	\$550	.0001	.0008	.0026	.0059	.0180	.0385	.0675	.1053
	\$800	.0001	.0008	.0026	.0059	.0180	.0385	.0676	.1053
61	\$120	.0001	.0006	.0020	.0047	.0167	.0406	.0792	.1328
	\$160	.0001	.0006	.0020	.0047	.0157	.0367	.0700	.1165
	\$250	.0001	.0006	.0020	.0047	.0153	.0339	.0622	.1013
	\$275	.0001	.0006	.0020	.0047	.0153	.0339	.0617	.0999
	\$380	.0001	.0006	.0020	.0047	.0153	.0339	.0610	.0972
	\$500	.0001	.0006	.0020	.0047	.0153	.0339	.0610	.0970
	\$550	.0001	.0006	.0020	.0047	.0153	.0339	.0610	.0970
	\$800	.0001	.0006	.0020	.0047	.0153	.0339	.0610	.0970
62	\$120	.0001	.0004	.0015	.0037	.0144	.0369	.0742	.1274
	\$160	.0001	.0004	.0015	.0037	.0133	.0328	.0647	.1103
	\$250	.0001	.0004	.0015	.0037	.0128	.0296	.0564	.0942
	\$275	.0001	.0004	.0015	.0037	.0128	.0295	.0557	.0925
	\$380	.0001	.0004	.0015	.0037	.0128	.0294	.0546	.0893
	\$500	.0001	.0004	.0015	.0037	.0128	.0294	.0546	.0889
	\$550	.0001	.0004	.0015	.0037	.0128	.0294	.0546	.0889
	\$800	.0001	.0004	.0015	.0037	.0128	.0294	.0546	.0889
	\$1,000	.0001	.0004	.0015	.0037	.0128	.0294	.0546	.0889
63	\$120	.0001	.0003	.0011	.0029	.0122	.0332	.0694	.1220
	\$160	.0001	.0003	.0011	.0028	.0111	.0289	.0594	.1041
	\$250	.0001	.0003	.0011	.0028	.0104	.0255	.0506	.0871
	\$275	.0001	.0003	.0011	.0028	.0104	.0254	.0499	.0852
	\$380	.0001	.0003	.0011	.0028	.0104	.0251	.0484	.0815
	\$500	.0001	.0003	.0011	.0028	.0104	.0251	.0483	.0807
	\$550	.0001	.0003	.0011	.0028	.0104	.0251	.0483	.0807
	\$800	.0001	.0003	.0011	.0028	.0104	.0251	.0483	.0807
	\$1,000	.0001	.0003	.0011	.0028	.0104	.0251	.0483	.0807
64	\$120	.0001	.0002	.0007	.0022	.0102	.0296	.0645	.1166
	\$160	.0001	.0002	.0007	.0021	.0091	.0253	.0542	.0979
	\$250	.0001	.0002	.0007	.0021	.0083	.0217	.0450	.0800
	\$275	.0001	.0002	.0007	.0021	.0083	.0215	.0442	.0780
	\$380	.0001	.0002	.0007	.0021	.0083	.0211	.0424	.0738
	\$500	.0001	.0002	.0007	.0021	.0083	.0211	.0422	.0727
	\$550	.0001	.0002	.0007	.0021	.0083	.0211	.0422	.0727
	\$800	.0001	.0002	.0007	.0021	.0083	.0211	.0422	.0727
	\$1,000	.0001	.0002	.0007	.0021	.0083	.0211	.0422	.0727
65	\$120	.0000	.0001	.0005	.0016	.0083	.0261	.0596	.1111
	\$160	.0000	.0001	.0005	.0015	.0072	.0217	.0491	.0917
	\$250	.0000	.0001	.0005	.0014	.0064	.0181	.0396	.0730
	\$275	.0000	.0001	.0005	.0014	.0064	.0178	.0386	.0708
	\$380	.0000	.0001	.0005	.0014	.0064	.0173	.0367	.0662

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$500	.0000	.0001	.0005	.0014	.0064	.0173	.0363	.0649
	\$550	.0000	.0001	.0005	.0014	.0064	.0173	.0363	.0648
	\$800	.0000	.0001	.0005	.0014	.0064	.0173	.0363	.0648
	\$1,000	.0000	.0001	.0005	.0014	.0064	.0173	.0363	.0648
66	\$120	.0000	.0001	.0003	.0011	.0066	.0227	.0548	.1056
	\$160	.0000	.0001	.0003	.0010	.0056	.0184	.0440	.0855
	\$250	.0000	.0001	.0003	.0009	.0048	.0147	.0343	.0660
	\$275	.0000	.0001	.0003	.0009	.0047	.0144	.0332	.0636
	\$380	.0000	.0001	.0003	.0009	.0047	.0138	.0311	.0586
	\$500	.0000	.0001	.0003	.0009	.0047	.0137	.0305	.0571
	\$550	.0000	.0001	.0003	.0009	.0047	.0137	.0305	.0570
	\$800	.0000	.0001	.0003	.0009	.0047	.0137	.0305	.0569
	\$1,000	.0000	.0001	.0003	.0009	.0047	.0137	.0305	.0569
	67	\$120	.0000	.0001	.0002	.0007	.0051	.0193	.0498
\$160		.0000	.0001	.0002	.0006	.0041	.0151	.0389	.0791
\$250		.0000	.0001	.0002	.0006	.0034	.0116	.0291	.0589
\$275		.0000	.0001	.0002	.0006	.0033	.0113	.0280	.0565
\$380		.0000	.0001	.0002	.0006	.0033	.0107	.0257	.0511
\$500		.0000	.0001	.0002	.0006	.0033	.0105	.0251	.0494
\$550		.0000	.0001	.0002	.0006	.0033	.0105	.0251	.0493
\$800		.0000	.0001	.0002	.0006	.0033	.0105	.0250	.0490
\$1,000		.0000	.0001	.0002	.0006	.0033	.0105	.0250	.0490
68	\$120	.0000	.0000	.0001	.0004	.0038	.0161	.0449	.0943
	\$160	.0000	.0000	.0001	.0004	.0029	.0121	.0338	.0726
	\$250	.0000	.0000	.0001	.0003	.0023	.0088	.0241	.0519
	\$275	.0000	.0000	.0001	.0003	.0022	.0085	.0230	.0493
	\$380	.0000	.0000	.0001	.0003	.0021	.0078	.0206	.0437
	\$500	.0000	.0000	.0001	.0003	.0021	.0076	.0199	.0418
	\$550	.0000	.0000	.0001	.0003	.0021	.0077	.0199	.0416
	\$800	.0000	.0000	.0001	.0003	.0021	.0076	.0198	.0413
	\$1,000	.0000	.0000	.0001	.0003	.0021	.0076	.0198	.0413
69	\$120	.0000	.0000	.0001	.0002	.0026	.0130	.0397	.0883
	\$160	.0000	.0000	.0001	.0002	.0019	.0093	.0287	.0659
	\$250	.0000	.0000	.0001	.0002	.0014	.0063	.0192	.0447
	\$275	.0000	.0000	.0001	.0002	.0013	.0060	.0181	.0420
	\$380	.0000	.0000	.0001	.0002	.0012	.0053	.0158	.0363
	\$500	.0000	.0000	.0001	.0002	.0012	.0052	.0151	.0343
	\$550	.0000	.0000	.0001	.0002	.0012	.0052	.0150	.0340
	\$800	.0000	.0000	.0001	.0002	.0012	.0051	.0149	.0337
	\$1,000	.0000	.0000	.0001	.0002	.0012	.0051	.0149	.0336
70	\$120	.0000	.0000	.0001	.0002	.0016	.0099	.0343	.0818
	\$160	.0000	.0000	.0001	.0002	.0011	.0066	.0235	.0587
	\$250	.0000	.0000	.0001	.0002	.0007	.0040	.0144	.0372



((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$275	.0000	.0000	.0001	.0002	.0007	.0038	.0134	.0346
	\$380	.0000	.0000	.0001	.0002	.0006	.0033	.0112	.0288
	\$500	.0000	.0000	.0001	.0002	.0006	.0031	.0105	.0267
	\$550	.0000	.0000	.0001	.0002	.0006	.0031	.0104	.0264
	\$800	.0000	.0000	.0001	.0002	.0006	.0031	.0103	.0260
	\$1,000	.0000	.0000	.0001	.0002	.0006	.0031	.0103	.0259
71	\$120	.0000	.0000	.0000	.0000	.0001	.0009	.0109	.0499
	\$160	.0000	.0000	.0000	.0000	.0001	.0004	.0051	.0271
	\$250	.0000	.0000	.0000	.0000	.0001	.0002	.0020	.0115
	\$275	.0000	.0000	.0000	.0000	.0001	.0002	.0017	.0100
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0013	.0072
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0011	.0064
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0011	.0063
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0011	.0061
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0011	.0061
72	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0045	.0383
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0014	.0159
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0042
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0034
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0020
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0016
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0015
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0015
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0014
73	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0007	.0262
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0057
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0004
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0003
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
74	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0174
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0009
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001))	

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	\$120	.0139	.0364	.0632	.0929	.1584	.2299	.3061	.3862
<b>37</b>	\$120	.0130	.0346	.0605	.0893	.1532	.2233	.2984	.3774
<b>38</b>	\$120	.0121	.0328	.0577	.0856	.1479	.2167	.2906	.3686
<b>39</b>	\$120	.0113	.0310	.0550	.0820	.1427	.2101	.2828	.3598
<b>40</b>	\$120	.0105	.0292	.0522	.0784	.1374	.2034	.2749	.3509
	\$160	.0104	.0290	.0519	.0779	.1365	.2020	.2731	.3486
<b>41</b>	\$120	.0097	.0274	.0495	.0748	.1321	.1967	.2670	.3420
	\$160	.0096	.0272	.0492	.0743	.1312	.1954	.2652	.3397
<b>42</b>	\$120	.0089	.0257	.0468	.0711	.1268	.1899	.2590	.3330
	\$160	.0088	.0255	.0465	.0706	.1259	.1887	.2573	.3307
<b>43</b>	\$120	.0082	.0240	.0442	.0675	.1215	.1832	.2510	.3239
	\$160	.0081	.0238	.0439	.0670	.1207	.1820	.2493	.3217
<b>44</b>	\$120	.0075	.0223	.0415	.0640	.1163	.1765	.2431	.3149
	\$160	.0074	.0222	.0413	.0635	.1155	.1753	.2415	.3128
<b>45</b>	\$120	.0067	.0205	.0386	.0600	.1104	.1690	.2342	.3049
	\$160	.0066	.0203	.0383	.0596	.1096	.1679	.2327	.3028
<b>46</b>	\$120	.0059	.0186	.0357	.0560	.1045	.1615	.2253	.2953
	\$160	.0059	.0185	.0354	.0556	.1038	.1604	.2238	.2928
<b>47</b>	\$120	.0052	.0169	.0329	.0521	.0987	.1541	.2165	.2891
	\$160	.0052	.0168	.0326	.0518	.0981	.1531	.2151	.2829
	\$250	.0051	.0166	.0323	.0512	.0970	.1514	.2127	.2798
<b>48</b>	\$120	.0045	.0152	.0301	.0483	.0929	.1466	.2076	.2829
	\$160	.0045	.0151	.0299	.0480	.0923	.1456	.2062	.2728
	\$250	.0044	.0149	.0296	.0475	.0913	.1440	.2040	.2698
	\$275	.0044	.0149	.0295	.0474	.0911	.1437	.2035	.2692
<b>49</b>	\$120	.0039	.0136	.0274	.0445	.0872	.1391	.2010	.2767
	\$160	.0039	.0135	.0272	.0442	.0866	.1382	.1973	.2626
	\$250	.0038	.0134	.0269	.0438	.0857	.1367	.1951	.2598
	\$275	.0038	.0133	.0269	.0437	.0855	.1364	.1947	.2591
<b>50</b>	\$120	.0033	.0121	.0248	.0409	.0816	.1318	.1952	.2706
	\$160	.0033	.0120	.0247	.0407	.0811	.1309	.1885	.2541
	\$250	.0033	.0119	.0244	.0402	.0802	.1295	.1865	.2498
	\$275	.0033	.0118	.0243	.0401	.0800	.1292	.1860	.2492
<b>51</b>	\$120	.0028	.0106	.0224	.0374	.0761	.1245	.1894	.2647
	\$160	.0028	.0106	.0222	.0372	.0756	.1237	.1797	.2474
	\$250	.0028	.0105	.0220	.0368	.0748	.1224	.1778	.2398
	\$275	.0028	.0104	.0219	.0367	.0746	.1221	.1774	.2392
<b>52</b>	\$120	.0024	.0093	.0199	.0339	.0705	.1189	.1834	.2588
	\$160	.0023	.0092	.0198	.0337	.0701	.1163	.1711	.2405
	\$250	.0023	.0091	.0196	.0333	.0693	.1150	.1689	.2295
	\$275	.0023	.0091	.0195	.0332	.0692	.1148	.1685	.2289
	\$380	.0023	.0090	.0194	.0330	.0686	.1139	.1672	.2271
<b>53</b>	\$120	.0019	.0080	.0176	.0305	.0650	.1136	.1774	.2532

<b>Minimum Loss Ratio</b>										
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	
	\$160	.0019	.0079	.0175	.0303	.0646	.1089	.1646	.2336	
	\$250	.0019	.0078	.0173	.0300	.0639	.1077	.1599	.2191	
	\$275	.0019	.0078	.0173	.0299	.0638	.1075	.1595	.2185	
	\$380	.0019	.0077	.0171	.0297	.0633	.1066	.1583	.2168	
<b>54</b>	\$120	.0016	.0068	.0154	.0273	.0597	.1083	.1716	.2478	
	\$160	.0015	.0067	.0153	.0271	.0593	.1016	.1581	.2268	
	\$250	.0015	.0067	.0152	.0268	.0586	.1005	.1510	.2086	
	\$275	.0015	.0066	.0151	.0267	.0585	.1003	.1506	.2081	
	\$380	.0015	.0066	.0150	.0265	.0580	.0995	.1494	.2065	
	<b>55</b>	\$120	.0012	.0057	.0134	.0242	.0547	.1030	.1662	.2425
		\$160	.0012	.0057	.0133	.0240	.0541	.0950	.1518	.2202
		\$250	.0012	.0056	.0132	.0238	.0535	.0935	.1421	.1987
\$275		.0012	.0056	.0131	.0237	.0534	.0932	.1418	.1978	
\$380		.0012	.0055	.0130	.0235	.0530	.0925	.1407	.1962	
<b>56</b>	\$500	.0012	.0055	.0129	.0234	.0527	.0920	.1398	.1951	
	\$120	.0009	.0047	.0114	.0212	.0506	.0977	.1606	.2371	
	\$160	.0009	.0047	.0114	.0210	.0489	.0894	.1452	.2137	
	\$250	.0009	.0046	.0112	.0208	.0484	.0862	.1330	.1906	
	\$275	.0009	.0046	.0112	.0208	.0483	.0860	.1327	.1874	
	\$380	.0009	.0046	.0111	.0206	.0479	.0854	.1317	.1856	
	\$500	.0009	.0045	.0111	.0205	.0476	.0849	.1309	.1845	
<b>57</b>	\$550	.0009	.0045	.0110	.0204	.0475	.0847	.1307	.1842	
	\$120	.0007	.0038	.0096	.0183	.0465	.0926	.1552	.2320	
	\$160	.0007	.0038	.0096	.0182	.0439	.0838	.1389	.2073	
	\$250	.0007	.0037	.0095	.0180	.0434	.0792	.1240	.1826	
	\$275	.0007	.0037	.0094	.0180	.0433	.0790	.1237	.1791	
	\$380	.0007	.0037	.0094	.0178	.0430	.0784	.1228	.1751	
	\$500	.0007	.0037	.0093	.0177	.0427	.0779	.1220	.1741	
<b>58</b>	\$550	.0007	.0037	.0093	.0177	.0427	.0778	.1218	.1738	
	\$120	.0005	.0031	.0081	.0159	.0430	.0881	.1504	.2276	
	\$160	.0005	.0031	.0081	.0158	.0394	.0789	.1333	.2017	
	\$250	.0005	.0030	.0080	.0156	.0390	.0727	.1174	.1754	
	\$275	.0005	.0030	.0080	.0156	.0389	.0725	.1154	.1716	
	\$380	.0005	.0030	.0079	.0155	.0386	.0719	.1144	.1652	
	\$500	.0005	.0030	.0079	.0154	.0384	.0715	.1138	.1642	
<b>59</b>	\$550	.0005	.0030	.0079	.0154	.0383	.0714	.1136	.1639	
	\$120	.0004	.0025	.0068	.0136	.0395	.0837	.1458	.2233	
	\$160	.0004	.0024	.0067	.0135	.0357	.0739	.1278	.1961	
	\$250	.0004	.0024	.0067	.0134	.0347	.0662	.1108	.1681	
	\$275	.0004	.0024	.0066	.0134	.0346	.0661	.1085	.1641	
	\$380	.0004	.0024	.0066	.0133	.0344	.0656	.1061	.1552	
	\$500	.0004	.0024	.0065	.0132	.0341	.0652	.1055	.1543	
\$550	.0004	.0024	.0065	.0132	.0341	.0651	.1053	.1540		

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>60</b>	\$120	.0003	.0019	.0055	.0116	.0361	.0792	.1411	.2190
	\$160	.0003	.0019	.0055	.0114	.0322	.0690	.1222	.1906
	\$250	.0003	.0019	.0054	.0113	.0305	.0602	.1042	.1608
	\$275	.0003	.0019	.0054	.0112	.0304	.0597	.1017	.1565
	\$380	.0003	.0019	.0054	.0111	.0302	.0592	.0977	.1459
	\$500	.0003	.0018	.0053	.0111	.0300	.0588	.0971	.1442
	\$550	.0003	.0018	.0053	.0111	.0299	.0587	.0970	.1440
	\$800	.0003	.0018	.0053	.0110	.0298	.0585	.0965	.1433
<b>61</b>	\$120	.0002	.0014	.0044	.0099	.0328	.0749	.1365	.2148
	\$160	.0002	.0014	.0044	.0094	.0288	.0643	.1168	.1852
	\$250	.0002	.0014	.0043	.0093	.0265	.0550	.0977	.1537
	\$275	.0002	.0014	.0043	.0093	.0264	.0538	.0950	.1490
	\$380	.0002	.0014	.0043	.0092	.0262	.0530	.0894	.1375
	\$500	.0002	.0014	.0043	.0092	.0260	.0527	.0889	.1343
	\$550	.0002	.0014	.0042	.0092	.0260	.0526	.0887	.1340
	\$800	.0002	.0014	.0042	.0091	.0259	.0523	.0883	.1334
<b>62</b>	\$120	.0001	.0011	.0034	.0083	.0296	.0705	.1318	.2107
	\$160	.0001	.0010	.0034	.0076	.0255	.0595	.1113	.1797
	\$250	.0001	.0010	.0034	.0075	.0226	.0498	.0911	.1466
	\$275	.0001	.0010	.0033	.0075	.0226	.0486	.0883	.1416
	\$380	.0001	.0010	.0033	.0075	.0224	.0469	.0817	.1292
	\$500	.0001	.0010	.0033	.0074	.0222	.0466	.0807	.1242
	\$550	.0001	.0010	.0033	.0074	.0222	.0465	.0805	.1240
	\$800	.0001	.0010	.0033	.0074	.0221	.0463	.0801	.1234
	\$1,000	.0001	.0010	.0033	.0074	.0221	.0462	.0800	.1233
<b>63</b>	\$120	.0001	.0007	.0026	.0068	.0264	.0661	.1271	.2066
	\$160	.0001	.0007	.0025	.0060	.0223	.0548	.1057	.1742
	\$250	.0001	.0007	.0025	.0059	.0190	.0446	.0845	.1393
	\$275	.0001	.0007	.0025	.0059	.0188	.0433	.0815	.1339
	\$380	.0001	.0007	.0025	.0058	.0187	.0408	.0743	.1206
	\$500	.0001	.0007	.0025	.0058	.0186	.0405	.0723	.1147
	\$550	.0001	.0007	.0025	.0058	.0185	.0405	.0722	.1138
	\$800	.0001	.0007	.0024	.0058	.0184	.0403	.0718	.1132
	\$1,000	.0001	.0007	.0024	.0058	.0184	.0402	.0717	.1131
<b>64</b>	\$120	.0000	.0005	.0019	.0054	.0234	.0617	.1225	.2026
	\$160	.0000	.0005	.0018	.0047	.0192	.0500	.1002	.1688
	\$250	.0000	.0005	.0018	.0045	.0159	.0395	.0780	.1321
	\$275	.0000	.0005	.0018	.0045	.0155	.0381	.0748	.1264
	\$380	.0000	.0005	.0018	.0044	.0152	.0350	.0671	.1120
	\$500	.0000	.0005	.0018	.0044	.0151	.0347	.0641	.1055
	\$550	.0000	.0005	.0018	.0044	.0151	.0346	.0640	.1040
	\$800	.0000	.0005	.0017	.0044	.0150	.0345	.0637	.1031
	\$1,000	.0000	.0005	.0017	.0044	.0150	.0344	.0636	.1029

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>65</b>	\$120	.0000	.0003	.0014	.0042	.0204	.0573	.1178	.1986
	\$160	.0000	.0003	.0012	.0036	.0163	.0454	.0946	.1634
	\$250	.0000	.0003	.0012	.0032	.0130	.0346	.0715	.1248
	\$275	.0000	.0003	.0012	.0032	.0126	.0332	.0681	.1188
	\$380	.0000	.0003	.0012	.0032	.0121	.0299	.0600	.1035
	\$500	.0000	.0003	.0012	.0032	.0120	.0291	.0566	.0964
	\$550	.0000	.0003	.0012	.0032	.0120	.0290	.0559	.0947
	\$800	.0000	.0003	.0012	.0032	.0119	.0289	.0557	.0930
	\$1,000	.0000	.0003	.0012	.0032	.0119	.0289	.0556	.0929
<b>66</b>	\$120	.0000	.0002	.0009	.0032	.0175	.0529	.1132	.1948
	\$160	.0000	.0002	.0008	.0026	.0136	.0408	.0890	.1580
	\$250	.0000	.0002	.0008	.0022	.0104	.0299	.0651	.1176
	\$275	.0000	.0002	.0008	.0022	.0100	.0284	.0616	.1112
	\$380	.0000	.0002	.0008	.0022	.0092	.0251	.0531	.0950
	\$500	.0000	.0002	.0008	.0022	.0092	.0238	.0494	.0873
	\$550	.0000	.0002	.0008	.0022	.0092	.0238	.0485	.0855
	\$800	.0000	.0002	.0008	.0022	.0091	.0237	.0479	.0830
	\$1,000	.0000	.0002	.0008	.0022	.0091	.0237	.0479	.0829
<b>67</b>	\$120	.0000	.0001	.0006	.0023	.0146	.0482	.1081	.1908
	\$160	.0000	.0001	.0005	.0018	.0108	.0359	.0830	.1523
	\$250	.0000	.0001	.0004	.0014	.0078	.0250	.0582	.1098
	\$275	.0000	.0001	.0004	.0014	.0075	.0236	.0546	.1031
	\$380	.0000	.0001	.0004	.0014	.0067	.0202	.0457	.0860
	\$500	.0000	.0001	.0004	.0014	.0065	.0188	.0418	.0776
	\$550	.0000	.0001	.0004	.0014	.0065	.0186	.0409	.0757
	\$800	.0000	.0001	.0004	.0014	.0065	.0185	.0399	.0724
	\$1,000	.0000	.0001	.0004	.0014	.0065	.0184	.0398	.0722
<b>68</b>	\$120	.0000	.0000	.0003	.0015	.0118	.0435	.1030	.1868
	\$160	.0000	.0000	.0002	.0011	.0083	.0311	.0769	.1465
	\$250	.0000	.0000	.0002	.0008	.0056	.0203	.0513	.1018
	\$275	.0000	.0000	.0002	.0008	.0053	.0189	.0476	.0947
	\$380	.0000	.0000	.0002	.0008	.0045	.0156	.0385	.0767
	\$500	.0000	.0000	.0002	.0008	.0043	.0142	.0344	.0679
	\$550	.0000	.0000	.0002	.0008	.0043	.0139	.0334	.0658
	\$800	.0000	.0000	.0002	.0008	.0043	.0137	.0320	.0621
	\$1,000	.0000	.0000	.0002	.0008	.0043	.0137	.0320	.0616
<b>69</b>	\$120	.0000	.0000	.0002	.0009	.0093	.0389	.0981	.1832
	\$160	.0000	.0000	.0001	.0006	.0062	.0265	.0709	.1409
	\$250	.0000	.0000	.0001	.0004	.0038	.0161	.0447	.0940
	\$275	.0000	.0000	.0001	.0004	.0035	.0148	.0409	.0867
	\$380	.0000	.0000	.0001	.0004	.0029	.0116	.0318	.0679
	\$500	.0000	.0000	.0001	.0004	.0027	.0103	.0277	.0586
	\$550	.0000	.0000	.0001	.0004	.0026	.0100	.0267	.0564

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$800	.0000	.0000	.0001	.0004	.0026	.0097	.0251	.0523
	\$1,000	.0000	.0000	.0001	.0004	.0026	.0097	.0250	.0516
<b>70</b>	\$120	.0000	.0000	.0001	.0005	.0067	.0335	.0923	.1792
	\$160	.0000	.0000	.0000	.0003	.0040	.0213	.0639	.1345
	\$250	.0000	.0000	.0000	.0002	.0022	.0116	.0371	.0849
	\$275	.0000	.0000	.0000	.0002	.0020	.0104	.0334	.0772
	\$380	.0000	.0000	.0000	.0001	.0015	.0076	.0244	.0576
	\$500	.0000	.0000	.0000	.0001	.0013	.0065	.0204	.0480
	\$550	.0000	.0000	.0000	.0001	.0013	.0062	.0194	.0457
	\$800	.0000	.0000	.0000	.0001	.0013	.0059	.0178	.0413
	\$1,000	.0000	.0000	.0000	.0001	.0013	.0058	.0175	.0405
<b>71</b>	\$120	.0000	.0000	.0000	.0002	.0045	.0283	.0867	.1756
	\$160	.0000	.0000	.0000	.0001	.0024	.0165	.0570	.1285
	\$250	.0000	.0000	.0000	.0001	.0011	.0078	.0299	.0760
	\$275	.0000	.0000	.0000	.0000	.0009	.0068	.0263	.0679
	\$380	.0000	.0000	.0000	.0000	.0007	.0045	.0178	.0478
	\$500	.0000	.0000	.0000	.0000	.0005	.0036	.0140	.0380
	\$550	.0000	.0000	.0000	.0000	.0005	.0034	.0132	.0357
	\$800	.0000	.0000	.0000	.0000	.0005	.0031	.0116	.0312
	\$1,000	.0000	.0000	.0000	.0000	.0005	.0031	.0113	.0302
<b>72</b>	\$120	.0000	.0000	.0000	.0000	.0021	.0214	.0792	.1715
	\$160	.0000	.0000	.0000	.0000	.0009	.0106	.0476	.1206
	\$250	.0000	.0000	.0000	.0000	.0003	.0038	.0207	.0639
	\$275	.0000	.0000	.0000	.0000	.0002	.0031	.0174	.0554
	\$380	.0000	.0000	.0000	.0000	.0001	.0017	.0101	.0348
	\$500	.0000	.0000	.0000	.0000	.0001	.0012	.0071	.0253
	\$550	.0000	.0000	.0000	.0000	.0001	.0011	.0065	.0232
	\$800	.0000	.0000	.0000	.0000	.0001	.0009	.0053	.0189
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0050	.0179
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0006	.0141	.0711	.1681
	\$160	.0000	.0000	.0000	.0000	.0002	.0053	.0373	.1127
	\$250	.0000	.0000	.0000	.0000	.0000	.0011	.0117	.0507
	\$275	.0000	.0000	.0000	.0000	.0000	.0008	.0090	.0418
	\$380	.0000	.0000	.0000	.0000	.0000	.0003	.0039	.0217
	\$500	.0000	.0000	.0000	.0000	.0000	.0002	.0022	.0134
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0019	.0117
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0013	.0083
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0012	.0076
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0002	.0095	.0659	.1667
	\$160	.0000	.0000	.0000	.0000	.0000	.0026	.0303	.1081
	\$250	.0000	.0000	.0000	.0000	.0000	.0003	.0067	.0418
	\$275	.0000	.0000	.0000	.0000	.0000	.0002	.0047	.0328
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0014	.0138

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0006	.0070
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0005	.0058
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0035
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0030

\* 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 ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
1	.9393	.9288	.9191	.9099	.9013	.8931	.8852	.8776	.8703	.8632	.8564	.8497	.8432
2	.9335	.9221	.9115	.9016	.8922	.8833	.8747	.8665	.8586	.8509	.8435	.8363	.8293
3	.9281	.9159	.9046	.8939	.8839	.8743	.8651	.8563	.8478	.8396	.8316	.8239	.8163
4	.9228	.9097	.8975	.8861	.8754	.8651	.8553	.8459	.8368	.8280	.8196	.8113	.8033
5	.9173	.9033	.8904	.8783	.8668	.8559	.8454	.8354	.8257	.8164	.8073	.7986	.7901
6	.9118	.8970	.8832	.8703	.8581	.8465	.8354	.8248	.8145	.8046	.7950	.7858	.7767
7	.9063	.8905	.8760	.8623	.8494	.8371	.8253	.8141	.8032	.7928	.7826	.7728	.7633
8	.9007	.8841	.8686	.8542	.8405	.8275	.8151	.8032	.7918	.7808	.7701	.7598	.7498
9	.8951	.8775	.8612	.8460	.8316	.8179	.8048	.7923	.7803	.7687	.7575	.7467	.7362
10	.8895	.8710	.8539	.8378	.8227	.8083	.7946	.7814	.7688	.7566	.7449	.7336	.7226
11	.8839	.8644	.8465	.8296	.8137	.7986	.7842	.7705	.7573	.7445	.7323	.7204	.7090
12	.8782	.8578	.8389	.8213	.8046	.7888	.7738	.7594	.7456	.7323	.7195	.7071	.6952
13	.8724	.8511	.8313	.8128	.7954	.7789	.7632	.7482	.7338	.7199	.7066	.6938	.6814
14	.8667	.8443	.8237	.8044	.7862	.7689	.7526	.7369	.7219	.7075	.6937	.6804	.6675
15	.8609	.8375	.8160	.7959	.7769	.7590	.7419	.7256	.7101	.6951	.6808	.6670	.6537
16	.8550	.8307	.8082	.7873	.7675	.7489	.7311	.7143	.6981	.6827	.6678	.6536	.6399
17	.8491	.8238	.8004	.7786	.7581	.7387	.7203	.7028	.6861	.6701	.6548	.6401	.6260
18	.8432	.8169	.7926	.7699	.7486	.7285	.7094	.6913	.6741	.6576	.6418	.6266	.6121
19	.8373	.8099	.7846	.7611	.7390	.7182	.6985	.6798	.6620	.6450	.6287	.6131	.5982
20	.8313	.8029	.7767	.7523	.7294	.7079	.6875	.6682	.6499	.6324	.6157	.5997	.5843
21	.8253	.7958	.7686	.7434	.7197	.6975	.6765	.6566	.6377	.6197	.6025	.5861	.5704
22	.8192	.7886	.7605	.7343	.7099	.6870	.6653	.6448	.6254	.6069	.5893	.5725	.5565
23	.8131	.7814	.7523	.7253	.7001	.6764	.6541	.6331	.6131	.5942	.5762	.5590	.5426
24	.8069	.7741	.7441	.7162	.6902	.6658	.6429	.6213	.6008	.5814	.5629	.5454	.5286
25	.8007	.7668	.7357	.7070	.6802	.6551	.6316	.6094	.5884	.5685	.5497	.5318	.5147
26	.7944	.7594	.7273	.6977	.6701	.6444	.6202	.5974	.5760	.5557	.5364	.5182	.5008
27	.7881	.7520	.7189	.6884	.6600	.6336	.6088	.5855	.5635	.5428	.5232	.5045	.4868
28	.7817	.7445	.7104	.6790	.6498	.6227	.5973	.5735	.5510	.5299	.5099	.4909	.4729
29	.7753	.7369	.7018	.6695	.6396	.6118	.5858	.5614	.5385	.5169	.4965	.4773	.4590
30	.7689	.7293	.6932	.6600	.6293	.6008	.5742	.5493	.5259	.5039	.4832	.4636	.4450
31	.7624	.7217	.6845	.6504	.6190	.5897	.5625	.5371	.5133	.4909	.4698	.4499	.4311
32	.7559	.7140	.6758	.6408	.6085	.5786	.5508	.5249	.5006	.4778	.4564	.4362	.4170
33	.7494	.7062	.6670	.6311	.5980	.5674	.5390	.5126	.4879	.4647	.4429	.4223	.4030
34	.7428	.6984	.6581	.6213	.5875	.5562	.5272	.5003	.4751	.4515	.4294	.4085	.3889
35	.7362	.6905	.6492	.6115	.5768	.5449	.5153	.4879	.4622	.4383	.4158	.3947	.3747
36	.7295	.6826	.6402	.6015	.5661	.5334	.5033	.4753	.4492	.4249	.4020	.3806	.3603
37	.7227	.6745	.6310	.5914	.5551	.5218	.4910	.4625	.4360	.4113	.3881	.3663	.3457

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
38	.7159	.6665	.6219	.5813	.5442	.5102	.4789	.4498	.4229	.3977	.3741	.3520	.3312
39	.7092	.6584	.6127	.5712	.5333	.4986	.4666	.4371	.4096	.3840	.3601	.3377	.3166
40	.7024	.6503	.6034	.5610	.5223	.4868	.4542	.4241	.3962	.3702	.3459	.3232	.3020
41	.6957	.6423	.5943	.5508	.5113	.4751	.4419	.4113	.3829	.3565	.3319	.3089	.2875
42	.6891	.6343	.5851	.5407	.5003	.4634	.4296	.3984	.3695	.3427	.3178	.2947	.2731
43	.6825	.6264	.5760	.5306	.4894	.4518	.4173	.3855	.3562	.3290	.3038	.2805	.2589
44	.6759	.6184	.5668	.5204	.4783	.4399	.4048	.3725	.3427	.3152	.2898	.2664	.2447
45	.6694	.6104	.5577	.5102	.4672	.4280	.3922	.3594	.3292	.3014	.2759	.2523	.2308
46	.6629	.6026	.5486	.5001	.4561	.4162	.3797	.3464	.3158	.2878	.2621	.2386	.2172
47	.6565	.5947	.5395	.4899	.4450	.4043	.3672	.3333	.3024	.2742	.2485	.2251	.2038
48	.6502	.5869	.5304	.4797	.4338	.3923	.3546	.3203	.2891	.2607	.2351	.2118	.1907
49	.6443	.5796	.5218	.4699	.4232	.3809	.3425	.3078	.2764	.2480	.2223	.1992	.1784
50	.6386	.5724	.5133	.4602	.4125	.3694	.3305	.2954	.2638	.2354	.2099	.1870	.1666
51	.6329	.5652	.5047	.4505	.4018	.3580	.3185	.2831	.2514	.2230	.1977	.1751	.1550
52	.6272	.5579	.4961	.4407	.3910	.3464	.3065	.2709	.2391	.2108	.1857	.1634	.1438
53	.6216	.5507	.4874	.4308	.3801	.3349	.2945	.2586	.2268	.1986	.1738	.1520	.1329
54	.6161	.5435	.4788	.4209	.3693	.3233	.2825	.2465	.2147	.1867	.1623	.1409	.1223
55	.6106	.5364	.4701	.4110	.3584	.3118	.2706	.2344	.2027	.1751	.1510	.1302	.1122
56	.6052	.5292	.4614	.4010	.3474	.3002	.2587	.2225	.1909	.1636	.1400	.1197	.1023
57	.5999	.5221	.4527	.3910	.3365	.2886	.2469	.2106	.1793	.1523	.1292	.1096	.0928
58	.5947	.5150	.4439	.3809	.3255	.2771	.2351	.1988	.1678	.1412	.1187	.0997	.0837
59	.5896	.5080	.4353	.3709	.3145	.2656	.2233	.1871	.1564	.1304	.1085	.0902	.0749
60	.5846	.5011	.4266	.3609	.3036	.2540	.2116	.1756	.1452	.1197	.0985	.0810	.0665
61	.5798	.4943	.4180	.3509	.2926	.2425	.1999	.1640	.1341	.1092	.0888	.0721	.0585
62	.5751	.4876	.4095	.3409	.2816	.2310	.1882	.1526	.1231	.0990	.0794	.0635	.0508
63	.5707	.4810	.4010	.3309	.2705	.2193	.1765	.1411	.1123	.0889	.0702	.0554	.0436
64	.5664	.4746	.3926	.3209	.2594	.2077	.1648	.1297	.1015	.0791	.0614	.0476	.0369
65	.5625	.4684	.3843	.3109	.2482	.1959	.1530	.1184	.0909	.0695	.0529	.0402	.0306
66	.5588	.4624	.3760	.3007	.2368	.1839	.1410	.1069	.0804	.0601	.0447	.0333	.0248
67	.5554	.4567	.3679	.2905	.2252	.1716	.1288	.0955	.0700	.0509	.0369	.0268	.0195
68	.5524	.4512	.3598	.2802	.2133	.1591	.1164	.0839	.0597	.0421	.0296	.0208	.0148
69	.5498	.4461	.3518	.2696	.2009	.1459	.1036	.0721	.0494	.0335	.0227	.0154	.0106
70	.5476	.4413	.3437	.2584	.1876	.1318	.0899	.0597	.0389	.0251	.0161	.0105	.0069
71	.5445	.4317	.3230	.2247	.1439	.0849	.0465	.0242	.0124	.0066	.0039	.0025	.0018
72	.5444	.4306	.3181	.2123	.1239	.0622	.0273	.0112	.0047	.0022	.0012	.0006	.0003
73	.5444	.4305	.3167	.2042	.1040	.0378	.0099	.0023	.0005	.0001	.0000	.0000	.0000
74	.5444	.4305	.3166	.2027	.0922	.0188	.0013	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
1	.9440	.9344	.9254	.9170	.9090	.9014	.8941	.8872	.8804	.8739	.8676	.8615	.8555
2	.9404	.9301	.9206	.9117	.9033	.8952	.8876	.8802	.8730	.8661	.8595	.8530	.8466
3	.9357	.9247	.9145	.9050	.8959	.8873	.8791	.8712	.8635	.8561	.8490	.8420	.8352
4	.9310	.9193	.9084	.8981	.8885	.8793	.8705	.8620	.8539	.8460	.8383	.8309	.8236
5	.9262	.9137	.9021	.8912	.8809	.8712	.8618	.8528	.8441	.8357	.8275	.8196	.8119
6	.9214	.9081	.8958	.8843	.8733	.8629	.8530	.8434	.8342	.8253	.8166	.8083	.8001
7	.9165	.9024	.8894	.8771	.8656	.8545	.8440	.8339	.8241	.8146	.8055	.7966	.7881
8	.9116	.8967	.8829	.8700	.8577	.8461	.8349	.8242	.8139	.8040	.7943	.7850	.7760
9	.9067	.8910	.8764	.8628	.8499	.8376	.8258	.8145	.8037	.7932	.7831	.7733	.7638
10	.9017	.8852	.8699	.8555	.8419	.8290	.8166	.8048	.7934	.7824	.7718	.7615	.7515
11	.8967	.8794	.8633	.8482	.8339	.8204	.8074	.7950	.7831	.7716	.7605	.7497	.7393
12	.8917	.8735	.8566	.8408	.8258	.8116	.7980	.7850	.7725	.7605	.7489	.7377	.7268
13	.8865	.8675	.8498	.8332	.8176	.8027	.7885	.7750	.7619	.7494	.7373	.7256	.7142



Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
14	.8813	.8614	.8429	.8255	.8092	.7937	.7789	.7647	.7511	.7380	.7254	.7133	.7015
15	.8761	.8553	.8360	.8179	.8008	.7846	.7692	.7545	.7403	.7267	.7137	.7011	.6889
16	.8709	.8491	.8290	.8101	.7923	.7755	.7594	.7441	.7294	.7153	.7018	.6887	.6761
17	.8655	.8429	.8219	.8022	.7838	.7662	.7496	.7336	.7184	.7038	.6898	.6763	.6633
18	.8602	.8366	.8147	.7943	.7751	.7569	.7396	.7231	.7074	.6923	.6778	.6639	.6505
19	.8547	.8302	.8075	.7863	.7663	.7474	.7295	.7124	.6962	.6806	.6657	.6513	.6376
20	.8493	.8238	.8002	.7782	.7575	.7380	.7194	.7018	.6850	.6690	.6536	.6389	.6248
21	.8437	.8173	.7928	.7700	.7486	.7284	.7092	.6911	.6737	.6572	.6414	.6263	.6118
22	.8381	.8106	.7853	.7616	.7395	.7186	.6988	.6801	.6623	.6453	.6291	.6136	.5987
23	.8324	.8040	.7777	.7533	.7304	.7088	.6885	.6692	.6509	.6334	.6168	.6009	.5857
24	.8266	.7972	.7700	.7447	.7211	.6989	.6779	.6581	.6393	.6214	.6044	.5881	.5726
25	.8208	.7903	.7622	.7361	.7117	.6888	.6672	.6469	.6276	.6093	.5918	.5752	.5593
26	.8149	.7834	.7544	.7274	.7023	.6788	.6566	.6357	.6159	.5972	.5794	.5624	.5462
27	.8090	.7764	.7464	.7186	.6928	.6686	.6458	.6244	.6042	.5850	.5668	.5495	.5330
28	.8029	.7693	.7383	.7098	.6832	.6583	.6350	.6130	.5923	.5727	.5542	.5365	.5197
29	.7969	.7621	.7303	.7009	.6735	.6480	.6241	.6017	.5805	.5605	.5416	.5236	.5065
30	.7907	.7548	.7220	.6917	.6637	.6375	.6130	.5901	.5685	.5480	.5287	.5104	.4930
31	.7844	.7474	.7136	.6825	.6537	.6269	.6019	.5784	.5563	.5355	.5159	.4972	.4795
32	.7780	.7399	.7052	.6732	.6436	.6162	.5906	.5666	.5441	.5228	.5028	.4838	.4658
33	.7716	.7324	.6966	.6638	.6335	.6054	.5792	.5547	.5318	.5102	.4898	.4705	.4522
34	.7651	.7247	.6880	.6543	.6233	.5945	.5678	.5428	.5194	.4974	.4766	.4570	.4384
35	.7585	.7169	.6792	.6447	.6129	.5835	.5562	.5307	.5068	.4844	.4633	.4433	.4244
36	.7519	.7092	.6704	.6351	.6025	.5725	.5446	.5186	.4942	.4714	.4499	.4297	.4104
37	.7451	.7012	.6614	.6252	.5919	.5611	.5327	.5061	.4814	.4581	.4363	.4156	.3961
38	.7382	.6931	.6523	.6152	.5811	.5497	.5206	.4936	.4684	.4447	.4225	.4015	.3816
39	.7314	.6851	.6433	.6052	.5704	.5383	.5086	.4811	.4553	.4313	.4086	.3873	.3671
40	.7245	.6770	.6341	.5951	.5595	.5268	.4965	.4684	.4422	.4177	.3947	.3730	.3526
41	.7176	.6688	.6249	.5850	.5486	.5152	.4843	.4556	.4290	.4040	.3806	.3586	.3379
42	.7106	.6606	.6155	.5747	.5375	.5034	.4719	.4427	.4155	.3901	.3663	.3440	.3231
43	.7036	.6523	.6062	.5644	.5264	.4915	.4594	.4296	.4019	.3761	.3520	.3295	.3084
44	.6968	.6441	.5969	.5542	.5154	.4798	.4470	.4166	.3885	.3623	.3379	.3152	.2940
45	.6890	.6350	.5865	.5428	.5031	.4667	.4332	.4023	.3737	.3472	.3225	.2996	.2783
46	.6813	.6258	.5761	.5314	.4907	.4536	.4194	.3880	.3589	.3320	.3072	.2841	.2628
47	.6736	.6167	.5658	.5200	.4784	.4404	.4056	.3736	.3442	.3171	.2920	.2689	.2476
48	.6659	.6075	.5553	.5083	.4658	.4270	.3916	.3591	.3293	.3019	.2767	.2537	.2325
49	.6582	.5982	.5447	.4966	.4531	.4135	.3774	.3445	.3143	.2868	.2616	.2386	.2177
50	.6506	.5891	.5343	.4850	.4405	.4002	.3635	.3301	.2997	.2720	.2469	.2241	.2034
51	.6431	.5800	.5238	.4733	.4278	.3867	.3494	.3157	.2850	.2574	.2324	.2098	.1895
52	.6354	.5706	.5129	.4612	.4147	.3728	.3350	.3009	.2701	.2425	.2177	.1955	.1755
53	.6277	.5612	.5020	.4490	.4015	.3588	.3205	.2861	.2553	.2278	.2033	.1814	.1619
54	.6202	.5518	.4910	.4367	.3882	.3448	.3060	.2715	.2407	.2134	.1892	.1677	.1488
55	.6127	.5425	.4801	.4246	.3751	.3310	.2918	.2571	.2265	.1994	.1756	.1546	.1362
56	.6052	.5330	.4689	.4120	.3614	.3167	.2772	.2425	.2120	.1852	.1619	.1415	.1237
57	.5977	.5235	.4577	.3994	.3479	.3026	.2629	.2281	.1978	.1715	.1487	.1289	.1118
58	.5909	.5147	.4472	.3876	.3352	.2893	.2493	.2146	.1846	.1587	.1364	.1173	.1009
59	.5841	.5058	.4366	.3756	.3223	.2759	.2358	.2012	.1715	.1461	.1244	.1060	.0904
60	.5774	.4969	.4258	.3635	.3093	.2624	.2222	.1877	.1584	.1336	.1126	.0950	.0802
61	.5708	.4881	.4152	.3515	.2964	.2491	.2087	.1745	.1457	.1215	.1014	.0846	.0707
62	.5643	.4793	.4045	.3394	.2834	.2356	.1952	.1613	.1331	.1097	.0903	.0745	.0615
63	.5578	.4704	.3935	.3269	.2700	.2218	.1814	.1479	.1203	.0978	.0795	.0647	.0527
64	.5516	.4616	.3826	.3145	.2565	.2079	.1676	.1346	.1078	.0863	.0690	.0554	.0446
65	.5456	.4530	.3718	.3019	.2429	.1939	.1539	.1215	.0956	.0751	.0591	.0466	.0370

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
66	.5400	.4447	.3610	.2894	.2293	.1800	.1402	.1085	.0837	.0645	.0498	.0386	.0301
67	.5344	.4360	.3496	.2758	.2145	.1649	.1254	.0948	.0713	.0536	.0404	.0307	.0235
68	.5293	.4276	.3381	.2620	.1993	.1493	.1105	.0810	.0591	.0431	.0317	.0235	.0177
69	.5250	.4201	.3273	.2486	.1846	.1343	.0962	.0681	.0480	.0339	.0242	.0175	.0131
70	.5208	.4120	.3151	.2330	.1671	.1166	.0797	.0537	.0359	.0242	.0167	.0118	.0087
71	.5179	.4053	.3039	.2180	.1500	.0994	.0639	.0404	.0254	.0163	.0108	.0075	.0055
72	.5155	.3985	.2905	.1984	.1267	.0762	.0437	.0244	.0137	.0080	.0050	.0034	.0025
73	.5146	.3944	.2794	.1786	.1016	.0516	.0239	.0105	.0047	.0022	.0011	.0006	.0003
74	.5146	.3934	.2746	.1671	.0850	.0357	.0126	.0039	.0011	.0003	.0001	.0000	.0000

**Loss-Based Plan, with no Single Loss Limit**  
**Insurance Savings Table**  
**Hazard Group 5**  
**Effective ((June 30, 2017)) October 1, 2023**

(Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	-.0000	-.0460	-.0933	-.1419	-.1916	-.2924	-.3948	-.4983	-.6024
2	-.0000	-.0446	-.0910	-.1389	-.1879	-.2877	-.3891	-.4916	-.5949
3	-.0000	-.0434	-.0888	-.1362	-.1846	-.2833	-.3837	-.4854	-.5880
4	-.0000	-.0421	-.0867	-.1334	-.1812	-.2788	-.3783	-.4791	-.5809
5	-.0000	-.0408	-.0847	-.1306	-.1778	-.2743	-.3729	-.4728	-.5738
6	-.0000	-.0395	-.0826	-.1278	-.1744	-.2698	-.3674	-.4665	-.5666
7	-.0000	-.0382	-.0805	-.1250	-.1709	-.2653	-.3619	-.4600	-.5593
8	-.0000	-.0369	-.0784	-.1222	-.1675	-.2607	-.3563	-.4535	-.5520
9	-.0000	-.0357	-.0763	-.1194	-.1640	-.2561	-.3507	-.4470	-.5446
10	-.0000	-.0344	-.0743	-.1167	-.1606	-.2515	-.3451	-.4405	-.5373
11	-.0000	-.0332	-.0722	-.1139	-.1572	-.2469	-.3395	-.4339	-.5298
12	-.0000	-.0320	-.0701	-.1111	-.1537	-.2423	-.3338	-.4273	-.5223
13	-.0000	-.0308	-.0681	-.1083	-.1502	-.2376	-.3280	-.4206	-.5147
14	-.0000	-.0297	-.0661	-.1055	-.1468	-.2329	-.3222	-.4138	-.5070
15	-.0000	-.0285	-.0640	-.1027	-.1433	-.2282	-.3165	-.4070	-.4994
16	-.0000	-.0274	-.0620	-.0999	-.1398	-.2235	-.3106	-.4002	-.4916
17	-.0000	-.0262	-.0600	-.0971	-.1363	-.2187	-.3047	-.3933	-.4838
18	-.0000	-.0251	-.0580	-.0943	-.1328	-.2139	-.2988	-.3864	-.4759
19	-.0000	-.0240	-.0560	-.0916	-.1293	-.2091	-.2929	-.3794	-.4680
20	-.0000	-.0229	-.0540	-.0888	-.1258	-.2043	-.2869	-.3724	-.4601
21	-.0000	-.0218	-.0521	-.0860	-.1223	-.1995	-.2809	-.3653	-.4520
22	-.0000	-.0208	-.0501	-.0832	-.1188	-.1946	-.2748	-.3581	-.4439
23	-.0000	-.0198	-.0482	-.0805	-.1152	-.1897	-.2686	-.3509	-.4357
24	-.0000	-.0187	-.0462	-.0777	-.1117	-.1847	-.2625	-.3436	-.4274
25	-.0000	-.0177	-.0443	-.0749	-.1081	-.1797	-.2562	-.3363	-.4191
26	-.0000	-.0168	-.0424	-.0721	-.1046	-.1747	-.2500	-.3289	-.4107
27	-.0000	-.0158	-.0405	-.0694	-.1010	-.1697	-.2437	-.3215	-.4023
28	-.0000	-.0149	-.0386	-.0666	-.0974	-.1647	-.2373	-.3140	-.3938
29	-.0000	-.0140	-.0368	-.0639	-.0939	-.1596	-.2309	-.3064	-.3852
30	-.0000	-.0131	-.0349	-.0612	-.0903	-.1545	-.2245	-.2988	-.3766

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
31	.0000	.0122	.0331	.0584	.0867	.1494	.2180	.2912	.3679
32	.0000	.0113	.0313	.0557	.0831	.1442	.2115	.2835	.3592
33	.0000	.0105	.0295	.0530	.0796	.1391	.2049	.2757	.3504
34	.0000	.0097	.0278	.0503	.0760	.1339	.1984	.2679	.3415
35	.0000	.0089	.0261	.0477	.0724	.1287	.1918	.2600	.3326
36	.0000	.0082	.0244	.0450	.0689	.1235	.1851	.2521	.3235
37	.0000	.0075	.0227	.0424	.0653	.1182	.1783	.2440	.3144
38	.0000	.0068	.0210	.0398	.0618	.1129	.1715	.2360	.3052
39	.0000	.0061	.0194	.0372	.0583	.1077	.1648	.2279	.2961
40	.0000	.0055	.0179	.0347	.0548	.1025	.1580	.2198	.2868
41	.0000	.0049	.0164	.0323	.0514	.0973	.1513	.2118	.2777
42	.0000	.0043	.0150	.0299	.0481	.0922	.1447	.2038	.2685
43	.0000	.0038	.0136	.0276	.0449	.0872	.1381	.1958	.2594
44	.0000	.0033	.0123	.0253	.0417	.0822	.1315	.1879	.2502
45	.0000	.0029	.0110	.0232	.0385	.0773	.1249	.1799	.2411
46	.0000	.0025	.0099	.0211	.0355	.0725	.1185	.1721	.2320
47	.0000	.0021	.0087	.0191	.0326	.0678	.1121	.1642	.2229
48	.0000	.0018	.0077	.0172	.0298	.0631	.1058	.1564	.2138
49	.0000	.0015	.0068	.0155	.0272	.0588	.0999	.1491	.2052
50	.0000	.0013	.0060	.0139	.0248	.0547	.0942	.1419	.1967
51	.0000	.0011	.0052	.0124	.0225	.0507	.0885	.1346	.1881
52	.0000	.0009	.0045	.0110	.0202	.0467	.0828	.1274	.1795
53	.0000	.0007	.0038	.0096	.0181	.0428	.0772	.1202	.1708
54	.0000	.0006	.0032	.0084	.0160	.0390	.0717	.1130	.1621
55	.0000	.0005	.0027	.0072	.0141	.0354	.0662	.1059	.1535
56	.0000	.0004	.0022	.0061	.0123	.0318	.0608	.0987	.1448
57	.0000	.0003	.0018	.0051	.0106	.0283	.0555	.0916	.1360
58	.0000	.0002	.0014	.0042	.0090	.0250	.0503	.0845	.1273
59	.0000	.0001	.0011	.0034	.0075	.0219	.0452	.0775	.1186
60	.0000	.0001	.0008	.0027	.0062	.0189	.0402	.0706	.1100
61	.0000	.0001	.0006	.0021	.0049	.0160	.0354	.0638	.1014
62	.0000	.0000	.0004	.0016	.0039	.0133	.0307	.0571	.0929
63	.0000	.0000	.0003	.0011	.0029	.0109	.0263	.0505	.0844
64	.0000	.0000	.0002	.0008	.0022	.0086	.0220	.0441	.0760
65	.0000	.0000	.0001	.0005	.0015	.0066	.0181	.0379	.0677
66	.0000	.0000	.0001	.0003	.0010	.0049	.0144	.0319	.0594
67	.0000	.0000	.0000	.0002	.0006	.0034	.0110	.0262	.0513
68	.0000	.0000	.0000	.0001	.0003	.0022	.0080	.0207	.0432
69	.0000	.0000	.0000	.0000	.0001	.0013	.0054	.0156	.0352
70	.0000	.0000	.0000	.0000	.0001	.0006	.0032	.0108	.0271
71	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0012	.0063
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0015
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

<u>Minimum Loss Ratio</u>									
<u>Size</u>	<u>0%</u>	<u>5%</u>	<u>10%</u>	<u>15%</u>	<u>20%</u>	<u>30%</u>	<u>40%</u>	<u>50%</u>	<u>60%</u>
<u>1</u>	<u>.0000</u>	<u>.0504</u>	<u>.1023</u>	<u>.1555</u>	<u>.2093</u>	<u>.3187</u>	<u>.4295</u>	<u>.5412</u>	<u>.6535</u>
<u>2</u>	<u>.0000</u>	<u>.0496</u>	<u>.1009</u>	<u>.1536</u>	<u>.2070</u>	<u>.3157</u>	<u>.4258</u>	<u>.5369</u>	<u>.6488</u>
<u>3</u>	<u>.0000</u>	<u>.0485</u>	<u>.0991</u>	<u>.1511</u>	<u>.2041</u>	<u>.3119</u>	<u>.4212</u>	<u>.5315</u>	<u>.6427</u>
<u>4</u>	<u>.0000</u>	<u>.0474</u>	<u>.0973</u>	<u>.1487</u>	<u>.2012</u>	<u>.3080</u>	<u>.4164</u>	<u>.5261</u>	<u>.6365</u>
<u>5</u>	<u>.0000</u>	<u>.0463</u>	<u>.0955</u>	<u>.1463</u>	<u>.1982</u>	<u>.3041</u>	<u>.4117</u>	<u>.5205</u>	<u>.6303</u>
<u>6</u>	<u>.0000</u>	<u>.0452</u>	<u>.0936</u>	<u>.1438</u>	<u>.1952</u>	<u>.3001</u>	<u>.4069</u>	<u>.5149</u>	<u>.6240</u>
<u>7</u>	<u>.0000</u>	<u>.0441</u>	<u>.0917</u>	<u>.1414</u>	<u>.1922</u>	<u>.2961</u>	<u>.4020</u>	<u>.5092</u>	<u>.6175</u>
<u>8</u>	<u>.0000</u>	<u>.0429</u>	<u>.0899</u>	<u>.1389</u>	<u>.1892</u>	<u>.2920</u>	<u>.3970</u>	<u>.5035</u>	<u>.6111</u>
<u>9</u>	<u>.0000</u>	<u>.0418</u>	<u>.0880</u>	<u>.1364</u>	<u>.1861</u>	<u>.2880</u>	<u>.3921</u>	<u>.4978</u>	<u>.6046</u>
<u>10</u>	<u>.0000</u>	<u>.0408</u>	<u>.0862</u>	<u>.1340</u>	<u>.1831</u>	<u>.2839</u>	<u>.3871</u>	<u>.4920</u>	<u>.5980</u>
<u>11</u>	<u>.0000</u>	<u>.0397</u>	<u>.0844</u>	<u>.1315</u>	<u>.1800</u>	<u>.2799</u>	<u>.3822</u>	<u>.4862</u>	<u>.5915</u>
<u>12</u>	<u>.0000</u>	<u>.0386</u>	<u>.0825</u>	<u>.1290</u>	<u>.1769</u>	<u>.2757</u>	<u>.3771</u>	<u>.4803</u>	<u>.5847</u>
<u>13</u>	<u>.0000</u>	<u>.0375</u>	<u>.0807</u>	<u>.1265</u>	<u>.1738</u>	<u>.2715</u>	<u>.3720</u>	<u>.4743</u>	<u>.5779</u>
<u>14</u>	<u>.0000</u>	<u>.0364</u>	<u>.0788</u>	<u>.1240</u>	<u>.1707</u>	<u>.2673</u>	<u>.3668</u>	<u>.4682</u>	<u>.5710</u>
<u>15</u>	<u>.0000</u>	<u>.0353</u>	<u>.0770</u>	<u>.1214</u>	<u>.1676</u>	<u>.2631</u>	<u>.3616</u>	<u>.4621</u>	<u>.5641</u>
<u>16</u>	<u>.0000</u>	<u>.0342</u>	<u>.0751</u>	<u>.1189</u>	<u>.1644</u>	<u>.2588</u>	<u>.3563</u>	<u>.4559</u>	<u>.5571</u>
<u>17</u>	<u>.0000</u>	<u>.0332</u>	<u>.0733</u>	<u>.1163</u>	<u>.1612</u>	<u>.2545</u>	<u>.3510</u>	<u>.4497</u>	<u>.5500</u>
<u>18</u>	<u>.0000</u>	<u>.0321</u>	<u>.0714</u>	<u>.1138</u>	<u>.1580</u>	<u>.2502</u>	<u>.3456</u>	<u>.4434</u>	<u>.5429</u>
<u>19</u>	<u>.0000</u>	<u>.0311</u>	<u>.0696</u>	<u>.1112</u>	<u>.1548</u>	<u>.2458</u>	<u>.3402</u>	<u>.4370</u>	<u>.5356</u>
<u>20</u>	<u>.0000</u>	<u>.0300</u>	<u>.0677</u>	<u>.1086</u>	<u>.1516</u>	<u>.2414</u>	<u>.3347</u>	<u>.4306</u>	<u>.5284</u>
<u>21</u>	<u>.0000</u>	<u>.0290</u>	<u>.0659</u>	<u>.1060</u>	<u>.1483</u>	<u>.2369</u>	<u>.3292</u>	<u>.4241</u>	<u>.5210</u>
<u>22</u>	<u>.0000</u>	<u>.0280</u>	<u>.0640</u>	<u>.1034</u>	<u>.1450</u>	<u>.2323</u>	<u>.3235</u>	<u>.4174</u>	<u>.5134</u>
<u>23</u>	<u>.0000</u>	<u>.0269</u>	<u>.0621</u>	<u>.1008</u>	<u>.1417</u>	<u>.2278</u>	<u>.3178</u>	<u>.4108</u>	<u>.5059</u>
<u>24</u>	<u>.0000</u>	<u>.0259</u>	<u>.0602</u>	<u>.0981</u>	<u>.1383</u>	<u>.2231</u>	<u>.3121</u>	<u>.4040</u>	<u>.4982</u>
<u>25</u>	<u>.0000</u>	<u>.0249</u>	<u>.0583</u>	<u>.0955</u>	<u>.1349</u>	<u>.2184</u>	<u>.3062</u>	<u>.3971</u>	<u>.4903</u>
<u>26</u>	<u>.0000</u>	<u>.0239</u>	<u>.0565</u>	<u>.0928</u>	<u>.1315</u>	<u>.2137</u>	<u>.3004</u>	<u>.3902</u>	<u>.4825</u>
<u>27</u>	<u>.0000</u>	<u>.0229</u>	<u>.0546</u>	<u>.0901</u>	<u>.1281</u>	<u>.2090</u>	<u>.2944</u>	<u>.3832</u>	<u>.4746</u>
<u>28</u>	<u>.0000</u>	<u>.0219</u>	<u>.0527</u>	<u>.0874</u>	<u>.1247</u>	<u>.2041</u>	<u>.2884</u>	<u>.3761</u>	<u>.4665</u>
<u>29</u>	<u>.0000</u>	<u>.0209</u>	<u>.0508</u>	<u>.0847</u>	<u>.1212</u>	<u>.1993</u>	<u>.2823</u>	<u>.3689</u>	<u>.4584</u>
<u>30</u>	<u>.0000</u>	<u>.0200</u>	<u>.0489</u>	<u>.0820</u>	<u>.1177</u>	<u>.1943</u>	<u>.2761</u>	<u>.3616</u>	<u>.4502</u>
<u>31</u>	<u>.0000</u>	<u>.0190</u>	<u>.0470</u>	<u>.0792</u>	<u>.1141</u>	<u>.1893</u>	<u>.2698</u>	<u>.3542</u>	<u>.4418</u>
<u>32</u>	<u>.0000</u>	<u>.0180</u>	<u>.0451</u>	<u>.0765</u>	<u>.1105</u>	<u>.1842</u>	<u>.2634</u>	<u>.3467</u>	<u>.4333</u>
<u>33</u>	<u>.0000</u>	<u>.0171</u>	<u>.0432</u>	<u>.0737</u>	<u>.1069</u>	<u>.1791</u>	<u>.2570</u>	<u>.3392</u>	<u>.4248</u>
<u>34</u>	<u>.0000</u>	<u>.0161</u>	<u>.0414</u>	<u>.0709</u>	<u>.1033</u>	<u>.1740</u>	<u>.2505</u>	<u>.3315</u>	<u>.4162</u>
<u>35</u>	<u>.0000</u>	<u>.0152</u>	<u>.0395</u>	<u>.0681</u>	<u>.0996</u>	<u>.1687</u>	<u>.2439</u>	<u>.3237</u>	<u>.4074</u>
<u>36</u>	<u>.0000</u>	<u>.0143</u>	<u>.0376</u>	<u>.0653</u>	<u>.0959</u>	<u>.1635</u>	<u>.2373</u>	<u>.3160</u>	<u>.3986</u>
<u>37</u>	<u>.0000</u>	<u>.0134</u>	<u>.0357</u>	<u>.0624</u>	<u>.0922</u>	<u>.1581</u>	<u>.2305</u>	<u>.3080</u>	<u>.3896</u>
<u>38</u>	<u>.0000</u>	<u>.0125</u>	<u>.0338</u>	<u>.0596</u>	<u>.0884</u>	<u>.1527</u>	<u>.2237</u>	<u>.2999</u>	<u>.3805</u>
<u>39</u>	<u>.0000</u>	<u>.0116</u>	<u>.0320</u>	<u>.0567</u>	<u>.0846</u>	<u>.1473</u>	<u>.2168</u>	<u>.2919</u>	<u>.3714</u>
<u>40</u>	<u>.0000</u>	<u>.0108</u>	<u>.0301</u>	<u>.0539</u>	<u>.0809</u>	<u>.1418</u>	<u>.2100</u>	<u>.2838</u>	<u>.3623</u>
<u>41</u>	<u>.0000</u>	<u>.0100</u>	<u>.0283</u>	<u>.0511</u>	<u>.0772</u>	<u>.1364</u>	<u>.2031</u>	<u>.2756</u>	<u>.3530</u>
<u>42</u>	<u>.0000</u>	<u>.0092</u>	<u>.0265</u>	<u>.0483</u>	<u>.0734</u>	<u>.1309</u>	<u>.1961</u>	<u>.2674</u>	<u>.3437</u>
<u>43</u>	<u>.0000</u>	<u>.0084</u>	<u>.0248</u>	<u>.0456</u>	<u>.0697</u>	<u>.1254</u>	<u>.1891</u>	<u>.2591</u>	<u>.3343</u>
<u>44</u>	<u>.0000</u>	<u>.0077</u>	<u>.0231</u>	<u>.0429</u>	<u>.0660</u>	<u>.1200</u>	<u>.1822</u>	<u>.2509</u>	<u>.3251</u>
<u>45</u>	<u>.0000</u>	<u>.0069</u>	<u>.0211</u>	<u>.0398</u>	<u>.0619</u>	<u>.1139</u>	<u>.1744</u>	<u>.2418</u>	<u>.3147</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
46	.0000	.0061	.0192	.0368	.0578	.1079	.1667	.2326	.3043
47	.0000	.0054	.0174	.0339	.0538	.1019	.1590	.2235	.2940
48	.0000	.0047	.0157	.0311	.0499	.0959	.1513	.2143	.2834
49	.0000	.0040	.0140	.0283	.0460	.0900	.1436	.2050	.2729
50	.0000	.0034	.0125	.0256	.0423	.0843	.1361	.1959	.2624
51	.0000	.0029	.0110	.0231	.0386	.0786	.1285	.1868	.2519
52	.0000	.0024	.0096	.0206	.0350	.0728	.1209	.1774	.2411
53	.0000	.0020	.0082	.0182	.0315	.0671	.1132	.1680	.2301
54	.0000	.0016	.0070	.0159	.0281	.0616	.1056	.1586	.2192
55	.0000	.0013	.0059	.0138	.0250	.0562	.0982	.1493	.2083
56	.0000	.0010	.0048	.0118	.0219	.0508	.0906	.1397	.1970
57	.0000	.0007	.0039	.0099	.0189	.0456	.0832	.1303	.1859
58	.0000	.0006	.0032	.0084	.0164	.0410	.0764	.1215	.1753
59	.0000	.0004	.0025	.0070	.0141	.0365	.0696	.1126	.1647
60	.0000	.0003	.0020	.0057	.0118	.0320	.0628	.1037	.1540
61	.0000	.0002	.0015	.0045	.0098	.0278	.0562	.0949	.1434
62	.0000	.0001	.0011	.0035	.0079	.0238	.0498	.0861	.1327
63	.0000	.0001	.0008	.0026	.0062	.0198	.0433	.0772	.1217
64	.0000	.0000	.0005	.0019	.0047	.0162	.0370	.0684	.1108
65	.0000	.0000	.0003	.0013	.0034	.0128	.0311	.0598	.0999
66	.0000	.0000	.0002	.0008	.0024	.0098	.0255	.0515	.0892
67	.0000	.0000	.0001	.0005	.0015	.0070	.0199	.0428	.0777
68	.0000	.0000	.0000	.0002	.0008	.0046	.0147	.0344	.0662
69	.0000	.0000	.0000	.0001	.0004	.0028	.0104	.0269	.0554
70	.0000	.0000	.0000	.0000	.0001	.0014	.0063	.0188	.0432
71	.0000	.0000	.0000	.0000	.0000	.0005	.0033	.0121	.0321
72	.0000	.0000	.0000	.0000	.0000	.0001	.0009	.0053	.0187
73	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0012	.0075
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0028

**Loss-Based Plan, with Various Single Loss Limits**

**Insurance Charge Table**

**Hazard Group 5**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>														
<b>Size Group</b>	<b>Single Loss Limit<sup>±</sup></b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
36	\$120	.7530	.7046	.6609	.6209	.5844	.5507	.5195	.4906	.4637	.4386	.4172	.4042	.3930
37	\$120	.7460	.6963	.6514	.6105	.5731	.5387	.5069	.4775	.4501	.4247	.4101	.3975	.3867
38	\$120	.7391	.6880	.6420	.6001	.5618	.5267	.4943	.4644	.4365	.4174	.4033	.3911	.3806
39	\$120	.7321	.6797	.6325	.5896	.5505	.5147	.4817	.4512	.4265	.4104	.3967	.3849	.3748
40	\$120	.7251	.6714	.6229	.5791	.5391	.5026	.4689	.4379	.4193	.4036	.3903	.3788	.3690
	\$160	.7200	.6666	.6185	.5750	.5353	.4990	.4656	.4347	.4061	.3795	.3587	.3435	.3304
41	\$120	.7182	.6631	.6135	.5686	.5278	.4905	.4562	.4305	.4124	.3971	.3841	.3730	.3636
	\$160	.7131	.6584	.6091	.5646	.5241	.4870	.4530	.4216	.3925	.3676	.3505	.3359	.3234
42	\$120	.7114	.6548	.6040	.5582	.5165	.4784	.4445	.4234	.4057	.3907	.3780	.3674	.3588

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
43	\$160	.7063	.6502	.5998	.5542	.5128	.4750	.4404	.4084	.3788	.3593	.3429	.3288	.3167
	\$120	.7046	.6466	.5946	.5477	.5052	.4664	.4373	.4165	.3991	.3845	.3722	.3624	.3546
44	\$160	.6996	.6420	.5904	.5438	.5016	.4630	.4277	.3951	.3703	.3515	.3355	.3219	.3103
	\$120	.6978	.6384	.5852	.5372	.4937	.4547	.4302	.4097	.3927	.3784	.3670	.3580	.3508
45	\$160	.6928	.6338	.5810	.5334	.4902	.4509	.4149	.3838	.3622	.3439	.3284	.3153	.3040
	\$120	.6910	.6302	.5757	.5267	.4823	.4474	.4232	.4030	.3863	.3729	.3623	.3539	.3473
46	\$160	.6861	.6257	.5716	.5229	.4789	.4388	.4020	.3754	.3544	.3366	.3216	.3088	.2979
	\$120	.6844	.6221	.5663	.5162	.4709	.4403	.4164	.3965	.3805	.3679	.3580	.3502	.3440
47	\$160	.6795	.6176	.5623	.5126	.4676	.4266	.3921	.3675	.3469	.3295	.3149	.3026	.2924
	\$120	.6778	.6140	.5570	.5057	.4622	.4334	.4096	.3903	.3752	.3633	.3540	.3467	.3411
	\$250	.6656	.6030	.5470	.4967	.4512	.4099	.3723	.3380	.3066	.2794	.2585	.2408	.2255
48	\$160	.6730	.6096	.5530	.5021	.4562	.4144	.3839	.3598	.3396	.3226	.3084	.2968	.2875
	\$120	.6712	.6059	.5476	.4952	.4552	.4264	.4030	.3845	.3702	.3590	.3503	.3435	.3384
	\$250	.6592	.5950	.5377	.4863	.4398	.3977	.3595	.3247	.2931	.2695	.2494	.2323	.2177
	\$275	.6578	.5938	.5366	.4853	.4389	.3969	.3587	.3240	.2924	.2647	.2429	.2244	.2084
49	\$120	.6652	.5983	.5387	.4851	.4487	.4201	.3973	.3796	.3659	.3552	.3471	.3409	.3363
	\$160	.6604	.5941	.5349	.4817	.4337	.3969	.3687	.3453	.3258	.3100	.2973	.2872	.2791
	\$250	.6532	.5876	.5290	.4764	.4290	.3861	.3473	.3121	.2836	.2607	.2412	.2247	.2106
	\$275	.6518	.5864	.5279	.4754	.4281	.3853	.3465	.3114	.2796	.2549	.2339	.2160	.2007
50	\$120	.6592	.5909	.5299	.4774	.4423	.4140	.3920	.3749	.3618	.3517	.3442	.3385	.3344
	\$160	.6545	.5867	.5261	.4718	.4234	.3896	.3616	.3385	.3196	.3045	.2926	.2831	.2756
	\$250	.6474	.5803	.5204	.4666	.4182	.3745	.3351	.3010	.2746	.2523	.2334	.2174	.2038
	\$275	.6460	.5790	.5193	.4656	.4173	.3737	.3344	.2989	.2696	.2456	.2253	.2080	.1933
51	\$120	.6533	.5834	.5210	.4711	.4359	.4083	.3869	.3705	.3579	.3485	.3415	.3364	.3326
	\$160	.6487	.5793	.5173	.4618	.4160	.3824	.3546	.3319	.3138	.2995	.2881	.2793	.2723
	\$250	.6416	.5730	.5117	.4567	.4074	.3629	.3229	.2918	.2660	.2442	.2258	.2103	.1971
	\$275	.6402	.5717	.5106	.4558	.4065	.3621	.3222	.2876	.2601	.2368	.2171	.2004	.1862
52	\$120	.6475	.5760	.5121	.4647	.4298	.4028	.3820	.3661	.3543	.3455	.3391	.3345	.3311
	\$160	.6429	.5719	.5085	.4517	.4087	.3752	.3477	.3257	.3083	.2947	.2840	.2757	.2693
	\$250	.6359	.5657	.5030	.4468	.3964	.3512	.3129	.2828	.2575	.2363	.2183	.2033	.1909
	\$275	.6345	.5644	.5019	.4458	.3956	.3505	.3101	.2779	.2510	.2283	.2091	.1929	.1792
	\$380	.6308	.5611	.4989	.4432	.3933	.3484	.3083	.2724	.2404	.2122	.1889	.1690	.1520
53	\$120	.6417	.5685	.5032	.4584	.4240	.3974	.3772	.3620	.3509	.3428	.3369	.3327	.3298
	\$160	.6371	.5645	.4996	.4422	.4014	.3680	.3410	.3198	.3031	.2901	.2800	.2724	.2666
	\$250	.6302	.5583	.4942	.4368	.3854	.3395	.3038	.2741	.2493	.2284	.2110	.1967	.1851
	\$275	.6288	.5571	.4931	.4358	.3846	.3388	.2998	.2685	.2421	.2199	.2013	.1856	.1725
	\$380	.6252	.5539	.4902	.4333	.3823	.3368	.2962	.2601	.2281	.2016	.1790	.1598	.1434
54	\$120	.6360	.5611	.4960	.4523	.4182	.3922	.3726	.3582	.3477	.3402	.3349	.3312	.3286
	\$160	.6315	.5571	.4907	.4351	.3942	.3610	.3347	.3141	.2980	.2857	.2764	.2693	.2641
	\$250	.6246	.5510	.4854	.4267	.3744	.3299	.2949	.2656	.2411	.2208	.2041	.1906	.1797
	\$275	.6232	.5499	.4843	.4258	.3736	.3271	.2902	.2594	.2335	.2118	.1936	.1786	.1664
	\$380	.6196	.5466	.4815	.4233	.3714	.3252	.2841	.2479	.2171	.1914	.1695	.1510	.1353
55	\$120	.6303	.5537	.4900	.4463	.4126	.3871	.3683	.3546	.3448	.3379	.3331	.3298	.3276
	\$160	.6259	.5498	.4818	.4280	.3870	.3543	.3285	.3086	.2932	.2817	.2730	.2666	.2619
	\$250	.6190	.5438	.4766	.4166	.3633	.3209	.2861	.2572	.2331	.2135	.1976	.1849	.1747
	\$275	.6177	.5426	.4756	.4157	.3625	.3173	.2809	.2504	.2250	.2038	.1863	.1721	.1606
	\$380	.6141	.5394	.4728	.4133	.3604	.3135	.2722	.2364	.2067	.1816	.1604	.1425	.1274
	\$500	.6123	.5378	.4714	.4121	.3593	.3126	.2713	.2351	.2033	.1756	.1517	.1318	.1148
56	\$120	.6248	.5463	.4841	.4405	.4071	.3822	.3641	.3511	.3420	.3357	.3315	.3286	.3267
	\$160	.6203	.5425	.4729	.4208	.3800	.3477	.3225	.3033	.2887	.2779	.2699	.2641	.2599

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.6136	.5365	.4677	.4065	.3535	.3120	.2774	.2488	.2254	.2065	.1914	.1794	.1700
	\$275	.6123	.5354	.4667	.4056	.3515	.3078	.2717	.2416	.2166	.1960	.1794	.1660	.1552
	\$380	.6087	.5323	.4640	.4033	.3494	.3019	.2602	.2257	.1966	.1721	.1515	.1342	.1199
	\$500	.6068	.5306	.4626	.4020	.3484	.3010	.2594	.2231	.1914	.1642	.1415	.1223	.1061
	\$550	.6065	.5303	.4623	.4018	.3481	.3008	.2592	.2229	.1913	.1639	.1406	.1209	.1042
57	\$120	.6193	.5390	.4782	.4347	.4017	.3775	.3601	.3479	.3395	.3338	.3300	.3276	.3260
	\$160	.6149	.5352	.4647	.4138	.3731	.3412	.3167	.2982	.2844	.2743	.2670	.2618	.2581
	\$250	.6082	.5293	.4589	.3964	.3446	.3031	.2688	.2406	.2180	.1999	.1856	.1743	.1656
	\$275	.6069	.5282	.4579	.3955	.3416	.2985	.2626	.2328	.2084	.1886	.1728	.1602	.1502
	\$380	.6033	.5251	.4552	.3932	.3384	.2903	.2494	.2154	.1867	.1628	.1428	.1263	.1127
	\$500	.6015	.5235	.4539	.3920	.3374	.2894	.2475	.2112	.1798	.1537	.1317	.1132	.0977
	\$550	.6011	.5232	.4536	.3918	.3372	.2892	.2474	.2110	.1796	.1529	.1304	.1114	.0955
58	\$120	.6139	.5317	.4725	.4289	.3964	.3729	.3563	.3448	.3371	.3321	.3288	.3267	.3254
	\$160	.6096	.5279	.4580	.4068	.3663	.3349	.3111	.2933	.2804	.2710	.2644	.2598	.2566
	\$250	.6029	.5221	.4501	.3862	.3359	.2943	.2602	.2327	.2108	.1935	.1800	.1696	.1616
	\$275	.6016	.5210	.4491	.3854	.3324	.2893	.2535	.2242	.2005	.1816	.1665	.1547	.1455
	\$380	.5981	.5180	.4465	.3831	.3274	.2788	.2388	.2052	.1770	.1537	.1344	.1187	.1060
	\$500	.5963	.5164	.4451	.3820	.3264	.2778	.2357	.1994	.1690	.1435	.1221	.1044	.0897
	\$550	.5959	.5161	.4449	.3817	.3262	.2777	.2355	.1992	.1683	.1423	.1205	.1023	.0872
59	\$120	.6086	.5244	.4667	.4233	.3912	.3684	.3526	.3420	.3350	.3305	.3277	.3259	.3249
	\$160	.6043	.5207	.4514	.4000	.3596	.3287	.3056	.2887	.2765	.2680	.2620	.2580	.2552
	\$250	.5977	.5150	.4413	.3775	.3271	.2856	.2519	.2250	.2039	.1874	.1748	.1651	.1579
	\$275	.5965	.5139	.4403	.3752	.3233	.2801	.2446	.2158	.1929	.1748	.1606	.1496	.1412
	\$380	.5930	.5109	.4378	.3731	.3163	.2683	.2284	.1951	.1675	.1448	.1264	.1115	.0996
	\$500	.5912	.5094	.4364	.3719	.3154	.2663	.2239	.1881	.1583	.1335	.1129	.0959	.0821
	\$550	.5908	.5091	.4362	.3717	.3152	.2661	.2238	.1876	.1573	.1320	.1110	.0936	.0792
60	\$120	.6035	.5184	.4610	.4177	.3862	.3641	.3492	.3394	.3331	.3291	.3267	.3253	.3244
	\$160	.5992	.5136	.4448	.3932	.3530	.3227	.3003	.2843	.2730	.2652	.2599	.2564	.2541
	\$250	.5927	.5080	.4325	.3691	.3184	.2769	.2437	.2176	.1972	.1816	.1699	.1611	.1546
	\$275	.5914	.5069	.4316	.3665	.3142	.2709	.2358	.2077	.1855	.1682	.1550	.1448	.1372
	\$380	.5880	.5040	.4291	.3630	.3054	.2579	.2181	.1851	.1581	.1363	.1187	.1047	.0937
	\$500	.5862	.5024	.4278	.3619	.3044	.2547	.2123	.1772	.1479	.1238	.1040	.0879	.0749
	\$550	.5858	.5021	.4275	.3617	.3042	.2546	.2120	.1764	.1467	.1220	.1017	.0852	.0717
	\$800	.5851	.5015	.4270	.3612	.3038	.2543	.2118	.1757	.1453	.1198	.0986	.0812	.0669
61	\$120	.5985	.5132	.4554	.4121	.3812	.3600	.3459	.3369	.3313	.3279	.3259	.3248	.3241
	\$160	.5943	.5066	.4383	.3864	.3464	.3167	.2952	.2801	.2697	.2627	.2580	.2550	.2531
	\$250	.5878	.5011	.4238	.3607	.3097	.2684	.2357	.2102	.1908	.1761	.1653	.1573	.1516
	\$275	.5865	.5000	.4229	.3578	.3051	.2619	.2271	.1997	.1784	.1620	.1497	.1404	.1336
	\$380	.5831	.4971	.4204	.3529	.2952	.2475	.2078	.1753	.1490	.1280	.1113	.0983	.0882
	\$500	.5814	.4956	.4191	.3519	.2934	.2432	.2012	.1664	.1377	.1143	.0954	.0802	.0681
	\$550	.5810	.4953	.4189	.3516	.2932	.2430	.2006	.1653	.1361	.1122	.0928	.0771	.0646
	\$800	.5803	.4947	.4184	.3512	.2929	.2427	.2001	.1642	.1342	.1094	.0891	.0725	.0591
62	\$120	.5937	.5081	.4497	.4066	.3763	.3560	.3429	.3347	.3298	.3269	.3253	.3244	.3239
	\$160	.5895	.4998	.4319	.3796	.3400	.3109	.2903	.2761	.2666	.2604	.2564	.2539	.2523
	\$250	.5831	.4943	.4151	.3524	.3010	.2599	.2278	.2031	.1846	.1709	.1610	.1539	.1489
	\$275	.5818	.4932	.4142	.3492	.2960	.2529	.2186	.1919	.1715	.1561	.1447	.1364	.1304
	\$380	.5784	.4904	.4118	.3429	.2851	.2371	.1976	.1656	.1401	.1200	.1043	.0923	.0831
	\$500	.5767	.4889	.4106	.3418	.2824	.2319	.1901	.1557	.1276	.1051	.0871	.0729	.0618
	\$550	.5763	.4886	.4103	.3416	.2822	.2314	.1893	.1544	.1258	.1027	.0842	.0695	.0580
	\$800	.5756	.4880	.4098	.3412	.2818	.2312	.1884	.1527	.1232	.0992	.0798	.0642	.0518
	\$1,000	.5755	.4879	.4097	.3411	.2818	.2311	.1884	.1527	.1232	.0990	.0794	.0636	.0510

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
63	\$120	.5891	.5030	.4441	.4011	.3716	.3522	.3400	.3327	.3284	.3260	.3247	.3240	.3237
	\$160	.5849	.4930	.4254	.3729	.3335	.3052	.2856	.2724	.2638	.2583	.2550	.2529	.2517
	\$250	.5786	.4876	.4076	.3440	.2924	.2515	.2199	.1962	.1787	.1661	.1571	.1508	.1466
	\$275	.5773	.4866	.4057	.3405	.2869	.2439	.2102	.1843	.1649	.1505	.1402	.1327	.1275
	\$380	.5739	.4838	.4033	.3331	.2749	.2267	.1875	.1561	.1314	.1123	.0977	.0867	.0785
	\$500	.5722	.4823	.4021	.3318	.2713	.2207	.1791	.1451	.1178	.0961	.0792	.0660	.0560
	\$550	.5718	.4820	.4018	.3316	.2711	.2201	.1780	.1435	.1156	.0934	.0760	.0623	.0518
	\$800	.5712	.4814	.4013	.3312	.2708	.2195	.1767	.1413	.1125	.0894	.0709	.0563	.0449
	\$1,000	.5710	.4813	.4013	.3311	.2707	.2195	.1766	.1412	.1123	.0890	.0703	.0555	.0439
64	\$120	.5848	.4979	.4384	.3957	.3669	.3485	.3373	.3309	.3273	.3253	.3243	.3238	.3235
	\$160	.5806	.4872	.4189	.3661	.3271	.2996	.2810	.2689	.2612	.2565	.2537	.2521	.2512
	\$250	.5743	.4812	.4002	.3357	.2837	.2431	.2123	.1895	.1731	.1615	.1535	.1481	.1445
	\$275	.5730	.4801	.3981	.3319	.2778	.2349	.2018	.1769	.1585	.1453	.1359	.1295	.1250
	\$380	.5697	.4773	.3948	.3237	.2648	.2163	.1774	.1467	.1230	.1049	.0914	.0815	.0743
	\$500	.5680	.4759	.3936	.3218	.2604	.2096	.1680	.1346	.1081	.0875	.0716	.0596	.0506
	\$550	.5676	.4756	.3934	.3215	.2599	.2088	.1667	.1327	.1057	.0845	.0681	.0556	.0461
	\$800	.5669	.4750	.3929	.3212	.2596	.2078	.1649	.1300	.1020	.0797	.0624	.0489	.0386
	\$1,000	.5668	.4749	.3928	.3211	.2596	.2078	.1649	.1298	.1016	.0791	.0616	.0479	.0374
65	\$120	.5807	.4928	.4327	.3903	.3623	.3450	.3349	.3293	.3263	.3247	.3240	.3236	.3234
	\$160	.5765	.4818	.4125	.3593	.3208	.2942	.2767	.2657	.2589	.2550	.2527	.2515	.2508
	\$250	.5702	.4749	.3929	.3273	.2750	.2347	.2047	.1830	.1678	.1573	.1503	.1458	.1428
	\$275	.5690	.4739	.3906	.3233	.2687	.2260	.1936	.1697	.1525	.1404	.1321	.1265	.1229
	\$380	.5657	.4711	.3865	.3143	.2545	.2059	.1673	.1374	.1148	.0979	.0856	.0768	.0706
	\$500	.5640	.4697	.3853	.3117	.2496	.1984	.1570	.1242	.0987	.0792	.0645	.0537	.0458
	\$550	.5636	.4694	.3851	.3115	.2490	.1974	.1554	.1220	.0959	.0758	.0606	.0493	.0410
	\$800	.5630	.4688	.3846	.3111	.2484	.1961	.1532	.1188	.0916	.0704	.0542	.0419	.0328
	\$1,000	.5628	.4687	.3845	.3111	.2484	.1960	.1531	.1185	.0910	.0697	.0532	.0407	.0314
66	\$120	.5768	.4877	.4270	.3848	.3578	.3417	.3326	.3278	.3254	.3243	.3237	.3235	.3234
	\$160	.5727	.4765	.4059	.3524	.3144	.2889	.2726	.2627	.2569	.2537	.2519	.2510	.2505
	\$250	.5665	.4688	.3855	.3189	.2662	.2263	.1972	.1767	.1627	.1535	.1475	.1437	.1414
	\$275	.5653	.4678	.3831	.3145	.2595	.2170	.1854	.1626	.1467	.1358	.1287	.1240	.1211
	\$380	.5620	.4651	.3782	.3048	.2442	.1954	.1572	.1283	.1068	.0912	.0802	.0725	.0673
	\$500	.5603	.4637	.3770	.3015	.2386	.1870	.1459	.1138	.0894	.0712	.0578	.0482	.0414
	\$550	.5599	.4634	.3768	.3014	.2379	.1858	.1441	.1114	.0863	.0675	.0536	.0435	.0363
	\$800	.5593	.4628	.3764	.3010	.2370	.1840	.1413	.1075	.0813	.0614	.0465	.0355	.0275
	\$1,000	.5591	.4627	.3763	.3009	.2370	.1840	.1411	.1070	.0806	.0605	.0453	.0341	.0259
67	\$120	.5734	.4826	.4211	.3793	.3534	.3385	.3306	.3266	.3248	.3239	.3236	.3234	.3233
	\$160	.5693	.4712	.3993	.3455	.3080	.2836	.2687	.2600	.2551	.2526	.2513	.2506	.2503
	\$250	.5631	.4630	.3782	.3103	.2573	.2179	.1898	.1706	.1580	.1500	.1450	.1421	.1403
	\$275	.5619	.4620	.3756	.3056	.2501	.2079	.1772	.1558	.1412	.1317	.1256	.1219	.1196
	\$380	.5586	.4593	.3701	.2953	.2336	.1847	.1471	.1192	.0990	.0849	.0752	.0687	.0645
	\$500	.5569	.4579	.3689	.2916	.2275	.1755	.1347	.1035	.0803	.0635	.0516	.0433	.0376
	\$550	.5566	.4576	.3686	.2912	.2266	.1741	.1326	.1008	.0769	.0595	.0470	.0383	.0323
	\$800	.5559	.4571	.3682	.2908	.2254	.1719	.1293	.0963	.0713	.0527	.0392	.0295	.0228
	\$1,000	.5558	.4570	.3681	.2907	.2254	.1717	.1289	.0957	.0704	.0516	.0378	.0280	.0210
68	\$120	.5703	.4774	.4151	.3738	.3490	.3355	.3288	.3256	.3242	.3237	.3234	.3234	.3233
	\$160	.5662	.4659	.3925	.3384	.3016	.2785	.2650	.2575	.2536	.2517	.2508	.2504	.2502
	\$250	.5600	.4574	.3708	.3015	.2482	.2093	.1825	.1648	.1536	.1469	.1429	.1407	.1395
	\$275	.5588	.4565	.3681	.2966	.2405	.1987	.1692	.1491	.1361	.1279	.1230	.1201	.1185
	\$380	.5556	.4538	.3623	.2856	.2229	.1738	.1369	.1102	.0916	.0790	.0707	.0654	.0622
	\$500	.5539	.4524	.3608	.2816	.2161	.1637	.1233	.0932	.0715	.0562	.0458	.0389	.0344



((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$550	.5535	.4521	.3605	.2810	.2151	.1621	.1210	.0901	.0677	.0519	.0409	.0336	.0288
	\$800	.5529	.4516	.3601	.2804	.2135	.1595	.1172	.0851	.0614	.0443	.0324	.0242	.0187
	\$1,000	.5528	.4515	.3600	.2804	.2134	.1592	.1166	.0843	.0603	.0430	.0309	.0225	.0168
69	\$120	.5676	.4720	.4088	.3680	.3447	.3327	.3272	.3248	.3238	.3235	.3234	.3233	.3233
	\$160	.5635	.4605	.3854	.3309	.2951	.2735	.2615	.2554	.2524	.2511	.2505	.2502	.2501
	\$250	.5574	.4522	.3633	.2924	.2387	.2006	.1752	.1592	.1496	.1442	.1412	.1397	.1389
	\$275	.5562	.4513	.3605	.2872	.2305	.1893	.1610	.1427	.1313	.1246	.1208	.1187	.1176
	\$380	.5529	.4486	.3545	.2756	.2116	.1625	.1265	.1013	.0844	.0735	.0668	.0627	.0603
	\$500	.5513	.4473	.3527	.2713	.2042	.1514	.1116	.0829	.0628	.0494	.0406	.0351	.0317
	\$550	.5509	.4470	.3525	.2706	.2031	.1496	.1090	.0794	.0587	.0446	.0354	.0295	.0259
	\$800	.5503	.4465	.3521	.2698	.2012	.1465	.1046	.0736	.0516	.0364	.0262	.0195	.0153
	\$1,000	.5501	.4464	.3520	.2697	.2010	.1461	.1039	.0727	.0503	.0348	.0244	.0176	.0132
	70	\$120	.5653	.4664	.4021	.3620	.3404	.3301	.3258	.3242	.3236	.3234	.3233	.3233
\$160		.5613	.4551	.3779	.3230	.2882	.2685	.2583	.2535	.2514	.2506	.2503	.2501	.2501
\$250		.5552	.4474	.3555	.2827	.2286	.1914	.1678	.1538	.1460	.1419	.1399	.1389	.1385
\$275		.5540	.4464	.3527	.2773	.2198	.1793	.1527	.1364	.1269	.1217	.1190	.1177	.1170
\$380		.5507	.4438	.3467	.2651	.1997	.1504	.1156	.0923	.0775	.0685	.0633	.0605	.0589
\$500		.5491	.4425	.3447	.2605	.1916	.1384	.0994	.0723	.0543	.0429	.0360	.0319	.0297
\$550		.5487	.4422	.3444	.2598	.1903	.1362	.0964	.0684	.0498	.0378	.0305	.0261	.0236
\$800		.5481	.4417	.3440	.2587	.1881	.1327	.0913	.0619	.0418	.0288	.0205	.0155	.0126
\$1,000		.5480	.4416	.3440	.2586	.1878	.1321	.0905	.0607	.0404	.0270	.0186	.0134	.0104
71		\$120	.5621	.4456	.3687	.3349	.3253	.3235	.3233	.3233	.3233	.3233	.3233	.3233
	\$160	.5581	.4425	.3449	.2869	.2607	.2523	.2504	.2501	.2501	.2501	.2501	.2501	.2501
	\$250	.5520	.4376	.3286	.2441	.1875	.1571	.1442	.1397	.1385	.1382	.1382	.1382	.1381
	\$275	.5509	.4367	.3271	.2392	.1774	.1420	.1255	.1192	.1172	.1167	.1166	.1165	.1165
	\$380	.5476	.4342	.3248	.2293	.1557	.1067	.0790	.0657	.0602	.0582	.0576	.0574	.0574
	\$500	.5460	.4328	.3238	.2260	.1477	.0925	.0587	.0407	.0323	.0289	.0276	.0272	.0271
	\$550	.5456	.4326	.3236	.2255	.1464	.0900	.0549	.0358	.0267	.0228	.0214	.0209	.0207
	\$800	.5450	.4321	.3233	.2249	.1444	.0859	.0485	.0273	.0167	.0119	.0100	.0092	.0090
	\$1,000	.5449	.4320	.3232	.2248	.1441	.0853	.0474	.0257	.0148	.0097	.0077	.0069	.0066
	72	\$120	.5620	.4445	.3566	.3280	.3236	.3233	.3233	.3233	.3233	.3233	.3233	.3233
\$160		.5580	.4414	.3332	.2737	.2539	.2504	.2501	.2501	.2501	.2501	.2501	.2501	.2501
\$250		.5519	.4366	.3225	.2287	.1709	.1464	.1396	.1383	.1382	.1382	.1381	.1381	.1381
\$275		.5508	.4356	.3218	.2242	.1596	.1290	.1191	.1169	.1166	.1165	.1165	.1165	.1165
\$380		.5475	.4331	.3200	.2159	.1362	.0882	.0667	.0595	.0578	.0574	.0574	.0574	.0574
\$500		.5459	.4318	.3190	.2133	.1279	.0717	.0429	.0316	.0281	.0272	.0271	.0270	.0270
\$550		.5455	.4315	.3188	.2130	.1266	.0687	.0383	.0259	.0219	.0209	.0207	.0206	.0206
\$800		.5449	.4310	.3184	.2125	.1244	.0638	.0304	.0159	.0108	.0093	.0090	.0089	.0089
\$1,000		.5448	.4309	.3183	.2124	.1241	.0629	.0290	.0139	.0085	.0069	.0066	.0065	.0065
73		\$120	.5620	.4444	.3440	.3239	.3233	.3233	.3233	.3233	.3233	.3233	.3233	.3233
	\$160	.5580	.4413	.3246	.2608	.2504	.2501	.2501	.2501	.2501	.2501	.2501	.2501	.2501
	\$250	.5519	.4365	.3210	.2139	.1541	.1395	.1382	.1382	.1381	.1381	.1381	.1381	.1381
	\$275	.5508	.4355	.3203	.2106	.1410	.1193	.1167	.1165	.1165	.1165	.1165	.1165	.1165
	\$380	.5475	.4330	.3185	.2057	.1156	.0703	.0588	.0574	.0574	.0574	.0574	.0574	.0574
	\$500	.5459	.4317	.3175	.2048	.1078	.0501	.0308	.0274	.0270	.0270	.0270	.0270	.0270
	\$550	.5455	.4314	.3173	.2047	.1065	.0465	.0252	.0211	.0207	.0206	.0206	.0206	.0206
	\$800	.5449	.4309	.3169	.2044	.1046	.0403	.0152	.0096	.0089	.0089	.0089	.0089	.0089
	\$1,000	.5448	.4308	.3169	.2044	.1043	.0391	.0132	.0073	.0065	.0065	.0065	.0065	.0065
	74	\$120	.5620	.4444	.3348	.3233	.3233	.3233	.3233	.3233	.3233	.3233	.3233	.3233
\$160		.5580	.4413	.3245	.2531	.2501	.2501	.2501	.2501	.2501	.2501	.2501	.2501	.2501
\$250		.5519	.4365	.3210	.2055	.1433	.1382	.1381	.1381	.1381	.1381	.1381	.1381	.1381

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.5508	.4355	.3203	.2051	.1274	.1166	.1165	.1165	.1165	.1165	.1165	.1165	.1165
	\$380	.5475	.4330	.3184	.2039	.1006	.0602	.0574	.0574	.0574	.0574	.0574	.0574	.0574
	\$500	.5459	.4317	.3175	.2033	.0946	.0353	.0272	.0270	.0270	.0270	.0270	.0270	.0270
	\$550	.5455	.4314	.3173	.2032	.0938	.0306	.0209	.0206	.0206	.0206	.0206	.0206	.0206
	\$800	.5449	.4309	.3169	.2029	.0926	.0228	.0094	.0089	.0089	.0089	.0089	.0089	.0089
	\$1,000	.5448	.4308	.3168	.2029	.0925	.0214	.0071	.0065	.0065	.0065	.0065	.0065	.0065

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<b>36</b>	\$120	.7857	.7411	.7007	.6637	.6297	.5983	.5691	.5419	.5254	.5136	.5035	.4946	.4869
<b>37</b>	\$120	.7787	.7328	.6912	.6533	.6185	.5864	.5567	.5333	.5198	.5082	.4983	.4896	.4825
<b>38</b>	\$120	.7715	.7244	.6817	.6429	.6073	.5745	.5441	.5275	.5142	.5029	.4931	.4851	.4789
<b>39</b>	\$120	.7644	.7160	.6722	.6325	.5961	.5625	.5372	.5218	.5088	.4976	.4885	.4814	.4756
<b>40</b>	\$120	.7572	.7075	.6627	.6220	.5847	.5505	.5314	.5162	.5034	.4928	.4845	.4780	.4726
	\$160	.7521	.7028	.6583	.6178	.5808	.5468	.5154	.4863	.4696	.4557	.4438	.4335	.4246
<b>41</b>	\$120	.7500	.6990	.6530	.6114	.5733	.5436	.5257	.5107	.4982	.4886	.4809	.4748	.4699
	\$160	.7450	.6943	.6487	.6073	.5695	.5348	.5027	.4791	.4632	.4496	.4380	.4280	.4196
<b>42</b>	\$120	.7426	.6903	.6433	.6006	.5617	.5376	.5199	.5052	.4937	.4847	.4776	.4719	.4673
	\$160	.7377	.6857	.6390	.5966	.5580	.5225	.4910	.4725	.4569	.4436	.4323	.4228	.4152
<b>43</b>	\$120	.7354	.6817	.6335	.5899	.5529	.5318	.5142	.5004	.4896	.4812	.4745	.4691	.4649
	\$160	.7304	.6772	.6293	.5859	.5464	.5103	.4842	.4661	.4508	.4378	.4269	.4183	.4113
<b>44</b>	\$120	.7282	.6732	.6238	.5792	.5471	.5260	.5091	.4960	.4859	.4779	.4716	.4667	.4629
	\$160	.7233	.6687	.6197	.5753	.5350	.4991	.4777	.4599	.4448	.4323	.4223	.4143	.4078
<b>45</b>	\$120	.7200	.6636	.6130	.5673	.5403	.5195	.5036	.4913	.4817	.4743	.4685	.4641	.4608
	\$160	.7152	.6592	.6089	.5635	.5222	.4914	.4704	.4528	.4382	.4266	.4174	.4100	.4041
<b>46</b>	\$120	.7120	.6540	.6021	.5590	.5336	.5136	.4985	.4868	.4778	.4709	.4658	.4619	.4590
	\$160	.7072	.6496	.5981	.5516	.5094	.4839	.4632	.4460	.4323	.4215	.4129	.4061	.4006
<b>47</b>	\$120	.7040	.6445	.5913	.5523	.5272	.5082	.4937	.4827	.4743	.4680	.4634	.4599	.4574
	\$160	.6993	.6402	.5874	.5398	.5014	.4766	.4561	.4397	.4269	.4168	.4088	.4025	.3975
	\$250	.6917	.6333	.5810	.5340	.4913	.4523	.4165	.3912	.3713	.3544	.3400	.3278	.3173
<b>48</b>	\$120	.6959	.6348	.5803	.5455	.5212	.5030	.4892	.4787	.4710	.4654	.4612	.4582	.4560
	\$160	.6912	.6306	.5764	.5277	.4938	.4692	.4493	.4339	.4218	.4124	.4050	.3992	.3948
	\$250	.6838	.6238	.5702	.5220	.4783	.4385	.4055	.3824	.3629	.3465	.3326	.3209	.3113
	\$275	.6822	.6223	.5689	.5208	.4772	.4375	.4012	.3740	.3530	.3352	.3202	.3073	.2963
<b>49</b>	\$120	.6878	.6252	.5703	.5390	.5156	.4980	.4848	.4751	.4681	.4630	.4593	.4567	.4549
	\$160	.6832	.6210	.5655	.5164	.4864	.4621	.4431	.4284	.4171	.4082	.4014	.3963	.3924
	\$250	.6759	.6143	.5594	.5100	.4653	.4246	.3965	.3738	.3548	.3389	.3255	.3146	.3058
	\$275	.6743	.6128	.5580	.5088	.4642	.4236	.3891	.3647	.3443	.3271	.3125	.3001	.2898
<b>50</b>	\$120	.6799	.6157	.5638	.5330	.5103	.4933	.4808	.4719	.4655	.4609	.4577	.4555	.4539
	\$160	.6754	.6116	.5546	.5090	.4791	.4555	.4373	.4234	.4127	.4045	.3984	.3938	.3904
	\$250	.6681	.6050	.5487	.4981	.4524	.4145	.3878	.3656	.3471	.3316	.3191	.3091	.3010
	\$275	.6665	.6035	.5473	.4969	.4513	.4100	.3798	.3560	.3360	.3192	.3051	.2935	.2841
<b>51</b>	\$120	.6721	.6061	.5573	.5273	.5051	.4888	.4772	.4689	.4631	.4591	.4563	.4544	.4532
	\$160	.6676	.6021	.5437	.5016	.4720	.4493	.4319	.4186	.4086	.4011	.3956	.3915	.3886
	\$250	.6604	.5956	.5379	.4861	.4394	.4057	.3794	.3575	.3395	.3249	.3132	.3039	.2965
	\$275	.6588	.5942	.5366	.4849	.4383	.3988	.3707	.3474	.3279	.3116	.2983	.2876	.2789
<b>52</b>	\$120	.6641	.5963	.5511	.5216	.5000	.4846	.4737	.4662	.4610	.4575	.4551	.4536	.4525
	\$160	.6596	.5924	.5325	.4941	.4652	.4432	.4265	.4140	.4048	.3980	.3931	.3895	.3870
	\$250	.6525	.5860	.5267	.4736	.4283	.3968	.3708	.3494	.3322	.3185	.3077	.2991	.2923
	\$275	.6510	.5846	.5255	.4725	.4249	.3893	.3617	.3388	.3198	.3043	.2919	.2820	.2740

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
53	\$380	.6458	.5800	.5213	.4688	.4215	.3789	.3405	.3101	.2859	.2656	.2484	.2338	.2214
	\$120	.6560	.5865	.5450	.5160	.4952	.4806	.4705	.4637	.4591	.4561	.4541	.4528	.4520
	\$160	.6517	.5826	.5239	.4868	.4586	.4374	.4214	.4098	.4013	.3952	.3909	.3878	.3857
	\$250	.6446	.5763	.5155	.4611	.4192	.3879	.3623	.3417	.3254	.3126	.3025	.2946	.2885
	\$275	.6431	.5749	.5142	.4600	.4131	.3800	.3528	.3303	.3120	.2975	.2859	.2768	.2696
54	\$380	.6380	.5704	.5102	.4563	.4081	.3647	.3275	.2995	.2760	.2563	.2396	.2256	.2140
	\$120	.6481	.5784	.5391	.5107	.4907	.4769	.4676	.4615	.4575	.4549	.4533	.4522	.4516
	\$160	.6438	.5728	.5165	.4799	.4523	.4318	.4167	.4059	.3981	.3927	.3889	.3863	.3846
	\$250	.6369	.5666	.5042	.4485	.4103	.3793	.3542	.3345	.3191	.3071	.2978	.2906	.2852
	\$275	.6353	.5653	.5030	.4474	.4037	.3709	.3440	.3222	.3049	.2912	.2805	.2721	.2655
55	\$380	.6303	.5608	.4990	.4439	.3946	.3504	.3167	.2893	.2664	.2472	.2312	.2180	.2073
	\$120	.6404	.5724	.5334	.5056	.4864	.4735	.4650	.4595	.4561	.4539	.4526	.4518	.4513
	\$160	.6361	.5632	.5094	.4733	.4463	.4265	.4123	.4023	.3953	.3906	.3873	.3851	.3837
	\$250	.6292	.5571	.4931	.4395	.4015	.3709	.3466	.3278	.3132	.3020	.2935	.2871	.2822
	\$275	.6277	.5558	.4919	.4350	.3946	.3620	.3356	.3146	.2982	.2854	.2755	.2678	.2619
	\$380	.6228	.5514	.4880	.4315	.3812	.3388	.3064	.2795	.2571	.2385	.2234	.2111	.2012
56	\$500	.6191	.5481	.4851	.4290	.3789	.3344	.2948	.2617	.2351	.2128	.1939	.1781	.1647
	\$120	.6324	.5665	.5276	.5006	.4823	.4703	.4626	.4578	.4549	.4531	.4520	.4514	.4511
	\$160	.6282	.5533	.5023	.4666	.4403	.4214	.4082	.3990	.3928	.3886	.3859	.3841	.3829
	\$250	.6214	.5473	.4815	.4305	.3926	.3626	.3392	.3212	.3075	.2972	.2895	.2838	.2796
	\$275	.6200	.5460	.4803	.4251	.3852	.3529	.3273	.3073	.2918	.2798	.2707	.2638	.2587
	\$380	.6151	.5417	.4765	.4187	.3674	.3279	.2959	.2695	.2478	.2301	.2159	.2045	.1955
	\$500	.6114	.5385	.4737	.4162	.3652	.3200	.2807	.2498	.2240	.2023	.1842	.1691	.1565
57	\$550	.6104	.5375	.4729	.4155	.3646	.3194	.2796	.2454	.2182	.1955	.1763	.1602	.1468
	\$120	.6247	.5606	.5221	.4958	.4784	.4673	.4605	.4563	.4539	.4524	.4516	.4512	.4509
	\$160	.6205	.5434	.4955	.4601	.4346	.4167	.4043	.3960	.3905	.3870	.3847	.3833	.3824
	\$250	.6138	.5376	.4700	.4217	.3840	.3547	.3321	.3151	.3023	.2928	.2859	.2809	.2774
	\$275	.6124	.5363	.4689	.4159	.3760	.3443	.3195	.3004	.2858	.2747	.2665	.2604	.2559
	\$380	.6075	.5321	.4652	.4060	.3556	.3173	.2858	.2599	.2389	.2222	.2090	.1986	.1904
	\$500	.6039	.5289	.4624	.4035	.3515	.3057	.2687	.2385	.2133	.1923	.1750	.1607	.1490
58	\$550	.6029	.5280	.4616	.4029	.3509	.3052	.2651	.2333	.2069	.1849	.1665	.1512	.1386
	\$120	.6175	.5555	.5174	.4917	.4752	.4650	.4588	.4552	.4531	.4520	.4513	.4510	.4508
	\$160	.6134	.5370	.4894	.4545	.4298	.4127	.4012	.3937	.3888	.3857	.3838	.3827	.3820
	\$250	.6068	.5285	.4611	.4136	.3764	.3477	.3260	.3098	.2979	.2893	.2831	.2787	.2756
	\$275	.6054	.5273	.4581	.4075	.3678	.3366	.3126	.2944	.2806	.2704	.2630	.2576	.2537
	\$380	.6006	.5231	.4545	.3939	.3458	.3077	.2764	.2512	.2312	.2154	.2031	.1935	.1861
	\$500	.5970	.5200	.4518	.3916	.3386	.2936	.2578	.2281	.2035	.1832	.1667	.1534	.1427
59	\$550	.5960	.5191	.4510	.3909	.3380	.2918	.2534	.2224	.1967	.1753	.1576	.1432	.1315
	\$120	.6105	.5504	.5127	.4879	.4723	.4628	.4573	.4542	.4525	.4516	.4511	.4509	.4507
	\$160	.6064	.5310	.4834	.4490	.4251	.4089	.3983	.3915	.3873	.3847	.3831	.3822	.3817
	\$250	.5999	.5194	.4532	.4058	.3689	.3409	.3201	.3048	.2938	.2860	.2805	.2768	.2742
	\$275	.5984	.5182	.4489	.3991	.3597	.3292	.3060	.2886	.2758	.2665	.2598	.2551	.2518
	\$380	.5937	.5141	.4437	.3824	.3360	.2980	.2673	.2430	.2239	.2090	.1975	.1888	.1822
	\$500	.5902	.5111	.4411	.3795	.3257	.2824	.2471	.2179	.1939	.1745	.1590	.1466	.1368
60	\$550	.5892	.5102	.4403	.3789	.3251	.2788	.2421	.2117	.1866	.1660	.1492	.1357	.1249
	\$120	.6034	.5454	.5081	.4841	.4694	.4608	.4560	.4534	.4520	.4513	.4510	.4508	.4507
	\$160	.5994	.5250	.4774	.4436	.4205	.4053	.3956	.3896	.3859	.3838	.3825	.3818	.3814
	\$250	.5929	.5103	.4454	.3979	.3615	.3343	.3143	.3000	.2900	.2830	.2782	.2750	.2729
	\$275	.5915	.5090	.4407	.3907	.3517	.3219	.2995	.2832	.2713	.2629	.2570	.2529	.2501
	\$380	.5868	.5050	.4328	.3726	.3260	.2883	.2584	.2349	.2168	.2029	.1924	.1845	.1787
\$500	.5833	.5020	.4302	.3673	.3138	.2713	.2363	.2077	.1846	.1661	.1516	.1402	.1313	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$550	.5824	.5012	.4295	.3667	.3120	.2672	.2309	.2010	.1766	.1569	.1411	.1287	.1189
	\$800	.5796	.4988	.4275	.3649	.3105	.2634	.2230	.1886	.1606	.1374	.1182	.1024	.0895
61	\$120	.5965	.5404	.5036	.4805	.4668	.4591	.4549	.4527	.4516	.4511	.4508	.4507	.4507
	\$160	.5926	.5192	.4716	.4383	.4162	.4020	.3932	.3879	.3848	.3831	.3821	.3816	.3813
	\$250	.5862	.5012	.4377	.3902	.3543	.3279	.3090	.2957	.2865	.2804	.2763	.2736	.2719
	\$275	.5848	.5000	.4326	.3825	.3439	.3148	.2934	.2781	.2672	.2597	.2545	.2510	.2487
	\$380	.5801	.4961	.4220	.3630	.3163	.2790	.2498	.2272	.2101	.1972	.1877	.1807	.1756
	\$500	.5767	.4931	.4195	.3552	.3028	.2604	.2257	.1978	.1757	.1583	.1448	.1343	.1264
	\$550	.5757	.4923	.4188	.3546	.2996	.2559	.2199	.1906	.1671	.1484	.1337	.1222	.1133
	\$800	.5730	.4900	.4168	.3529	.2975	.2500	.2095	.1764	.1492	.1268	.1085	.0937	.0818
62	\$120	.5907	.5354	.4992	.4770	.4643	.4575	.4539	.4522	.4513	.4509	.4508	.4507	.4507
	\$160	.5858	.5133	.4657	.4332	.4120	.3988	.3910	.3864	.3839	.3825	.3817	.3813	.3812
	\$250	.5795	.4922	.4300	.3825	.3472	.3217	.3038	.2916	.2834	.2780	.2746	.2724	.2711
	\$275	.5781	.4910	.4245	.3743	.3361	.3079	.2875	.2732	.2634	.2567	.2523	.2495	.2476
	\$380	.5735	.4872	.4112	.3533	.3066	.2698	.2414	.2198	.2037	.1919	.1834	.1773	.1729
	\$500	.5701	.4843	.4087	.3434	.2917	.2494	.2153	.1883	.1671	.1508	.1384	.1290	.1219
	\$550	.5692	.4834	.4080	.3423	.2882	.2445	.2089	.1804	.1579	.1403	.1266	.1162	.1083
	\$800	.5665	.4812	.4060	.3407	.2845	.2365	.1968	.1644	.1379	.1164	.0992	.0855	.0746
	\$1,000	.5656	.4804	.4054	.3402	.2840	.2362	.1957	.1617	.1340	.1114	.0930	.0782	.0663
63	\$120	.5859	.5304	.4947	.4736	.4620	.4560	.4531	.4517	.4511	.4508	.4507	.4507	.4506
	\$160	.5791	.5072	.4598	.4280	.4079	.3959	.3889	.3851	.3830	.3820	.3815	.3812	.3811
	\$250	.5728	.4844	.4221	.3747	.3400	.3155	.2988	.2877	.2805	.2760	.2731	.2714	.2704
	\$275	.5715	.4819	.4163	.3660	.3283	.3010	.2818	.2686	.2598	.2541	.2504	.2481	.2467
	\$380	.5670	.4781	.4019	.3433	.2967	.2604	.2329	.2125	.1976	.1869	.1794	.1742	.1706
	\$500	.5636	.4753	.3976	.3325	.2804	.2382	.2048	.1787	.1587	.1436	.1323	.1240	.1179
	\$550	.5626	.4745	.3969	.3299	.2765	.2328	.1978	.1702	.1488	.1324	.1199	.1106	.1037
	\$800	.5600	.4722	.3950	.3282	.2710	.2229	.1840	.1522	.1266	.1063	.0902	.0776	.0679
	\$1,000	.5591	.4715	.3945	.3277	.2706	.2223	.1818	.1488	.1220	.1004	.0831	.0694	.0587
64	\$120	.5811	.5253	.4904	.4704	.4599	.4548	.4524	.4513	.4509	.4507	.4507	.4506	.4506
	\$160	.5726	.5012	.4539	.4230	.4041	.3932	.3872	.3840	.3824	.3816	.3813	.3811	.3810
	\$250	.5664	.4773	.4143	.3670	.3330	.3097	.2941	.2842	.2780	.2742	.2720	.2707	.2699
	\$275	.5651	.4739	.4082	.3577	.3206	.2943	.2763	.2644	.2567	.2518	.2488	.2470	.2460
	\$380	.5606	.4692	.3927	.3335	.2869	.2513	.2248	.2056	.1919	.1824	.1759	.1715	.1687
	\$500	.5573	.4664	.3866	.3215	.2690	.2272	.1945	.1695	.1508	.1369	.1268	.1195	.1144
	\$550	.5563	.4656	.3859	.3186	.2648	.2213	.1870	.1604	.1402	.1250	.1137	.1056	.0997
	\$800	.5537	.4634	.3841	.3157	.2575	.2099	.1713	.1403	.1158	.0966	.0818	.0704	.0619
	\$1,000	.5529	.4627	.3835	.3152	.2571	.2084	.1684	.1361	.1103	.0898	.0738	.0613	.0518
65	\$120	.5764	.5203	.4861	.4674	.4580	.4537	.4518	.4511	.4508	.4507	.4506	.4506	.4506
	\$160	.5664	.4952	.4481	.4181	.4005	.3907	.3856	.3831	.3819	.3814	.3811	.3810	.3810
	\$250	.5603	.4703	.4065	.3593	.3262	.3040	.2898	.2810	.2758	.2727	.2710	.2701	.2696
	\$275	.5590	.4667	.4000	.3495	.3131	.2879	.2712	.2605	.2539	.2499	.2476	.2462	.2455
	\$380	.5545	.4605	.3835	.3236	.2771	.2423	.2169	.1990	.1867	.1784	.1729	.1693	.1671
	\$500	.5513	.4577	.3758	.3105	.2577	.2163	.1845	.1607	.1432	.1307	.1218	.1156	.1114
	\$550	.5503	.4569	.3750	.3074	.2530	.2099	.1763	.1509	.1319	.1181	.1081	.1011	.0962
	\$800	.5477	.4548	.3732	.3031	.2443	.2099	.1587	.1286	.1053	.0874	.0739	.0639	.0565
	\$1,000	.5469	.4541	.3726	.3026	.2435	.2095	.1552	.1237	.0990	.0798	.0651	.0539	.0456
66	\$120	.5717	.5153	.4820	.4645	.4564	.4528	.4514	.4509	.4507	.4507	.4506	.4506	.4506
	\$160	.5606	.4893	.4423	.4134	.3971	.3885	.3844	.3824	.3816	.3812	.3811	.3810	.3810
	\$250	.5545	.4634	.3987	.3516	.3195	.2987	.2858	.2782	.2739	.2716	.2703	.2697	.2694
	\$275	.5532	.4596	.3918	.3413	.3057	.2818	.2665	.2571	.2515	.2483	.2466	.2456	.2451
	\$380	.5489	.4520	.3744	.3138	.2675	.2335	.2094	.1929	.1819	.1748	.1703	.1676	.1659

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.5456	.4493	.3660	.2996	.2465	.2055	.1747	.1522	.1362	.1250	.1174	.1123	.1090
	\$550	.5447	.4485	.3642	.2962	.2414	.1986	.1659	.1417	.1242	.1118	.1032	.0973	.0933
	\$800	.5421	.4464	.3624	.2905	.2314	.1839	.1464	.1173	.0953	.0788	.0668	.0581	.0519
	\$1,000	.5413	.4457	.3619	.2901	.2299	.1810	.1421	.1116	.0881	.0703	.0570	.0473	.0401
67	\$120	.5666	.5099	.4776	.4617	.4548	.4521	.4511	.4508	.4507	.4506	.4506	.4506	.4506
	\$160	.5548	.4828	.4361	.4085	.3938	.3865	.3832	.3819	.3813	.3811	.3810	.3810	.3810
	\$250	.5488	.4560	.3902	.3435	.3125	.2932	.2819	.2757	.2723	.2706	.2698	.2694	.2692
	\$275	.5475	.4521	.3830	.3325	.2978	.2755	.2618	.2538	.2494	.2470	.2458	.2451	.2448
	\$380	.5432	.4432	.3646	.3031	.2571	.2242	.2017	.1868	.1774	.1716	.1681	.1661	.1649
	\$500	.5399	.4405	.3556	.2878	.2344	.1940	.1645	.1436	.1292	.1196	.1134	.1094	.1069
	\$550	.5390	.4398	.3535	.2841	.2289	.1865	.1550	.1323	.1165	.1057	.0985	.0938	.0908
	\$800	.5365	.4377	.3509	.2772	.2175	.1700	.1332	.1055	.0850	.0703	.0599	.0526	.0477
	\$1,000	.5357	.4371	.3504	.2765	.2153	.1665	.1282	.0989	.0769	.0608	.0492	.0409	.0352
68	\$120	.5614	.5044	.4734	.4592	.4535	.4515	.4509	.4507	.4506	.4506	.4506	.4506	.4506
	\$160	.5494	.4761	.4298	.4037	.3907	.3848	.3824	.3815	.3811	.3810	.3810	.3810	.3810
	\$250	.5435	.4485	.3816	.3352	.3056	.2881	.2785	.2735	.2711	.2699	.2694	.2692	.2691
	\$275	.5422	.4445	.3740	.3235	.2901	.2694	.2575	.2510	.2477	.2460	.2452	.2449	.2447
	\$380	.5379	.4348	.3546	.2923	.2466	.2150	.1942	.1812	.1734	.1689	.1664	.1650	.1643
	\$500	.5347	.4320	.3451	.2757	.2221	.1824	.1544	.1353	.1228	.1149	.1100	.1071	.1054
	\$550	.5338	.4313	.3428	.2717	.2160	.1743	.1442	.1233	.1093	.1003	.0945	.0910	.0889
	\$800	.5313	.4293	.3394	.2639	.2032	.1558	.1201	.0939	.0753	.0624	.0537	.0480	.0443
	\$1,000	.5305	.4286	.3389	.2626	.2005	.1516	.1142	.0864	.0662	.0520	.0421	.0355	.0311
69	\$120	.5565	.4991	.4695	.4570	.4525	.4511	.4507	.4507	.4506	.4506	.4506	.4506	.4506
	\$160	.5450	.4697	.4239	.3994	.3881	.3835	.3818	.3812	.3810	.3810	.3810	.3810	.3810
	\$250	.5391	.4414	.3733	.3273	.2992	.2837	.2757	.2719	.2702	.2695	.2692	.2691	.2691
	\$275	.5378	.4374	.3653	.3149	.2828	.2641	.2539	.2488	.2464	.2453	.2449	.2447	.2446
	\$380	.5336	.4275	.3451	.2818	.2366	.2065	.1876	.1765	.1702	.1669	.1652	.1643	.1639
	\$500	.5304	.4244	.3351	.2641	.2102	.1715	.1451	.1280	.1174	.1111	.1075	.1054	.1044
	\$550	.5295	.4237	.3327	.2599	.2037	.1627	.1342	.1152	.1032	.0959	.0915	.0890	.0877
	\$800	.5270	.4217	.3285	.2511	.1894	.1423	.1077	.0833	.0667	.0558	.0488	.0444	.0418
	\$1,000	.5262	.4210	.3281	.2494	.1863	.1374	.1010	.0749	.0567	.0444	.0364	.0312	.0280
70	\$120	.5507	.4928	.4652	.4548	.4516	.4508	.4507	.4506	.4506	.4506	.4506	.4506	.4506
	\$160	.5407	.4622	.4170	.3948	.3856	.3823	.3813	.3811	.3810	.3810	.3810	.3810	.3810
	\$250	.5348	.4332	.3634	.3181	.2922	.2791	.2731	.2705	.2696	.2692	.2691	.2691	.2691
	\$275	.5336	.4292	.3551	.3049	.2747	.2584	.2505	.2469	.2455	.2449	.2447	.2446	.2446
	\$380	.5294	.4196	.3340	.2694	.2250	.1970	.1806	.1718	.1674	.1652	.1643	.1639	.1637
	\$500	.5262	.4163	.3236	.2505	.1963	.1589	.1349	.1204	.1122	.1077	.1054	.1042	.1037
	\$550	.5253	.4156	.3212	.2459	.1892	.1493	.1230	.1067	.0972	.0918	.0889	.0875	.0867
	\$800	.5228	.4136	.3164	.2363	.1732	.1265	.0936	.0717	.0578	.0493	.0443	.0414	.0399
	\$1,000	.5221	.4130	.3158	.2342	.1695	.1208	.0859	.0622	.0466	.0369	.0310	.0276	.0256
71	\$120	.5451	.4868	.4613	.4531	.4511	.4507	.4506	.4506	.4506	.4506	.4506	.4506	.4506
	\$160	.5376	.4547	.4104	.3907	.3837	.3816	.3811	.3810	.3810	.3810	.3810	.3810	.3810
	\$250	.5318	.4254	.3538	.3094	.2860	.2754	.2712	.2697	.2692	.2691	.2691	.2691	.2691
	\$275	.5305	.4215	.3451	.2952	.2673	.2537	.2479	.2457	.2449	.2447	.2446	.2446	.2446
	\$380	.5263	.4124	.3234	.2574	.2139	.1884	.1748	.1683	.1654	.1643	.1638	.1637	.1636
	\$500	.5232	.4095	.3128	.2372	.1828	.1472	.1259	.1142	.1083	.1054	.1041	.1036	.1034
	\$550	.5223	.4088	.3104	.2324	.1751	.1367	.1131	.0996	.0925	.0890	.0874	.0866	.0863
	\$800	.5198	.4069	.3055	.2219	.1574	.1113	.0807	.0616	.0505	.0444	.0412	.0396	.0389
	\$1,000	.5191	.4063	.3046	.2196	.1532	.1048	.0719	.0509	.0383	.0311	.0272	.0252	.0242
72	\$120	.5387	.4786	.4568	.4516	.4507	.4506	.4506	.4506	.4506	.4506	.4506	.4506	.4506
	\$160	.5351	.4446	.4019	.3862	.3820	.3811	.3810	.3810	.3810	.3810	.3810	.3810	.3810

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.5294	.4155	.3408	.2980	.2787	.2718	.2697	.2692	.2691	.2691	.2691	.2691	.2691
	\$275	.5281	.4119	.3316	.2825	.2584	.2489	.2457	.2449	.2446	.2446	.2446	.2446	.2446
	\$380	.5239	.4050	.3094	.2411	.1995	.1782	.1688	.1653	.1641	.1637	.1636	.1636	.1636
	\$500	.5208	.4026	.2992	.2193	.1648	.1324	.1157	.1080	.1049	.1038	.1034	.1033	.1032
	\$550	.5199	.4019	.2969	.2143	.1562	.1207	.1015	.0923	.0884	.0869	.0864	.0862	.0861
	\$800	.5175	.4000	.2922	.2031	.1362	.0915	.0648	.0504	.0434	.0403	.0390	.0385	.0383
	\$1,000	.5167	.3994	.2912	.2004	.1311	.0837	.0545	.0382	.0299	.0261	.0244	.0237	.0235
73	\$120	.5378	.4700	.4532	.4508	.4506	.4506	.4506	.4506	.4506	.4506	.4506	.4506	.4506
	\$160	.5343	.4335	.3934	.3828	.3811	.3810	.3810	.3810	.3810	.3810	.3810	.3810	.3810
	\$250	.5285	.4058	.3265	.2866	.2729	.2697	.2691	.2691	.2691	.2691	.2691	.2691	.2691
	\$275	.5272	.4040	.3170	.2693	.2508	.2458	.2448	.2446	.2446	.2446	.2446	.2446	.2446
	\$380	.5231	.4008	.2953	.2235	.1852	.1698	.1650	.1639	.1636	.1636	.1636	.1636	.1636
	\$500	.5200	.3985	.2863	.2003	.1458	.1186	.1078	.1044	.1035	.1033	.1032	.1032	.1032
	\$550	.5191	.3978	.2845	.1951	.1362	.1052	.0922	.0878	.0865	.0862	.0861	.0861	.0861
	\$800	.5166	.3959	.2808	.1837	.1134	.0713	.0507	.0423	.0394	.0385	.0383	.0382	.0382
	\$1,000	.5159	.3953	.2800	.1810	.1075	.0620	.0386	.0286	.0249	.0238	.0234	.0234	.0234
74	\$120	.5378	.4643	.4516	.4507	.4506	.4506	.4506	.4506	.4506	.4506	.4506	.4506	.4506
	\$160	.5342	.4259	.3885	.3816	.3810	.3810	.3810	.3810	.3810	.3810	.3810	.3810	.3810
	\$250	.5284	.4040	.3169	.2798	.2705	.2692	.2691	.2691	.2691	.2691	.2691	.2691	.2691
	\$275	.5272	.4030	.3072	.2610	.2473	.2449	.2446	.2446	.2446	.2446	.2446	.2446	.2446
	\$380	.5230	.3998	.2867	.2118	.1767	.1661	.1639	.1636	.1636	.1636	.1636	.1636	.1636
	\$500	.5199	.3975	.2794	.1879	.1337	.1112	.1048	.1035	.1032	.1032	.1032	.1032	.1032
	\$550	.5190	.3968	.2781	.1828	.1232	.0967	.0884	.0865	.0862	.0861	.0861	.0861	.0861
	\$800	.5165	.3949	.2757	.1720	.0984	.0593	.0439	.0394	.0384	.0383	.0382	.0382	.0382
	\$1,000	.5158	.3943	.2753	.1695	.0921	.0488	.0307	.0250	.0237	.0234	.0234	.0233	.0233

\* 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 ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
36	\$120	-.0082	-.0244	-.0450	-.0689	-.1235	-.1851	-.2521	-.3235
37	\$120	-.0075	-.0227	-.0424	-.0653	-.1182	-.1783	-.2440	-.3144
38	\$120	-.0068	-.0210	-.0398	-.0618	-.1129	-.1715	-.2360	-.3052
39	\$120	-.0061	-.0194	-.0372	-.0583	-.1077	-.1648	-.2279	-.2961
40	\$120	-.0055	-.0179	-.0347	-.0548	-.1025	-.1580	-.2198	-.2868
	\$160	-.0055	-.0179	-.0347	-.0548	-.1025	-.1580	-.2198	-.2868
41	\$120	-.0049	-.0164	-.0323	-.0514	-.0973	-.1513	-.2118	-.2777
	\$160	-.0049	-.0164	-.0323	-.0514	-.0973	-.1513	-.2118	-.2777
42	\$120	-.0043	-.0150	-.0299	-.0481	-.0922	-.1447	-.2038	-.2685
	\$160	-.0043	-.0150	-.0299	-.0481	-.0922	-.1447	-.2038	-.2685
43	\$120	-.0038	-.0136	-.0276	-.0449	-.0872	-.1381	-.1958	-.2594
	\$160	-.0038	-.0136	-.0276	-.0449	-.0872	-.1381	-.1958	-.2594
44	\$120	-.0033	-.0123	-.0253	-.0417	-.0822	-.1315	-.1879	-.2502

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
45	\$160	.0033	.0123	.0253	.0417	.0822	.1315	.1879	.2502
	\$120	.0029	.0110	.0232	.0385	.0773	.1249	.1799	.2411
	\$160	.0029	.0110	.0232	.0385	.0773	.1249	.1799	.2411
46	\$120	.0025	.0099	.0211	.0355	.0725	.1185	.1721	.2320
	\$160	.0025	.0099	.0211	.0355	.0725	.1185	.1721	.2320
47	\$120	.0021	.0087	.0191	.0326	.0678	.1121	.1642	.2240
	\$160	.0021	.0087	.0191	.0326	.0678	.1121	.1642	.2229
	\$250	.0021	.0087	.0191	.0326	.0678	.1121	.1642	.2229
48	\$120	.0018	.0077	.0172	.0298	.0631	.1058	.1564	.2167
	\$160	.0018	.0077	.0172	.0298	.0631	.1058	.1564	.2138
	\$250	.0018	.0077	.0172	.0298	.0631	.1058	.1564	.2138
	\$275	.0018	.0077	.0172	.0298	.0631	.1058	.1564	.2138
49	\$120	.0015	.0068	.0155	.0272	.0588	.0999	.1491	.2102
	\$160	.0015	.0068	.0155	.0272	.0588	.0999	.1491	.2052
	\$250	.0015	.0068	.0155	.0272	.0588	.0999	.1491	.2052
	\$275	.0015	.0068	.0155	.0272	.0588	.0999	.1491	.2052
50	\$120	.0013	.0060	.0139	.0248	.0547	.0942	.1429	.2039
	\$160	.0013	.0060	.0139	.0248	.0547	.0942	.1419	.1971
	\$250	.0013	.0060	.0139	.0248	.0547	.0942	.1419	.1967
	\$275	.0013	.0060	.0139	.0248	.0547	.0942	.1419	.1967
51	\$120	.0011	.0052	.0124	.0225	.0507	.0885	.1370	.1978
	\$160	.0011	.0052	.0124	.0225	.0507	.0885	.1346	.1895
	\$250	.0011	.0052	.0124	.0225	.0507	.0885	.1346	.1881
	\$275	.0011	.0052	.0124	.0225	.0507	.0885	.1347	.1881
52	\$120	.0009	.0045	.0110	.0202	.0467	.0828	.1313	.1916
	\$160	.0009	.0045	.0110	.0202	.0467	.0828	.1275	.1822
	\$250	.0009	.0045	.0110	.0202	.0467	.0828	.1274	.1795
	\$275	.0009	.0045	.0110	.0202	.0467	.0828	.1274	.1795
	\$380	.0009	.0045	.0110	.0202	.0467	.0828	.1274	.1795
53	\$120	.0007	.0038	.0096	.0181	.0428	.0776	.1256	.1855
	\$160	.0007	.0038	.0096	.0181	.0428	.0772	.1208	.1751
	\$250	.0007	.0038	.0096	.0181	.0428	.0772	.1202	.1708
	\$275	.0007	.0038	.0096	.0181	.0428	.0772	.1202	.1708
	\$380	.0007	.0038	.0096	.0181	.0428	.0772	.1202	.1708
54	\$120	.0006	.0032	.0084	.0160	.0390	.0728	.1201	.1794
	\$160	.0006	.0032	.0084	.0160	.0390	.0717	.1143	.1682
	\$250	.0006	.0032	.0084	.0160	.0390	.0717	.1130	.1621
	\$275	.0006	.0032	.0084	.0160	.0390	.0717	.1130	.1621
	\$380	.0006	.0032	.0084	.0160	.0390	.0717	.1130	.1621
55	\$120	.0005	.0027	.0072	.0141	.0354	.0682	.1146	.1734
	\$160	.0005	.0027	.0072	.0141	.0354	.0663	.1081	.1615
	\$250	.0005	.0027	.0072	.0141	.0354	.0662	.1059	.1535
	\$275	.0005	.0027	.0072	.0141	.0354	.0662	.1059	.1535

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0005	.0027	.0072	.0141	.0354	.0662	.1059	.1535
	\$500	.0005	.0027	.0072	.0141	.0354	.0662	.1059	.1535
56	\$120	.0004	.0022	.0061	.0123	.0318	.0637	.1091	.1674
	\$160	.0004	.0022	.0061	.0123	.0318	.0611	.1021	.1548
	\$250	.0004	.0022	.0061	.0123	.0318	.0608	.0987	.1448
	\$275	.0004	.0022	.0061	.0123	.0318	.0608	.0987	.1448
	\$380	.0004	.0022	.0061	.0123	.0318	.0608	.0987	.1448
	\$500	.0004	.0022	.0061	.0123	.0318	.0608	.0987	.1448
	\$550	.0004	.0022	.0061	.0123	.0318	.0608	.0987	.1448
57	\$120	.0003	.0018	.0051	.0106	.0285	.0593	.1037	.1616
	\$160	.0003	.0018	.0051	.0106	.0283	.0562	.0961	.1481
	\$250	.0003	.0018	.0051	.0106	.0283	.0555	.0916	.1366
	\$275	.0003	.0018	.0051	.0106	.0283	.0555	.0916	.1363
	\$380	.0003	.0018	.0051	.0106	.0283	.0555	.0916	.1360
	\$500	.0003	.0018	.0051	.0106	.0283	.0555	.0916	.1360
58	\$120	.0002	.0014	.0042	.0090	.0255	.0550	.0984	.1558
	\$160	.0002	.0014	.0042	.0090	.0250	.0515	.0903	.1414
	\$250	.0002	.0014	.0042	.0090	.0250	.0503	.0845	.1287
	\$275	.0002	.0014	.0042	.0090	.0250	.0503	.0845	.1280
	\$380	.0002	.0014	.0042	.0090	.0250	.0503	.0845	.1273
	\$500	.0002	.0014	.0042	.0090	.0250	.0503	.0845	.1273
59	\$120	.0001	.0011	.0034	.0075	.0227	.0507	.0931	.1501
	\$160	.0001	.0011	.0034	.0075	.0219	.0470	.0845	.1348
	\$250	.0001	.0011	.0034	.0075	.0219	.0452	.0777	.1210
	\$275	.0001	.0011	.0034	.0075	.0219	.0452	.0776	.1200
	\$380	.0001	.0011	.0034	.0075	.0219	.0452	.0775	.1186
	\$500	.0001	.0011	.0034	.0075	.0219	.0452	.0775	.1186
60	\$120	.0001	.0008	.0027	.0062	.0200	.0465	.0879	.1444
	\$160	.0001	.0008	.0027	.0062	.0191	.0426	.0788	.1282
	\$250	.0001	.0008	.0027	.0062	.0189	.0402	.0713	.1134
	\$275	.0001	.0008	.0027	.0062	.0189	.0402	.0710	.1121
	\$380	.0001	.0008	.0027	.0062	.0189	.0402	.0706	.1100
	\$500	.0001	.0008	.0027	.0062	.0189	.0402	.0706	.1100
	\$550	.0001	.0008	.0027	.0062	.0189	.0402	.0706	.1100
	\$800	.0001	.0008	.0027	.0062	.0189	.0402	.0706	.1100
61	\$120	.0001	.0006	.0021	.0049	.0174	.0425	.0827	.1387
	\$160	.0001	.0006	.0021	.0049	.0164	.0384	.0732	.1217
	\$250	.0001	.0006	.0021	.0049	.0160	.0354	.0650	.1059
	\$275	.0001	.0006	.0021	.0049	.0160	.0354	.0645	.1043
	\$380	.0001	.0006	.0021	.0049	.0160	.0354	.0638	.1016



((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$500	.0001	.0006	.0021	.0049	.0160	.0354	.0638	.1014
	\$550	.0001	.0006	.0021	.0049	.0160	.0354	.0638	.1014
	\$800	.0001	.0006	.0021	.0049	.0160	.0354	.0638	.1014
62	\$120	.0001	.0004	.0016	.0039	.0150	.0385	.0776	.1331
	\$160	.0001	.0004	.0016	.0039	.0139	.0342	.0676	.1153
	\$250	.0001	.0004	.0016	.0039	.0133	.0309	.0589	.0984
	\$275	.0001	.0004	.0016	.0039	.0133	.0308	.0582	.0967
	\$380	.0001	.0004	.0016	.0039	.0133	.0307	.0571	.0933
	\$500	.0001	.0004	.0016	.0039	.0133	.0307	.0571	.0929
	\$550	.0001	.0004	.0016	.0039	.0133	.0307	.0571	.0929
	\$800	.0001	.0004	.0016	.0039	.0133	.0307	.0571	.0929
	\$1,000	.0001	.0004	.0016	.0039	.0133	.0307	.0571	.0929
63	\$120	.0001	.0003	.0011	.0030	.0128	.0347	.0725	.1275
	\$160	.0001	.0003	.0011	.0030	.0116	.0302	.0621	.1088
	\$250	.0001	.0003	.0011	.0029	.0109	.0267	.0529	.0910
	\$275	.0001	.0003	.0011	.0029	.0109	.0265	.0521	.0891
	\$380	.0001	.0003	.0011	.0029	.0109	.0263	.0506	.0851
	\$500	.0001	.0003	.0011	.0029	.0109	.0263	.0505	.0844
	\$550	.0001	.0003	.0011	.0029	.0109	.0263	.0505	.0844
	\$800	.0001	.0003	.0011	.0029	.0109	.0263	.0505	.0844
	\$1,000	.0001	.0003	.0011	.0029	.0109	.0263	.0505	.0844
64	\$120	.0001	.0002	.0008	.0023	.0107	.0309	.0674	.1218
	\$160	.0001	.0002	.0008	.0022	.0095	.0264	.0567	.1023
	\$250	.0001	.0002	.0008	.0022	.0086	.0227	.0471	.0836
	\$275	.0001	.0002	.0008	.0022	.0087	.0224	.0462	.0815
	\$380	.0001	.0002	.0008	.0022	.0086	.0220	.0443	.0771
	\$500	.0001	.0002	.0008	.0022	.0086	.0220	.0441	.0760
	\$550	.0001	.0002	.0008	.0022	.0086	.0220	.0441	.0760
	\$800	.0001	.0002	.0008	.0022	.0086	.0220	.0441	.0760
	\$1,000	.0001	.0002	.0008	.0022	.0086	.0220	.0441	.0760
65	\$120	.0000	.0001	.0005	.0016	.0087	.0272	.0623	.1161
	\$160	.0000	.0001	.0005	.0015	.0076	.0227	.0513	.0959
	\$250	.0000	.0001	.0005	.0015	.0067	.0189	.0414	.0763
	\$275	.0000	.0001	.0005	.0015	.0067	.0186	.0404	.0740
	\$380	.0000	.0001	.0005	.0015	.0066	.0181	.0383	.0691
	\$500	.0000	.0001	.0005	.0015	.0066	.0181	.0379	.0678
	\$550	.0000	.0001	.0005	.0015	.0066	.0181	.0379	.0677
	\$800	.0000	.0001	.0005	.0015	.0066	.0181	.0379	.0677
	\$1,000	.0000	.0001	.0005	.0015	.0066	.0181	.0379	.0677
66	\$120	.0000	.0001	.0003	.0011	.0069	.0237	.0572	.1103
	\$160	.0000	.0001	.0003	.0010	.0058	.0192	.0460	.0893
	\$250	.0000	.0001	.0003	.0010	.0050	.0154	.0358	.0689
	\$275	.0000	.0001	.0003	.0010	.0050	.0151	.0347	.0665

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0000	.0001	.0003	.0010	.0049	.0145	.0325	.0613
	\$500	.0000	.0001	.0003	.0010	.0049	.0144	.0319	.0596
	\$550	.0000	.0001	.0003	.0010	.0049	.0144	.0319	.0596
	\$800	.0000	.0001	.0003	.0010	.0049	.0144	.0319	.0594
	\$1,000	.0000	.0001	.0003	.0010	.0049	.0144	.0319	.0594
67	\$120	.0000	.0001	.0002	.0007	.0053	.0202	.0521	.1045
	\$160	.0000	.0001	.0002	.0006	.0043	.0158	.0406	.0827
	\$250	.0000	.0001	.0002	.0006	.0035	.0122	.0304	.0616
	\$275	.0000	.0001	.0002	.0006	.0035	.0118	.0293	.0590
	\$380	.0000	.0001	.0002	.0006	.0034	.0111	.0269	.0534
	\$500	.0000	.0001	.0002	.0006	.0034	.0110	.0262	.0516
	\$550	.0000	.0001	.0002	.0006	.0034	.0110	.0262	.0515
	\$800	.0000	.0001	.0002	.0006	.0034	.0110	.0262	.0513
	\$1,000	.0000	.0001	.0002	.0006	.0034	.0110	.0262	.0513
68	\$120	.0000	.0000	.0001	.0004	.0039	.0169	.0469	.0985
	\$160	.0000	.0000	.0001	.0004	.0030	.0127	.0354	.0759
	\$250	.0000	.0000	.0001	.0003	.0024	.0092	.0251	.0542
	\$275	.0000	.0000	.0001	.0003	.0023	.0089	.0240	.0515
	\$380	.0000	.0000	.0001	.0003	.0022	.0082	.0216	.0457
	\$500	.0000	.0000	.0001	.0003	.0022	.0080	.0208	.0437
	\$550	.0000	.0000	.0001	.0003	.0022	.0080	.0208	.0435
	\$800	.0000	.0000	.0001	.0003	.0022	.0080	.0207	.0432
	\$1,000	.0000	.0000	.0001	.0003	.0022	.0080	.0207	.0432
69	\$120	.0000	.0000	.0001	.0002	.0027	.0136	.0415	.0922
	\$160	.0000	.0000	.0001	.0002	.0020	.0097	.0300	.0688
	\$250	.0000	.0000	.0001	.0002	.0014	.0066	.0201	.0467
	\$275	.0000	.0000	.0001	.0002	.0014	.0062	.0189	.0439
	\$380	.0000	.0000	.0001	.0002	.0013	.0056	.0165	.0379
	\$500	.0000	.0000	.0001	.0002	.0013	.0054	.0158	.0358
	\$550	.0000	.0000	.0001	.0002	.0013	.0054	.0157	.0356
	\$800	.0000	.0000	.0001	.0002	.0013	.0054	.0156	.0352
	\$1,000	.0000	.0000	.0001	.0002	.0013	.0054	.0156	.0352
70	\$120	.0000	.0000	.0000	.0001	.0017	.0104	.0359	.0855
	\$160	.0000	.0000	.0000	.0001	.0011	.0069	.0246	.0613
	\$250	.0000	.0000	.0000	.0001	.0007	.0042	.0151	.0389
	\$275	.0000	.0000	.0000	.0001	.0007	.0040	.0140	.0361
	\$380	.0000	.0000	.0000	.0001	.0006	.0034	.0117	.0301
	\$500	.0000	.0000	.0000	.0001	.0006	.0032	.0110	.0279
	\$550	.0000	.0000	.0000	.0001	.0006	.0032	.0109	.0276
	\$800	.0000	.0000	.0000	.0001	.0006	.0032	.0108	.0272
	\$1,000	.0000	.0000	.0000	.0001	.0006	.0032	.0108	.0271
71	\$120	.0000	.0000	.0000	.0000	.0001	.0010	.0113	.0521
	\$160	.0000	.0000	.0000	.0000	.0001	.0004	.0053	.0283

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0000	.0000	.0000	.0000	.0001	.0002	.0021	.0120
	\$275	.0000	.0000	.0000	.0000	.0001	.0002	.0018	.0105
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0013	.0076
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0012	.0066
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0012	.0065
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0012	.0064
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0012	.0063
<b>72</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0047	.0400
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0014	.0166
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0044
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0035
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0021
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0016
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0016
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0015
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0015
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0007	.0274
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0060
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0004
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0003
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0182
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0010
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001))

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	\$120	.0149	.0393	.0682	.1002	.1708	.2480	.3302	.4166
<b>37</b>	\$120	.0140	.0373	.0652	.0963	.1652	.2409	.3219	.4072
<b>38</b>	\$120	.0131	.0353	.0622	.0924	.1595	.2337	.3134	.3976
<b>39</b>	\$120	.0122	.0334	.0593	.0885	.1539	.2266	.3050	.3881
<b>40</b>	\$120	.0113	.0315	.0564	.0845	.1482	.2194	.2966	.3786
	\$160	.0112	.0313	.0560	.0840	.1472	.2180	.2946	.3761

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>41</b>	\$120	.0104	.0296	.0534	.0806	.1425	.2122	.2880	.3689
	\$160	.0104	.0294	.0531	.0801	.1416	.2108	.2861	.3665
<b>42</b>	\$120	.0096	.0277	.0505	.0767	.1368	.2049	.2794	.3592
	\$160	.0095	.0275	.0502	.0762	.1359	.2035	.2775	.3568
<b>43</b>	\$120	.0088	.0259	.0476	.0728	.1311	.1976	.2708	.3494
	\$160	.0088	.0257	.0473	.0723	.1302	.1963	.2690	.3471
<b>44</b>	\$120	.0081	.0241	.0448	.0690	.1254	.1904	.2622	.3397
	\$160	.0080	.0239	.0445	.0685	.1246	.1891	.2605	.3375
<b>45</b>	\$120	.0072	.0221	.0416	.0647	.1191	.1823	.2527	.3289
	\$160	.0071	.0219	.0413	.0642	.1183	.1811	.2510	.3267
<b>46</b>	\$120	.0064	.0201	.0385	.0604	.1127	.1742	.2431	.3186
	\$160	.0063	.0200	.0382	.0600	.1120	.1730	.2414	.3159
<b>47</b>	\$120	.0056	.0182	.0354	.0562	.1065	.1662	.2336	.3119
	\$160	.0056	.0181	.0352	.0559	.1058	.1651	.2320	.3052
	\$250	.0055	.0179	.0348	.0553	.1047	.1633	.2295	.3019
<b>48</b>	\$120	.0049	.0164	.0325	.0521	.1003	.1581	.2239	.3052
	\$160	.0048	.0163	.0322	.0518	.0996	.1571	.2224	.2942
	\$250	.0048	.0161	.0319	.0512	.0985	.1554	.2200	.2911
	\$275	.0048	.0161	.0318	.0511	.0983	.1550	.2195	.2904
<b>49</b>	\$120	.0042	.0147	.0295	.0481	.0941	.1501	.2168	.2985
	\$160	.0042	.0146	.0294	.0477	.0934	.1491	.2128	.2833
	\$250	.0041	.0144	.0290	.0472	.0924	.1475	.2105	.2802
	\$275	.0041	.0144	.0290	.0471	.0922	.1471	.2100	.2795
<b>50</b>	\$120	.0036	.0130	.0268	.0442	.0881	.1422	.2106	.2919
	\$160	.0036	.0129	.0266	.0439	.0875	.1412	.2034	.2741
	\$250	.0035	.0128	.0263	.0434	.0865	.1397	.2012	.2695
	\$275	.0035	.0128	.0263	.0433	.0863	.1394	.2007	.2689
<b>51</b>	\$120	.0030	.0115	.0241	.0404	.0821	.1343	.2043	.2855
	\$160	.0030	.0114	.0240	.0401	.0816	.1334	.1939	.2669
	\$250	.0030	.0113	.0237	.0397	.0807	.1320	.1918	.2587
	\$275	.0030	.0112	.0236	.0396	.0805	.1317	.1914	.2581
<b>52</b>	\$120	.0025	.0100	.0215	.0366	.0761	.1283	.1978	.2792
	\$160	.0025	.0099	.0214	.0363	.0756	.1255	.1846	.2595
	\$250	.0025	.0098	.0211	.0360	.0748	.1241	.1822	.2476
	\$275	.0025	.0098	.0211	.0359	.0746	.1238	.1818	.2470
	\$380	.0025	.0097	.0209	.0356	.0740	.1228	.1803	.2450
<b>53</b>	\$120	.0021	.0086	.0190	.0329	.0702	.1225	.1914	.2732
	\$160	.0021	.0085	.0189	.0327	.0697	.1175	.1775	.2520
	\$250	.0020	.0084	.0187	.0323	.0689	.1162	.1725	.2363
	\$275	.0020	.0084	.0186	.0323	.0688	.1160	.1721	.2358
	\$380	.0020	.0084	.0185	.0320	.0682	.1150	.1707	.2339
<b>54</b>	\$120	.0017	.0073	.0166	.0294	.0644	.1168	.1852	.2673
	\$160	.0017	.0073	.0165	.0292	.0639	.1096	.1706	.2447

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0016	.0072	.0163	.0289	.0632	.1084	.1629	.2251
	\$275	.0016	.0072	.0163	.0288	.0631	.1082	.1625	.2245
	\$380	.0016	.0071	.0162	.0286	.0626	.1073	.1612	.2227
<b>55</b>	\$120	.0013	.0061	.0144	.0261	.0590	.1111	.1792	.2616
	\$160	.0013	.0061	.0143	.0259	.0584	.1025	.1637	.2376
	\$250	.0013	.0060	.0142	.0256	.0577	.1008	.1533	.2144
	\$275	.0013	.0060	.0142	.0256	.0576	.1006	.1530	.2134
	\$380	.0013	.0060	.0140	.0254	.0571	.0998	.1518	.2117
	\$500	.0013	.0059	.0140	.0252	.0568	.0992	.1509	.2104
<b>56</b>	\$120	.0010	.0051	.0123	.0228	.0545	.1054	.1733	.2558
	\$160	.0010	.0050	.0122	.0227	.0528	.0964	.1567	.2305
	\$250	.0010	.0050	.0121	.0224	.0522	.0930	.1435	.2056
	\$275	.0010	.0050	.0121	.0224	.0521	.0928	.1432	.2021
	\$380	.0010	.0049	.0120	.0222	.0517	.0921	.1420	.2003
	\$500	.0010	.0049	.0119	.0221	.0514	.0915	.1412	.1991
	\$550	.0010	.0049	.0119	.0220	.0513	.0914	.1410	.1987
<b>57</b>	\$120	.0008	.0041	.0104	.0198	.0502	.0998	.1674	.2503
	\$160	.0008	.0041	.0103	.0197	.0474	.0904	.1498	.2236
	\$250	.0008	.0040	.0102	.0194	.0469	.0854	.1338	.1970
	\$275	.0008	.0040	.0102	.0194	.0468	.0852	.1335	.1932
	\$380	.0008	.0040	.0101	.0192	.0464	.0845	.1324	.1889
	\$500	.0007	.0040	.0101	.0191	.0461	.0840	.1316	.1878
	\$550	.0007	.0040	.0100	.0191	.0460	.0839	.1314	.1875
<b>58</b>	\$120	.0006	.0033	.0088	.0172	.0464	.0950	.1623	.2455
	\$160	.0006	.0033	.0087	.0171	.0425	.0851	.1438	.2176
	\$250	.0006	.0033	.0086	.0169	.0421	.0784	.1266	.1892
	\$275	.0006	.0033	.0086	.0168	.0420	.0782	.1244	.1851
	\$380	.0006	.0032	.0085	.0167	.0417	.0776	.1235	.1782
	\$500	.0006	.0032	.0085	.0166	.0414	.0771	.1227	.1771
	\$550	.0006	.0032	.0085	.0166	.0413	.0770	.1225	.1768
<b>59</b>	\$120	.0004	.0027	.0073	.0147	.0426	.0903	.1572	.2409
	\$160	.0004	.0026	.0073	.0146	.0386	.0797	.1378	.2116
	\$250	.0004	.0026	.0072	.0144	.0374	.0715	.1195	.1814
	\$275	.0004	.0026	.0072	.0144	.0374	.0713	.1170	.1770
	\$380	.0004	.0026	.0071	.0143	.0371	.0707	.1145	.1674
	\$500	.0004	.0026	.0071	.0142	.0368	.0703	.1138	.1664
	\$550	.0004	.0026	.0071	.0142	.0368	.0702	.1136	.1662
<b>60</b>	\$120	.0003	.0021	.0059	.0125	.0390	.0855	.1522	.2362
	\$160	.0003	.0020	.0059	.0123	.0348	.0744	.1318	.2056
	\$250	.0003	.0020	.0058	.0122	.0329	.0650	.1124	.1735
	\$275	.0003	.0020	.0058	.0121	.0328	.0644	.1097	.1688
	\$380	.0003	.0020	.0058	.0120	.0325	.0638	.1054	.1574
	\$500	.0003	.0020	.0058	.0120	.0324	.0635	.1048	.1556

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$550	.0003	.0020	.0057	.0119	.0323	.0634	.1046	.1553
	\$800	.0003	.0020	.0057	.0119	.0321	.0631	.1041	.1546
<b>61</b>	\$120	.0002	.0016	.0047	.0107	.0354	.0808	.1472	.2317
	\$160	.0002	.0015	.0047	.0102	.0311	.0693	.1260	.1997
	\$250	.0002	.0015	.0047	.0101	.0286	.0593	.1053	.1658
	\$275	.0002	.0015	.0047	.0100	.0285	.0581	.1025	.1608
	\$380	.0002	.0015	.0046	.0100	.0283	.0572	.0965	.1484
	\$500	.0002	.0015	.0046	.0099	.0281	.0568	.0959	.1448
	\$550	.0002	.0015	.0046	.0099	.0281	.0567	.0957	.1446
	\$800	.0002	.0015	.0046	.0098	.0279	.0565	.0953	.1439
<b>62</b>	\$120	.0001	.0011	.0037	.0089	.0320	.0761	.1422	.2273
	\$160	.0001	.0011	.0037	.0082	.0275	.0642	.1201	.1939
	\$250	.0001	.0011	.0036	.0081	.0244	.0537	.0983	.1581
	\$275	.0001	.0011	.0036	.0081	.0243	.0524	.0953	.1527
	\$380	.0001	.0011	.0036	.0081	.0241	.0506	.0881	.1393
	\$500	.0001	.0011	.0036	.0080	.0240	.0503	.0870	.1340
	\$550	.0001	.0011	.0036	.0080	.0240	.0502	.0869	.1338
	\$800	.0001	.0011	.0035	.0080	.0238	.0499	.0864	.1332
	\$1,000	.0001	.0011	.0035	.0079	.0238	.0499	.0863	.1330
<b>63</b>	\$120	.0001	.0008	.0028	.0073	.0285	.0713	.1372	.2229
	\$160	.0001	.0008	.0027	.0065	.0240	.0591	.1140	.1880
	\$250	.0001	.0008	.0027	.0064	.0205	.0481	.0912	.1503
	\$275	.0001	.0008	.0027	.0064	.0203	.0467	.0879	.1445
	\$380	.0001	.0008	.0027	.0063	.0201	.0440	.0802	.1301
	\$500	.0001	.0008	.0027	.0063	.0200	.0437	.0780	.1238
	\$550	.0001	.0008	.0026	.0063	.0200	.0436	.0779	.1227
	\$800	.0001	.0008	.0026	.0062	.0199	.0434	.0775	.1222
	\$1,000	.0001	.0008	.0026	.0062	.0199	.0434	.0774	.1220
<b>64</b>	\$120	.0000	.0005	.0021	.0059	.0252	.0666	.1321	.2185
	\$160	.0000	.0005	.0019	.0051	.0207	.0540	.1080	.1821
	\$250	.0000	.0005	.0019	.0048	.0172	.0426	.0841	.1425
	\$275	.0000	.0005	.0019	.0048	.0167	.0411	.0807	.1363
	\$380	.0000	.0005	.0019	.0048	.0164	.0378	.0724	.1208
	\$500	.0000	.0005	.0019	.0047	.0163	.0374	.0692	.1138
	\$550	.0000	.0005	.0019	.0047	.0163	.0374	.0690	.1122
	\$800	.0000	.0005	.0019	.0047	.0162	.0372	.0687	.1112
	\$1,000	.0000	.0005	.0019	.0047	.0162	.0371	.0686	.1111
<b>65</b>	\$120	.0000	.0003	.0015	.0046	.0220	.0618	.1271	.2142
	\$160	.0000	.0003	.0013	.0039	.0176	.0489	.1020	.1762
	\$250	.0000	.0003	.0013	.0035	.0140	.0373	.0771	.1346
	\$275	.0000	.0003	.0013	.0035	.0136	.0358	.0735	.1281
	\$380	.0000	.0003	.0013	.0035	.0130	.0323	.0647	.1116
	\$500	.0000	.0003	.0013	.0034	.0129	.0314	.0611	.1040

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$550	.0000	.0003	.0013	.0034	.0129	.0313	.0604	.1022
	\$800	.0000	.0003	.0013	.0034	.0128	.0312	.0601	.1003
	\$1,000	.0000	.0003	.0013	.0034	.0128	.0311	.0600	.1002
<b>66</b>	\$120	.0000	.0002	.0010	.0034	.0189	.0571	.1221	.2101
	\$160	.0000	.0002	.0009	.0028	.0146	.0440	.0961	.1704
	\$250	.0000	.0002	.0008	.0024	.0112	.0323	.0702	.1268
	\$275	.0000	.0002	.0008	.0024	.0108	.0307	.0664	.1200
	\$380	.0000	.0002	.0008	.0024	.0100	.0270	.0572	.1025
	\$500	.0000	.0002	.0008	.0024	.0099	.0257	.0533	.0942
	\$550	.0000	.0002	.0008	.0024	.0099	.0257	.0523	.0922
	\$800	.0000	.0002	.0008	.0024	.0098	.0256	.0517	.0895
	\$1,000	.0000	.0002	.0008	.0024	.0098	.0255	.0516	.0894
<b>67</b>	\$120	.0000	.0001	.0006	.0024	.0158	.0520	.1167	.2058
	\$160	.0000	.0001	.0005	.0019	.0117	.0388	.0896	.1643
	\$250	.0000	.0001	.0005	.0015	.0084	.0270	.0628	.1184
	\$275	.0000	.0001	.0005	.0015	.0080	.0254	.0589	.1112
	\$380	.0000	.0001	.0005	.0015	.0072	.0217	.0493	.0927
	\$500	.0000	.0001	.0005	.0015	.0070	.0203	.0451	.0837
	\$550	.0000	.0001	.0005	.0015	.0070	.0200	.0441	.0816
	\$800	.0000	.0001	.0005	.0015	.0070	.0199	.0430	.0781
	\$1,000	.0000	.0001	.0005	.0015	.0070	.0199	.0429	.0779
<b>68</b>	\$120	.0000	.0000	.0003	.0016	.0127	.0469	.1112	.2015
	\$160	.0000	.0000	.0003	.0012	.0090	.0335	.0829	.1580
	\$250	.0000	.0000	.0002	.0009	.0060	.0219	.0553	.1098
	\$275	.0000	.0000	.0002	.0009	.0057	.0204	.0513	.1022
	\$380	.0000	.0000	.0002	.0008	.0049	.0168	.0415	.0828
	\$500	.0000	.0000	.0002	.0008	.0047	.0153	.0371	.0732
	\$550	.0000	.0000	.0002	.0008	.0046	.0150	.0361	.0709
	\$800	.0000	.0000	.0002	.0008	.0046	.0148	.0346	.0669
	\$1,000	.0000	.0000	.0002	.0008	.0046	.0147	.0345	.0664
<b>69</b>	\$120	.0000	.0000	.0002	.0010	.0100	.0419	.1058	.1976
	\$160	.0000	.0000	.0001	.0007	.0066	.0286	.0765	.1520
	\$250	.0000	.0000	.0001	.0005	.0041	.0174	.0482	.1014
	\$275	.0000	.0000	.0001	.0004	.0038	.0159	.0442	.0935
	\$380	.0000	.0000	.0001	.0004	.0031	.0125	.0343	.0733
	\$500	.0000	.0000	.0001	.0004	.0029	.0111	.0298	.0632
	\$550	.0000	.0000	.0001	.0004	.0029	.0108	.0288	.0609
	\$800	.0000	.0000	.0001	.0004	.0028	.0104	.0271	.0564
	\$1,000	.0000	.0000	.0001	.0004	.0028	.0104	.0269	.0557
<b>70</b>	\$120	.0000	.0000	.0001	.0005	.0072	.0361	.0996	.1933
	\$160	.0000	.0000	.0000	.0003	.0043	.0230	.0690	.1451
	\$250	.0000	.0000	.0000	.0002	.0023	.0125	.0400	.0916
	\$275	.0000	.0000	.0000	.0002	.0021	.0112	.0360	.0833

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$380	.0000	.0000	.0000	.0001	.0016	.0082	.0263	.0622
	\$500	.0000	.0000	.0000	.0001	.0014	.0070	.0220	.0518
	\$550	.0000	.0000	.0000	.0001	.0014	.0067	.0210	.0493
	\$800	.0000	.0000	.0000	.0001	.0014	.0063	.0192	.0446
	\$1,000	.0000	.0000	.0000	.0001	.0014	.0063	.0189	.0436
<b>71</b>	\$120	.0000	.0000	.0000	.0002	.0048	.0305	.0936	.1895
	\$160	.0000	.0000	.0000	.0001	.0026	.0178	.0615	.1386
	\$250	.0000	.0000	.0000	.0001	.0012	.0084	.0322	.0820
	\$275	.0000	.0000	.0000	.0000	.0010	.0073	.0283	.0733
	\$380	.0000	.0000	.0000	.0000	.0007	.0049	.0192	.0515
	\$500	.0000	.0000	.0000	.0000	.0006	.0039	.0151	.0410
	\$550	.0000	.0000	.0000	.0000	.0006	.0037	.0142	.0386
	\$800	.0000	.0000	.0000	.0000	.0005	.0034	.0125	.0336
	\$1,000	.0000	.0000	.0000	.0000	.0005	.0033	.0122	.0326
<b>72</b>	\$120	.0000	.0000	.0000	.0000	.0023	.0231	.0854	.1850
	\$160	.0000	.0000	.0000	.0000	.0010	.0115	.0514	.1301
	\$250	.0000	.0000	.0000	.0000	.0003	.0041	.0223	.0689
	\$275	.0000	.0000	.0000	.0000	.0002	.0033	.0187	.0597
	\$380	.0000	.0000	.0000	.0000	.0001	.0018	.0109	.0376
	\$500	.0000	.0000	.0000	.0000	.0001	.0013	.0077	.0273
	\$550	.0000	.0000	.0000	.0000	.0001	.0012	.0070	.0251
	\$800	.0000	.0000	.0000	.0000	.0001	.0010	.0057	.0204
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0054	.0194
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0007	.0152	.0767	.1813
	\$160	.0000	.0000	.0000	.0000	.0002	.0057	.0403	.1216
	\$250	.0000	.0000	.0000	.0000	.0000	.0012	.0126	.0547
	\$275	.0000	.0000	.0000	.0000	.0000	.0009	.0098	.0451
	\$380	.0000	.0000	.0000	.0000	.0000	.0003	.0042	.0234
	\$500	.0000	.0000	.0000	.0000	.0000	.0002	.0024	.0145
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0020	.0126
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0014	.0090
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0013	.0082
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0002	.0103	.0711	.1798
	\$160	.0000	.0000	.0000	.0000	.0000	.0028	.0327	.1166
	\$250	.0000	.0000	.0000	.0000	.0000	.0003	.0072	.0451
	\$275	.0000	.0000	.0000	.0000	.0000	.0002	.0050	.0353
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0015	.0149
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0007	.0076
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0005	.0063
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0038
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0032

\* Single Loss Limit values are expressed in thousands of dollars.



OTS-4657.1

AMENDATORY SECTION (Amending WSR 17-12-020, filed 5/30/17, effective 6/30/17)

**WAC 296-17B-960 Hazard Group 6 tables.**  
**Premium-Based Plan, with no Single Loss Limit**  
**Insurance Charge Table**  
**Hazard Group 6**  
**Effective ((June 30, 2017)) October 1, 2023**

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9000	.8905	.8817	.8735	.8658	.8584	.8514	.8446	.8381	.8318	.8258	.8199	.8141
2	.8948	.8844	.8749	.8660	.8576	.8497	.8421	.8348	.8277	.8209	.8143	.8079	.8017
3	.8899	.8788	.8687	.8591	.8501	.8416	.8334	.8256	.8180	.8108	.8037	.7968	.7902
4	.8850	.8732	.8624	.8522	.8426	.8335	.8247	.8164	.8083	.8005	.7930	.7857	.7786
5	.8801	.8675	.8560	.8451	.8349	.8252	.8159	.8070	.7984	.7901	.7821	.7743	.7668
6	.8752	.8618	.8495	.8380	.8272	.8169	.8070	.7976	.7885	.7797	.7712	.7629	.7550
7	.8702	.8561	.8431	.8309	.8194	.8085	.7980	.7880	.7784	.7691	.7601	.7515	.7430
8	.8652	.8503	.8365	.8236	.8115	.8000	.7889	.7784	.7682	.7584	.7490	.7399	.7310
9	.8601	.8444	.8299	.8163	.8035	.7914	.7798	.7686	.7580	.7477	.7378	.7282	.7189
10	.8551	.8386	.8233	.8090	.7956	.7828	.7706	.7589	.7478	.7370	.7266	.7166	.7069
11	.8501	.8327	.8167	.8017	.7876	.7741	.7614	.7492	.7375	.7262	.7154	.7049	.6948
12	.8450	.8268	.8099	.7942	.7794	.7654	.7520	.7393	.7271	.7153	.7040	.6931	.6826
13	.8398	.8207	.8031	.7867	.7712	.7565	.7426	.7293	.7166	.7043	.6926	.6812	.6703
14	.8346	.8147	.7963	.7791	.7629	.7476	.7331	.7193	.7060	.6933	.6811	.6693	.6579
15	.8294	.8086	.7894	.7715	.7546	.7387	.7236	.7092	.6955	.6823	.6696	.6574	.6456
16	.8242	.8025	.7824	.7638	.7463	.7297	.7140	.6991	.6848	.6711	.6580	.6453	.6332
17	.8189	.7962	.7754	.7560	.7378	.7206	.7044	.6889	.6741	.6599	.6463	.6332	.6207
18	.8135	.7900	.7683	.7482	.7293	.7115	.6946	.6786	.6633	.6486	.6346	.6211	.6082
19	.8082	.7837	.7612	.7403	.7208	.7023	.6848	.6682	.6524	.6373	.6229	.6090	.5957
20	.8028	.7774	.7541	.7324	.7121	.6931	.6750	.6579	.6416	.6260	.6111	.5968	.5831
21	.7973	.7710	.7468	.7244	.7034	.6837	.6651	.6474	.6306	.6145	.5992	.5846	.5705
22	.7918	.7645	.7395	.7163	.6946	.6742	.6550	.6368	.6195	.6030	.5873	.5722	.5578
23	.7862	.7580	.7321	.7081	.6858	.6647	.6449	.6262	.6084	.5914	.5753	.5599	.5451
24	.7806	.7514	.7247	.6999	.6768	.6551	.6347	.6155	.5972	.5798	.5632	.5474	.5323
25	.7750	.7448	.7172	.6916	.6678	.6455	.6245	.6046	.5859	.5681	.5511	.5349	.5195
26	.7693	.7381	.7096	.6832	.6586	.6357	.6141	.5938	.5745	.5563	.5389	.5224	.5066
27	.7635	.7313	.7019	.6747	.6495	.6259	.6037	.5828	.5631	.5444	.5267	.5098	.4936
28	.7578	.7245	.6942	.6662	.6402	.6159	.5932	.5718	.5516	.5325	.5143	.4971	.4806
29	.7519	.7176	.6864	.6576	.6308	.6059	.5826	.5607	.5400	.5205	.5019	.4843	.4675
30	.7460	.7107	.6785	.6489	.6214	.5959	.5720	.5495	.5284	.5084	.4895	.4715	.4543
31	.7401	.7037	.6705	.6401	.6119	.5857	.5612	.5382	.5166	.4962	.4769	.4585	.4410
32	.7341	.6966	.6625	.6312	.6023	.5754	.5503	.5268	.5048	.4839	.4642	.4454	.4276
33	.7280	.6894	.6544	.6222	.5925	.5650	.5394	.5153	.4928	.4715	.4513	.4322	.4140
34	.7220	.6822	.6462	.6132	.5828	.5546	.5283	.5037	.4807	.4589	.4384	.4189	.4004
35	.7158	.6750	.6379	.6041	.5729	.5440	.5171	.4920	.4685	.4463	.4253	.4054	.3865
36	.7096	.6676	.6295	.5947	.5628	.5332	.5058	.4801	.4560	.4334	.4120	.3917	.3724
37	.7033	.6600	.6209	.5853	.5525	.5223	.4942	.4679	.4433	.4202	.3983	.3776	.3580
38	.6969	.6525	.6124	.5758	.5423	.5113	.4825	.4557	.4306	.4070	.3846	.3636	.3436
39	.6906	.6449	.6038	.5663	.5319	.5002	.4708	.4434	.4177	.3936	.3708	.3493	.3291
40	.6842	.6373	.5950	.5566	.5214	.4889	.4588	.4308	.4046	.3799	.3568	.3350	.3144

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
41	.6778	.6297	.5863	.5469	.5109	.4777	.4469	.4182	.3914	.3663	.3428	.3207	.2999
42	.6715	.6221	.5776	.5372	.5003	.4663	.4349	.4056	.3782	.3527	.3288	.3064	.2854
43	.6652	.6145	.5689	.5275	.4897	.4549	.4227	.3928	.3650	.3390	.3148	.2921	.2710
44	.6589	.6068	.5601	.5177	.4790	.4433	.4104	.3799	.3516	.3252	.3007	.2779	.2567
45	.6525	.5992	.5512	.5078	.4681	.4317	.3980	.3669	.3381	.3114	.2866	.2637	.2426
46	.6463	.5915	.5424	.4979	.4573	.4200	.3856	.3539	.3247	.2977	.2727	.2498	.2288
47	.6401	.5839	.5335	.4879	.4463	.4082	.3731	.3409	.3113	.2840	.2590	.2362	.2152
48	.6338	.5763	.5246	.4778	.4352	.3962	.3605	.3278	.2978	.2704	.2454	.2227	.2019
49	.6281	.5691	.5161	.4682	.4246	.3848	.3485	.3153	.2851	.2576	.2326	.2100	.1895
50	.6224	.5619	.5076	.4586	.4140	.3734	.3365	.3029	.2725	.2449	.2201	.1976	.1774
51	.6167	.5548	.4991	.4489	.4033	.3619	.3244	.2906	.2600	.2325	.2077	.1856	.1657
52	.6110	.5476	.4905	.4390	.3925	.3504	.3124	.2783	.2476	.2201	.1956	.1737	.1542
53	.6054	.5403	.4818	.4291	.3816	.3388	.3004	.2660	.2353	.2079	.1836	.1621	.1430
54	.5997	.5330	.4731	.4191	.3706	.3272	.2884	.2538	.2231	.1959	.1720	.1508	.1322
55	.5941	.5257	.4643	.4091	.3597	.3156	.2765	.2418	.2111	.1842	.1605	.1399	.1218
56	.5886	.5184	.4555	.3991	.3487	.3041	.2645	.2298	.1992	.1726	.1493	.1292	.1117
57	.5830	.5111	.4466	.3890	.3377	.2925	.2527	.2179	.1875	.1612	.1384	.1187	.1019
58	.5776	.5038	.4377	.3789	.3268	.2809	.2409	.2060	.1759	.1500	.1277	.1086	.0924
59	.5722	.4966	.4289	.3687	.3158	.2694	.2291	.1943	.1645	.1389	.1172	.0988	.0832
60	.5669	.4894	.4200	.3586	.3048	.2579	.2174	.1827	.1531	.1281	.1070	.0892	.0744
61	.5617	.4823	.4113	.3485	.2937	.2463	.2057	.1711	.1419	.1174	.0970	.0800	.0660
62	.5567	.4752	.4025	.3384	.2827	.2348	.1940	.1596	.1308	.1069	.0872	.0711	.0579
63	.5518	.4683	.3938	.3283	.2716	.2232	.1823	.1481	.1198	.0966	.0778	.0625	.0503
64	.5472	.4616	.3852	.3182	.2605	.2115	.1705	.1366	.1089	.0865	.0685	.0543	.0430
65	.5428	.4550	.3766	.3080	.2492	.1997	.1586	.1251	.0981	.0766	.0597	.0464	.0362
66	.5386	.4486	.3681	.2978	.2378	.1877	.1466	.1136	.0874	.0669	.0510	.0389	.0298
67	.5348	.4424	.3596	.2874	.2261	.1754	.1344	.1019	.0767	.0573	.0427	.0319	.0239
68	.5313	.4365	.3512	.2769	.2142	.1629	.1219	.0902	.0660	.0480	.0348	.0253	.0185
69	.5281	.4308	.3427	.2660	.2017	.1497	.1090	.0781	.0553	.0388	.0272	.0191	.0136
70	.5255	.4254	.3342	.2546	.1883	.1355	.0952	.0655	.0443	.0297	.0199	.0134	.0092
71	.5212	.4137	.3108	.2185	.1428	.0869	.0496	.0272	.0148	.0083	.0050	.0033	.0023
72	.5210	.4122	.3051	.2052	.1222	.0639	.0298	.0131	.0059	.0029	.0016	.0008	.0004
73	.5210	.4120	.3031	.1960	.1016	.0391	.0114	.0029	.0007	.0002	.0000	.0000	.0000
74	.5210	.4120	.3030	.1940	.0891	.0197	.0017	.0001	.0000	.0000	.0000	.0000	.0000))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8773	.8690	.8612	.8540	.8472	.8408	.8346	.8286	.8229	.8174	.8121	.8069	.8018
2	.8742	.8653	.8572	.8495	.8423	.8355	.8290	.8227	.8167	.8108	.8052	.7997	.7943
3	.8702	.8607	.8520	.8438	.8361	.8288	.8218	.8151	.8086	.8024	.7963	.7904	.7847
4	.8661	.8560	.8467	.8380	.8298	.8220	.8145	.8073	.8004	.7938	.7873	.7810	.7749
5	.8620	.8513	.8413	.8321	.8234	.8151	.8071	.7995	.7921	.7850	.7781	.7714	.7649
6	.8578	.8465	.8360	.8262	.8169	.8081	.7996	.7916	.7837	.7762	.7689	.7618	.7549
7	.8537	.8416	.8305	.8201	.8103	.8009	.7920	.7834	.7752	.7672	.7594	.7519	.7447
8	.8494	.8367	.8250	.8140	.8036	.7938	.7843	.7753	.7665	.7581	.7500	.7421	.7344
9	.8452	.8318	.8194	.8079	.7969	.7865	.7766	.7670	.7578	.7489	.7404	.7321	.7240
10	.8410	.8269	.8139	.8017	.7902	.7792	.7687	.7587	.7491	.7398	.7308	.7221	.7136
11	.8367	.8219	.8083	.7955	.7834	.7719	.7609	.7504	.7403	.7305	.7211	.7120	.7032
12	.8324	.8169	.8025	.7891	.7764	.7644	.7529	.7419	.7313	.7211	.7113	.7017	.6925
13	.8280	.8117	.7967	.7827	.7694	.7568	.7448	.7333	.7222	.7116	.7013	.6914	.6818
14	.8235	.8065	.7908	.7761	.7622	.7491	.7365	.7245	.7130	.7019	.6912	.6809	.6709
15	.8191	.8013	.7849	.7695	.7551	.7414	.7283	.7158	.7038	.6922	.6811	.6704	.6600
16	.8145	.7960	.7789	.7629	.7478	.7335	.7199	.7069	.6944	.6824	.6709	.6598	.6490

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
17	.8100	.7907	.7728	.7561	.7405	.7256	.7114	.6979	.6850	.6725	.6606	.6491	.6380
18	.8053	.7852	.7667	.7493	.7330	.7176	.7029	.6889	.6754	.6626	.6502	.6384	.6269
19	.8006	.7797	.7604	.7424	.7255	.7094	.6942	.6797	.6658	.6525	.6397	.6275	.6157
20	.7959	.7742	.7542	.7355	.7179	.7013	.6855	.6705	.6562	.6424	.6293	.6167	.6045
21	.7911	.7686	.7478	.7284	.7102	.6930	.6767	.6612	.6464	.6322	.6187	.6057	.5932
22	.7862	.7629	.7413	.7212	.7023	.6845	.6677	.6517	.6364	.6219	.6079	.5946	.5818
23	.7814	.7571	.7348	.7140	.6945	.6761	.6587	.6422	.6265	.6115	.5972	.5835	.5704
24	.7763	.7512	.7281	.7066	.6864	.6674	.6495	.6325	.6164	.6010	.5863	.5722	.5588
25	.7712	.7452	.7213	.6990	.6782	.6587	.6402	.6227	.6061	.5903	.5753	.5609	.5471
26	.7661	.7392	.7145	.6915	.6700	.6499	.6309	.6129	.5959	.5797	.5643	.5495	.5354
27	.7609	.7331	.7076	.6838	.6617	.6410	.6215	.6030	.5855	.5689	.5531	.5380	.5236
28	.7557	.7269	.7005	.6761	.6533	.6320	.6119	.5930	.5751	.5581	.5419	.5265	.5117
29	.7504	.7207	.6934	.6683	.6448	.6229	.6023	.5829	.5646	.5472	.5306	.5149	.4998
30	.7449	.7143	.6862	.6603	.6362	.6136	.5925	.5726	.5538	.5360	.5191	.5030	.4877
31	.7394	.7078	.6788	.6521	.6274	.6043	.5826	.5622	.5430	.5248	.5075	.4911	.4754
32	.7337	.7011	.6713	.6439	.6184	.5947	.5725	.5517	.5320	.5134	.4957	.4790	.4630
33	.7281	.6945	.6638	.6356	.6094	.5851	.5624	.5411	.5209	.5019	.4839	.4668	.4505
34	.7223	.6877	.6561	.6271	.6003	.5754	.5521	.5303	.5097	.4903	.4719	.4544	.4378
35	.7164	.6808	.6483	.6185	.5910	.5655	.5417	.5193	.4983	.4785	.4597	.4418	.4248
36	.7105	.6738	.6405	.6099	.5817	.5556	.5312	.5083	.4869	.4666	.4474	.4292	.4119
37	.7045	.6667	.6324	.6010	.5721	.5453	.5204	.4970	.4751	.4544	.4348	.4162	.3985
38	.6983	.6594	.6242	.5920	.5624	.5349	.5094	.4855	.4631	.4419	.4219	.4029	.3848
39	.6921	.6522	.6160	.5830	.5526	.5245	.4984	.4740	.4511	.4295	.4090	.3896	.3711
40	.6859	.6448	.6077	.5738	.5427	.5140	.4873	.4623	.4389	.4168	.3959	.3761	.3572
41	.6796	.6374	.5993	.5646	.5327	.5033	.4760	.4504	.4265	.4039	.3826	.3623	.3432
42	.6732	.6299	.5908	.5552	.5225	.4924	.4644	.4383	.4138	.3907	.3689	.3483	.3289
43	.6669	.6223	.5822	.5457	.5123	.4814	.4528	.4261	.4010	.3774	.3552	.3343	.3145
44	.6605	.6148	.5737	.5363	.5021	.4705	.4412	.4138	.3882	.3642	.3416	.3203	.3004
45	.6533	.6063	.5641	.5257	.4906	.4583	.4282	.4003	.3741	.3496	.3267	.3051	.2850
46	.6461	.5978	.5544	.5151	.4791	.4459	.4151	.3865	.3599	.3349	.3117	.2899	.2696
47	.6390	.5893	.5448	.5044	.4675	.4335	.4020	.3728	.3456	.3203	.2968	.2749	.2545
48	.6317	.5807	.5349	.4935	.4556	.4207	.3885	.3587	.3311	.3055	.2817	.2597	.2395
49	.6244	.5720	.5249	.4824	.4435	.4078	.3749	.3445	.3165	.2906	.2667	.2448	.2246
50	.6173	.5634	.5151	.4714	.4315	.3949	.3614	.3305	.3021	.2760	.2521	.2303	.2103
51	.6101	.5547	.5051	.4602	.4193	.3819	.3477	.3163	.2876	.2615	.2376	.2160	.1963
52	.6027	.5457	.4947	.4486	.4066	.3684	.3336	.3018	.2729	.2467	.2230	.2016	.1822
53	.5953	.5367	.4842	.4367	.3938	.3547	.3193	.2872	.2582	.2321	.2086	.1875	.1685
54	.5879	.5276	.4735	.4248	.3808	.3410	.3051	.2727	.2437	.2177	.1945	.1738	.1553
55	.5807	.5186	.4630	.4130	.3679	.3274	.2911	.2586	.2296	.2038	.1809	.1606	.1427
56	.5732	.5092	.4519	.4006	.3545	.3133	.2766	.2440	.2152	.1897	.1672	.1475	.1301
57	.5658	.4999	.4409	.3882	.3412	.2994	.2625	.2298	.2012	.1760	.1540	.1348	.1180
58	.5590	.4911	.4305	.3765	.3286	.2863	.2491	.2165	.1880	.1633	.1418	.1231	.1070
59	.5522	.4823	.4200	.3647	.3159	.2731	.2357	.2033	.1751	.1508	.1298	.1118	.0963
60	.5453	.4733	.4093	.3527	.3031	.2598	.2223	.1900	.1621	.1383	.1180	.1007	.0860
61	.5385	.4644	.3987	.3408	.2904	.2467	.2091	.1770	.1495	.1263	.1066	.0901	.0762
62	.5318	.4555	.3880	.3288	.2776	.2335	.1959	.1639	.1370	.1144	.0955	.0798	.0668
63	.5250	.4464	.3770	.3165	.2644	.2199	.1823	.1507	.1243	.1025	.0845	.0698	.0577
64	.5184	.4374	.3661	.3042	.2512	.2063	.1687	.1375	.1119	.0909	.0739	.0602	.0492
65	.5121	.4286	.3552	.2918	.2378	.1926	.1552	.1245	.0997	.0797	.0638	.0512	.0412
66	.5061	.4201	.3445	.2794	.2245	.1789	.1417	.1117	.0878	.0689	.0542	.0428	.0340
67	.5000	.4111	.3330	.2660	.2100	.1641	.1272	.0980	.0753	.0578	.0444	.0344	.0269
68	.4944	.4024	.3214	.2523	.1951	.1489	.1124	.0843	.0630	.0470	.0353	.0267	.0205

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
69	.4896	.3944	.3105	.2391	.1806	.1342	.0983	.0714	.0517	.0374	.0273	.0203	.0153
70	.4848	.3859	.2981	.2237	.1635	.1168	.0819	.0568	.0392	.0272	.0192	.0139	.0104
71	.4813	.3786	.2867	.2088	.1467	.0998	.0663	.0434	.0283	.0187	.0127	.0089	.0066
72	.4783	.3710	.2727	.1892	.1239	.0770	.0460	.0269	.0157	.0095	.0061	.0041	.0030
73	.4772	.3661	.2608	.1693	.0992	.0526	.0258	.0121	.0057	.0028	.0014	.0007	.0004
74	.4770	.3648	.2555	.1575	.0828	.0368	.0141	.0048	.0015	.0004	.0001	.0000	.0000

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table

Hazard Group 6

Effective ((June 30, 2017)) October 1, 2023

((Minimum Loss Ratio										
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%	
1	.0000	.0440	.0894	.1360	.1837	.2806	.3790	.4785	.5787	
2	.0000	.0428	.0872	.1332	.1803	.2762	.3738	.4724	.5719	
3	.0000	.0416	.0852	.1307	.1772	.2722	.3689	.4668	.5657	
4	.0000	.0404	.0832	.1281	.1740	.2681	.3640	.4612	.5594	
5	.0000	.0391	.0812	.1255	.1709	.2640	.3591	.4555	.5530	
6	.0000	.0379	.0793	.1229	.1678	.2599	.3542	.4498	.5465	
7	.0000	.0367	.0774	.1203	.1646	.2558	.3492	.4441	.5401	
8	.0000	.0355	.0754	.1177	.1614	.2516	.3442	.4383	.5335	
9	.0000	.0343	.0735	.1151	.1583	.2475	.3391	.4324	.5269	
10	.0000	.0331	.0715	.1126	.1552	.2434	.3341	.4266	.5203	
11	.0000	.0319	.0696	.1100	.1521	.2392	.3291	.4207	.5137	
12	.0000	.0308	.0677	.1075	.1489	.2350	.3240	.4148	.5069	
13	.0000	.0297	.0658	.1049	.1458	.2308	.3188	.4087	.5001	
14	.0000	.0286	.0639	.1024	.1426	.2266	.3136	.4027	.4933	
15	.0000	.0275	.0621	.0998	.1395	.2224	.3084	.3966	.4864	
16	.0000	.0265	.0602	.0973	.1363	.2181	.3032	.3905	.4794	
17	.0000	.0254	.0584	.0947	.1332	.2138	.2979	.3842	.4724	
18	.0000	.0243	.0565	.0922	.1300	.2095	.2925	.3780	.4653	
19	.0000	.0233	.0547	.0897	.1268	.2052	.2872	.3717	.4582	
20	.0000	.0223	.0529	.0872	.1236	.2008	.2818	.3654	.4511	
21	.0000	.0213	.0511	.0846	.1204	.1964	.2763	.3590	.4438	
22	.0000	.0203	.0493	.0821	.1172	.1920	.2708	.3525	.4365	
23	.0000	.0194	.0475	.0795	.1140	.1875	.2652	.3460	.4291	
24	.0000	.0184	.0457	.0770	.1108	.1830	.2596	.3394	.4217	
25	.0000	.0175	.0439	.0745	.1075	.1785	.2540	.3328	.4142	
26	.0000	.0166	.0422	.0719	.1042	.1739	.2483	.3261	.4066	
27	.0000	.0157	.0404	.0694	.1010	.1693	.2425	.3193	.3989	
28	.0000	.0148	.0387	.0668	.0977	.1647	.2368	.3125	.3912	
29	.0000	.0139	.0370	.0643	.0944	.1600	.2309	.3056	.3834	
30	.0000	.0131	.0353	.0618	.0911	.1553	.2250	.2987	.3755	
31	.0000	.0123	.0336	.0592	.0878	.1506	.2191	.2917	.3675	
32	.0000	.0115	.0319	.0567	.0844	.1459	.2131	.2846	.3595	
33	.0000	.0107	.0302	.0542	.0811	.1411	.2070	.2774	.3514	

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
34	.0000	.0099	.0285	.0516	.0778	.1363	.2010	.2702	.3432
35	.0000	.0092	.0269	.0491	.0744	.1315	.1948	.2630	.3349
36	.0000	.0085	.0253	.0466	.0711	.1266	.1886	.2556	.3265
37	.0000	.0078	.0237	.0441	.0677	.1216	.1823	.2480	.3179
38	.0000	.0071	.0221	.0416	.0643	.1167	.1759	.2405	.3094
39	.0000	.0064	.0206	.0392	.0610	.1117	.1696	.2329	.3008
40	.0000	.0058	.0191	.0367	.0577	.1068	.1632	.2253	.2920
41	.0000	.0053	.0176	.0344	.0544	.1019	.1568	.2177	.2833
42	.0000	.0047	.0162	.0321	.0512	.0970	.1505	.2101	.2746
43	.0000	.0042	.0148	.0298	.0481	.0922	.1442	.2025	.2659
44	.0000	.0037	.0135	.0276	.0449	.0873	.1379	.1948	.2571
45	.0000	.0033	.0122	.0254	.0419	.0825	.1315	.1872	.2482
46	.0000	.0028	.0110	.0233	.0389	.0778	.1253	.1795	.2394
47	.0000	.0025	.0099	.0213	.0360	.0732	.1191	.1719	.2305
48	.0000	.0021	.0088	.0193	.0331	.0686	.1128	.1643	.2216
49	.0000	.0018	.0079	.0176	.0306	.0644	.1071	.1571	.2131
50	.0000	.0016	.0070	.0160	.0281	.0602	.1014	.1499	.2046
51	.0000	.0013	.0062	.0145	.0257	.0562	.0957	.1428	.1961
52	.0000	.0011	.0055	.0130	.0234	.0522	.0900	.1356	.1875
53	.0000	.0009	.0047	.0115	.0212	.0482	.0844	.1283	.1788
54	.0000	.0008	.0041	.0102	.0190	.0443	.0787	.1210	.1701
55	.0000	.0006	.0035	.0089	.0169	.0405	.0731	.1137	.1613
56	.0000	.0005	.0029	.0077	.0149	.0367	.0676	.1064	.1525
57	.0000	.0004	.0024	.0065	.0130	.0331	.0620	.0991	.1436
58	.0000	.0003	.0019	.0055	.0113	.0295	.0566	.0918	.1347
59	.0000	.0002	.0015	.0046	.0096	.0261	.0512	.0846	.1259
60	.0000	.0002	.0012	.0037	.0080	.0228	.0459	.0774	.1170
61	.0000	.0001	.0009	.0029	.0066	.0196	.0407	.0703	.1083
62	.0000	.0001	.0007	.0023	.0053	.0166	.0357	.0632	.0995
63	.0000	.0000	.0005	.0017	.0041	.0137	.0308	.0563	.0908
64	.0000	.0000	.0003	.0012	.0031	.0111	.0262	.0496	.0822
65	.0000	.0000	.0002	.0008	.0023	.0087	.0218	.0430	.0736
66	.0000	.0000	.0001	.0005	.0016	.0066	.0176	.0366	.0651
67	.0000	.0000	.0001	.0003	.0010	.0047	.0138	.0304	.0566
68	.0000	.0000	.0000	.0002	.0006	.0032	.0103	.0245	.0482
69	.0000	.0000	.0000	.0001	.0003	.0019	.0071	.0188	.0397
70	.0000	.0000	.0000	.0000	.0001	.0010	.0045	.0134	.0312
71	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0017	.0078
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0021
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<u>1</u>	<u>.0000</u>	<u>.0470</u>	<u>.0954</u>	<u>.1449</u>	<u>.1951</u>	<u>.2971</u>	<u>.4003</u>	<u>.5045</u>	<u>.6092</u>

<u>Minimum Loss Ratio</u>									
<u>Size</u>	<u>0%</u>	<u>5%</u>	<u>10%</u>	<u>15%</u>	<u>20%</u>	<u>30%</u>	<u>40%</u>	<u>50%</u>	<u>60%</u>
<u>2</u>	<u>.0000</u>	<u>.0462</u>	<u>.0941</u>	<u>.1432</u>	<u>.1931</u>	<u>.2945</u>	<u>.3972</u>	<u>.5008</u>	<u>.6052</u>
<u>3</u>	<u>.0000</u>	<u>.0453</u>	<u>.0925</u>	<u>.1411</u>	<u>.1905</u>	<u>.2911</u>	<u>.3932</u>	<u>.4962</u>	<u>.6000</u>
<u>4</u>	<u>.0000</u>	<u>.0443</u>	<u>.0909</u>	<u>.1389</u>	<u>.1879</u>	<u>.2877</u>	<u>.3891</u>	<u>.4915</u>	<u>.5947</u>
<u>5</u>	<u>.0000</u>	<u>.0433</u>	<u>.0893</u>	<u>.1368</u>	<u>.1853</u>	<u>.2843</u>	<u>.3850</u>	<u>.4868</u>	<u>.5893</u>
<u>6</u>	<u>.0000</u>	<u>.0423</u>	<u>.0876</u>	<u>.1346</u>	<u>.1827</u>	<u>.2809</u>	<u>.3808</u>	<u>.4820</u>	<u>.5840</u>
<u>7</u>	<u>.0000</u>	<u>.0413</u>	<u>.0860</u>	<u>.1325</u>	<u>.1801</u>	<u>.2775</u>	<u>.3767</u>	<u>.4771</u>	<u>.5785</u>
<u>8</u>	<u>.0000</u>	<u>.0403</u>	<u>.0843</u>	<u>.1303</u>	<u>.1775</u>	<u>.2740</u>	<u>.3724</u>	<u>.4722</u>	<u>.5730</u>
<u>9</u>	<u>.0000</u>	<u>.0393</u>	<u>.0827</u>	<u>.1281</u>	<u>.1748</u>	<u>.2705</u>	<u>.3682</u>	<u>.4673</u>	<u>.5674</u>
<u>10</u>	<u>.0000</u>	<u>.0384</u>	<u>.0811</u>	<u>.1260</u>	<u>.1722</u>	<u>.2670</u>	<u>.3640</u>	<u>.4624</u>	<u>.5619</u>
<u>11</u>	<u>.0000</u>	<u>.0374</u>	<u>.0795</u>	<u>.1238</u>	<u>.1695</u>	<u>.2635</u>	<u>.3597</u>	<u>.4574</u>	<u>.5563</u>
<u>12</u>	<u>.0000</u>	<u>.0364</u>	<u>.0778</u>	<u>.1217</u>	<u>.1669</u>	<u>.2599</u>	<u>.3554</u>	<u>.4524</u>	<u>.5505</u>
<u>13</u>	<u>.0000</u>	<u>.0354</u>	<u>.0762</u>	<u>.1195</u>	<u>.1642</u>	<u>.2563</u>	<u>.3510</u>	<u>.4472</u>	<u>.5447</u>
<u>14</u>	<u>.0000</u>	<u>.0344</u>	<u>.0746</u>	<u>.1173</u>	<u>.1614</u>	<u>.2527</u>	<u>.3465</u>	<u>.4420</u>	<u>.5388</u>
<u>15</u>	<u>.0000</u>	<u>.0335</u>	<u>.0730</u>	<u>.1151</u>	<u>.1587</u>	<u>.2491</u>	<u>.3421</u>	<u>.4368</u>	<u>.5329</u>
<u>16</u>	<u>.0000</u>	<u>.0325</u>	<u>.0713</u>	<u>.1128</u>	<u>.1560</u>	<u>.2454</u>	<u>.3375</u>	<u>.4315</u>	<u>.5269</u>
<u>17</u>	<u>.0000</u>	<u>.0316</u>	<u>.0697</u>	<u>.1106</u>	<u>.1532</u>	<u>.2417</u>	<u>.3330</u>	<u>.4262</u>	<u>.5208</u>
<u>18</u>	<u>.0000</u>	<u>.0306</u>	<u>.0681</u>	<u>.1084</u>	<u>.1505</u>	<u>.2379</u>	<u>.3283</u>	<u>.4207</u>	<u>.5147</u>
<u>19</u>	<u>.0000</u>	<u>.0297</u>	<u>.0664</u>	<u>.1061</u>	<u>.1476</u>	<u>.2341</u>	<u>.3236</u>	<u>.4152</u>	<u>.5084</u>
<u>20</u>	<u>.0000</u>	<u>.0288</u>	<u>.0648</u>	<u>.1039</u>	<u>.1449</u>	<u>.2303</u>	<u>.3189</u>	<u>.4097</u>	<u>.5022</u>
<u>21</u>	<u>.0000</u>	<u>.0278</u>	<u>.0632</u>	<u>.1016</u>	<u>.1420</u>	<u>.2265</u>	<u>.3141</u>	<u>.4041</u>	<u>.4958</u>
<u>22</u>	<u>.0000</u>	<u>.0269</u>	<u>.0615</u>	<u>.0993</u>	<u>.1391</u>	<u>.2225</u>	<u>.3092</u>	<u>.3984</u>	<u>.4893</u>
<u>23</u>	<u>.0000</u>	<u>.0260</u>	<u>.0599</u>	<u>.0971</u>	<u>.1363</u>	<u>.2186</u>	<u>.3044</u>	<u>.3926</u>	<u>.4828</u>
<u>24</u>	<u>.0000</u>	<u>.0251</u>	<u>.0582</u>	<u>.0947</u>	<u>.1333</u>	<u>.2145</u>	<u>.2993</u>	<u>.3867</u>	<u>.4761</u>
<u>25</u>	<u>.0000</u>	<u>.0242</u>	<u>.0565</u>	<u>.0924</u>	<u>.1304</u>	<u>.2104</u>	<u>.2942</u>	<u>.3807</u>	<u>.4693</u>
<u>26</u>	<u>.0000</u>	<u>.0233</u>	<u>.0549</u>	<u>.0900</u>	<u>.1274</u>	<u>.2063</u>	<u>.2891</u>	<u>.3747</u>	<u>.4625</u>
<u>27</u>	<u>.0000</u>	<u>.0224</u>	<u>.0532</u>	<u>.0877</u>	<u>.1244</u>	<u>.2021</u>	<u>.2839</u>	<u>.3686</u>	<u>.4556</u>
<u>28</u>	<u>.0000</u>	<u>.0215</u>	<u>.0515</u>	<u>.0853</u>	<u>.1213</u>	<u>.1979</u>	<u>.2787</u>	<u>.3624</u>	<u>.4485</u>
<u>29</u>	<u>.0000</u>	<u>.0206</u>	<u>.0499</u>	<u>.0829</u>	<u>.1183</u>	<u>.1937</u>	<u>.2734</u>	<u>.3562</u>	<u>.4414</u>
<u>30</u>	<u>.0000</u>	<u>.0197</u>	<u>.0482</u>	<u>.0805</u>	<u>.1152</u>	<u>.1893</u>	<u>.2679</u>	<u>.3498</u>	<u>.4342</u>
<u>31</u>	<u>.0000</u>	<u>.0188</u>	<u>.0465</u>	<u>.0780</u>	<u>.1120</u>	<u>.1849</u>	<u>.2624</u>	<u>.3433</u>	<u>.4268</u>
<u>32</u>	<u>.0000</u>	<u>.0179</u>	<u>.0448</u>	<u>.0755</u>	<u>.1088</u>	<u>.1804</u>	<u>.2567</u>	<u>.3366</u>	<u>.4193</u>
<u>33</u>	<u>.0000</u>	<u>.0171</u>	<u>.0431</u>	<u>.0731</u>	<u>.1056</u>	<u>.1759</u>	<u>.2511</u>	<u>.3300</u>	<u>.4118</u>
<u>34</u>	<u>.0000</u>	<u>.0162</u>	<u>.0414</u>	<u>.0706</u>	<u>.1023</u>	<u>.1713</u>	<u>.2453</u>	<u>.3232</u>	<u>.4041</u>
<u>35</u>	<u>.0000</u>	<u>.0154</u>	<u>.0396</u>	<u>.0680</u>	<u>.0990</u>	<u>.1666</u>	<u>.2394</u>	<u>.3163</u>	<u>.3963</u>
<u>36</u>	<u>.0000</u>	<u>.0145</u>	<u>.0379</u>	<u>.0655</u>	<u>.0957</u>	<u>.1619</u>	<u>.2335</u>	<u>.3093</u>	<u>.3885</u>
<u>37</u>	<u>.0000</u>	<u>.0137</u>	<u>.0362</u>	<u>.0629</u>	<u>.0923</u>	<u>.1571</u>	<u>.2275</u>	<u>.3022</u>	<u>.3804</u>
<u>38</u>	<u>.0000</u>	<u>.0129</u>	<u>.0345</u>	<u>.0603</u>	<u>.0889</u>	<u>.1522</u>	<u>.2213</u>	<u>.2949</u>	<u>.3722</u>
<u>39</u>	<u>.0000</u>	<u>.0121</u>	<u>.0328</u>	<u>.0577</u>	<u>.0855</u>	<u>.1473</u>	<u>.2151</u>	<u>.2877</u>	<u>.3640</u>
<u>40</u>	<u>.0000</u>	<u>.0113</u>	<u>.0311</u>	<u>.0551</u>	<u>.0821</u>	<u>.1423</u>	<u>.2089</u>	<u>.2803</u>	<u>.3557</u>
<u>41</u>	<u>.0000</u>	<u>.0105</u>	<u>.0294</u>	<u>.0525</u>	<u>.0787</u>	<u>.1374</u>	<u>.2026</u>	<u>.2729</u>	<u>.3473</u>
<u>42</u>	<u>.0000</u>	<u>.0097</u>	<u>.0277</u>	<u>.0499</u>	<u>.0752</u>	<u>.1323</u>	<u>.1962</u>	<u>.2654</u>	<u>.3388</u>
<u>43</u>	<u>.0000</u>	<u>.0090</u>	<u>.0260</u>	<u>.0474</u>	<u>.0717</u>	<u>.1273</u>	<u>.1899</u>	<u>.2578</u>	<u>.3302</u>
<u>44</u>	<u>.0000</u>	<u>.0083</u>	<u>.0244</u>	<u>.0448</u>	<u>.0683</u>	<u>.1223</u>	<u>.1835</u>	<u>.2503</u>	<u>.3217</u>
<u>45</u>	<u>.0000</u>	<u>.0075</u>	<u>.0225</u>	<u>.0419</u>	<u>.0644</u>	<u>.1167</u>	<u>.1763</u>	<u>.2418</u>	<u>.3121</u>
<u>46</u>	<u>.0000</u>	<u>.0067</u>	<u>.0207</u>	<u>.0391</u>	<u>.0606</u>	<u>.1110</u>	<u>.1691</u>	<u>.2333</u>	<u>.3024</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
47	.0000	.0060	.0189	.0363	.0568	.1054	.1620	.2248	.2928
48	.0000	.0053	.0172	.0335	.0530	.0998	.1547	.2162	.2829
49	.0000	.0046	.0156	.0308	.0492	.0941	.1474	.2075	.2729
50	.0000	.0040	.0140	.0281	.0456	.0886	.1403	.1989	.2631
51	.0000	.0034	.0125	.0256	.0420	.0831	.1331	.1902	.2531
52	.0000	.0029	.0110	.0231	.0385	.0775	.1257	.1812	.2427
53	.0000	.0024	.0096	.0206	.0350	.0720	.1183	.1722	.2322
54	.0000	.0020	.0083	.0183	.0316	.0665	.1109	.1631	.2215
55	.0000	.0016	.0071	.0161	.0283	.0612	.1037	.1541	.2110
56	.0000	.0013	.0060	.0140	.0251	.0558	.0962	.1447	.1999
57	.0000	.0010	.0049	.0120	.0220	.0505	.0888	.1354	.1889
58	.0000	.0008	.0041	.0103	.0194	.0458	.0820	.1266	.1785
59	.0000	.0006	.0033	.0087	.0169	.0411	.0752	.1178	.1680
60	.0000	.0004	.0027	.0073	.0144	.0365	.0683	.1088	.1573
61	.0000	.0003	.0021	.0059	.0121	.0320	.0615	.0999	.1467
62	.0000	.0002	.0016	.0047	.0100	.0277	.0548	.0910	.1360
63	.0000	.0001	.0011	.0036	.0080	.0234	.0480	.0819	.1250
64	.0000	.0001	.0008	.0027	.0062	.0194	.0414	.0729	.1141
65	.0000	.0000	.0005	.0019	.0047	.0156	.0351	.0641	.1032
66	.0000	.0000	.0003	.0013	.0033	.0122	.0291	.0556	.0925
67	.0000	.0000	.0002	.0008	.0022	.0089	.0230	.0466	.0810
68	.0000	.0000	.0001	.0004	.0013	.0061	.0174	.0379	.0694
69	.0000	.0000	.0000	.0002	.0007	.0039	.0126	.0299	.0585
70	.0000	.0000	.0000	.0001	.0003	.0020	.0078	.0214	.0461
71	.0000	.0000	.0000	.0000	.0001	.0008	.0043	.0141	.0347
72	.0000	.0000	.0000	.0000	.0000	.0001	.0013	.0065	.0207
73	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0016	.0088
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0035

**Premium-Based Plan, with Various Single Loss Limits**

**Insurance Charge Table**

**Hazard Group 6**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>														
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
36	\$120	.7350	.6915	.6521	.6161	.5830	.5524	.5239	.4973	.4724	.4489	.4276	.4161	.4061
37	\$120	.7285	.6837	.6432	.6063	.5723	.5410	.5119	.4847	.4592	.4353	.4211	.4100	.4004
38	\$120	.7219	.6759	.6344	.5965	.5617	.5296	.4999	.4721	.4460	.4275	.4150	.4043	.3950
39	\$120	.7154	.6681	.6254	.5866	.5510	.5181	.4877	.4593	.4354	.4212	.4091	.3986	.3896
40	\$120	.7087	.6602	.6164	.5766	.5401	.5065	.4753	.4463	.4289	.4150	.4032	.3931	.3843
	\$160	.7035	.6553	.6118	.5723	.5361	.5027	.4718	.4430	.4160	.3907	.3705	.3568	.3450
41	\$120	.7022	.6523	.6074	.5666	.5292	.4948	.4629	.4386	.4226	.4091	.3976	.3877	.3793
	\$160	.6970	.6475	.6029	.5624	.5253	.4912	.4595	.4301	.4025	.3785	.3630	.3499	.3386
42	\$120	.6956	.6444	.5983	.5565	.5183	.4831	.4508	.4322	.4165	.4033	.3921	.3825	.3749
	\$160	.6905	.6397	.5939	.5524	.5145	.4795	.4471	.4170	.3889	.3708	.3560	.3433	.3324
43	\$120	.6891	.6365	.5893	.5465	.5073	.4713	.4442	.4259	.4106	.3976	.3867	.3780	.3711

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
44	\$160	.6840	.6319	.5850	.5424	.5036	.4678	.4347	.4039	.3805	.3636	.3492	.3370	.3264
	\$120	.6825	.6286	.5802	.5363	.4961	.4593	.4377	.4197	.4047	.3920	.3820	.3740	.3677
45	\$160	.6775	.6240	.5759	.5323	.4925	.4559	.4220	.3925	.3730	.3566	.3427	.3308	.3205
	\$120	.6760	.6207	.5710	.5260	.4849	.4527	.4314	.4136	.3988	.3870	.3777	.3704	.3645
46	\$160	.6710	.6161	.5668	.5221	.4813	.4439	.4093	.3848	.3658	.3499	.3363	.3247	.3147
	\$120	.6695	.6128	.5619	.5157	.4737	.4463	.4251	.4076	.3935	.3825	.3739	.3670	.3616
47	\$160	.6646	.6083	.5577	.5119	.4702	.4318	.3995	.3774	.3589	.3433	.3301	.3188	.3095
	\$120	.6630	.6049	.5527	.5054	.4653	.4399	.4189	.4019	.3887	.3783	.3703	.3639	.3589
	\$250	.6504	.5934	.5421	.4958	.4535	.4148	.3792	.3464	.3163	.2902	.2708	.2543	.2401
48	\$120	.6566	.5969	.5434	.4949	.4588	.4335	.4128	.3967	.3842	.3745	.3669	.3610	.3566
	\$160	.6517	.5925	.5394	.4913	.4475	.4101	.3845	.3633	.3455	.3305	.3183	.3085	.3007
	\$250	.6441	.5856	.5331	.4855	.4422	.4026	.3664	.3331	.3028	.2808	.2622	.2462	.2326
	\$275	.6426	.5842	.5318	.4844	.4412	.4017	.3655	.3323	.3019	.2752	.2548	.2373	.2224
49	\$120	.6506	.5895	.5346	.4850	.4529	.4276	.4077	.3923	.3803	.3711	.3640	.3587	.3547
	\$160	.6458	.5852	.5307	.4814	.4366	.4031	.3779	.3569	.3393	.3250	.3136	.3045	.2972
	\$250	.6382	.5783	.5245	.4758	.4315	.3910	.3541	.3204	.2938	.2726	.2545	.2390	.2257
	\$275	.6367	.5769	.5232	.4746	.4304	.3901	.3533	.3196	.2890	.2658	.2462	.2294	.2150
50	\$120	.6447	.5821	.5259	.4779	.4470	.4221	.4029	.3881	.3767	.3680	.3615	.3566	.3530
	\$160	.6400	.5778	.5220	.4715	.4266	.3964	.3713	.3505	.3335	.3200	.3092	.3007	.2939
	\$250	.6324	.5710	.5159	.4660	.4207	.3794	.3419	.3097	.2853	.2646	.2471	.2320	.2191
	\$275	.6309	.5697	.5146	.4649	.4197	.3785	.3411	.3071	.2794	.2571	.2381	.2218	.2078
51	\$120	.6388	.5747	.5170	.4721	.4411	.4169	.3983	.3841	.3733	.3651	.3591	.3547	.3515
	\$160	.6341	.5704	.5132	.4615	.4198	.3897	.3648	.3444	.3282	.3153	.3052	.2972	.2909
	\$250	.6267	.5637	.5072	.4561	.4098	.3678	.3297	.3010	.2772	.2570	.2398	.2251	.2126
	\$275	.6252	.5624	.5060	.4550	.4088	.3669	.3289	.2960	.2704	.2487	.2302	.2144	.2009
52	\$120	.6329	.5672	.5081	.4661	.4355	.4120	.3940	.3803	.3700	.3625	.3570	.3530	.3501
	\$160	.6283	.5630	.5044	.4515	.4130	.3830	.3583	.3386	.3231	.3109	.3013	.2939	.2881
	\$250	.6209	.5564	.4985	.4461	.3988	.3561	.3204	.2926	.2692	.2494	.2326	.2183	.2065
	\$275	.6194	.5551	.4973	.4451	.3979	.3552	.3167	.2868	.2618	.2406	.2225	.2071	.1940
	\$380	.6154	.5514	.4940	.4422	.3953	.3529	.3146	.2802	.2494	.2221	.1998	.1807	.1642
53	\$120	.6271	.5597	.4991	.4603	.4302	.4071	.3897	.3766	.3671	.3601	.3551	.3515	.3490
	\$160	.6225	.5556	.4954	.4427	.4062	.3762	.3521	.3332	.3183	.3067	.2977	.2908	.2856
	\$250	.6151	.5490	.4896	.4361	.3877	.3443	.3117	.2844	.2613	.2419	.2255	.2119	.2009
	\$275	.6137	.5477	.4885	.4350	.3868	.3434	.3069	.2779	.2534	.2326	.2149	.2000	.1874
	\$380	.6097	.5441	.4852	.4322	.3843	.3412	.3025	.2679	.2370	.2117	.1902	.1717	.1558
54	\$120	.6212	.5521	.4931	.4546	.4250	.4024	.3856	.3732	.3643	.3578	.3533	.3501	.3479
	\$160	.6167	.5481	.4864	.4359	.3994	.3697	.3463	.3279	.3137	.3027	.2944	.2881	.2833
	\$250	.6094	.5416	.4807	.4259	.3766	.3355	.3033	.2763	.2535	.2345	.2188	.2060	.1957
	\$275	.6080	.5404	.4796	.4249	.3758	.3317	.2978	.2692	.2451	.2247	.2075	.1931	.1814
	\$380	.6040	.5368	.4764	.4221	.3733	.3295	.2904	.2556	.2263	.2019	.1809	.1630	.1478
55	\$120	.6155	.5446	.4874	.4491	.4199	.3979	.3817	.3700	.3617	.3558	.3517	.3489	.3470
	\$160	.6109	.5406	.4774	.4292	.3926	.3634	.3406	.3229	.3093	.2990	.2913	.2855	.2813
	\$250	.6037	.5342	.4718	.4157	.3655	.3269	.2950	.2682	.2458	.2274	.2125	.2005	.1909
	\$275	.6023	.5330	.4707	.4148	.3647	.3225	.2889	.2607	.2368	.2169	.2003	.1868	.1758
	\$380	.5984	.5295	.4676	.4120	.3623	.3179	.2784	.2444	.2163	.1924	.1720	.1546	.1399
	\$500	.5962	.5276	.4659	.4106	.3610	.3167	.2774	.2426	.2119	.1848	.1616	.1421	.1254
56	\$120	.6097	.5370	.4819	.4438	.4149	.3935	.3780	.3670	.3593	.3539	.3503	.3479	.3463
	\$160	.6052	.5331	.4683	.4225	.3860	.3574	.3351	.3180	.3052	.2955	.2884	.2832	.2795
	\$250	.5981	.5268	.4628	.4055	.3565	.3184	.2866	.2601	.2384	.2208	.2066	.1953	.1863
	\$275	.5967	.5256	.4617	.4046	.3535	.3135	.2801	.2521	.2287	.2093	.1936	.1808	.1706



((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.5927	.5221	.4587	.4019	.3512	.3062	.2665	.2340	.2065	.1830	.1632	.1464	.1324
	\$500	.5906	.5202	.4571	.4005	.3500	.3051	.2655	.2306	.1999	.1736	.1515	.1327	.1166
	\$550	.5902	.5198	.4567	.4001	.3497	.3049	.2653	.2304	.1998	.1730	.1502	.1308	.1143
57	\$120	.6040	.5295	.4764	.4384	.4100	.3893	.3745	.3642	.3571	.3523	.3491	.3470	.3456
	\$160	.5995	.5256	.4613	.4158	.3796	.3514	.3298	.3134	.3012	.2923	.2858	.2812	.2778
	\$250	.5925	.5194	.4538	.3953	.3480	.3100	.2783	.2523	.2313	.2144	.2010	.1904	.1820
	\$275	.5911	.5182	.4528	.3943	.3443	.3046	.2714	.2436	.2208	.2022	.1872	.1752	.1656
	\$380	.5872	.5147	.4498	.3917	.3401	.2946	.2560	.2240	.1968	.1739	.1546	.1385	.1252
	\$500	.5851	.5129	.4482	.3903	.3389	.2935	.2536	.2186	.1884	.1632	.1417	.1235	.1081
	\$550	.5846	.5125	.4478	.3900	.3387	.2933	.2534	.2184	.1880	.1620	.1400	.1213	.1054
	\$800	.5846	.5125	.4478	.3900	.3387	.2933	.2534	.2184	.1880	.1620	.1400	.1213	.1054
58	\$120	.5983	.5219	.4710	.4332	.4053	.3852	.3711	.3615	.3550	.3508	.3480	.3462	.3451
	\$160	.5939	.5181	.4548	.4092	.3733	.3456	.3246	.3090	.2976	.2893	.2834	.2793	.2764
	\$250	.5869	.5120	.4448	.3853	.3396	.3015	.2701	.2447	.2244	.2083	.1956	.1857	.1781
	\$275	.5855	.5108	.4438	.3841	.3355	.2958	.2626	.2353	.2132	.1954	.1812	.1699	.1610
	\$380	.5817	.5074	.4408	.3815	.3291	.2833	.2458	.2141	.1873	.1649	.1463	.1310	.1184
	\$500	.5796	.5056	.4393	.3802	.3279	.2819	.2417	.2068	.1777	.1530	.1322	.1147	.1000
	\$550	.5791	.5052	.4389	.3799	.3276	.2817	.2415	.2066	.1767	.1515	.1301	.1121	.0969
59	\$120	.5927	.5155	.4656	.4280	.4006	.3813	.3680	.3591	.3532	.3494	.3470	.3456	.3447
	\$160	.5884	.5106	.4484	.4027	.3671	.3399	.3196	.3048	.2941	.2866	.2813	.2777	.2752
	\$250	.5814	.5046	.4358	.3772	.3311	.2930	.2621	.2374	.2178	.2025	.1906	.1815	.1745
	\$275	.5801	.5034	.4348	.3743	.3267	.2868	.2540	.2273	.2059	.1888	.1754	.1649	.1567
	\$380	.5763	.5001	.4319	.3714	.3180	.2731	.2357	.2042	.1779	.1562	.1383	.1238	.1121
	\$500	.5742	.4983	.4304	.3700	.3169	.2703	.2299	.1958	.1672	.1431	.1229	.1061	.0922
	\$550	.5737	.4979	.4300	.3697	.3166	.2701	.2297	.1950	.1658	.1412	.1205	.1032	.0888
60	\$120	.5872	.5105	.4603	.4229	.3961	.3775	.3650	.3568	.3515	.3483	.3462	.3450	.3443
	\$160	.5829	.5032	.4421	.3963	.3609	.3343	.3148	.3008	.2909	.2840	.2794	.2762	.2742
	\$250	.5761	.4973	.4268	.3690	.3227	.2848	.2543	.2303	.2114	.1969	.1858	.1775	.1713
	\$275	.5747	.4961	.4258	.3658	.3178	.2780	.2455	.2195	.1988	.1825	.1699	.1602	.1528
	\$380	.5709	.4928	.4230	.3612	.3073	.2629	.2256	.1945	.1687	.1477	.1307	.1170	.1061
	\$500	.5689	.4911	.4215	.3599	.3058	.2588	.2185	.1850	.1569	.1334	.1139	.0979	.0849
	\$550	.5684	.4907	.4212	.3596	.3056	.2586	.2180	.1839	.1552	.1312	.1112	.0946	.0811
	\$800	.5676	.4899	.4205	.3591	.3051	.2582	.2177	.1829	.1533	.1282	.1071	.0896	.0750
61	\$120	.5819	.5055	.4550	.4179	.3917	.3739	.3622	.3547	.3500	.3472	.3456	.3446	.3440
	\$160	.5776	.4959	.4359	.3899	.3549	.3289	.3102	.2970	.2879	.2817	.2777	.2750	.2733
	\$250	.5708	.4900	.4179	.3609	.3143	.2766	.2467	.2233	.2053	.1916	.1814	.1738	.1683
	\$275	.5695	.4889	.4169	.3574	.3089	.2692	.2372	.2118	.1919	.1765	.1648	.1559	.1493
	\$380	.5657	.4857	.4142	.3510	.2973	.2528	.2156	.1848	.1598	.1396	.1234	.1106	.1005
	\$500	.5637	.4839	.4127	.3498	.2948	.2472	.2076	.1743	.1467	.1239	.1052	.0901	.0779
	\$550	.5632	.4836	.4124	.3495	.2945	.2470	.2067	.1729	.1447	.1213	.1021	.0865	.0737
	\$800	.5624	.4828	.4117	.3489	.2941	.2466	.2059	.1713	.1421	.1176	.0974	.0806	.0669
62	\$120	.5767	.5005	.4497	.4129	.3873	.3704	.3595	.3528	.3487	.3464	.3450	.3442	.3438
	\$160	.5724	.4887	.4297	.3836	.3489	.3236	.3057	.2934	.2851	.2797	.2762	.2739	.2725
	\$250	.5657	.4829	.4099	.3527	.3059	.2685	.2391	.2165	.1994	.1867	.1773	.1705	.1657
	\$275	.5643	.4818	.4080	.3489	.3001	.2606	.2290	.2043	.1853	.1708	.1600	.1519	.1461
	\$380	.5606	.4786	.4054	.3408	.2874	.2426	.2056	.1754	.1510	.1317	.1164	.1045	.0954
	\$500	.5586	.4769	.4039	.3396	.2837	.2362	.1966	.1637	.1367	.1146	.0969	.0827	.0714
	\$550	.5582	.4765	.4036	.3394	.2835	.2355	.1955	.1620	.1344	.1118	.0934	.0786	.0669
	\$800	.5573	.4758	.4030	.3388	.2830	.2351	.1942	.1598	.1310	.1073	.0879	.0720	.0592
	\$1,000	.5572	.4756	.4028	.3387	.2830	.2350	.1942	.1597	.1309	.1070	.0873	.0712	.0581
	\$1,200	.5572	.4756	.4028	.3387	.2830	.2350	.1942	.1597	.1309	.1070	.0873	.0712	.0581
63	\$120	.5716	.4955	.4444	.4079	.3831	.3671	.3571	.3511	.3476	.3456	.3445	.3439	.3436
	\$160	.5674	.4832	.4234	.3772	.3429	.3184	.3015	.2901	.2826	.2778	.2749	.2730	.2719

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.5607	.4759	.4024	.3446	.2976	.2604	.2317	.2099	.1938	.1820	.1735	.1675	.1634
	\$275	.5594	.4748	.4000	.3404	.2914	.2519	.2209	.1970	.1789	.1654	.1555	.1483	.1432
	\$380	.5557	.4717	.3966	.3313	.2774	.2325	.1957	.1660	.1425	.1241	.1098	.0989	.0906
	\$500	.5538	.4700	.3952	.3295	.2726	.2252	.1857	.1532	.1269	.1057	.0889	.0756	.0654
	\$550	.5533	.4696	.3949	.3292	.2724	.2243	.1843	.1512	.1242	.1024	.0850	.0712	.0604
	\$800	.5525	.4689	.3943	.3287	.2719	.2234	.1825	.1483	.1202	.0972	.0787	.0638	.0519
	\$1,000	.5523	.4687	.3941	.3286	.2719	.2234	.1824	.1482	.1199	.0967	.0779	.0627	.0507
64	\$120	.5668	.4905	.4391	.4030	.3790	.3639	.3548	.3495	.3466	.3450	.3442	.3437	.3435
	\$160	.5626	.4778	.4172	.3708	.3370	.3134	.2974	.2869	.2803	.2762	.2738	.2723	.2715
	\$250	.5560	.4690	.3951	.3364	.2893	.2524	.2244	.2035	.1884	.1776	.1701	.1649	.1614
	\$275	.5547	.4679	.3924	.3319	.2826	.2433	.2129	.1899	.1728	.1603	.1514	.1451	.1407
	\$380	.5510	.4649	.3879	.3220	.2674	.2223	.1858	.1568	.1342	.1167	.1035	.0936	.0863
	\$500	.5491	.4632	.3865	.3193	.2619	.2142	.1748	.1428	.1172	.0970	.0812	.0690	.0597
	\$550	.5486	.4628	.3862	.3191	.2613	.2131	.1731	.1405	.1143	.0934	.0770	.0642	.0545
	\$800	.5478	.4621	.3856	.3186	.2608	.2117	.1707	.1369	.1095	.0874	.0698	.0560	.0452
\$1,000	.5476	.4620	.3855	.3185	.2607	.2117	.1706	.1367	.1090	.0866	.0688	.0547	.0437	
65	\$120	.5622	.4855	.4338	.3981	.3750	.3609	.3527	.3482	.3458	.3445	.3439	.3436	.3434
	\$160	.5581	.4723	.4109	.3645	.3312	.3085	.2935	.2841	.2783	.2748	.2728	.2717	.2711
	\$250	.5515	.4624	.3877	.3283	.2809	.2445	.2172	.1974	.1833	.1736	.1670	.1625	.1597
	\$275	.5502	.4613	.3849	.3234	.2737	.2348	.2051	.1830	.1669	.1555	.1476	.1422	.1385
	\$380	.5466	.4582	.3793	.3126	.2573	.2121	.1760	.1478	.1261	.1098	.0977	.0888	.0824
	\$500	.5447	.4566	.3779	.3091	.2512	.2031	.1639	.1325	.1078	.0886	.0739	.0629	.0546
	\$550	.5442	.4562	.3776	.3089	.2504	.2018	.1620	.1299	.1045	.0846	.0693	.0577	.0490
	\$800	.5434	.4555	.3771	.3084	.2495	.1999	.1589	.1257	.0990	.0779	.0614	.0486	.0389
\$1,000	.5432	.4554	.3769	.3083	.2494	.1999	.1588	.1252	.0983	.0769	.0601	.0471	.0372	
66	\$120	.5579	.4805	.4284	.3932	.3711	.3581	.3508	.3470	.3451	.3441	.3437	.3435	.3434
	\$160	.5538	.4669	.4045	.3581	.3254	.3037	.2898	.2814	.2765	.2737	.2721	.2713	.2708
	\$250	.5473	.4559	.3804	.3200	.2725	.2365	.2101	.1914	.1785	.1699	.1642	.1605	.1582
	\$275	.5460	.4548	.3773	.3148	.2648	.2261	.1972	.1762	.1614	.1511	.1442	.1396	.1366
	\$380	.5424	.4518	.3707	.3032	.2471	.2018	.1662	.1388	.1182	.1031	.0922	.0844	.0790
	\$500	.5405	.4502	.3694	.2990	.2403	.1919	.1529	.1222	.0985	.0805	.0670	.0571	.0500
	\$550	.5401	.4498	.3691	.2986	.2393	.1904	.1507	.1193	.0948	.0761	.0620	.0516	.0440
	\$800	.5392	.4491	.3685	.2981	.2381	.1879	.1471	.1144	.0886	.0685	.0533	.0417	.0331
\$1,000	.5391	.4490	.3684	.2980	.2380	.1879	.1468	.1137	.0876	.0674	.0518	.0400	.0312	
67	\$120	.5539	.4754	.4230	.3884	.3673	.3554	.3491	.3460	.3445	.3438	.3435	.3434	.3434
	\$160	.5499	.4614	.3981	.3515	.3196	.2990	.2864	.2790	.2749	.2727	.2715	.2709	.2707
	\$250	.5434	.4496	.3729	.3116	.2639	.2284	.2031	.1857	.1740	.1665	.1617	.1588	.1571
	\$275	.5421	.4485	.3697	.3061	.2557	.2174	.1895	.1697	.1561	.1470	.1412	.1374	.1351
	\$380	.5385	.4456	.3627	.2936	.2368	.1914	.1563	.1299	.1106	.0968	.0871	.0805	.0760
	\$500	.5366	.4440	.3609	.2890	.2292	.1805	.1419	.1120	.0894	.0727	.0606	.0519	.0459
	\$550	.5362	.4436	.3606	.2884	.2281	.1787	.1393	.1087	.0853	.0679	.0552	.0460	.0395
	\$800	.5354	.4429	.3600	.2877	.2264	.1758	.1351	.1031	.0783	.0595	.0456	.0353	.0279
\$1,000	.5352	.4428	.3599	.2876	.2263	.1756	.1346	.1022	.0772	.0581	.0439	.0334	.0258	
68	\$120	.5503	.4702	.4174	.3834	.3636	.3530	.3476	.3452	.3441	.3436	.3434	.3434	.3433
	\$160	.5463	.4559	.3914	.3449	.3138	.2945	.2831	.2769	.2736	.2719	.2711	.2707	.2705
	\$250	.5398	.4435	.3654	.3030	.2551	.2204	.1962	.1801	.1698	.1635	.1597	.1575	.1562
	\$275	.5386	.4425	.3621	.2971	.2464	.2087	.1817	.1633	.1511	.1434	.1385	.1356	.1339
	\$380	.5350	.4396	.3547	.2839	.2261	.1807	.1463	.1211	.1032	.0908	.0825	.0770	.0735
	\$500	.5331	.4380	.3524	.2789	.2179	.1689	.1307	.1018	.0805	.0652	.0545	.0472	.0423
	\$550	.5327	.4377	.3521	.2781	.2166	.1668	.1278	.0981	.0760	.0601	.0488	.0410	.0357
	\$800	.5319	.4370	.3516	.2772	.2145	.1634	.1230	.0917	.0681	.0508	.0383	.0295	.0234

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
69	\$1,000	.5317	.4368	.3515	.2771	.2144	.1630	.1222	.0907	.0668	.0492	.0364	.0273	.0210
	\$120	.5471	.4647	.4115	.3784	.3600	.3507	.3463	.3445	.3438	.3435	.3434	.3433	.3433
	\$160	.5431	.4503	.3845	.3380	.3079	.2900	.2801	.2750	.2725	.2713	.2708	.2706	.2705
	\$250	.5367	.4378	.3577	.2940	.2461	.2121	.1893	.1748	.1660	.1609	.1580	.1564	.1556
	\$275	.5354	.4367	.3543	.2878	.2368	.1996	.1740	.1571	.1465	.1401	.1363	.1342	.1330
	\$380	.5319	.4339	.3466	.2739	.2151	.1697	.1362	.1123	.0960	.0853	.0784	.0741	.0715
	\$500	.5300	.4323	.3439	.2685	.2062	.1568	.1191	.0914	.0717	.0581	.0490	.0431	.0393
	\$550	.5296	.4320	.3437	.2676	.2047	.1545	.1159	.0873	.0668	.0526	.0429	.0365	.0324
	\$800	.5288	.4313	.3431	.2663	.2021	.1505	.1104	.0801	.0581	.0424	.0316	.0243	.0194
\$1,000	.5286	.4312	.3430	.2663	.2019	.1499	.1095	.0789	.0565	.0405	.0294	.0219	.0169	
70	\$120	.5443	.4590	.4053	.3732	.3564	.3485	.3452	.3440	.3435	.3434	.3433	.3433	.3433
	\$160	.5403	.4444	.3771	.3306	.3018	.2856	.2773	.2734	.2716	.2709	.2706	.2705	.2704
	\$250	.5339	.4323	.3496	.2844	.2364	.2035	.1824	.1697	.1625	.1586	.1566	.1556	.1551
	\$275	.5327	.4313	.3461	.2779	.2264	.1901	.1661	.1511	.1422	.1372	.1345	.1331	.1324
	\$380	.5292	.4284	.3384	.2633	.2033	.1580	.1255	.1034	.0891	.0801	.0747	.0716	.0699
	\$500	.5273	.4269	.3354	.2575	.1936	.1439	.1070	.0808	.0630	.0514	.0440	.0395	.0369
	\$550	.5269	.4265	.3351	.2565	.1919	.1413	.1034	.0763	.0577	.0454	.0375	.0326	.0297
	\$800	.5261	.4259	.3346	.2549	.1890	.1367	.0970	.0682	.0480	.0343	.0253	.0197	.0161
	\$1,000	.5259	.4258	.3345	.2548	.1885	.1360	.0960	.0667	.0462	.0322	.0230	.0171	.0134
71	\$120	.5399	.4306	.3728	.3499	.3443	.3434	.3433	.3433	.3433	.3433	.3433	.3433	.3433
	\$160	.5359	.4254	.3420	.2961	.2773	.2718	.2706	.2704	.2704	.2704	.2704	.2704	.2704
	\$250	.5296	.4204	.3192	.2439	.1954	.1702	.1597	.1561	.1550	.1548	.1547	.1547	.1547
	\$275	.5284	.4194	.3170	.2377	.1837	.1533	.1394	.1341	.1323	.1319	.1318	.1318	.1317
	\$380	.5249	.4166	.3130	.2250	.1579	.1135	.0883	.0760	.0708	.0688	.0682	.0680	.0679
	\$500	.5230	.4151	.3119	.2205	.1479	.0967	.0649	.0475	.0392	.0356	.0342	.0337	.0335
	\$550	.5226	.4148	.3117	.2198	.1462	.0936	.0603	.0417	.0325	.0284	.0267	.0261	.0259
	\$800	.5218	.4141	.3112	.2188	.1434	.0883	.0522	.0312	.0201	.0149	.0126	.0117	.0113
	\$1,000	.5216	.4140	.3111	.2187	.1430	.0874	.0508	.0292	.0177	.0122	.0097	.0087	.0083
72	\$120	.5397	.4270	.3619	.3453	.3434	.3433	.3433	.3433	.3433	.3433	.3433	.3433	.3433
	\$160	.5357	.4238	.3291	.2848	.2724	.2706	.2704	.2704	.2704	.2704	.2704	.2704	.2704
	\$250	.5294	.4189	.3100	.2279	.1799	.1608	.1558	.1549	.1548	.1547	.1547	.1547	.1547
	\$275	.5282	.4179	.3093	.2218	.1665	.1416	.1338	.1321	.1318	.1317	.1317	.1317	.1317
	\$380	.5247	.4151	.3072	.2104	.1382	.0956	.0765	.0700	.0683	.0680	.0679	.0679	.0679
	\$500	.5228	.4136	.3061	.2068	.1278	.0760	.0491	.0382	.0346	.0337	.0335	.0335	.0334
	\$550	.5224	.4133	.3059	.2062	.1260	.0723	.0436	.0315	.0273	.0261	.0259	.0258	.0258
	\$800	.5216	.4127	.3054	.2054	.1230	.0660	.0338	.0190	.0135	.0117	.0113	.0112	.0112
	\$1,000	.5214	.4125	.3053	.2053	.1225	.0649	.0319	.0166	.0107	.0088	.0083	.0082	.0081
73	\$120	.5397	.4268	.3515	.3434	.3433	.3433	.3433	.3433	.3433	.3433	.3433	.3433	.3433
	\$160	.5357	.4236	.3163	.2750	.2705	.2704	.2704	.2704	.2704	.2704	.2704	.2704	.2704
	\$250	.5294	.4187	.3080	.2114	.1651	.1555	.1548	.1547	.1547	.1547	.1547	.1547	.1547
	\$275	.5282	.4177	.3073	.2063	.1492	.1336	.1318	.1317	.1317	.1317	.1317	.1317	.1317
	\$380	.5247	.4149	.3052	.1985	.1173	.0787	.0692	.0680	.0679	.0679	.0679	.0679	.0679
	\$500	.5228	.4134	.3041	.1967	.1070	.0548	.0371	.0338	.0335	.0334	.0334	.0334	.0334
	\$550	.5224	.4131	.3039	.1965	.1053	.0503	.0304	.0263	.0258	.0258	.0258	.0258	.0258
	\$800	.5216	.4125	.3034	.1962	.1025	.0423	.0180	.0121	.0112	.0112	.0112	.0112	.0112
	\$1,000	.5214	.4124	.3033	.1962	.1020	.0409	.0155	.0092	.0082	.0081	.0081	.0081	.0081
74	\$120	.5397	.4268	.3456	.3433	.3433	.3433	.3433	.3433	.3433	.3433	.3433	.3433	.3433
	\$160	.5357	.4236	.3116	.2710	.2704	.2704	.2704	.2704	.2704	.2704	.2704	.2704	.2704
	\$250	.5294	.4187	.3079	.2004	.1570	.1547	.1547	.1547	.1547	.1547	.1547	.1547	.1547
	\$275	.5282	.4177	.3072	.1971	.1377	.1318	.1317	.1317	.1317	.1317	.1317	.1317	.1317
	\$380	.5247	.4149	.3051	.1954	.1016	.0699	.0679	.0679	.0679	.0679	.0679	.0679	.0679

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.5228	.4134	.3041	.1947	.0928	.0406	.0336	.0334	.0334	.0334	.0334	.0334	.0334
	\$550	.5224	.4131	.3038	.1946	.0915	.0349	.0261	.0258	.0258	.0258	.0258	.0258	.0258
	\$800	.5216	.4125	.3034	.1943	.0897	.0249	.0118	.0112	.0112	.0112	.0112	.0112	.0112
	\$1,000	.5214	.4123	.3033	.1942	.0894	.0231	.0088	.0081	.0081	.0081	.0081	.0081	.0081

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.7454	.7068	.6719	.6398	.6102	.5828	.5572	.5332	.5165	.5067	.4983	.4909	.4844
37	\$120	.7390	.6994	.6634	.6305	.6002	.5721	.5459	.5230	.5117	.5021	.4938	.4866	.4807
38	\$120	.7325	.6918	.6548	.6210	.5899	.5612	.5344	.5180	.5070	.4975	.4894	.4827	.4775
39	\$120	.7261	.6841	.6462	.6116	.5797	.5502	.5260	.5132	.5023	.4930	.4854	.4795	.4748
40	\$120	.7195	.6764	.6375	.6020	.5693	.5392	.5210	.5084	.4977	.4889	.4821	.4767	.4723
	\$160	.7149	.6721	.6334	.5981	.5657	.5357	.5078	.4818	.4660	.4544	.4443	.4357	.4281
41	\$120	.7129	.6687	.6287	.5923	.5589	.5309	.5161	.5036	.4933	.4853	.4790	.4741	.4700
	\$160	.7083	.6643	.6246	.5884	.5552	.5246	.4961	.4739	.4605	.4491	.4393	.4308	.4237
42	\$120	.7062	.6608	.6197	.5824	.5482	.5259	.5111	.4989	.4894	.4821	.4762	.4716	.4678
	\$160	.7017	.6565	.6157	.5786	.5446	.5132	.4840	.4682	.4551	.4439	.4343	.4263	.4200
43	\$120	.6995	.6528	.6107	.5725	.5384	.5208	.5062	.4948	.4860	.4791	.4736	.4693	.4659
	\$160	.6950	.6486	.6068	.5688	.5339	.5018	.4778	.4626	.4498	.4388	.4297	.4225	.4167
44	\$120	.6929	.6450	.6018	.5626	.5333	.5158	.5018	.4911	.4828	.4763	.4712	.4673	.4642
	\$160	.6884	.6408	.5979	.5589	.5232	.4903	.4722	.4572	.4446	.4340	.4257	.4190	.4137
45	\$120	.6854	.6361	.5917	.5515	.5274	.5102	.4971	.4871	.4793	.4733	.4686	.4651	.4625
	\$160	.6809	.6319	.5879	.5479	.5113	.4834	.4658	.4511	.4388	.4291	.4215	.4154	.4105
46	\$120	.6778	.6271	.5816	.5427	.5216	.5051	.4928	.4833	.4761	.4705	.4664	.4633	.4610
	\$160	.6734	.6231	.5778	.5368	.4993	.4769	.4595	.4450	.4336	.4247	.4177	.4120	.4075
47	\$120	.6703	.6182	.5715	.5368	.5160	.5005	.4887	.4798	.4731	.4681	.4644	.4617	.4597
	\$160	.6660	.6142	.5678	.5257	.4912	.4704	.4533	.4396	.4290	.4207	.4142	.4090	.4049
	\$250	.6587	.6075	.5616	.5200	.4819	.4469	.4144	.3920	.3749	.3604	.3480	.3374	.3283
48	\$120	.6627	.6092	.5611	.5309	.5109	.4960	.4849	.4765	.4704	.4659	.4627	.4603	.4586
	\$160	.6584	.6052	.5575	.5143	.4846	.4640	.4474	.4346	.4247	.4170	.4109	.4062	.4026
	\$250	.6512	.5986	.5514	.5087	.4696	.4337	.4040	.3842	.3675	.3534	.3414	.3312	.3229
	\$275	.6496	.5971	.5501	.5074	.4685	.4326	.3995	.3754	.3573	.3420	.3289	.3177	.3080
49	\$120	.6550	.6000	.5512	.5252	.5060	.4918	.4812	.4735	.4680	.4640	.4611	.4591	.4577
	\$160	.6508	.5961	.5471	.5031	.4780	.4577	.4420	.4299	.4206	.4134	.4079	.4038	.4006
	\$250	.6437	.5896	.5412	.4973	.4572	.4204	.3959	.3765	.3603	.3465	.3349	.3256	.3181
	\$275	.6421	.5882	.5398	.4960	.4560	.4193	.3881	.3672	.3495	.3346	.3220	.3111	.3021
50	\$120	.6475	.5910	.5453	.5200	.5015	.4879	.4779	.4709	.4658	.4623	.4598	.4581	.4569
	\$160	.6433	.5872	.5368	.4966	.4716	.4519	.4370	.4257	.4169	.4103	.4053	.4017	.3989
	\$250	.6363	.5808	.5310	.4859	.4448	.4111	.3882	.3692	.3533	.3400	.3293	.3207	.3138
	\$275	.6348	.5793	.5297	.4847	.4437	.4061	.3798	.3593	.3421	.3276	.3153	.3052	.2970
51	\$120	.6400	.5819	.5397	.5151	.4972	.4841	.4749	.4684	.4639	.4608	.4587	.4573	.4563
	\$160	.6359	.5781	.5264	.4901	.4653	.4466	.4324	.4216	.4135	.4075	.4030	.3998	.3974
	\$250	.6289	.5718	.5207	.4744	.4322	.4031	.3807	.3620	.3465	.3340	.3241	.3162	.3099
	\$275	.6274	.5704	.5194	.4732	.4312	.3959	.3717	.3517	.3348	.3207	.3091	.2998	.2924
52	\$120	.6323	.5725	.5342	.5102	.4929	.4806	.4721	.4662	.4622	.4595	.4577	.4566	.4558
	\$160	.6282	.5688	.5156	.4834	.4594	.4414	.4278	.4177	.4103	.4049	.4010	.3981	.3961
	\$250	.6213	.5626	.5100	.4624	.4221	.3952	.3730	.3547	.3400	.3284	.3192	.3119	.3062
	\$275	.6198	.5612	.5087	.4613	.4181	.3874	.3636	.3439	.3274	.3141	.3034	.2949	.2881
	\$380	.6145	.5564	.5043	.4573	.4145	.3756	.3401	.3131	.2918	.2737	.2584	.2453	.2341
53	\$120	.6245	.5630	.5289	.5054	.4888	.4773	.4695	.4642	.4607	.4584	.4570	.4560	.4554

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$160	.6205	.5593	.5079	.4769	.4537	.4364	.4235	.4141	.4074	.4025	.3991	.3967	.3951
	\$250	.6137	.5533	.4991	.4502	.4139	.3873	.3654	.3478	.3340	.3232	.3147	.3080	.3028
	\$275	.6122	.5519	.4979	.4491	.4074	.3790	.3556	.3362	.3205	.3080	.2981	.2903	.2841
	\$380	.6069	.5471	.4936	.4452	.4014	.3616	.3282	.3034	.2827	.2652	.2503	.2376	.2271
54	\$120	.6168	.5559	.5238	.5008	.4850	.4743	.4671	.4624	.4594	.4575	.4563	.4556	.4551
	\$160	.6128	.5499	.5012	.4708	.4483	.4316	.4195	.4109	.4048	.4005	.3976	.3955	.3942
	\$250	.6061	.5439	.4882	.4384	.4059	.3795	.3581	.3415	.3285	.3184	.3105	.3045	.2999
	\$275	.6046	.5425	.4869	.4369	.3989	.3708	.3476	.3289	.3141	.3024	.2933	.2861	.2805
55	\$380	.5994	.5379	.4828	.4331	.3882	.3476	.3183	.2941	.2739	.2568	.2424	.2305	.2208
	\$120	.6092	.5506	.5188	.4965	.4815	.4715	.4650	.4609	.4584	.4568	.4558	.4552	.4549
	\$160	.6052	.5405	.4949	.4650	.4431	.4271	.4159	.4080	.4025	.3988	.3962	.3946	.3935
	\$250	.5986	.5346	.4773	.4304	.3980	.3719	.3514	.3356	.3233	.3139	.3068	.3014	.2974
56	\$275	.5971	.5332	.4761	.4249	.3906	.3627	.3400	.3222	.3082	.2973	.2889	.2823	.2773
	\$380	.5920	.5287	.4720	.4210	.3751	.3373	.3088	.2851	.2653	.2487	.2351	.2241	.2152
	\$500	.5880	.5251	.4688	.4181	.3725	.3315	.2947	.2647	.2406	.2203	.2031	.1884	.1759
	\$120	.6013	.5453	.5138	.4923	.4781	.4689	.4631	.4596	.4574	.4561	.4554	.4550	.4547
57	\$160	.5974	.5307	.4885	.4592	.4379	.4229	.4124	.4052	.4004	.3972	.3951	.3938	.3929
	\$250	.5909	.5249	.4659	.4222	.3899	.3645	.3448	.3298	.3183	.3097	.3033	.2986	.2951
	\$275	.5894	.5236	.4647	.4163	.3822	.3545	.3326	.3156	.3025	.2924	.2847	.2789	.2745
	\$380	.5844	.5191	.4607	.4084	.3614	.3273	.2993	.2759	.2566	.2408	.2281	.2180	.2100
58	\$500	.5804	.5156	.4576	.4056	.3590	.3173	.2815	.2536	.2302	.2105	.1938	.1797	.1679
	\$550	.5792	.5145	.4567	.4048	.3582	.3166	.2795	.2483	.2235	.2026	.1849	.1699	.1571
	\$120	.5936	.5401	.5091	.4883	.4749	.4666	.4615	.4584	.4567	.4556	.4551	.4548	.4546
	\$160	.5897	.5219	.4825	.4536	.4331	.4189	.4092	.4028	.3986	.3959	.3942	.3931	.3924
59	\$250	.5833	.5153	.4546	.4141	.3822	.3575	.3387	.3244	.3138	.3060	.3003	.2961	.2932
	\$275	.5819	.5140	.4534	.4079	.3737	.3467	.3257	.3095	.2972	.2879	.2810	.2758	.2720
	\$380	.5769	.5096	.4495	.3958	.3512	.3176	.2899	.2669	.2484	.2336	.2218	.2125	.2052
	\$500	.5729	.5061	.4465	.3931	.3455	.3032	.2702	.2430	.2201	.2010	.1849	.1716	.1607
60	\$550	.5718	.5051	.4456	.3923	.3448	.3026	.2656	.2369	.2129	.1926	.1755	.1611	.1491
	\$120	.5864	.5355	.5050	.4850	.4724	.4647	.4602	.4576	.4561	.4553	.4549	.4546	.4545
	\$160	.5826	.5164	.4771	.4488	.4290	.4156	.4067	.4009	.3972	.3949	.3935	.3927	.3921
	\$250	.5763	.5063	.4472	.4068	.3754	.3514	.3333	.3198	.3100	.3029	.2978	.2942	.2917
60	\$275	.5748	.5050	.4427	.4002	.3663	.3399	.3196	.3042	.2927	.2842	.2779	.2734	.2701
	\$380	.5699	.5007	.4389	.3839	.3421	.3087	.2812	.2590	.2413	.2274	.2164	.2078	.2012
	\$500	.5660	.4972	.4359	.3812	.3327	.2921	.2601	.2333	.2109	.1923	.1770	.1646	.1546
	\$550	.5649	.4962	.4350	.3805	.3321	.2893	.2548	.2267	.2031	.1834	.1669	.1533	.1422
60	\$120	.5792	.5311	.5010	.4818	.4700	.4631	.4591	.4569	.4557	.4551	.4547	.4546	.4545
	\$160	.5755	.5110	.4718	.4441	.4251	.4125	.4044	.3992	.3961	.3941	.3930	.3923	.3919
	\$250	.5692	.4972	.4400	.3997	.3688	.3454	.3281	.3155	.3065	.3001	.2957	.2926	.2905
	\$275	.5678	.4959	.4351	.3925	.3590	.3333	.3138	.2992	.2885	.2808	.2752	.2713	.2685
60	\$380	.5629	.4916	.4282	.3736	.3330	.2997	.2728	.2514	.2346	.2215	.2113	.2035	.1976
	\$500	.5591	.4883	.4252	.3693	.3199	.2817	.2500	.2236	.2017	.1839	.1696	.1581	.1489
	\$550	.5580	.4873	.4244	.3685	.3193	.2773	.2442	.2165	.1935	.1744	.1587	.1460	.1358
	\$120	.5720	.5266	.4971	.4787	.4678	.4615	.4581	.4563	.4553	.4548	.4546	.4545	.4544
60	\$160	.5683	.5056	.4665	.4394	.4213	.4096	.4022	.3977	.3950	.3934	.3925	.3920	.3917
	\$250	.5621	.4879	.4327	.3926	.3622	.3396	.3232	.3115	.3033	.2976	.2937	.2912	.2894
	\$275	.5607	.4867	.4275	.3848	.3518	.3268	.3081	.2945	.2846	.2777	.2728	.2694	.2671
	\$380	.5559	.4825	.4172	.3645	.3238	.2908	.2645	.2440	.2281	.2158	.2065	.1996	.1944
60	\$500	.5521	.4792	.4144	.3571	.3093	.2713	.2398	.2139	.1928	.1760	.1626	.1520	.1436
	\$550	.5510	.4782	.4136	.3564	.3063	.2664	.2336	.2063	.1839	.1656	.1510	.1392	.1299
	\$800	.5478	.4755	.4112	.3544	.3045	.2610	.2234	.1914	.1651	.1431	.1247	.1095	.0968

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
61	\$120	.5669	.5223	.4934	.4759	.4658	.4602	.4573	.4558	.4551	.4547	.4545	.4545	.4544
	\$160	.5612	.5002	.4614	.4350	.4177	.4069	.4003	.3964	.3942	.3929	.3922	.3918	.3916
	\$250	.5551	.4787	.4256	.3857	.3558	.3340	.3185	.3077	.3004	.2954	.2921	.2900	.2886
	\$275	.5538	.4775	.4200	.3774	.3448	.3205	.3028	.2900	.2811	.2749	.2706	.2678	.2659
	\$380	.5490	.4734	.4064	.3555	.3147	.2822	.2567	.2370	.2220	.2107	.2023	.1961	.1915
	\$500	.5453	.4702	.4036	.3451	.2989	.2610	.2298	.2046	.1845	.1686	.1561	.1464	.1389
	\$550	.5442	.4693	.4028	.3444	.2950	.2557	.2231	.1964	.1748	.1575	.1438	.1330	.1245
	\$800	.5410	.4666	.4005	.3424	.2917	.2479	.2103	.1796	.1540	.1327	.1152	.1008	.0891
62	\$120	.5625	.5179	.4897	.4731	.4639	.4590	.4566	.4554	.4548	.4546	.4545	.4544	.4544
	\$160	.5542	.4948	.4563	.4307	.4143	.4044	.3986	.3953	.3934	.3925	.3919	.3917	.3915
	\$250	.5482	.4708	.4185	.3788	.3495	.3286	.3141	.3043	.2977	.2934	.2907	.2890	.2879
	\$275	.5468	.4684	.4125	.3700	.3379	.3144	.2976	.2859	.2778	.2724	.2688	.2665	.2649
	\$380	.5421	.4643	.3970	.3463	.3056	.2737	.2490	.2302	.2162	.2059	.1983	.1929	.1891
	\$500	.5384	.4612	.3928	.3345	.2884	.2506	.2199	.1956	.1764	.1615	.1500	.1412	.1346
	\$550	.5374	.4602	.3920	.3323	.2842	.2449	.2127	.1867	.1660	.1497	.1370	.1271	.1196
	\$800	.5343	.4576	.3898	.3304	.2789	.2346	.1981	.1679	.1430	.1225	.1059	.0925	.0818
\$1,000	.5333	.4568	.3891	.3298	.2784	.2342	.1964	.1645	.1383	.1166	.0988	.0842	.0723	
63	\$120	.5581	.5135	.4860	.4704	.4621	.4580	.4560	.4551	.4547	.4545	.4544	.4544	.4544
	\$160	.5472	.4893	.4512	.4263	.4111	.4021	.3970	.3943	.3928	.3921	.3917	.3916	.3915
	\$250	.5412	.4640	.4113	.3718	.3432	.3234	.3099	.3010	.2953	.2917	.2895	.2882	.2874
	\$275	.5399	.4602	.4048	.3624	.3310	.3084	.2927	.2819	.2748	.2702	.2672	.2653	.2642
	\$380	.5352	.4551	.3881	.3370	.2965	.2651	.2413	.2236	.2106	.2013	.1947	.1901	.1869
	\$500	.5316	.4520	.3817	.3240	.2776	.2400	.2101	.1866	.1685	.1546	.1442	.1364	.1306
	\$550	.5305	.4511	.3809	.3208	.2730	.2338	.2021	.1770	.1574	.1421	.1305	.1216	.1150
	\$800	.5275	.4485	.3788	.3180	.2656	.2216	.1857	.1561	.1319	.1125	.0969	.0846	.0750
\$1,000	.5265	.4477	.3781	.3174	.2651	.2205	.1828	.1519	.1265	.1057	.0889	.0753	.0645	
64	\$120	.5536	.5091	.4825	.4679	.4606	.4571	.4555	.4548	.4546	.4545	.4544	.4544	.4544
	\$160	.5403	.4839	.4461	.4222	.4080	.4000	.3957	.3935	.3924	.3919	.3916	.3915	.3914
	\$250	.5344	.4573	.4041	.3648	.3371	.3183	.3060	.2981	.2932	.2903	.2886	.2875	.2870
	\$275	.5331	.4532	.3972	.3549	.3242	.3026	.2880	.2783	.2721	.2683	.2659	.2644	.2636
	\$380	.5285	.4460	.3792	.3278	.2875	.2567	.2339	.2173	.2055	.1972	.1915	.1877	.1851
	\$500	.5249	.4429	.3707	.3135	.2669	.2297	.2005	.1780	.1609	.1482	.1389	.1321	.1272
	\$550	.5239	.4420	.3699	.3100	.2618	.2228	.1919	.1677	.1491	.1350	.1245	.1167	.1110
	\$800	.5209	.4395	.3678	.3056	.2524	.2090	.1734	.1444	.1213	.1029	.0885	.0773	.0688
\$1,000	.5199	.4387	.3671	.3050	.2519	.2069	.1698	.1395	.1149	.0952	.0795	.0671	.0574	
65	\$120	.5492	.5047	.4790	.4656	.4592	.4563	.4551	.4547	.4545	.4544	.4544	.4544	.4544
	\$160	.5346	.4784	.4410	.4182	.4051	.3981	.3946	.3928	.3920	.3917	.3915	.3915	.3914
	\$250	.5279	.4506	.3969	.3580	.3312	.3135	.3023	.2955	.2914	.2891	.2878	.2871	.2867
	\$275	.5266	.4463	.3896	.3474	.3175	.2971	.2836	.2751	.2698	.2667	.2648	.2637	.2631
	\$380	.5221	.4370	.3704	.3185	.2785	.2485	.2268	.2114	.2008	.1936	.1888	.1857	.1837
	\$500	.5185	.4340	.3609	.3030	.2562	.2194	.1910	.1696	.1538	.1423	.1341	.1283	.1243
	\$550	.5175	.4331	.3589	.2992	.2507	.2120	.1818	.1586	.1412	.1284	.1190	.1123	.1076
	\$800	.5145	.4306	.3569	.2931	.2398	.1964	.1612	.1331	.1110	.0938	.0806	.0707	.0632
\$1,000	.5135	.4298	.3562	.2926	.2385	.1935	.1569	.1273	.1037	.0851	.0706	.0595	.0509	
66	\$120	.5447	.5004	.4757	.4635	.4580	.4557	.4549	.4546	.4544	.4544	.4544	.4544	.4544
	\$160	.5297	.4729	.4361	.4144	.4025	.3965	.3936	.3924	.3918	.3916	.3915	.3914	.3914
	\$250	.5217	.4439	.3897	.3512	.3255	.3090	.2991	.2933	.2900	.2882	.2872	.2868	.2865
	\$275	.5204	.4394	.3820	.3401	.3110	.2918	.2796	.2722	.2679	.2654	.2640	.2632	.2628
	\$380	.5159	.4282	.3617	.3093	.2696	.2405	.2200	.2059	.1965	.1904	.1865	.1841	.1826
	\$500	.5124	.4253	.3513	.2925	.2456	.2092	.1818	.1617	.1472	.1370	.1299	.1251	.1219
\$550	.5114	.4245	.3488	.2884	.2396	.2013	.1719	.1500	.1339	.1223	.1142	.1085	.1047	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$800	.5084	.4220	.3461	.2807	.2273	.1839	.1492	.1220	.1011	.0852	.0734	.0647	.0583
	\$1,000	.5075	.4213	.3454	.2802	.2251	.1803	.1442	.1154	.0930	.0756	.0625	.0526	.0452
67	\$120	.5399	.4958	.4723	.4615	.4569	.4552	.4547	.4545	.4544	.4544	.4544	.4544	.4544
	\$160	.5245	.4671	.4309	.4105	.4000	.3950	.3929	.3920	.3916	.3915	.3914	.3914	.3914
	\$250	.5155	.4367	.3819	.3440	.3195	.3046	.2959	.2912	.2887	.2874	.2868	.2865	.2864
	\$275	.5142	.4320	.3738	.3322	.3042	.2865	.2757	.2696	.2661	.2643	.2633	.2629	.2626
	\$380	.5097	.4201	.3522	.2993	.2601	.2321	.2131	.2005	.1925	.1875	.1845	.1827	.1817
	\$500	.5063	.4163	.3411	.2812	.2341	.1984	.1722	.1536	.1406	.1318	.1260	.1222	.1198
	\$550	.5053	.4154	.3384	.2767	.2276	.1898	.1616	.1410	.1265	.1164	.1096	.1051	.1021
	\$800	.5023	.4130	.3345	.2679	.2138	.1704	.1364	.1104	.0910	.0767	.0663	.0590	.0539
	\$1,000	.5014	.4123	.3339	.2668	.2111	.1662	.1306	.1029	.0818	.0660	.0544	.0460	.0399
68	\$120	.5350	.4911	.4691	.4596	.4561	.4549	.4545	.4544	.4544	.4544	.4544	.4544	.4544
	\$160	.5192	.4610	.4256	.4067	.3977	.3938	.3923	.3917	.3915	.3914	.3914	.3914	.3914
	\$250	.5096	.4293	.3740	.3368	.3137	.3004	.2932	.2895	.2877	.2869	.2865	.2864	.2863
	\$275	.5084	.4245	.3654	.3242	.2975	.2814	.2722	.2673	.2648	.2635	.2629	.2626	.2625
	\$380	.5040	.4122	.3426	.2892	.2505	.2239	.2065	.1955	.1889	.1851	.1829	.1817	.1811
	\$500	.5006	.4074	.3307	.2696	.2225	.1876	.1628	.1458	.1346	.1273	.1227	.1200	.1183
	\$550	.4996	.4066	.3278	.2648	.2154	.1783	.1513	.1324	.1196	.1112	.1057	.1023	.1002
	\$800	.4967	.4042	.3229	.2549	.2000	.1567	.1237	.0991	.0813	.0687	.0600	.0541	.0502
	\$1,000	.4958	.4035	.3223	.2530	.1967	.1518	.1169	.0905	.0711	.0570	.0471	.0402	.0354
69	\$120	.5302	.4867	.4661	.4581	.4554	.4547	.4545	.4544	.4544	.4544	.4544	.4544	.4544
	\$160	.5142	.4552	.4207	.4034	.3959	.3929	.3919	.3916	.3914	.3914	.3914	.3914	.3914
	\$250	.5047	.4223	.3663	.3299	.3084	.2968	.2910	.2883	.2871	.2866	.2864	.2863	.2863
	\$275	.5034	.4173	.3573	.3166	.2914	.2770	.2694	.2656	.2638	.2630	.2626	.2625	.2625
	\$380	.4991	.4048	.3333	.2794	.2414	.2163	.2006	.1914	.1861	.1833	.1819	.1811	.1808
	\$500	.4957	.3994	.3208	.2585	.2113	.1774	.1542	.1390	.1295	.1237	.1203	.1183	.1173
	\$550	.4947	.3986	.3178	.2533	.2037	.1673	.1419	.1248	.1138	.1069	.1027	.1003	.0989
	\$800	.4919	.3963	.3119	.2424	.1866	.1436	.1116	.0887	.0727	.0620	.0549	.0503	.0475
	\$1,000	.4910	.3956	.3114	.2402	.1828	.1379	.1040	.0791	.0615	.0493	.0410	.0356	.0321
70	\$120	.5246	.4815	.4630	.4567	.4549	.4545	.4544	.4544	.4544	.4544	.4544	.4544	.4544
	\$160	.5083	.4483	.4151	.4000	.3941	.3922	.3916	.3915	.3914	.3914	.3914	.3914	.3914
	\$250	.4998	.4141	.3573	.3221	.3027	.2933	.2890	.2873	.2866	.2864	.2863	.2863	.2863
	\$275	.4986	.4090	.3477	.3078	.2846	.2725	.2667	.2641	.2630	.2626	.2625	.2624	.2624
	\$380	.4943	.3965	.3225	.2678	.2309	.2079	.1945	.1873	.1837	.1819	.1811	.1807	.1806
	\$500	.4909	.3907	.3094	.2453	.1982	.1657	.1448	.1320	.1245	.1204	.1182	.1171	.1166
	\$550	.4899	.3900	.3063	.2398	.1899	.1548	.1314	.1167	.1079	.1029	.1001	.0987	.0979
	\$800	.4871	.3877	.2999	.2278	.1709	.1283	.0980	.0773	.0638	.0553	.0501	.0471	.0453
	\$1,000	.4862	.3870	.2989	.2252	.1665	.1218	.0892	.0665	.0513	.0414	.0352	.0315	.0293
71	\$120	.5191	.4766	.4603	.4557	.4546	.4544	.4544	.4544	.4544	.4544	.4544	.4544	.4544
	\$160	.5027	.4415	.4099	.3971	.3929	.3917	.3915	.3914	.3914	.3914	.3914	.3914	.3914
	\$250	.4962	.4062	.3485	.3147	.2978	.2905	.2877	.2867	.2864	.2863	.2863	.2863	.2863
	\$275	.4949	.4011	.3383	.2994	.2786	.2688	.2647	.2632	.2627	.2625	.2624	.2624	.2624
	\$380	.4907	.3888	.3120	.2566	.2210	.2004	.1895	.1843	.1820	.1810	.1807	.1805	.1805
	\$500	.4873	.3834	.2985	.2325	.1855	.1549	.1365	.1262	.1208	.1182	.1170	.1165	.1162
	\$550	.4864	.3826	.2954	.2267	.1766	.1430	.1221	.1100	.1035	.1001	.0985	.0978	.0974
	\$800	.4836	.3804	.2888	.2137	.1556	.1137	.0853	.0673	.0564	.0502	.0468	.0450	.0441
	\$1,000	.4827	.3797	.2875	.2108	.1505	.1062	.0754	.0553	.0427	.0353	.0311	.0288	.0276
72	\$120	.5115	.4703	.4574	.4548	.4544	.4544	.4544	.4544	.4544	.4544	.4544	.4544	.4544
	\$160	.4985	.4324	.4035	.3941	.3919	.3915	.3914	.3914	.3914	.3914	.3914	.3914	.3914
	\$250	.4931	.3957	.3366	.3054	.2924	.2879	.2867	.2864	.2863	.2863	.2863	.2863	.2863
	\$275	.4919	.3908	.3256	.2886	.2716	.2652	.2631	.2626	.2625	.2624	.2624	.2624	.2624

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.4877	.3795	.2980	.2415	.2083	.1917	.1845	.1818	.1808	.1806	.1805	.1805	.1805
	\$500	.4843	.3757	.2845	.2153	.1687	.1413	.1271	.1205	.1177	.1166	.1163	.1161	.1161
	\$550	.4834	.3749	.2814	.2090	.1588	.1280	.1113	.1031	.0995	.0980	.0975	.0973	.0972
	\$800	.4806	.3727	.2751	.1950	.1350	.0945	.0698	.0560	.0490	.0457	.0442	.0436	.0434
	\$1,000	.4797	.3721	.2737	.1918	.1291	.0856	.0582	.0423	.0339	.0297	.0278	.0270	.0266
73	\$120	.5032	.4639	.4554	.4545	.4544	.4544	.4544	.4544	.4544	.4544	.4544	.4544	.4544
	\$160	.4973	.4223	.3975	.3922	.3915	.3914	.3914	.3914	.3914	.3914	.3914	.3914	.3914
	\$250	.4919	.3848	.3237	.2966	.2884	.2866	.2863	.2863	.2863	.2863	.2863	.2863	.2863
	\$275	.4907	.3804	.3118	.2779	.2661	.2631	.2625	.2624	.2624	.2624	.2624	.2624	.2624
	\$380	.4864	.3733	.2832	.2252	.1961	.1849	.1815	.1807	.1805	.1805	.1805	.1805	.1805
	\$500	.4831	.3707	.2707	.1967	.1512	.1289	.1200	.1171	.1163	.1161	.1161	.1161	.1161
	\$550	.4822	.3700	.2681	.1901	.1400	.1138	.1027	.0987	.0976	.0973	.0972	.0972	.0972
	\$800	.4794	.3678	.2628	.1757	.1130	.0751	.0559	.0476	.0446	.0436	.0434	.0433	.0433
	\$1,000	.4785	.3672	.2617	.1723	.1061	.0645	.0423	.0323	.0283	.0270	.0266	.0265	.0264
74	\$120	.5004	.4601	.4547	.4544	.4544	.4544	.4544	.4544	.4544	.4544	.4544	.4544	.4544
	\$160	.4972	.4155	.3945	.3916	.3914	.3914	.3914	.3914	.3914	.3914	.3914	.3914	.3914
	\$250	.4917	.3781	.3151	.2918	.2870	.2863	.2863	.2863	.2863	.2863	.2863	.2863	.2863
	\$275	.4905	.3752	.3025	.2717	.2638	.2626	.2624	.2624	.2624	.2624	.2624	.2624	.2624
	\$380	.4863	.3719	.2739	.2146	.1893	.1821	.1807	.1805	.1805	.1805	.1805	.1805	.1805
	\$500	.4830	.3694	.2628	.1844	.1402	.1225	.1174	.1163	.1161	.1161	.1161	.1161	.1161
	\$550	.4820	.3687	.2608	.1778	.1279	.1061	.0992	.0975	.0972	.0972	.0972	.0972	.0972
	\$800	.4792	.3665	.2569	.1638	.0985	.0634	.0491	.0446	.0435	.0433	.0433	.0433	.0433
	\$1,000	.4784	.3659	.2562	.1606	.0910	.0515	.0343	.0284	.0268	.0265	.0264	.0264	.0264

\* 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 ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
36	\$120	.0085	.0253	.0466	.0711	.1266	.1886	.2556	.3265
37	\$120	.0078	.0237	.0441	.0677	.1216	.1823	.2480	.3179
38	\$120	.0071	.0221	.0416	.0643	.1167	.1759	.2405	.3094
39	\$120	.0064	.0206	.0392	.0610	.1117	.1696	.2329	.3008
40	\$120	.0058	.0191	.0367	.0577	.1068	.1632	.2253	.2920
	\$160	.0058	.0191	.0367	.0577	.1068	.1632	.2253	.2920
41	\$120	.0053	.0176	.0344	.0544	.1019	.1568	.2177	.2833
	\$160	.0053	.0176	.0344	.0544	.1019	.1568	.2177	.2833
42	\$120	.0047	.0162	.0321	.0512	.0970	.1505	.2101	.2746
	\$160	.0047	.0162	.0321	.0512	.0970	.1505	.2101	.2746
43	\$120	.0042	.0148	.0298	.0481	.0922	.1442	.2025	.2659
	\$160	.0042	.0148	.0298	.0481	.0922	.1442	.2025	.2659
44	\$120	.0037	.0135	.0276	.0449	.0873	.1379	.1948	.2571
	\$160	.0037	.0135	.0276	.0449	.0873	.1379	.1948	.2571
45	\$120	.0033	.0122	.0254	.0419	.0825	.1315	.1872	.2482



<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>46</b>	\$160	.0033	.0122	.0254	.0419	.0825	.1315	.1872	.2482
	\$120	.0028	.0110	.0233	.0389	.0778	.1253	.1795	.2394
	\$160	.0028	.0110	.0233	.0389	.0778	.1253	.1796	.2394
<b>47</b>	\$120	.0025	.0099	.0213	.0360	.0732	.1191	.1719	.2318
	\$160	.0025	.0099	.0213	.0360	.0732	.1191	.1719	.2305
	\$250	.0025	.0099	.0213	.0360	.0732	.1191	.1719	.2305
<b>48</b>	\$120	.0021	.0088	.0193	.0331	.0686	.1128	.1643	.2249
	\$160	.0021	.0088	.0193	.0331	.0686	.1128	.1643	.2216
	\$250	.0021	.0088	.0193	.0331	.0686	.1128	.1643	.2216
	\$275	.0021	.0088	.0193	.0331	.0686	.1128	.1643	.2216
<b>49</b>	\$120	.0018	.0079	.0176	.0306	.0644	.1071	.1571	.2189
	\$160	.0018	.0079	.0176	.0306	.0644	.1071	.1571	.2131
	\$250	.0018	.0079	.0176	.0306	.0644	.1071	.1571	.2131
	\$275	.0018	.0079	.0176	.0306	.0644	.1071	.1571	.2131
<b>50</b>	\$120	.0016	.0070	.0160	.0281	.0602	.1014	.1512	.2130
	\$160	.0016	.0070	.0160	.0281	.0602	.1014	.1499	.2052
	\$250	.0016	.0070	.0160	.0281	.0602	.1014	.1499	.2046
	\$275	.0016	.0070	.0160	.0281	.0602	.1014	.1499	.2046
<b>51</b>	\$120	.0013	.0062	.0145	.0257	.0562	.0957	.1456	.2073
	\$160	.0013	.0062	.0145	.0257	.0562	.0957	.1428	.1978
	\$250	.0013	.0062	.0145	.0257	.0562	.0957	.1428	.1961
	\$275	.0013	.0062	.0145	.0257	.0562	.0957	.1428	.1961
<b>52</b>	\$120	.0011	.0055	.0130	.0234	.0522	.0900	.1402	.2016
	\$160	.0011	.0055	.0130	.0234	.0522	.0900	.1357	.1908
	\$250	.0011	.0055	.0130	.0234	.0522	.0900	.1356	.1875
	\$275	.0011	.0055	.0130	.0234	.0522	.0900	.1356	.1875
	\$380	.0011	.0055	.0130	.0234	.0522	.0900	.1356	.1875
<b>53</b>	\$120	.0009	.0047	.0115	.0212	.0482	.0850	.1348	.1959
	\$160	.0009	.0047	.0115	.0212	.0482	.0844	.1290	.1841
	\$250	.0009	.0047	.0115	.0212	.0482	.0844	.1283	.1788
	\$275	.0009	.0047	.0115	.0212	.0482	.0844	.1283	.1788
	\$380	.0009	.0047	.0115	.0212	.0482	.0844	.1283	.1788
<b>54</b>	\$120	.0008	.0041	.0102	.0190	.0443	.0802	.1296	.1901
	\$160	.0008	.0041	.0102	.0190	.0443	.0787	.1227	.1775
	\$250	.0008	.0041	.0102	.0190	.0443	.0787	.1210	.1701
	\$275	.0008	.0041	.0102	.0190	.0443	.0787	.1210	.1701
	\$380	.0008	.0041	.0102	.0190	.0443	.0787	.1210	.1701
<b>55</b>	\$120	.0006	.0035	.0089	.0169	.0405	.0757	.1243	.1844
	\$160	.0006	.0035	.0089	.0169	.0405	.0733	.1166	.1711
	\$250	.0006	.0035	.0089	.0169	.0405	.0731	.1137	.1613
	\$275	.0006	.0035	.0089	.0169	.0405	.0731	.1137	.1613
	\$380	.0006	.0035	.0089	.0169	.0405	.0731	.1137	.1613
	\$500	.0006	.0035	.0089	.0169	.0405	.0731	.1137	.1613

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
56	\$120	.0005	.0029	.0077	.0149	.0367	.0713	.1190	.1789
	\$160	.0005	.0029	.0077	.0149	.0367	.0680	.1107	.1647
	\$250	.0005	.0029	.0077	.0149	.0367	.0676	.1064	.1526
	\$275	.0005	.0029	.0077	.0149	.0367	.0676	.1064	.1525
	\$380	.0005	.0029	.0077	.0149	.0367	.0676	.1064	.1525
	\$500	.0005	.0029	.0077	.0149	.0367	.0676	.1064	.1525
	\$550	.0005	.0029	.0077	.0149	.0367	.0676	.1064	.1525
57	\$120	.0004	.0024	.0065	.0130	.0334	.0669	.1138	.1734
	\$160	.0004	.0024	.0065	.0130	.0331	.0631	.1050	.1583
	\$250	.0004	.0024	.0065	.0130	.0331	.0620	.0991	.1445
	\$275	.0004	.0024	.0065	.0130	.0331	.0620	.0991	.1440
	\$380	.0004	.0024	.0066	.0130	.0331	.0620	.0991	.1436
	\$500	.0004	.0024	.0065	.0130	.0331	.0620	.0991	.1436
	\$550	.0004	.0024	.0066	.0130	.0331	.0620	.0991	.1436
58	\$120	.0003	.0019	.0055	.0113	.0302	.0626	.1086	.1680
	\$160	.0003	.0019	.0055	.0113	.0295	.0583	.0993	.1518
	\$250	.0003	.0019	.0055	.0113	.0295	.0566	.0918	.1367
	\$275	.0003	.0019	.0055	.0113	.0295	.0566	.0918	.1357
	\$380	.0003	.0019	.0055	.0113	.0295	.0566	.0918	.1347
	\$500	.0003	.0019	.0055	.0113	.0295	.0566	.0918	.1347
	\$550	.0003	.0019	.0055	.0113	.0295	.0566	.0918	.1347
59	\$120	.0002	.0015	.0046	.0096	.0273	.0583	.1035	.1626
	\$160	.0002	.0015	.0046	.0096	.0262	.0537	.0936	.1454
	\$250	.0002	.0015	.0046	.0096	.0261	.0512	.0850	.1292
	\$275	.0002	.0015	.0046	.0096	.0261	.0512	.0848	.1277
	\$380	.0002	.0015	.0046	.0096	.0261	.0512	.0846	.1259
	\$500	.0002	.0015	.0046	.0096	.0261	.0512	.0846	.1259
	\$550	.0002	.0015	.0046	.0096	.0261	.0512	.0846	.1259
60	\$120	.0002	.0012	.0037	.0080	.0244	.0541	.0985	.1573
	\$160	.0002	.0012	.0037	.0080	.0231	.0492	.0879	.1391
	\$250	.0002	.0012	.0037	.0080	.0228	.0459	.0785	.1217
	\$275	.0002	.0012	.0037	.0080	.0228	.0459	.0779	.1199
	\$380	.0002	.0012	.0037	.0080	.0228	.0459	.0774	.1171
	\$500	.0002	.0012	.0037	.0080	.0228	.0459	.0774	.1170
	\$550	.0002	.0012	.0037	.0080	.0228	.0459	.0774	.1170
61	\$120	.0001	.0009	.0029	.0066	.0217	.0500	.0935	.1520
	\$160	.0001	.0009	.0029	.0066	.0201	.0448	.0823	.1329
	\$250	.0001	.0009	.0029	.0066	.0196	.0408	.0721	.1143
	\$275	.0001	.0009	.0029	.0066	.0196	.0408	.0713	.1123
	\$380	.0001	.0009	.0029	.0066	.0196	.0407	.0703	.1086
	\$500	.0001	.0009	.0029	.0066	.0196	.0407	.0703	.1083
	\$550	.0001	.0009	.0029	.0066	.0196	.0407	.0703	.1083

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
62	\$800	.0001	.0009	.0029	.0066	.0196	.0407	.0703	.1083
	\$120	.0001	.0007	.0023	.0054	.0190	.0459	.0885	.1467
	\$160	.0001	.0007	.0023	.0053	.0174	.0405	.0767	.1267
	\$250	.0001	.0007	.0023	.0053	.0166	.0360	.0659	.1069
	\$275	.0001	.0007	.0023	.0053	.0166	.0359	.0649	.1047
	\$380	.0001	.0007	.0023	.0053	.0166	.0357	.0633	.1002
	\$500	.0001	.0007	.0023	.0053	.0166	.0357	.0632	.0995
	\$550	.0001	.0007	.0023	.0053	.0166	.0357	.0632	.0995
	\$800	.0001	.0007	.0023	.0053	.0166	.0357	.0632	.0995
\$1,000	.0001	.0007	.0023	.0053	.0166	.0357	.0632	.0995	
63	\$120	.0001	.0005	.0017	.0043	.0165	.0420	.0835	.1414
	\$160	.0001	.0005	.0017	.0042	.0148	.0363	.0712	.1204
	\$250	.0001	.0005	.0017	.0041	.0137	.0315	.0598	.0994
	\$275	.0001	.0005	.0017	.0041	.0137	.0312	.0587	.0970
	\$380	.0001	.0005	.0017	.0041	.0137	.0308	.0565	.0919
	\$500	.0001	.0005	.0017	.0041	.0137	.0308	.0563	.0908
	\$550	.0001	.0005	.0017	.0041	.0137	.0308	.0563	.0908
	\$800	.0001	.0005	.0017	.0041	.0137	.0308	.0563	.0908
	\$1,000	.0001	.0005	.0017	.0041	.0137	.0308	.0563	.0908
64	\$120	.0001	.0003	.0012	.0034	.0141	.0380	.0785	.1361
	\$160	.0001	.0003	.0012	.0032	.0124	.0323	.0658	.1142
	\$250	.0001	.0003	.0012	.0031	.0111	.0272	.0538	.0921
	\$275	.0001	.0003	.0012	.0031	.0111	.0268	.0525	.0894
	\$380	.0001	.0003	.0012	.0031	.0111	.0262	.0500	.0838
	\$500	.0001	.0003	.0012	.0031	.0111	.0262	.0496	.0822
	\$550	.0001	.0003	.0012	.0031	.0111	.0262	.0496	.0822
	\$800	.0001	.0003	.0012	.0031	.0111	.0262	.0496	.0822
	\$1,000	.0001	.0003	.0012	.0031	.0111	.0262	.0496	.0822
65	\$120	.0001	.0002	.0008	.0025	.0119	.0342	.0735	.1308
	\$160	.0001	.0002	.0008	.0023	.0102	.0283	.0603	.1079
	\$250	.0001	.0002	.0008	.0023	.0089	.0232	.0479	.0847
	\$275	.0001	.0002	.0008	.0023	.0088	.0227	.0465	.0819
	\$380	.0001	.0002	.0008	.0023	.0087	.0218	.0437	.0758
	\$500	.0001	.0002	.0008	.0023	.0087	.0218	.0430	.0738
	\$550	.0001	.0002	.0008	.0023	.0087	.0218	.0430	.0737
	\$800	.0001	.0002	.0008	.0023	.0087	.0218	.0430	.0736
	\$1,000	.0001	.0002	.0008	.0023	.0087	.0218	.0430	.0736
66	\$120	.0000	.0001	.0006	.0018	.0098	.0304	.0685	.1254
	\$160	.0000	.0001	.0005	.0017	.0081	.0245	.0549	.1015
	\$250	.0000	.0001	.0005	.0016	.0068	.0193	.0421	.0774
	\$275	.0000	.0001	.0005	.0016	.0067	.0188	.0406	.0743
	\$380	.0000	.0001	.0005	.0016	.0066	.0178	.0375	.0677
	\$500	.0000	.0001	.0005	.0016	.0066	.0176	.0367	.0655

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$550	.0000	.0001	.0005	.0016	.0066	.0176	.0366	.0653
	\$800	.0000	.0001	.0005	.0016	.0066	.0176	.0366	.0651
	\$1,000	.0000	.0001	.0005	.0016	.0066	.0176	.0366	.0651
<b>67</b>	\$120	.0000	.0001	.0003	.0013	.0079	.0266	.0634	.1200
	\$160	.0000	.0001	.0003	.0011	.0063	.0207	.0494	.0951
	\$250	.0000	.0001	.0003	.0010	.0050	.0156	.0363	.0699
	\$275	.0000	.0001	.0003	.0010	.0049	.0151	.0348	.0667
	\$380	.0000	.0001	.0003	.0010	.0048	.0140	.0316	.0597
	\$500	.0000	.0001	.0003	.0010	.0047	.0138	.0306	.0572
	\$550	.0000	.0001	.0003	.0010	.0047	.0138	.0305	.0570
	\$800	.0000	.0001	.0003	.0010	.0047	.0138	.0304	.0566
	\$1,000	.0000	.0001	.0003	.0010	.0047	.0138	.0304	.0566
<b>68</b>	\$120	.0000	.0001	.0002	.0008	.0061	.0229	.0582	.1144
	\$160	.0000	.0001	.0002	.0007	.0046	.0172	.0439	.0884
	\$250	.0000	.0001	.0002	.0006	.0035	.0122	.0307	.0624
	\$275	.0000	.0001	.0002	.0006	.0034	.0117	.0292	.0591
	\$380	.0000	.0001	.0002	.0006	.0032	.0106	.0258	.0517
	\$500	.0000	.0001	.0002	.0006	.0032	.0103	.0247	.0490
	\$550	.0000	.0001	.0002	.0006	.0032	.0103	.0246	.0487
	\$800	.0000	.0001	.0002	.0006	.0032	.0103	.0245	.0482
	\$1,000	.0000	.0001	.0002	.0006	.0032	.0103	.0245	.0482
<b>69</b>	\$120	.0000	.0000	.0001	.0005	.0045	.0192	.0527	.1085
	\$160	.0000	.0000	.0001	.0004	.0032	.0137	.0383	.0815
	\$250	.0000	.0000	.0001	.0003	.0022	.0091	.0252	.0547
	\$275	.0000	.0000	.0001	.0003	.0022	.0086	.0236	.0513
	\$380	.0000	.0000	.0001	.0003	.0020	.0075	.0203	.0436
	\$500	.0000	.0000	.0001	.0003	.0019	.0072	.0191	.0408
	\$550	.0000	.0000	.0001	.0003	.0019	.0072	.0190	.0404
	\$800	.0000	.0000	.0001	.0003	.0019	.0071	.0188	.0398
	\$1,000	.0000	.0000	.0001	.0003	.0019	.0071	.0188	.0397
<b>70</b>	\$120	.0000	.0000	.0001	.0002	.0030	.0155	.0470	.1023
	\$160	.0000	.0000	.0001	.0002	.0020	.0103	.0324	.0741
	\$250	.0000	.0000	.0001	.0002	.0013	.0062	.0196	.0466
	\$275	.0000	.0000	.0001	.0002	.0012	.0057	.0181	.0431
	\$380	.0000	.0000	.0001	.0002	.0010	.0048	.0149	.0354
	\$500	.0000	.0000	.0001	.0002	.0010	.0045	.0138	.0324
	\$550	.0000	.0000	.0001	.0002	.0010	.0045	.0137	.0320
	\$800	.0000	.0000	.0001	.0002	.0010	.0045	.0134	.0313
	\$1,000	.0000	.0000	.0001	.0002	.0010	.0045	.0134	.0312
<b>71</b>	\$120	.0000	.0000	.0000	.0000	.0001	.0021	.0186	.0698
	\$160	.0000	.0000	.0000	.0000	.0001	.0009	.0088	.0390
	\$250	.0000	.0000	.0000	.0000	.0001	.0003	.0033	.0162
	\$275	.0000	.0000	.0000	.0000	.0001	.0003	.0028	.0140

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0020	.0097
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0017	.0083
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0017	.0081
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0017	.0079
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0017	.0078
<b>72</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0004	.0099	.0589
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0031	.0261
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0006	.0069
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0005	.0054
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0030
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0023
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0022
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0021
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0021
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0028	.0485
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0133
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0011
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0007
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0426
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0048
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001))

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	\$120	<u>.0152</u>	<u>.0398</u>	<u>.0687</u>	<u>.1004</u>	<u>.1698</u>	<u>.2450</u>	<u>.3245</u>	<u>.4075</u>
<b>37</b>	\$120	<u>.0144</u>	<u>.0380</u>	<u>.0660</u>	<u>.0969</u>	<u>.1648</u>	<u>.2386</u>	<u>.3170</u>	<u>.3990</u>
<b>38</b>	\$120	<u>.0135</u>	<u>.0362</u>	<u>.0632</u>	<u>.0933</u>	<u>.1596</u>	<u>.2321</u>	<u>.3094</u>	<u>.3905</u>
<b>39</b>	\$120	<u>.0126</u>	<u>.0344</u>	<u>.0605</u>	<u>.0897</u>	<u>.1545</u>	<u>.2257</u>	<u>.3018</u>	<u>.3818</u>
<b>40</b>	\$120	<u>.0118</u>	<u>.0326</u>	<u>.0578</u>	<u>.0861</u>	<u>.1493</u>	<u>.2191</u>	<u>.2941</u>	<u>.3731</u>
	\$160	<u>.0117</u>	<u>.0324</u>	<u>.0574</u>	<u>.0856</u>	<u>.1484</u>	<u>.2177</u>	<u>.2922</u>	<u>.3707</u>
<b>41</b>	\$120	<u>.0110</u>	<u>.0308</u>	<u>.0551</u>	<u>.0825</u>	<u>.1441</u>	<u>.2126</u>	<u>.2863</u>	<u>.3643</u>
	\$160	<u>.0109</u>	<u>.0306</u>	<u>.0548</u>	<u>.0820</u>	<u>.1432</u>	<u>.2112</u>	<u>.2845</u>	<u>.3620</u>

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>42</b>	\$120	.0102	.0290	.0524	.0789	.1388	.2059	.2784	.3554
	\$160	.0101	.0288	.0520	.0784	.1379	.2045	.2766	.3531
<b>43</b>	\$120	.0094	.0273	.0497	.0753	.1335	.1992	.2705	.3464
	\$160	.0094	.0271	.0494	.0748	.1327	.1979	.2687	.3441
<b>44</b>	\$120	.0087	.0256	.0470	.0717	.1283	.1925	.2626	.3374
	\$160	.0086	.0254	.0467	.0712	.1275	.1913	.2609	.3353
<b>45</b>	\$120	.0078	.0236	.0440	.0676	.1224	.1850	.2537	.3274
	\$160	.0078	.0235	.0437	.0672	.1216	.1838	.2521	.3253
<b>46</b>	\$120	.0070	.0217	.0410	.0636	.1164	.1774	.2448	.3172
	\$160	.0070	.0216	.0407	.0631	.1157	.1763	.2432	.3152
<b>47</b>	\$120	.0062	.0199	.0380	.0596	.1106	.1699	.2359	.3110
	\$160	.0062	.0197	.0378	.0592	.1099	.1688	.2343	.3051
	\$250	.0061	.0195	.0374	.0585	.1087	.1670	.2318	.3018
<b>48</b>	\$120	.0055	.0181	.0351	.0556	.1046	.1623	.2268	.3051
	\$160	.0055	.0180	.0349	.0552	.1040	.1613	.2253	.2949
	\$250	.0054	.0178	.0345	.0546	.1028	.1595	.2229	.2916
	\$275	.0054	.0177	.0344	.0545	.1026	.1591	.2223	.2909
<b>49</b>	\$120	.0048	.0163	.0323	.0517	.0987	.1547	.2198	.2992
	\$160	.0048	.0162	.0321	.0513	.0981	.1537	.2162	.2845
	\$250	.0047	.0160	.0317	.0508	.0970	.1520	.2139	.2814
	\$275	.0047	.0160	.0316	.0506	.0968	.1516	.2133	.2807
<b>50</b>	\$120	.0042	.0147	.0295	.0478	.0929	.1472	.2142	.2933
	\$160	.0042	.0146	.0293	.0475	.0923	.1462	.2073	.2757
	\$250	.0041	.0144	.0290	.0470	.0913	.1446	.2050	.2712
	\$275	.0041	.0144	.0289	.0469	.0911	.1443	.2045	.2705
<b>51</b>	\$120	.0036	.0131	.0269	.0441	.0872	.1396	.2086	.2877
	\$160	.0036	.0130	.0267	.0438	.0866	.1387	.1982	.2692
	\$250	.0035	.0129	.0264	.0433	.0857	.1372	.1961	.2609
	\$275	.0035	.0128	.0263	.0432	.0855	.1369	.1956	.2602
<b>52</b>	\$120	.0030	.0115	.0242	.0404	.0813	.1339	.2028	.2822
	\$160	.0030	.0115	.0241	.0401	.0808	.1310	.1892	.2625
	\$250	.0030	.0113	.0238	.0397	.0799	.1296	.1868	.2502
	\$275	.0030	.0113	.0237	.0396	.0797	.1293	.1864	.2496
	\$380	.0030	.0112	.0235	.0392	.0790	.1282	.1848	.2474
<b>53</b>	\$120	.0025	.0101	.0216	.0367	.0755	.1285	.1970	.2769
	\$160	.0025	.0100	.0215	.0364	.0750	.1233	.1828	.2559
	\$250	.0025	.0099	.0213	.0360	.0742	.1220	.1775	.2393
	\$275	.0025	.0099	.0212	.0359	.0740	.1217	.1771	.2387
	\$380	.0025	.0098	.0210	.0356	.0734	.1206	.1755	.2367
<b>54</b>	\$120	.0021	.0087	.0192	.0331	.0698	.1233	.1914	.2718
	\$160	.0021	.0086	.0191	.0329	.0693	.1156	.1765	.2492
	\$250	.0021	.0086	.0189	.0325	.0686	.1144	.1681	.2284
	\$275	.0020	.0085	.0188	.0325	.0684	.1141	.1677	.2278

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>55</b>	\$380	.0020	.0085	.0187	.0322	.0678	.1131	.1663	.2259
	\$120	.0017	.0074	.0169	.0297	.0645	.1180	.1861	.2668
	\$160	.0017	.0074	.0168	.0295	.0638	.1088	.1702	.2429
	\$250	.0017	.0073	.0166	.0292	.0631	.1069	.1588	.2184
	\$275	.0017	.0073	.0166	.0291	.0629	.1066	.1584	.2169
	\$380	.0016	.0072	.0164	.0289	.0624	.1057	.1571	.2151
	\$500	.0016	.0072	.0163	.0287	.0620	.1050	.1560	.2136
<b>56</b>	\$120	.0013	.0062	.0147	.0263	.0602	.1127	.1808	.2618
	\$160	.0013	.0062	.0146	.0262	.0581	.1031	.1638	.2365
	\$250	.0013	.0061	.0144	.0259	.0575	.0992	.1492	.2103
	\$275	.0013	.0061	.0144	.0258	.0574	.0989	.1488	.2064
	\$380	.0013	.0061	.0142	.0256	.0569	.0981	.1475	.2038
	\$500	.0013	.0060	.0141	.0254	.0565	.0974	.1465	.2024
	\$550	.0013	.0060	.0141	.0254	.0564	.0972	.1462	.2020
<b>57</b>	\$120	.0010	.0052	.0126	.0231	.0560	.1075	.1756	.2571
	\$160	.0010	.0051	.0125	.0230	.0527	.0974	.1574	.2305
	\$250	.0010	.0051	.0124	.0227	.0521	.0916	.1399	.2024
	\$275	.0010	.0051	.0123	.0227	.0520	.0914	.1392	.1981
	\$380	.0010	.0050	.0122	.0225	.0515	.0906	.1380	.1926
	\$500	.0010	.0050	.0121	.0223	.0512	.0900	.1371	.1913
	\$550	.0010	.0050	.0121	.0223	.0511	.0898	.1368	.1909
<b>58</b>	\$120	.0008	.0043	.0108	.0203	.0523	.1031	.1710	.2530
	\$160	.0008	.0043	.0107	.0202	.0477	.0924	.1519	.2251
	\$250	.0008	.0042	.0106	.0200	.0472	.0845	.1332	.1952
	\$275	.0008	.0042	.0106	.0199	.0471	.0843	.1305	.1906
	\$380	.0008	.0042	.0105	.0198	.0467	.0836	.1291	.1820
	\$500	.0008	.0042	.0104	.0196	.0464	.0830	.1282	.1808
	\$550	.0008	.0041	.0104	.0196	.0463	.0829	.1279	.1804
<b>59</b>	\$120	.0006	.0035	.0092	.0177	.0486	.0987	.1666	.2490
	\$160	.0006	.0035	.0091	.0176	.0439	.0873	.1465	.2198
	\$250	.0006	.0034	.0090	.0174	.0424	.0775	.1265	.1880
	\$275	.0006	.0034	.0090	.0173	.0423	.0773	.1236	.1831
	\$380	.0006	.0034	.0089	.0172	.0419	.0766	.1201	.1713
	\$500	.0006	.0034	.0088	.0171	.0416	.0761	.1192	.1701
	\$550	.0006	.0034	.0088	.0170	.0416	.0760	.1190	.1698
<b>60</b>	\$120	.0005	.0028	.0076	.0153	.0449	.0942	.1621	.2451
	\$160	.0005	.0028	.0076	.0150	.0400	.0822	.1411	.2145
	\$250	.0005	.0027	.0075	.0149	.0376	.0713	.1197	.1807
	\$275	.0005	.0027	.0075	.0148	.0375	.0702	.1166	.1755
	\$380	.0004	.0027	.0074	.0147	.0372	.0696	.1109	.1621
	\$500	.0004	.0027	.0073	.0146	.0369	.0691	.1101	.1592
	\$550	.0004	.0027	.0073	.0146	.0369	.0690	.1099	.1589
	\$800	.0004	.0027	.0073	.0145	.0367	.0686	.1093	.1580

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>61</b>	\$120	.0003	.0022	.0062	.0133	.0414	.0899	.1578	.2414
	\$160	.0003	.0022	.0062	.0127	.0363	.0773	.1357	.2094
	\$250	.0003	.0021	.0061	.0125	.0330	.0657	.1130	.1736
	\$275	.0003	.0021	.0061	.0125	.0329	.0641	.1097	.1680
	\$380	.0003	.0021	.0060	.0124	.0327	.0627	.1018	.1536
	\$500	.0003	.0021	.0060	.0123	.0324	.0623	.1011	.1485
	\$550	.0003	.0021	.0060	.0123	.0324	.0622	.1009	.1482
	\$800	.0003	.0021	.0059	.0122	.0322	.0618	.1004	.1473
<b>62</b>	\$120	.0002	.0016	.0049	.0114	.0380	.0855	.1534	.2377
	\$160	.0002	.0016	.0049	.0104	.0327	.0725	.1303	.2043
	\$250	.0002	.0016	.0049	.0103	.0286	.0602	.1063	.1665
	\$275	.0002	.0016	.0048	.0103	.0285	.0585	.1028	.1605
	\$380	.0002	.0016	.0048	.0102	.0282	.0558	.0940	.1450
	\$500	.0002	.0016	.0048	.0101	.0280	.0555	.0921	.1378
	\$550	.0002	.0016	.0048	.0101	.0280	.0554	.0919	.1374
	\$800	.0002	.0016	.0047	.0101	.0278	.0550	.0914	.1366
	\$1,000	.0002	.0016	.0047	.0101	.0278	.0549	.0912	.1363
<b>63</b>	\$120	.0001	.0012	.0039	.0096	.0345	.0811	.1490	.2340
	\$160	.0001	.0012	.0038	.0085	.0291	.0675	.1248	.1992
	\$250	.0001	.0012	.0037	.0083	.0245	.0546	.0995	.1593
	\$275	.0001	.0012	.0037	.0083	.0241	.0528	.0957	.1528
	\$380	.0001	.0012	.0037	.0082	.0239	.0489	.0863	.1361
	\$500	.0001	.0011	.0037	.0081	.0237	.0486	.0829	.1281
	\$550	.0001	.0011	.0037	.0081	.0237	.0485	.0827	.1263
	\$800	.0001	.0011	.0036	.0081	.0235	.0482	.0823	.1256
	\$1,000	.0001	.0011	.0036	.0081	.0235	.0481	.0821	.1253
<b>64</b>	\$120	.0001	.0008	.0030	.0079	.0311	.0766	.1446	.2305
	\$160	.0001	.0008	.0028	.0069	.0256	.0625	.1194	.1941
	\$250	.0001	.0008	.0028	.0064	.0209	.0491	.0928	.1521
	\$275	.0001	.0008	.0028	.0064	.0204	.0472	.0887	.1452
	\$380	.0001	.0008	.0027	.0064	.0198	.0428	.0786	.1272
	\$500	.0001	.0008	.0027	.0063	.0196	.0420	.0742	.1185
	\$550	.0001	.0008	.0027	.0063	.0196	.0419	.0737	.1164
	\$800	.0001	.0008	.0027	.0063	.0195	.0416	.0733	.1146
	\$1,000	.0001	.0008	.0027	.0063	.0194	.0416	.0731	.1144
<b>65</b>	\$120	.0000	.0005	.0022	.0064	.0277	.0722	.1402	.2270
	\$160	.0000	.0005	.0020	.0054	.0222	.0576	.1139	.1890
	\$250	.0000	.0005	.0019	.0048	.0175	.0437	.0861	.1449
	\$275	.0000	.0005	.0019	.0048	.0169	.0417	.0818	.1376
	\$380	.0000	.0005	.0019	.0048	.0159	.0371	.0710	.1184
	\$500	.0000	.0005	.0019	.0047	.0158	.0355	.0661	.1089
	\$550	.0000	.0005	.0019	.0047	.0158	.0355	.0650	.1066
	\$800	.0000	.0005	.0019	.0047	.0157	.0352	.0644	.1037



<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>66</b>	\$1,000	.0000	.0005	.0019	.0047	.0157	.0352	.0643	.1035
	\$120	.0000	.0003	.0016	.0051	.0245	.0677	.1359	.2237
	\$160	.0000	.0003	.0014	.0041	.0190	.0527	.1084	.1841
	\$250	.0000	.0003	.0013	.0034	.0144	.0385	.0794	.1377
	\$275	.0000	.0003	.0013	.0034	.0138	.0365	.0749	.1300
	\$380	.0000	.0003	.0013	.0034	.0124	.0316	.0635	.1097
	\$500	.0000	.0003	.0013	.0034	.0123	.0296	.0583	.0993
	\$550	.0000	.0003	.0013	.0034	.0123	.0294	.0570	.0968
	\$800	.0000	.0003	.0013	.0033	.0122	.0292	.0558	.0929
\$1,000	.0000	.0003	.0013	.0033	.0122	.0292	.0557	.0927	
<b>67</b>	\$120	.0000	.0002	.0010	.0038	.0211	.0629	.1313	.2203
	\$160	.0000	.0002	.0009	.0029	.0157	.0475	.1026	.1789
	\$250	.0000	.0002	.0008	.0023	.0112	.0330	.0722	.1299
	\$275	.0000	.0002	.0008	.0023	.0107	.0310	.0675	.1218
	\$380	.0000	.0002	.0008	.0022	.0093	.0260	.0556	.1002
	\$500	.0000	.0002	.0008	.0022	.0090	.0239	.0500	.0891
	\$550	.0000	.0002	.0008	.0022	.0090	.0234	.0486	.0864
	\$800	.0000	.0002	.0008	.0022	.0089	.0231	.0468	.0816
	\$1,000	.0000	.0002	.0008	.0022	.0089	.0231	.0467	.0812
<b>68</b>	\$120	.0000	.0001	.0006	.0026	.0177	.0580	.1266	.2171
	\$160	.0000	.0001	.0005	.0019	.0126	.0422	.0965	.1736
	\$250	.0000	.0001	.0004	.0014	.0084	.0276	.0648	.1220
	\$275	.0000	.0001	.0004	.0014	.0079	.0256	.0600	.1134
	\$380	.0000	.0001	.0004	.0013	.0066	.0206	.0477	.0906
	\$500	.0000	.0001	.0004	.0013	.0062	.0185	.0418	.0787
	\$550	.0000	.0001	.0004	.0013	.0061	.0180	.0404	.0758
	\$800	.0000	.0001	.0004	.0013	.0061	.0175	.0381	.0705
	\$1,000	.0000	.0001	.0004	.0013	.0061	.0174	.0380	.0696
<b>69</b>	\$120	.0000	.0000	.0004	.0018	.0147	.0532	.1222	.2141
	\$160	.0000	.0000	.0003	.0012	.0098	.0372	.0907	.1687
	\$250	.0000	.0000	.0002	.0008	.0060	.0227	.0578	.1143
	\$275	.0000	.0000	.0002	.0008	.0055	.0207	.0528	.1053
	\$380	.0000	.0000	.0002	.0007	.0044	.0159	.0403	.0813
	\$500	.0000	.0000	.0002	.0007	.0040	.0138	.0343	.0688
	\$550	.0000	.0000	.0002	.0007	.0039	.0133	.0328	.0658
	\$800	.0000	.0000	.0002	.0007	.0039	.0126	.0304	.0599
	\$1,000	.0000	.0000	.0002	.0007	.0039	.0126	.0300	.0589
<b>70</b>	\$120	.0000	.0000	.0001	.0010	.0113	.0476	.1170	.2110
	\$160	.0000	.0000	.0001	.0006	.0069	.0313	.0838	.1631
	\$250	.0000	.0000	.0001	.0004	.0037	.0173	.0496	.1053
	\$275	.0000	.0000	.0001	.0003	.0034	.0154	.0445	.0957
	\$380	.0000	.0000	.0001	.0003	.0025	.0110	.0320	.0705
	\$500	.0000	.0000	.0001	.0003	.0021	.0091	.0260	.0574

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$550	.0000	.0000	.0001	.0003	.0021	.0086	.0246	.0543
	\$800	.0000	.0000	.0001	.0003	.0020	.0079	.0220	.0479
	\$1,000	.0000	.0000	.0001	.0003	.0020	.0079	.0216	.0467
<b>71</b>	\$120	.0000	.0000	.0001	.0005	.0082	.0421	.1121	.2083
	\$160	.0000	.0000	.0000	.0003	.0045	.0257	.0770	.1579
	\$250	.0000	.0000	.0000	.0001	.0021	.0124	.0417	.0965
	\$275	.0000	.0000	.0000	.0001	.0018	.0108	.0366	.0863
	\$380	.0000	.0000	.0000	.0001	.0012	.0070	.0243	.0600
	\$500	.0000	.0000	.0000	.0001	.0010	.0054	.0186	.0465
	\$550	.0000	.0000	.0000	.0001	.0009	.0050	.0173	.0434
	\$800	.0000	.0000	.0000	.0001	.0008	.0044	.0148	.0368
	\$1,000	.0000	.0000	.0000	.0001	.0008	.0043	.0144	.0354
<b>72</b>	\$120	.0000	.0000	.0000	.0001	.0047	.0345	.1058	.2054
	\$160	.0000	.0000	.0000	.0000	.0021	.0185	.0679	.1515
	\$250	.0000	.0000	.0000	.0000	.0007	.0069	.0312	.0846
	\$275	.0000	.0000	.0000	.0000	.0005	.0056	.0263	.0736
	\$380	.0000	.0000	.0000	.0000	.0003	.0030	.0150	.0460
	\$500	.0000	.0000	.0000	.0000	.0002	.0020	.0102	.0325
	\$550	.0000	.0000	.0000	.0000	.0002	.0018	.0091	.0294
	\$800	.0000	.0000	.0000	.0000	.0002	.0014	.0071	.0231
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0014	.0067	.0217
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0019	.0262	.0994	.2034
	\$160	.0000	.0000	.0000	.0000	.0006	.0111	.0578	.1455
	\$250	.0000	.0000	.0000	.0000	.0001	.0026	.0203	.0717
	\$275	.0000	.0000	.0000	.0000	.0001	.0019	.0159	.0598
	\$380	.0000	.0000	.0000	.0000	.0000	.0007	.0068	.0312
	\$500	.0000	.0000	.0000	.0000	.0000	.0003	.0037	.0187
	\$550	.0000	.0000	.0000	.0000	.0000	.0003	.0031	.0161
	\$800	.0000	.0000	.0000	.0000	.0000	.0002	.0020	.0108
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0002	.0018	.0097
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0007	.0206	.0956	.2027
	\$160	.0000	.0000	.0000	.0000	.0001	.0068	.0510	.1425
	\$250	.0000	.0000	.0000	.0000	.0000	.0009	.0136	.0631
	\$275	.0000	.0000	.0000	.0000	.0000	.0006	.0097	.0505
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0030	.0219
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0012	.0108
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0009	.0088
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0005	.0049
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0042

\* 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 ((June 30, 2017)) October 1, 2023

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9405	.9305	.9213	.9127	.9047	.8970	.8896	.8826	.8758	.8692	.8629	.8567	.8507
2	.9350	.9242	.9142	.9049	.8962	.8879	.8799	.8723	.8649	.8578	.8509	.8442	.8377
3	.9299	.9183	.9077	.8977	.8883	.8794	.8709	.8627	.8548	.8472	.8398	.8326	.8257
4	.9248	.9125	.9011	.8905	.8804	.8709	.8618	.8531	.8446	.8365	.8286	.8210	.8136
5	.9196	.9065	.8944	.8831	.8724	.8623	.8526	.8433	.8343	.8256	.8173	.8091	.8013
6	.9145	.9006	.8877	.8757	.8644	.8536	.8433	.8334	.8239	.8147	.8058	.7972	.7889
7	.9093	.8945	.8809	.8682	.8562	.8448	.8339	.8234	.8134	.8037	.7943	.7852	.7764
8	.9041	.8885	.8741	.8606	.8480	.8359	.8244	.8133	.8027	.7925	.7827	.7731	.7639
9	.8988	.8824	.8672	.8530	.8396	.8269	.8148	.8032	.7920	.7813	.7709	.7609	.7512
10	.8935	.8763	.8603	.8454	.8313	.8179	.8052	.7930	.7813	.7701	.7593	.7488	.7387
11	.8883	.8701	.8534	.8377	.8229	.8089	.7956	.7828	.7706	.7589	.7475	.7366	.7260
12	.8829	.8639	.8463	.8299	.8144	.7998	.7858	.7725	.7597	.7475	.7357	.7243	.7132
13	.8775	.8576	.8392	.8220	.8058	.7905	.7760	.7621	.7488	.7360	.7237	.7118	.7004
14	.8721	.8513	.8320	.8141	.7972	.7812	.7661	.7516	.7377	.7245	.7117	.6994	.6875
15	.8667	.8449	.8249	.8061	.7885	.7719	.7561	.7411	.7267	.7129	.6997	.6869	.6746
16	.8612	.8385	.8176	.7981	.7798	.7625	.7461	.7305	.7156	.7013	.6875	.6743	.6616
17	.8557	.8320	.8102	.7900	.7710	.7530	.7360	.7198	.7043	.6895	.6753	.6617	.6486
18	.8501	.8255	.8029	.7818	.7621	.7435	.7258	.7091	.6931	.6778	.6631	.6491	.6355
19	.8445	.8189	.7954	.7736	.7531	.7339	.7156	.6983	.6817	.6660	.6509	.6364	.6224
20	.8388	.8123	.7880	.7653	.7441	.7242	.7053	.6874	.6704	.6541	.6386	.6237	.6093
21	.8331	.8056	.7804	.7569	.7350	.7144	.6949	.6765	.6589	.6422	.6262	.6108	.5961
22	.8274	.7989	.7727	.7485	.7258	.7045	.6844	.6654	.6473	.6301	.6137	.5979	.5829
23	.8216	.7921	.7650	.7400	.7166	.6946	.6739	.6543	.6357	.6180	.6011	.5850	.5696
24	.8157	.7852	.7572	.7314	.7072	.6846	.6633	.6431	.6240	.6058	.5885	.5720	.5562
25	.8098	.7783	.7494	.7227	.6978	.6745	.6525	.6318	.6122	.5936	.5759	.5590	.5428
26	.8039	.7713	.7414	.7139	.6882	.6643	.6417	.6205	.6003	.5813	.5631	.5459	.5293
27	.7979	.7642	.7334	.7050	.6786	.6540	.6308	.6090	.5884	.5689	.5503	.5327	.5158
28	.7918	.7571	.7254	.6961	.6690	.6436	.6199	.5975	.5764	.5564	.5375	.5194	.5022
29	.7857	.7499	.7172	.6871	.6592	.6332	.6088	.5859	.5643	.5439	.5245	.5061	.4885
30	.7796	.7426	.7090	.6780	.6493	.6226	.5977	.5742	.5521	.5312	.5115	.4927	.4748
31	.7734	.7353	.7007	.6688	.6394	.6120	.5864	.5624	.5398	.5185	.4983	.4791	.4609
32	.7671	.7279	.6923	.6596	.6293	.6013	.5751	.5505	.5274	.5057	.4850	.4655	.4468
33	.7608	.7204	.6838	.6502	.6192	.5904	.5636	.5385	.5149	.4927	.4716	.4516	.4326
34	.7544	.7129	.6752	.6407	.6089	.5795	.5520	.5264	.5023	.4796	.4581	.4377	.4184
35	.7480	.7053	.6666	.6312	.5986	.5684	.5404	.5142	.4895	.4664	.4444	.4237	.4039
36	.7415	.6975	.6578	.6215	.5881	.5572	.5285	.5017	.4765	.4528	.4305	.4093	.3891
37	.7348	.6897	.6488	.6116	.5774	.5457	.5164	.4889	.4632	.4391	.4162	.3946	.3741
38	.7283	.6818	.6399	.6017	.5666	.5343	.5042	.4762	.4499	.4252	.4019	.3799	.3590
39	.7216	.6739	.6309	.5917	.5558	.5227	.4919	.4633	.4365	.4112	.3875	.3650	.3439
40	.7149	.6659	.6218	.5816	.5448	.5109	.4795	.4502	.4227	.3970	.3728	.3500	.3285
41	.7083	.6580	.6127	.5715	.5338	.4991	.4670	.4370	.4090	.3828	.3582	.3351	.3134
42	.7017	.6500	.6036	.5614	.5228	.4873	.4544	.4238	.3952	.3685	.3435	.3201	.2982
43	.6951	.6421	.5945	.5512	.5117	.4754	.4417	.4105	.3814	.3542	.3289	.3053	.2832
44	.6885	.6341	.5852	.5409	.5005	.4633	.4289	.3970	.3673	.3398	.3142	.2903	.2682
45	.6819	.6261	.5760	.5306	.4891	.4511	.4159	.3834	.3533	.3254	.2995	.2755	.2535
46	.6753	.6181	.5668	.5203	.4778	.4388	.4029	.3698	.3393	.3110	.2850	.2611	.2391
47	.6688	.6101	.5575	.5098	.4663	.4265	.3899	.3562	.3253	.2968	.2707	.2468	.2249
48	.6623	.6021	.5481	.4993	.4547	.4140	.3767	.3425	.3112	.2826	.2565	.2327	.2110
49	.6563	.5946	.5393	.4892	.4437	.4021	.3641	.3295	.2979	.2691	.2431	.2194	.1980
50	.6503	.5872	.5305	.4792	.4326	.3902	.3516	.3165	.2847	.2559	.2300	.2065	.1854
51	.6444	.5797	.5216	.4690	.4214	.3782	.3390	.3036	.2717	.2429	.2171	.1939	.1731

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
52	.6385	.5722	.5126	.4588	.4101	.3661	.3265	.2908	.2587	.2300	.2044	.1815	.1611
53	.6326	.5646	.5035	.4484	.3987	.3540	.3139	.2779	.2459	.2173	.1919	.1694	.1495
54	.6267	.5570	.4943	.4380	.3873	.3419	.3013	.2652	.2331	.2048	.1797	.1576	.1382
55	.6208	.5494	.4852	.4275	.3759	.3298	.2889	.2526	.2206	.1924	.1677	.1461	.1273
56	.6150	.5417	.4759	.4170	.3644	.3177	.2764	.2401	.2082	.1803	.1560	.1350	.1167
57	.6092	.5341	.4667	.4064	.3529	.3056	.2640	.2276	.1959	.1684	.1446	.1241	.1064
58	.6035	.5265	.4574	.3959	.3414	.2936	.2517	.2153	.1838	.1567	.1334	.1135	.0965
59	.5979	.5189	.4481	.3853	.3299	.2815	.2394	.2031	.1718	.1452	.1225	.1032	.0870
60	.5924	.5114	.4389	.3748	.3185	.2695	.2272	.1909	.1600	.1338	.1118	.0933	.0778
61	.5870	.5039	.4297	.3642	.3069	.2574	.2149	.1788	.1483	.1227	.1013	.0836	.0690
62	.5817	.4966	.4206	.3536	.2954	.2453	.2027	.1668	.1367	.1117	.0912	.0743	.0605
63	.5766	.4894	.4115	.3431	.2838	.2332	.1905	.1547	.1252	.1010	.0812	.0653	.0525
64	.5718	.4823	.4025	.3325	.2722	.2210	.1781	.1427	.1138	.0904	.0716	.0567	.0449
65	.5671	.4755	.3935	.3219	.2604	.2087	.1658	.1308	.1025	.0800	.0623	.0485	.0378
66	.5628	.4688	.3846	.3112	.2485	.1961	.1532	.1187	.0913	.0699	.0533	.0407	.0311
67	.5588	.4623	.3758	.3003	.2363	.1833	.1405	.1065	.0801	.0599	.0447	.0333	.0250
68	.5551	.4561	.3670	.2893	.2238	.1702	.1274	.0942	.0690	.0502	.0364	.0264	.0193
69	.5519	.4502	.3581	.2780	.2108	.1564	.1139	.0816	.0578	.0406	.0284	.0200	.0142
70	.5491	.4445	.3492	.2661	.1968	.1416	.0994	.0684	.0463	.0311	.0208	.0140	.0096
71	.5446	.4323	.3248	.2283	.1492	.0908	.0519	.0284	.0154	.0087	.0052	.0034	.0024
72	.5444	.4307	.3188	.2144	.1277	.0668	.0312	.0137	.0062	.0030	.0016	.0009	.0004
73	.5444	.4305	.3167	.2048	.1062	.0408	.0119	.0031	.0008	.0002	.0000	.0000	.0000
74	.5444	.4305	.3166	.2028	.0931	.0206	.0018	.0001	.0000	.0000	.0000	.0000	.0000

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9464	.9374	.9291	.9213	.9139	.9070	.9003	.8939	.8877	.8818	.8760	.8704	.8650
2	.9430	.9335	.9247	.9164	.9087	.9013	.8943	.8875	.8810	.8747	.8686	.8627	.8569
3	.9387	.9285	.9191	.9102	.9019	.8941	.8865	.8793	.8723	.8656	.8590	.8527	.8465
4	.9343	.9234	.9134	.9040	.8951	.8867	.8786	.8709	.8635	.8563	.8493	.8425	.8359
5	.9299	.9183	.9076	.8976	.8882	.8792	.8707	.8624	.8545	.8468	.8394	.8322	.8252
6	.9254	.9131	.9018	.8912	.8812	.8717	.8626	.8539	.8455	.8373	.8294	.8218	.8144
7	.9209	.9079	.8959	.8847	.8741	.8640	.8544	.8451	.8362	.8276	.8192	.8112	.8033
8	.9163	.9026	.8900	.8781	.8669	.8563	.8461	.8363	.8269	.8178	.8090	.8005	.7922
9	.9118	.8973	.8840	.8715	.8597	.8485	.8377	.8274	.8175	.8079	.7987	.7897	.7810
10	.9072	.8920	.8780	.8648	.8524	.8406	.8293	.8185	.8081	.7980	.7883	.7789	.7698
11	.9026	.8867	.8719	.8581	.8451	.8327	.8208	.8095	.7986	.7881	.7779	.7681	.7585
12	.8979	.8812	.8657	.8512	.8376	.8246	.8122	.8003	.7889	.7779	.7673	.7570	.7471
13	.8932	.8757	.8595	.8443	.8300	.8164	.8034	.7910	.7791	.7676	.7565	.7458	.7355
14	.8884	.8700	.8531	.8372	.8222	.8081	.7945	.7816	.7691	.7572	.7456	.7345	.7237
15	.8836	.8644	.8467	.8301	.8145	.7997	.7856	.7721	.7592	.7467	.7347	.7232	.7120
16	.8787	.8587	.8402	.8230	.8067	.7913	.7766	.7626	.7491	.7362	.7237	.7117	.7002
17	.8737	.8529	.8337	.8157	.7988	.7827	.7675	.7529	.7389	.7255	.7126	.7002	.6882
18	.8688	.8471	.8271	.8084	.7908	.7741	.7582	.7431	.7286	.7148	.7014	.6886	.6763
19	.8637	.8411	.8203	.8009	.7826	.7653	.7489	.7332	.7182	.7039	.6901	.6769	.6642
20	.8586	.8352	.8136	.7934	.7744	.7565	.7395	.7233	.7078	.6930	.6788	.6652	.6521
21	.8535	.8291	.8067	.7858	.7661	.7476	.7300	.7132	.6973	.6820	.6674	.6534	.6400
22	.8482	.8229	.7997	.7780	.7576	.7384	.7203	.7030	.6865	.6708	.6558	.6414	.6276
23	.8429	.8167	.7926	.7702	.7491	.7293	.7106	.6928	.6758	.6597	.6442	.6295	.6153
24	.8375	.8104	.7854	.7622	.7405	.7200	.7006	.6823	.6649	.6483	.6325	.6173	.6028
25	.8320	.8039	.7781	.7541	.7316	.7105	.6906	.6718	.6539	.6368	.6206	.6050	.5901
26	.8265	.7975	.7707	.7460	.7228	.7011	.6806	.6612	.6428	.6253	.6087	.5928	.5776
27	.8209	.7909	.7633	.7377	.7138	.6915	.6704	.6505	.6316	.6137	.5967	.5804	.5648

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
28	.8152	.7842	.7557	.7293	.7047	.6817	.6601	.6397	.6203	.6020	.5846	.5679	.5520
29	.8095	.7774	.7481	.7209	.6956	.6720	.6498	.6288	.6090	.5903	.5724	.5554	.5392
30	.8036	.7705	.7402	.7122	.6862	.6620	.6392	.6177	.5975	.5783	.5600	.5427	.5261
31	.7976	.7635	.7323	.7035	.6768	.6519	.6285	.6065	.5858	.5661	.5475	.5298	.5129
32	.7915	.7563	.7242	.6946	.6671	.6416	.6176	.5951	.5739	.5538	.5348	.5167	.4994
33	.7854	.7491	.7161	.6856	.6574	.6312	.6067	.5837	.5620	.5415	.5220	.5035	.4859
34	.7792	.7418	.7078	.6765	.6476	.6207	.5956	.5721	.5499	.5289	.5091	.4902	.4723
35	.7728	.7344	.6994	.6672	.6376	.6100	.5843	.5602	.5376	.5161	.4959	.4766	.4583
36	.7665	.7269	.6909	.6579	.6275	.5993	.5730	.5484	.5252	.5033	.4827	.4630	.4443
37	.7599	.7192	.6822	.6484	.6172	.5883	.5613	.5361	.5125	.4901	.4690	.4490	.4299
38	.7533	.7114	.6734	.6386	.6067	.5771	.5495	.5237	.4996	.4767	.4552	.4347	.4151
39	.7466	.7035	.6645	.6289	.5961	.5658	.5376	.5113	.4866	.4633	.4412	.4203	.4004
40	.7399	.6956	.6556	.6190	.5855	.5545	.5256	.4987	.4734	.4496	.4271	.4057	.3854
41	.7331	.6876	.6465	.6091	.5747	.5429	.5135	.4859	.4601	.4357	.4127	.3909	.3702
42	.7263	.6795	.6373	.5989	.5637	.5312	.5010	.4728	.4464	.4215	.3980	.3758	.3548
43	.7194	.6713	.6281	.5887	.5526	.5194	.4885	.4596	.4326	.4072	.3832	.3606	.3393
44	.7125	.6632	.6188	.5785	.5416	.5075	.4759	.4464	.4188	.3929	.3685	.3456	.3240
45	.7048	.6541	.6085	.5671	.5293	.4944	.4620	.4318	.4036	.3771	.3524	.3292	.3074
46	.6970	.6449	.5981	.5556	.5168	.4810	.4478	.4170	.3882	.3613	.3362	.3128	.2909
47	.6893	.6358	.5877	.5441	.5043	.4676	.4337	.4021	.3728	.3456	.3202	.2965	.2746
48	.6815	.6264	.5770	.5323	.4914	.4539	.4191	.3870	.3572	.3295	.3039	.2802	.2583
49	.6736	.6170	.5663	.5204	.4784	.4399	.4044	.3716	.3414	.3135	.2877	.2640	.2423
50	.6659	.6077	.5556	.5085	.4655	.4260	.3898	.3565	.3259	.2977	.2719	.2484	.2269
51	.6581	.5984	.5448	.4964	.4523	.4120	.3751	.3412	.3103	.2821	.2564	.2330	.2117
52	.6502	.5887	.5337	.4839	.4387	.3974	.3598	.3255	.2944	.2662	.2406	.2175	.1966
53	.6422	.5789	.5223	.4711	.4248	.3827	.3444	.3098	.2785	.2504	.2250	.2022	.1818
54	.6342	.5691	.5108	.4583	.4108	.3678	.3291	.2942	.2629	.2349	.2098	.1874	.1675
55	.6264	.5594	.4994	.4455	.3969	.3532	.3140	.2789	.2477	.2199	.1952	.1733	.1539
56	.6184	.5493	.4875	.4321	.3824	.3380	.2984	.2633	.2321	.2046	.1804	.1591	.1403
57	.6104	.5392	.4757	.4188	.3681	.3230	.2831	.2479	.2170	.1899	.1662	.1454	.1273
58	.6030	.5298	.4644	.4062	.3545	.3088	.2687	.2335	.2029	.1761	.1529	.1328	.1154
59	.5956	.5202	.4531	.3934	.3408	.2946	.2543	.2193	.1889	.1626	.1400	.1206	.1039
60	.5882	.5105	.4415	.3805	.3270	.2803	.2398	.2049	.1749	.1492	.1273	.1086	.0927
61	.5809	.5010	.4301	.3677	.3133	.2661	.2256	.1909	.1613	.1362	.1150	.0972	.0822
62	.5737	.4913	.4185	.3547	.2994	.2519	.2113	.1768	.1478	.1234	.1030	.0861	.0721
63	.5664	.4815	.4067	.3414	.2852	.2372	.1966	.1625	.1341	.1106	.0912	.0753	.0623
64	.5593	.4719	.3949	.3281	.2709	.2225	.1820	.1484	.1207	.0981	.0798	.0650	.0531
65	.5524	.4624	.3832	.3148	.2566	.2078	.1674	.1343	.1075	.0860	.0688	.0552	.0445
66	.5459	.4531	.3716	.3014	.2422	.1930	.1529	.1205	.0947	.0743	.0584	.0461	.0366
67	.5394	.4435	.3592	.2870	.2265	.1770	.1372	.1057	.0812	.0623	.0479	.0371	.0290
68	.5333	.4340	.3467	.2722	.2104	.1606	.1213	.0909	.0679	.0507	.0381	.0288	.0222
69	.5281	.4255	.3349	.2580	.1948	.1447	.1061	.0770	.0557	.0404	.0295	.0219	.0166
70	.5230	.4163	.3216	.2413	.1764	.1260	.0884	.0613	.0423	.0294	.0207	.0150	.0112
71	.5192	.4085	.3092	.2252	.1582	.1077	.0715	.0468	.0305	.0201	.0136	.0096	.0072
72	.5160	.4002	.2942	.2041	.1336	.0831	.0496	.0290	.0170	.0102	.0065	.0045	.0032
73	.5147	.3950	.2814	.1826	.1070	.0568	.0279	.0131	.0061	.0030	.0015	.0008	.0004
74	.5146	.3936	.2756	.1699	.0893	.0397	.0152	.0052	.0016	.0005	.0001	.0000	.0000

**Loss-Based Plan, with no Single Loss Limit  
Insurance Savings Table  
Hazard Group 6  
Effective ((June 30, 2017)) October 1, 2023**

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
1	.0000	.0460	.0934	.1421	.1919	.2932	.3961	.5000	.6047
2	.0000	.0447	.0911	.1392	.1884	.2886	.3905	.4937	.5976
3	.0000	.0434	.0890	.1366	.1851	.2844	.3855	.4878	.5911
4	.0000	.0422	.0869	.1338	.1818	.2801	.3804	.4820	.5845
5	.0000	.0409	.0849	.1311	.1785	.2758	.3752	.4760	.5778
6	.0000	.0396	.0829	.1284	.1753	.2716	.3701	.4700	.5711
7	.0000	.0383	.0808	.1257	.1720	.2673	.3649	.4640	.5643
8	.0000	.0371	.0788	.1230	.1687	.2630	.3596	.4580	.5575
9	.0000	.0358	.0768	.1203	.1654	.2586	.3544	.4519	.5506
10	.0000	.0346	.0747	.1176	.1622	.2543	.3491	.4457	.5437
11	.0000	.0334	.0728	.1150	.1589	.2500	.3439	.4396	.5368
12	.0000	.0322	.0708	.1123	.1556	.2456	.3385	.4334	.5297
13	.0000	.0310	.0688	.1096	.1523	.2412	.3331	.4271	.5226
14	.0000	.0299	.0668	.1070	.1490	.2368	.3277	.4208	.5154
15	.0000	.0288	.0649	.1043	.1457	.2324	.3223	.4144	.5082
16	.0000	.0276	.0629	.1017	.1424	.2279	.3168	.4080	.5010
17	.0000	.0265	.0610	.0990	.1391	.2234	.3113	.4015	.4936
18	.0000	.0254	.0591	.0964	.1358	.2189	.3057	.3950	.4863
19	.0000	.0244	.0572	.0937	.1325	.2144	.3001	.3884	.4788
20	.0000	.0233	.0553	.0911	.1292	.2098	.2944	.3818	.4713
21	.0000	.0223	.0534	.0884	.1258	.2052	.2887	.3751	.4638
22	.0000	.0212	.0515	.0858	.1225	.2006	.2830	.3684	.4561
23	.0000	.0202	.0496	.0831	.1191	.1959	.2772	.3616	.4484
24	.0000	.0193	.0478	.0805	.1157	.1912	.2713	.3547	.4406
25	.0000	.0183	.0459	.0778	.1123	.1865	.2654	.3477	.4328
26	.0000	.0173	.0441	.0752	.1089	.1817	.2594	.3407	.4248
27	.0000	.0164	.0423	.0725	.1055	.1769	.2534	.3337	.4168
28	.0000	.0155	.0404	.0698	.1021	.1721	.2474	.3266	.4087
29	.0000	.0146	.0386	.0672	.0986	.1672	.2413	.3194	.4006
30	.0000	.0137	.0368	.0645	.0952	.1623	.2351	.3121	.3924
31	.0000	.0128	.0351	.0619	.0917	.1574	.2289	.3048	.3840
32	.0000	.0120	.0333	.0592	.0882	.1524	.2227	.2974	.3756
33	.0000	.0112	.0316	.0566	.0847	.1474	.2163	.2899	.3672
34	.0000	.0104	.0298	.0540	.0812	.1424	.2100	.2824	.3586
35	.0000	.0096	.0281	.0514	.0778	.1374	.2036	.2748	.3500
36	.0000	.0088	.0264	.0487	.0742	.1322	.1971	.2670	.3412
37	.0000	.0081	.0247	.0461	.0707	.1271	.1904	.2592	.3322
38	.0000	.0074	.0231	.0435	.0672	.1219	.1838	.2513	.3233
39	.0000	.0067	.0215	.0409	.0637	.1168	.1772	.2434	.3143
40	.0000	.0061	.0199	.0384	.0603	.1116	.1705	.2354	.3051
41	.0000	.0055	.0184	.0359	.0569	.1064	.1639	.2275	.2961
42	.0000	.0049	.0169	.0335	.0535	.1014	.1573	.2195	.2870
43	.0000	.0044	.0155	.0311	.0502	.0963	.1507	.2116	.2778
44	.0000	.0039	.0141	.0288	.0469	.0913	.1441	.2036	.2686
45	.0000	.0034	.0128	.0266	.0437	.0863	.1375	.1956	.2594

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
46	.0000	.0030	.0115	.0244	.0406	.0813	.1309	.1876	.2502
47	.0000	.0026	.0103	.0223	.0376	.0765	.1244	.1796	.2409
48	.0000	.0022	.0092	.0202	.0346	.0716	.1179	.1716	.2315
49	.0000	.0019	.0082	.0184	.0319	.0672	.1119	.1641	.2227
50	.0000	.0016	.0073	.0167	.0294	.0629	.1059	.1567	.2138
51	.0000	.0014	.0065	.0151	.0269	.0587	.1000	.1492	.2049
52	.0000	.0012	.0057	.0135	.0245	.0545	.0941	.1416	.1959
53	.0000	.0010	.0049	.0120	.0221	.0503	.0882	.1341	.1869
54	.0000	.0008	.0043	.0106	.0198	.0463	.0823	.1265	.1777
55	.0000	.0007	.0036	.0093	.0177	.0423	.0764	.1188	.1686
56	.0000	.0005	.0030	.0080	.0156	.0384	.0706	.1112	.1593
57	.0000	.0004	.0025	.0068	.0136	.0346	.0648	.1036	.1501
58	.0000	.0003	.0020	.0058	.0118	.0308	.0591	.0960	.1408
59	.0000	.0002	.0016	.0048	.0100	.0272	.0535	.0884	.1315
60	.0000	.0002	.0013	.0039	.0084	.0238	.0480	.0808	.1223
61	.0000	.0001	.0009	.0031	.0069	.0205	.0425	.0734	.1131
62	.0000	.0001	.0007	.0024	.0055	.0173	.0373	.0661	.1040
63	.0000	.0000	.0005	.0018	.0043	.0144	.0322	.0589	.0949
64	.0000	.0000	.0003	.0013	.0033	.0116	.0273	.0518	.0859
65	.0000	.0000	.0002	.0009	.0024	.0091	.0227	.0449	.0769
66	.0000	.0000	.0001	.0006	.0016	.0069	.0184	.0382	.0680
67	.0000	.0000	.0001	.0003	.0010	.0049	.0144	.0318	.0591
68	.0000	.0000	.0000	.0002	.0006	.0033	.0107	.0256	.0503
69	.0000	.0000	.0000	.0001	.0003	.0020	.0075	.0196	.0415
70	.0000	.0000	.0000	.0000	.0001	.0010	.0047	.0140	.0326
71	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0017	.0082
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0022
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<u>1</u>	<u>.0000</u>	<u>.0507</u>	<u>.1029</u>	<u>.1563</u>	<u>.2105</u>	<u>.3205</u>	<u>.4319</u>	<u>.5442</u>	<u>.6572</u>
<u>2</u>	<u>.0000</u>	<u>.0499</u>	<u>.1015</u>	<u>.1545</u>	<u>.2083</u>	<u>.3176</u>	<u>.4285</u>	<u>.5403</u>	<u>.6528</u>
<u>3</u>	<u>.0000</u>	<u>.0488</u>	<u>.0998</u>	<u>.1522</u>	<u>.2055</u>	<u>.3140</u>	<u>.4241</u>	<u>.5353</u>	<u>.6472</u>
<u>4</u>	<u>.0000</u>	<u>.0478</u>	<u>.0981</u>	<u>.1499</u>	<u>.2027</u>	<u>.3104</u>	<u>.4197</u>	<u>.5302</u>	<u>.6415</u>
<u>5</u>	<u>.0000</u>	<u>.0467</u>	<u>.0963</u>	<u>.1476</u>	<u>.1999</u>	<u>.3067</u>	<u>.4153</u>	<u>.5251</u>	<u>.6358</u>
<u>6</u>	<u>.0000</u>	<u>.0456</u>	<u>.0945</u>	<u>.1452</u>	<u>.1971</u>	<u>.3030</u>	<u>.4108</u>	<u>.5199</u>	<u>.6300</u>
<u>7</u>	<u>.0000</u>	<u>.0445</u>	<u>.0927</u>	<u>.1429</u>	<u>.1943</u>	<u>.2993</u>	<u>.4063</u>	<u>.5147</u>	<u>.6241</u>
<u>8</u>	<u>.0000</u>	<u>.0435</u>	<u>.0910</u>	<u>.1406</u>	<u>.1914</u>	<u>.2955</u>	<u>.4018</u>	<u>.5094</u>	<u>.6181</u>
<u>9</u>	<u>.0000</u>	<u>.0424</u>	<u>.0892</u>	<u>.1382</u>	<u>.1886</u>	<u>.2918</u>	<u>.3972</u>	<u>.5041</u>	<u>.6121</u>
<u>10</u>	<u>.0000</u>	<u>.0414</u>	<u>.0875</u>	<u>.1359</u>	<u>.1857</u>	<u>.2880</u>	<u>.3926</u>	<u>.4988</u>	<u>.6061</u>
<u>11</u>	<u>.0000</u>	<u>.0403</u>	<u>.0857</u>	<u>.1336</u>	<u>.1829</u>	<u>.2842</u>	<u>.3880</u>	<u>.4934</u>	<u>.6001</u>
<u>12</u>	<u>.0000</u>	<u>.0393</u>	<u>.0840</u>	<u>.1312</u>	<u>.1800</u>	<u>.2804</u>	<u>.3833</u>	<u>.4880</u>	<u>.5939</u>
<u>13</u>	<u>.0000</u>	<u>.0382</u>	<u>.0822</u>	<u>.1289</u>	<u>.1771</u>	<u>.2765</u>	<u>.3786</u>	<u>.4825</u>	<u>.5876</u>

<u>Minimum Loss Ratio</u>									
<u>Size</u>	<u>0%</u>	<u>5%</u>	<u>10%</u>	<u>15%</u>	<u>20%</u>	<u>30%</u>	<u>40%</u>	<u>50%</u>	<u>60%</u>
<b>14</b>	<u>.0000</u>	<u>.0372</u>	<u>.0805</u>	<u>.1265</u>	<u>.1741</u>	<u>.2726</u>	<u>.3738</u>	<u>.4768</u>	<u>.5813</u>
<b>15</b>	<u>.0000</u>	<u>.0361</u>	<u>.0787</u>	<u>.1241</u>	<u>.1712</u>	<u>.2687</u>	<u>.3690</u>	<u>.4712</u>	<u>.5749</u>
<b>16</b>	<u>.0000</u>	<u>.0351</u>	<u>.0769</u>	<u>.1217</u>	<u>.1683</u>	<u>.2647</u>	<u>.3641</u>	<u>.4655</u>	<u>.5684</u>
<b>17</b>	<u>.0000</u>	<u>.0341</u>	<u>.0752</u>	<u>.1193</u>	<u>.1653</u>	<u>.2607</u>	<u>.3592</u>	<u>.4597</u>	<u>.5618</u>
<b>18</b>	<u>.0000</u>	<u>.0330</u>	<u>.0734</u>	<u>.1169</u>	<u>.1623</u>	<u>.2567</u>	<u>.3542</u>	<u>.4539</u>	<u>.5552</u>
<b>19</b>	<u>.0000</u>	<u>.0320</u>	<u>.0717</u>	<u>.1145</u>	<u>.1593</u>	<u>.2526</u>	<u>.3491</u>	<u>.4479</u>	<u>.5485</u>
<b>20</b>	<u>.0000</u>	<u>.0310</u>	<u>.0699</u>	<u>.1121</u>	<u>.1563</u>	<u>.2485</u>	<u>.3441</u>	<u>.4420</u>	<u>.5417</u>
<b>21</b>	<u>.0000</u>	<u>.0300</u>	<u>.0681</u>	<u>.1096</u>	<u>.1532</u>	<u>.2443</u>	<u>.3389</u>	<u>.4359</u>	<u>.5349</u>
<b>22</b>	<u>.0000</u>	<u>.0290</u>	<u>.0664</u>	<u>.1072</u>	<u>.1501</u>	<u>.2400</u>	<u>.3336</u>	<u>.4297</u>	<u>.5278</u>
<b>23</b>	<u>.0000</u>	<u>.0280</u>	<u>.0646</u>	<u>.1047</u>	<u>.1470</u>	<u>.2358</u>	<u>.3283</u>	<u>.4235</u>	<u>.5208</u>
<b>24</b>	<u>.0000</u>	<u>.0271</u>	<u>.0628</u>	<u>.1022</u>	<u>.1438</u>	<u>.2314</u>	<u>.3229</u>	<u>.4172</u>	<u>.5136</u>
<b>25</b>	<u>.0000</u>	<u>.0261</u>	<u>.0610</u>	<u>.0997</u>	<u>.1406</u>	<u>.2270</u>	<u>.3174</u>	<u>.4107</u>	<u>.5063</u>
<b>26</b>	<u>.0000</u>	<u>.0251</u>	<u>.0592</u>	<u>.0971</u>	<u>.1374</u>	<u>.2226</u>	<u>.3119</u>	<u>.4042</u>	<u>.4989</u>
<b>27</b>	<u>.0000</u>	<u>.0241</u>	<u>.0574</u>	<u>.0946</u>	<u>.1342</u>	<u>.2181</u>	<u>.3063</u>	<u>.3977</u>	<u>.4914</u>
<b>28</b>	<u>.0000</u>	<u>.0232</u>	<u>.0556</u>	<u>.0920</u>	<u>.1309</u>	<u>.2135</u>	<u>.3006</u>	<u>.3910</u>	<u>.4838</u>
<b>29</b>	<u>.0000</u>	<u>.0222</u>	<u>.0538</u>	<u>.0894</u>	<u>.1276</u>	<u>.2089</u>	<u>.2949</u>	<u>.3842</u>	<u>.4762</u>
<b>30</b>	<u>.0000</u>	<u>.0212</u>	<u>.0520</u>	<u>.0868</u>	<u>.1242</u>	<u>.2042</u>	<u>.2890</u>	<u>.3773</u>	<u>.4684</u>
<b>31</b>	<u>.0000</u>	<u>.0203</u>	<u>.0501</u>	<u>.0842</u>	<u>.1208</u>	<u>.1994</u>	<u>.2830</u>	<u>.3703</u>	<u>.4604</u>
<b>32</b>	<u>.0000</u>	<u>.0194</u>	<u>.0483</u>	<u>.0815</u>	<u>.1174</u>	<u>.1946</u>	<u>.2770</u>	<u>.3631</u>	<u>.4524</u>
<b>33</b>	<u>.0000</u>	<u>.0184</u>	<u>.0465</u>	<u>.0788</u>	<u>.1139</u>	<u>.1897</u>	<u>.2708</u>	<u>.3559</u>	<u>.4442</u>
<b>34</b>	<u>.0000</u>	<u>.0175</u>	<u>.0446</u>	<u>.0761</u>	<u>.1104</u>	<u>.1848</u>	<u>.2646</u>	<u>.3486</u>	<u>.4360</u>
<b>35</b>	<u>.0000</u>	<u>.0166</u>	<u>.0428</u>	<u>.0734</u>	<u>.1068</u>	<u>.1797</u>	<u>.2583</u>	<u>.3412</u>	<u>.4275</u>
<b>36</b>	<u>.0000</u>	<u>.0157</u>	<u>.0409</u>	<u>.0706</u>	<u>.1033</u>	<u>.1746</u>	<u>.2519</u>	<u>.3337</u>	<u>.4191</u>
<b>37</b>	<u>.0000</u>	<u>.0148</u>	<u>.0390</u>	<u>.0678</u>	<u>.0996</u>	<u>.1694</u>	<u>.2454</u>	<u>.3260</u>	<u>.4104</u>
<b>38</b>	<u>.0000</u>	<u>.0139</u>	<u>.0372</u>	<u>.0650</u>	<u>.0959</u>	<u>.1642</u>	<u>.2387</u>	<u>.3182</u>	<u>.4015</u>
<b>39</b>	<u>.0000</u>	<u>.0130</u>	<u>.0353</u>	<u>.0622</u>	<u>.0923</u>	<u>.1589</u>	<u>.2321</u>	<u>.3103</u>	<u>.3927</u>
<b>40</b>	<u>.0000</u>	<u>.0121</u>	<u>.0335</u>	<u>.0595</u>	<u>.0886</u>	<u>.1536</u>	<u>.2254</u>	<u>.3024</u>	<u>.3837</u>
<b>41</b>	<u>.0000</u>	<u>.0113</u>	<u>.0317</u>	<u>.0567</u>	<u>.0849</u>	<u>.1482</u>	<u>.2186</u>	<u>.2944</u>	<u>.3747</u>
<b>42</b>	<u>.0000</u>	<u>.0105</u>	<u>.0298</u>	<u>.0539</u>	<u>.0811</u>	<u>.1428</u>	<u>.2117</u>	<u>.2863</u>	<u>.3655</u>
<b>43</b>	<u>.0000</u>	<u>.0097</u>	<u>.0281</u>	<u>.0511</u>	<u>.0774</u>	<u>.1373</u>	<u>.2048</u>	<u>.2781</u>	<u>.3562</u>
<b>44</b>	<u>.0000</u>	<u>.0089</u>	<u>.0263</u>	<u>.0484</u>	<u>.0737</u>	<u>.1320</u>	<u>.1980</u>	<u>.2700</u>	<u>.3470</u>
<b>45</b>	<u>.0000</u>	<u>.0081</u>	<u>.0243</u>	<u>.0452</u>	<u>.0695</u>	<u>.1259</u>	<u>.1902</u>	<u>.2609</u>	<u>.3367</u>
<b>46</b>	<u>.0000</u>	<u>.0072</u>	<u>.0223</u>	<u>.0421</u>	<u>.0654</u>	<u>.1197</u>	<u>.1825</u>	<u>.2517</u>	<u>.3262</u>
<b>47</b>	<u>.0000</u>	<u>.0064</u>	<u>.0204</u>	<u>.0391</u>	<u>.0613</u>	<u>.1137</u>	<u>.1747</u>	<u>.2425</u>	<u>.3158</u>
<b>48</b>	<u>.0000</u>	<u>.0057</u>	<u>.0186</u>	<u>.0361</u>	<u>.0572</u>	<u>.1076</u>	<u>.1669</u>	<u>.2332</u>	<u>.3052</u>
<b>49</b>	<u>.0000</u>	<u>.0050</u>	<u>.0168</u>	<u>.0332</u>	<u>.0531</u>	<u>.1015</u>	<u>.1591</u>	<u>.2238</u>	<u>.2944</u>
<b>50</b>	<u>.0000</u>	<u>.0043</u>	<u>.0151</u>	<u>.0304</u>	<u>.0492</u>	<u>.0956</u>	<u>.1513</u>	<u>.2145</u>	<u>.2838</u>
<b>51</b>	<u>.0000</u>	<u>.0037</u>	<u>.0135</u>	<u>.0276</u>	<u>.0454</u>	<u>.0897</u>	<u>.1436</u>	<u>.2052</u>	<u>.2730</u>
<b>52</b>	<u>.0000</u>	<u>.0031</u>	<u>.0119</u>	<u>.0249</u>	<u>.0415</u>	<u>.0836</u>	<u>.1356</u>	<u>.1955</u>	<u>.2618</u>
<b>53</b>	<u>.0000</u>	<u>.0026</u>	<u>.0104</u>	<u>.0223</u>	<u>.0377</u>	<u>.0777</u>	<u>.1276</u>	<u>.1857</u>	<u>.2504</u>
<b>54</b>	<u>.0000</u>	<u>.0021</u>	<u>.0089</u>	<u>.0197</u>	<u>.0340</u>	<u>.0718</u>	<u>.1197</u>	<u>.1759</u>	<u>.2390</u>
<b>55</b>	<u>.0000</u>	<u>.0017</u>	<u>.0077</u>	<u>.0174</u>	<u>.0306</u>	<u>.0660</u>	<u>.1119</u>	<u>.1662</u>	<u>.2276</u>
<b>56</b>	<u>.0000</u>	<u>.0014</u>	<u>.0064</u>	<u>.0151</u>	<u>.0271</u>	<u>.0602</u>	<u>.1038</u>	<u>.1561</u>	<u>.2157</u>
<b>57</b>	<u>.0000</u>	<u>.0011</u>	<u>.0053</u>	<u>.0129</u>	<u>.0238</u>	<u>.0545</u>	<u>.0958</u>	<u>.1460</u>	<u>.2038</u>
<b>58</b>	<u>.0000</u>	<u>.0008</u>	<u>.0044</u>	<u>.0111</u>	<u>.0209</u>	<u>.0494</u>	<u>.0885</u>	<u>.1366</u>	<u>.1926</u>



<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>59</b>	.0000	.0006	.0036	.0094	.0182	.0444	.0811	.1270	.1812
<b>60</b>	.0000	.0005	.0029	.0078	.0155	.0394	.0736	.1173	.1697
<b>61</b>	.0000	.0003	.0022	.0064	.0131	.0346	.0664	.1078	.1582
<b>62</b>	.0000	.0002	.0017	.0051	.0108	.0299	.0591	.0981	.1467
<b>63</b>	.0000	.0001	.0012	.0039	.0087	.0253	.0518	.0883	.1348
<b>64</b>	.0000	.0001	.0008	.0029	.0067	.0209	.0447	.0787	.1231
<b>65</b>	.0000	.0001	.0005	.0020	.0050	.0168	.0378	.0692	.1113
<b>66</b>	.0000	.0000	.0003	.0014	.0036	.0131	.0314	.0599	.0997
<b>67</b>	.0000	.0000	.0002	.0008	.0023	.0096	.0248	.0503	.0873
<b>68</b>	.0000	.0000	.0001	.0004	.0014	.0065	.0187	.0408	.0749
<b>69</b>	.0000	.0000	.0000	.0002	.0007	.0042	.0136	.0323	.0631
<b>70</b>	.0000	.0000	.0000	.0001	.0003	.0021	.0085	.0231	.0497
<b>71</b>	.0000	.0000	.0000	.0000	.0001	.0009	.0046	.0153	.0374
<b>72</b>	.0000	.0000	.0000	.0000	.0000	.0002	.0015	.0070	.0224
<b>73</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0018	.0095
<b>74</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0038

**Loss-Based Plan, with Various Single Loss Limits**

**Insurance Charge Table**

**Hazard Group 6**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>														
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>36</b>	\$120	.7681	.7226	.6814	.6438	.6092	.5772	.5474	.5197	.4936	.4691	.4468	.4348	.4244
<b>37</b>	\$120	.7612	.7144	.6721	.6335	.5981	.5653	.5349	.5065	.4799	.4548	.4401	.4285	.4184
<b>38</b>	\$120	.7544	.7063	.6629	.6233	.5870	.5534	.5223	.4933	.4661	.4467	.4336	.4224	.4127
<b>39</b>	\$120	.7475	.6981	.6535	.6129	.5757	.5414	.5096	.4799	.4550	.4401	.4274	.4165	.4071
<b>40</b>	\$120	.7406	.6898	.6441	.6025	.5643	.5292	.4967	.4663	.4482	.4337	.4214	.4108	.4016
	\$160	.7351	.6848	.6393	.5980	.5602	.5253	.4930	.4629	.4347	.4082	.3872	.3728	.3605
<b>41</b>	\$120	.7337	.6816	.6347	.5920	.5530	.5170	.4837	.4583	.4416	.4275	.4155	.4051	.3963
	\$160	.7283	.6766	.6300	.5877	.5489	.5132	.4802	.4494	.4206	.3955	.3794	.3656	.3538
<b>42</b>	\$120	.7269	.6734	.6252	.5815	.5416	.5048	.4710	.4516	.4353	.4214	.4097	.3997	.3918
	\$160	.7215	.6684	.6206	.5772	.5376	.5011	.4672	.4358	.4064	.3875	.3720	.3587	.3473
<b>43</b>	\$120	.7200	.6651	.6158	.5710	.5301	.4924	.4642	.4451	.4290	.4155	.4041	.3950	.3878
	\$160	.7147	.6603	.6113	.5668	.5262	.4888	.4542	.4221	.3976	.3799	.3649	.3521	.3411
<b>44</b>	\$120	.7132	.6568	.6062	.5603	.5184	.4800	.4574	.4386	.4228	.4096	.3991	.3908	.3842
	\$160	.7079	.6520	.6018	.5562	.5146	.4764	.4410	.4101	.3898	.3726	.3581	.3456	.3349
<b>45</b>	\$120	.7063	.6485	.5967	.5496	.5067	.4731	.4508	.4322	.4167	.4044	.3947	.3870	.3809
	\$160	.7011	.6438	.5923	.5456	.5030	.4638	.4277	.4020	.3823	.3656	.3514	.3393	.3289
<b>46</b>	\$120	.6996	.6403	.5871	.5389	.4949	.4663	.4442	.4259	.4112	.3997	.3907	.3835	.3779
	\$160	.6944	.6356	.5828	.5350	.4913	.4512	.4174	.3944	.3751	.3588	.3449	.3331	.3234
<b>47</b>	\$120	.6928	.6320	.5775	.5281	.4862	.4596	.4377	.4200	.4061	.3953	.3869	.3803	.3751
	\$160	.6877	.6274	.5732	.5242	.4795	.4385	.4095	.3869	.3680	.3520	.3385	.3275	.3186
	\$250	.6796	.6200	.5665	.5181	.4739	.4334	.3962	.3620	.3305	.3033	.2830	.2657	.2509
<b>48</b>	\$120	.6861	.6237	.5678	.5172	.4794	.4530	.4314	.4145	.4014	.3913	.3834	.3772	.3726
	\$160	.6810	.6192	.5636	.5134	.4676	.4285	.4018	.3796	.3610	.3453	.3326	.3224	.3142
	\$250	.6730	.6119	.5570	.5073	.4621	.4207	.3828	.3481	.3164	.2935	.2740	.2573	.2430
	\$275	.6714	.6104	.5557	.5061	.4610	.4197	.3819	.3473	.3155	.2876	.2662	.2480	.2324

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
49	\$120	.6798	.6160	.5586	.5068	.4732	.4469	.4260	.4099	.3974	.3878	.3804	.3748	.3706
	\$160	.6748	.6114	.5545	.5030	.4562	.4213	.3949	.3729	.3545	.3396	.3276	.3181	.3106
	\$250	.6669	.6043	.5480	.4971	.4508	.4086	.3700	.3348	.3070	.2848	.2659	.2498	.2359
	\$275	.6653	.6028	.5467	.4960	.4498	.4076	.3692	.3340	.3020	.2778	.2573	.2397	.2246
50	\$120	.6737	.6082	.5495	.4994	.4670	.4411	.4210	.4055	.3936	.3845	.3777	.3726	.3688
	\$160	.6687	.6038	.5454	.4927	.4458	.4142	.3880	.3663	.3485	.3343	.3231	.3142	.3071
	\$250	.6608	.5967	.5390	.4869	.4396	.3965	.3573	.3237	.2981	.2765	.2582	.2424	.2290
	\$275	.6593	.5953	.5378	.4858	.4385	.3955	.3564	.3209	.2920	.2686	.2488	.2318	.2172
51	\$120	.6675	.6005	.5403	.4933	.4609	.4357	.4162	.4014	.3900	.3816	.3753	.3706	.3673
	\$160	.6626	.5961	.5363	.4823	.4386	.4072	.3812	.3599	.3429	.3295	.3189	.3105	.3040
	\$250	.6548	.5891	.5300	.4766	.4282	.3843	.3445	.3146	.2896	.2685	.2506	.2352	.2222
	\$275	.6533	.5877	.5287	.4755	.4272	.3834	.3437	.3093	.2826	.2599	.2406	.2241	.2099
52	\$120	.6614	.5927	.5310	.4871	.4551	.4305	.4117	.3973	.3867	.3788	.3730	.3689	.3659
	\$160	.6565	.5883	.5270	.4717	.4315	.4002	.3744	.3538	.3376	.3249	.3149	.3071	.3011
	\$250	.6488	.5814	.5209	.4662	.4168	.3721	.3348	.3058	.2813	.2606	.2430	.2281	.2158
	\$275	.6473	.5800	.5196	.4651	.4158	.3712	.3309	.2997	.2736	.2514	.2325	.2165	.2027
	\$380	.6430	.5762	.5162	.4620	.4130	.3687	.3288	.2928	.2606	.2320	.2087	.1888	.1716
53	\$120	.6553	.5848	.5215	.4810	.4495	.4254	.4072	.3935	.3835	.3763	.3710	.3673	.3646
	\$160	.6504	.5805	.5177	.4626	.4244	.3931	.3680	.3481	.3326	.3205	.3111	.3039	.2984
	\$250	.6428	.5737	.5116	.4557	.4052	.3597	.3257	.2972	.2731	.2527	.2356	.2215	.2099
	\$275	.6413	.5723	.5104	.4546	.4042	.3589	.3207	.2904	.2647	.2430	.2246	.2090	.1959
	\$380	.6370	.5686	.5070	.4516	.4016	.3565	.3161	.2799	.2476	.2212	.1987	.1794	.1629
54	\$120	.6492	.5769	.5153	.4750	.4441	.4205	.4029	.3900	.3806	.3739	.3692	.3659	.3636
	\$160	.6444	.5727	.5083	.4555	.4173	.3863	.3618	.3427	.3278	.3163	.3076	.3010	.2961
	\$250	.6368	.5660	.5023	.4451	.3936	.3505	.3169	.2887	.2649	.2450	.2286	.2153	.2045
	\$275	.6353	.5646	.5011	.4440	.3926	.3466	.3112	.2813	.2561	.2348	.2168	.2018	.1895
	\$380	.6311	.5609	.4978	.4411	.3901	.3443	.3035	.2671	.2365	.2109	.1891	.1704	.1544
55	\$120	.6431	.5691	.5093	.4693	.4388	.4158	.3989	.3866	.3779	.3718	.3675	.3646	.3626
	\$160	.6384	.5649	.4989	.4485	.4102	.3798	.3559	.3374	.3232	.3124	.3044	.2984	.2939
	\$250	.6309	.5582	.4930	.4344	.3820	.3416	.3082	.2802	.2568	.2376	.2221	.2095	.1994
	\$275	.6294	.5569	.4918	.4334	.3811	.3370	.3019	.2724	.2475	.2266	.2093	.1952	.1837
	\$380	.6252	.5533	.4886	.4305	.3785	.3322	.2909	.2553	.2260	.2010	.1797	.1616	.1462
	\$500	.6230	.5513	.4869	.4290	.3772	.3310	.2899	.2535	.2214	.1931	.1689	.1485	.1310
56	\$120	.6371	.5612	.5035	.4637	.4335	.4112	.3950	.3835	.3754	.3698	.3661	.3635	.3618
	\$160	.6324	.5570	.4894	.4414	.4034	.3734	.3502	.3323	.3189	.3088	.3014	.2960	.2920
	\$250	.6250	.5505	.4836	.4237	.3725	.3327	.2995	.2718	.2491	.2307	.2159	.2041	.1946
	\$275	.6235	.5492	.4825	.4227	.3694	.3276	.2927	.2635	.2390	.2188	.2023	.1890	.1782
	\$380	.6194	.5456	.4793	.4199	.3670	.3200	.2785	.2446	.2157	.1913	.1705	.1530	.1383
	\$500	.6172	.5436	.4776	.4184	.3657	.3188	.2774	.2409	.2089	.1814	.1583	.1386	.1218
	\$550	.6167	.5432	.4772	.4181	.3654	.3186	.2772	.2407	.2088	.1808	.1570	.1367	.1194
57	\$120	.6311	.5532	.4978	.4581	.4284	.4068	.3913	.3805	.3731	.3681	.3648	.3626	.3612
	\$160	.6265	.5492	.4820	.4344	.3967	.3672	.3446	.3275	.3148	.3054	.2987	.2938	.2903
	\$250	.6191	.5427	.4742	.4130	.3637	.3239	.2908	.2636	.2416	.2240	.2100	.1989	.1902
	\$275	.6176	.5414	.4731	.4120	.3598	.3183	.2836	.2546	.2307	.2113	.1956	.1831	.1731
	\$380	.6136	.5379	.4700	.4093	.3554	.3078	.2675	.2340	.2057	.1817	.1616	.1447	.1308
	\$500	.6114	.5360	.4683	.4079	.3542	.3067	.2650	.2284	.1968	.1705	.1481	.1291	.1130
	\$550	.6109	.5355	.4679	.4075	.3539	.3065	.2647	.2283	.1965	.1693	.1463	.1267	.1101
58	\$120	.6252	.5454	.4922	.4527	.4235	.4025	.3878	.3778	.3710	.3665	.3636	.3618	.3606
	\$160	.6206	.5413	.4753	.4276	.3901	.3611	.3392	.3229	.3109	.3023	.2962	.2919	.2889
	\$250	.6133	.5350	.4648	.4026	.3549	.3150	.2822	.2557	.2345	.2177	.2044	.1941	.1861
	\$275	.6118	.5337	.4637	.4013	.3505	.3090	.2744	.2459	.2228	.2042	.1893	.1775	.1682

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.6078	.5302	.4607	.3987	.3439	.2961	.2568	.2237	.1957	.1723	.1529	.1368	.1237
	\$500	.6056	.5283	.4590	.3973	.3426	.2946	.2526	.2161	.1857	.1599	.1381	.1198	.1045
	\$550	.6052	.5279	.4586	.3970	.3424	.2944	.2524	.2159	.1846	.1583	.1360	.1171	.1013
59	\$120	.6194	.5387	.4866	.4472	.4186	.3984	.3845	.3752	.3691	.3651	.3626	.3611	.3601
	\$160	.6148	.5335	.4866	.4208	.3836	.3552	.3340	.3185	.3073	.2994	.2939	.2901	.2876
	\$250	.6076	.5273	.4554	.3941	.3460	.3062	.2739	.2481	.2276	.2116	.1991	.1896	.1824
	\$275	.6061	.5260	.4543	.3911	.3413	.2997	.2654	.2375	.2151	.1973	.1833	.1723	.1638
	\$380	.6021	.5226	.4513	.3880	.3323	.2854	.2463	.2134	.1859	.1632	.1445	.1294	.1171
	\$500	.6000	.5207	.4497	.3867	.3311	.2825	.2402	.2046	.1747	.1495	.1284	.1109	.0964
	\$550	.5995	.5203	.4494	.3864	.3308	.2823	.2401	.2038	.1733	.1476	.1259	.1078	.0928
60	\$120	.6136	.5334	.4810	.4419	.4139	.3945	.3814	.3728	.3673	.3639	.3618	.3605	.3598
	\$160	.6091	.5258	.4620	.4141	.3771	.3493	.3289	.3143	.3039	.2968	.2919	.2886	.2865
	\$250	.6019	.5196	.4460	.3856	.3371	.2976	.2658	.2406	.2209	.2058	.1942	.1855	.1790
	\$275	.6005	.5184	.4450	.3823	.3321	.2905	.2566	.2293	.2077	.1907	.1775	.1674	.1597
	\$380	.5966	.5150	.4420	.3774	.3211	.2747	.2357	.2032	.1763	.1543	.1366	.1223	.1109
	\$500	.5944	.5131	.4405	.3761	.3196	.2704	.2284	.1933	.1639	.1394	.1190	.1023	.0887
	\$550	.5940	.5127	.4401	.3758	.3193	.2702	.2278	.1922	.1622	.1371	.1162	.0989	.0847
61	\$800	.5931	.5120	.4394	.3752	.3188	.2698	.2274	.1911	.1602	.1340	.1120	.0936	.0784
	\$120	.6080	.5282	.4754	.4366	.4093	.3907	.3784	.3706	.3658	.3628	.3611	.3601	.3595
	\$160	.6035	.5182	.4555	.4074	.3708	.3437	.3241	.3103	.3008	.2944	.2901	.2873	.2855
	\$250	.5964	.5121	.4367	.3771	.3284	.2890	.2578	.2333	.2145	.2002	.1896	.1817	.1759
	\$275	.5950	.5109	.4356	.3734	.3228	.2813	.2479	.2213	.2005	.1845	.1722	.1629	.1560
	\$380	.5911	.5075	.4328	.3668	.3107	.2641	.2252	.1931	.1669	.1458	.1289	.1156	.1051
	\$500	.5890	.5057	.4312	.3655	.3080	.2583	.2169	.1822	.1533	.1294	.1100	.0942	.0814
62	\$550	.5885	.5053	.4309	.3652	.3078	.2581	.2160	.1807	.1512	.1268	.1067	.0903	.0771
	\$800	.5876	.5045	.4302	.3646	.3073	.2577	.2152	.1790	.1485	.1229	.1017	.0842	.0699
	\$120	.6026	.5230	.4699	.4314	.4048	.3870	.3757	.3686	.3644	.3619	.3605	.3597	.3592
	\$160	.5981	.5107	.4490	.4008	.3645	.3381	.3195	.3066	.2979	.2922	.2886	.2862	.2848
	\$250	.5911	.5046	.4283	.3685	.3197	.2806	.2499	.2262	.2084	.1950	.1853	.1782	.1731
	\$275	.5897	.5034	.4264	.3646	.3136	.2723	.2393	.2135	.1936	.1785	.1672	.1588	.1526
	\$380	.5858	.5001	.4236	.3562	.3003	.2535	.2148	.1832	.1578	.1376	.1217	.1092	.0997
63	\$500	.5837	.4983	.4221	.3549	.2965	.2468	.2055	.1711	.1428	.1198	.1012	.0864	.0746
	\$550	.5833	.4979	.4217	.3546	.2962	.2461	.2043	.1693	.1404	.1168	.0976	.0822	.0699
	\$800	.5824	.4972	.4211	.3541	.2958	.2456	.2030	.1670	.1369	.1121	.0918	.0753	.0619
	\$1,000	.5822	.4970	.4210	.3539	.2957	.2456	.2029	.1669	.1368	.1118	.0912	.0744	.0608
	\$120	.5973	.5178	.4644	.4262	.4003	.3836	.3731	.3668	.3632	.3611	.3600	.3594	.3591
	\$160	.5929	.5050	.4424	.3941	.3583	.3327	.3150	.3031	.2953	.2903	.2872	.2853	.2842
	\$250	.5859	.4973	.4205	.3600	.3110	.2721	.2421	.2194	.2025	.1902	.1813	.1751	.1707
64	\$275	.5846	.4961	.4180	.3557	.3044	.2633	.2309	.2059	.1869	.1728	.1625	.1550	.1496
	\$380	.5807	.4928	.4144	.3462	.2899	.2429	.2045	.1735	.1489	.1296	.1147	.1033	.0947
	\$500	.5786	.4911	.4129	.3443	.2848	.2353	.1941	.1601	.1326	.1104	.0929	.0790	.0683
	\$550	.5782	.4907	.4126	.3440	.2846	.2344	.1926	.1580	.1298	.1070	.0888	.0744	.0631
	\$800	.5773	.4899	.4120	.3435	.2842	.2335	.1907	.1549	.1256	.1016	.0822	.0667	.0543
	\$1,000	.5771	.4898	.4119	.3434	.2841	.2334	.1906	.1549	.1253	.1010	.0814	.0656	.0529
	\$120	.5923	.5126	.4589	.4211	.3961	.3803	.3707	.3652	.3622	.3605	.3596	.3592	.3590
64	\$160	.5879	.4992	.4359	.3875	.3522	.3275	.3107	.2998	.2929	.2886	.2861	.2845	.2837
	\$250	.5810	.4901	.4128	.3515	.3023	.2638	.2345	.2127	.1969	.1856	.1777	.1723	.1686
	\$275	.5796	.4890	.4101	.3468	.2952	.2543	.2225	.1984	.1805	.1675	.1582	.1516	.1470
	\$380	.5758	.4857	.4053	.3365	.2794	.2323	.1942	.1639	.1402	.1220	.1082	.0978	.0902
	\$500	.5738	.4840	.4039	.3337	.2737	.2238	.1827	.1492	.1225	.1013	.0849	.0721	.0624
	\$550	.5733	.4836	.4036	.3334	.2730	.2227	.1809	.1468	.1194	.0976	.0804	.0671	.0569

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$800	.5724	.4829	.4029	.3329	.2725	.2213	.1784	.1431	.1144	.0913	.0730	.0585	.0472
	\$1,000	.5722	.4827	.4028	.3328	.2724	.2212	.1783	.1429	.1139	.0905	.0719	.0572	.0456
65	\$120	.5875	.5074	.4533	.4160	.3919	.3771	.3686	.3638	.3613	.3600	.3593	.3590	.3589
	\$160	.5832	.4936	.4293	.3809	.3461	.3223	.3067	.2968	.2908	.2872	.2851	.2839	.2833
	\$250	.5763	.4831	.4052	.3430	.2935	.2554	.2270	.2063	.1916	.1814	.1745	.1698	.1668
	\$275	.5750	.4820	.4022	.3379	.2860	.2453	.2143	.1912	.1744	.1625	.1542	.1485	.1447
	\$380	.5712	.4788	.3963	.3267	.2689	.2216	.1839	.1544	.1318	.1147	.1020	.0928	.0861
	\$500	.5691	.4771	.3949	.3230	.2625	.2123	.1713	.1385	.1126	.0926	.0773	.0657	.0571
	\$550	.5687	.4767	.3946	.3228	.2616	.2109	.1693	.1357	.1092	.0884	.0724	.0603	.0512
	\$800	.5678	.4760	.3940	.3223	.2607	.2089	.1661	.1313	.1034	.0814	.0641	.0508	.0406
	\$1,000	.5676	.4759	.3939	.3222	.2607	.2089	.1659	.1309	.1027	.0803	.0628	.0493	.0388
66	\$120	.5830	.5021	.4477	.4109	.3878	.3742	.3666	.3626	.3606	.3596	.3591	.3589	.3588
	\$160	.5787	.4879	.4227	.3741	.3400	.3173	.3029	.2941	.2889	.2859	.2843	.2835	.2830
	\$250	.5719	.4763	.3974	.3343	.2847	.2471	.2195	.2000	.1865	.1775	.1715	.1677	.1653
	\$275	.5705	.4752	.3943	.3289	.2767	.2363	.2061	.1841	.1686	.1579	.1507	.1459	.1428
	\$380	.5668	.4721	.3874	.3168	.2582	.2109	.1736	.1450	.1235	.1077	.0963	.0882	.0825
	\$500	.5648	.4704	.3860	.3124	.2511	.2005	.1598	.1277	.1029	.0841	.0700	.0597	.0522
	\$550	.5643	.4700	.3857	.3120	.2501	.1989	.1575	.1246	.0991	.0795	.0648	.0539	.0460
	\$800	.5635	.4693	.3851	.3115	.2488	.1964	.1537	.1195	.0925	.0716	.0556	.0436	.0346
	\$1,000	.5633	.4692	.3849	.3114	.2487	.1963	.1533	.1188	.0916	.0704	.0541	.0418	.0326
67	\$120	.5788	.4967	.4420	.4058	.3838	.3714	.3648	.3615	.3600	.3593	.3590	.3588	.3588
	\$160	.5746	.4822	.4159	.3673	.3340	.3124	.2992	.2915	.2872	.2849	.2837	.2831	.2828
	\$250	.5678	.4698	.3897	.3256	.2758	.2387	.2122	.1940	.1818	.1740	.1690	.1660	.1642
	\$275	.5665	.4687	.3863	.3198	.2672	.2272	.1980	.1773	.1631	.1536	.1475	.1436	.1412
	\$380	.5627	.4656	.3790	.3068	.2474	.2000	.1633	.1357	.1155	.1011	.0910	.0841	.0794
	\$500	.5607	.4639	.3771	.3020	.2395	.1886	.1483	.1170	.0934	.0759	.0633	.0542	.0479
	\$550	.5603	.4635	.3768	.3013	.2383	.1868	.1456	.1136	.0892	.0710	.0577	.0481	.0413
	\$800	.5594	.4628	.3762	.3007	.2366	.1837	.1412	.1077	.0818	.0622	.0476	.0369	.0292
	\$1,000	.5593	.4627	.3761	.3006	.2365	.1835	.1406	.1068	.0806	.0607	.0458	.0349	.0269
68	\$120	.5750	.4913	.4361	.4007	.3799	.3688	.3633	.3607	.3595	.3591	.3589	.3588	.3588
	\$160	.5708	.4764	.4090	.3604	.3279	.3077	.2959	.2893	.2859	.2841	.2833	.2829	.2827
	\$250	.5641	.4635	.3818	.3166	.2666	.2303	.2050	.1882	.1775	.1708	.1669	.1645	.1632
	\$275	.5628	.4624	.3783	.3105	.2575	.2180	.1899	.1706	.1579	.1498	.1448	.1417	.1399
	\$380	.5591	.4593	.3706	.2967	.2363	.1889	.1529	.1266	.1078	.0949	.0862	.0805	.0768
	\$500	.5571	.4577	.3682	.2914	.2277	.1765	.1365	.1063	.0841	.0682	.0570	.0493	.0442
	\$550	.5566	.4573	.3679	.2906	.2263	.1743	.1335	.1025	.0794	.0628	.0510	.0428	.0373
	\$800	.5558	.4566	.3674	.2896	.2241	.1708	.1285	.0958	.0712	.0531	.0400	.0308	.0244
	\$1,000	.5556	.4565	.3673	.2896	.2240	.1703	.1277	.0947	.0698	.0514	.0380	.0286	.0219
69	\$120	.5717	.4856	.4300	.3954	.3761	.3664	.3619	.3600	.3592	.3589	.3588	.3588	.3587
	\$160	.5675	.4705	.4018	.3532	.3218	.3031	.2927	.2873	.2847	.2835	.2829	.2827	.2826
	\$250	.5608	.4574	.3738	.3072	.2571	.2216	.1978	.1827	.1735	.1681	.1651	.1634	.1626
	\$275	.5595	.4563	.3702	.3008	.2474	.2086	.1818	.1642	.1531	.1464	.1424	.1402	.1390
	\$380	.5558	.4533	.3622	.2862	.2248	.1773	.1423	.1174	.1003	.0891	.0819	.0774	.0747
	\$500	.5538	.4517	.3594	.2805	.2154	.1638	.1245	.0955	.0749	.0607	.0512	.0450	.0411
	\$550	.5534	.4514	.3591	.2796	.2139	.1614	.1211	.0913	.0698	.0549	.0448	.0381	.0338
	\$800	.5525	.4507	.3585	.2783	.2112	.1573	.1153	.0837	.0607	.0443	.0330	.0253	.0203
	\$1,000	.5523	.4505	.3584	.2782	.2109	.1567	.1144	.0825	.0591	.0424	.0308	.0229	.0176
70	\$120	.5688	.4796	.4235	.3899	.3724	.3642	.3608	.3594	.3590	.3588	.3588	.3587	.3587
	\$160	.5646	.4644	.3941	.3455	.3154	.2985	.2898	.2857	.2838	.2830	.2827	.2826	.2826
	\$250	.5579	.4517	.3654	.2972	.2470	.2126	.1906	.1774	.1698	.1658	.1637	.1626	.1621
	\$275	.5566	.4506	.3617	.2904	.2366	.1987	.1735	.1579	.1486	.1434	.1405	.1391	.1383

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.5530	.4477	.3536	.2751	.2124	.1651	.1312	.1081	.0931	.0837	.0781	.0748	.0730
	\$500	.5510	.4461	.3505	.2691	.2023	.1503	.1118	.0844	.0659	.0537	.0460	.0413	.0385
	\$550	.5505	.4457	.3501	.2680	.2005	.1476	.1080	.0797	.0603	.0474	.0392	.0341	.0310
	\$800	.5497	.4450	.3496	.2664	.1975	.1429	.1014	.0712	.0501	.0358	.0265	.0205	.0169
	\$1,000	.5495	.4449	.3495	.2663	.1970	.1421	.1003	.0697	.0482	.0336	.0240	.0178	.0140
71	\$120	.5642	.4499	.3895	.3656	.3598	.3588	.3588	.3587	.3587	.3587	.3587	.3587	.3587
	\$160	.5600	.4445	.3573	.3094	.2897	.2840	.2828	.2826	.2826	.2826	.2826	.2826	.2826
	\$250	.5534	.4392	.3336	.2549	.2042	.1779	.1668	.1631	.1620	.1618	.1617	.1617	.1617
	\$275	.5521	.4382	.3312	.2484	.1919	.1602	.1456	.1401	.1383	.1378	.1377	.1377	.1377
	\$380	.5485	.4353	.3271	.2351	.1650	.1186	.0923	.0794	.0739	.0719	.0712	.0710	.0710
	\$500	.5465	.4338	.3259	.2304	.1546	.1010	.0678	.0497	.0409	.0372	.0357	.0352	.0350
	\$550	.5461	.4334	.3257	.2297	.1528	.0978	.0630	.0436	.0339	.0296	.0279	.0273	.0271
	\$800	.5453	.4328	.3252	.2286	.1499	.0922	.0546	.0326	.0210	.0155	.0131	.0122	.0118
	\$1,000	.5451	.4326	.3251	.2285	.1494	.0914	.0531	.0305	.0185	.0127	.0101	.0091	.0087
72	\$120	.5639	.4462	.3782	.3608	.3588	.3587	.3587	.3587	.3587	.3587	.3587	.3587	.3587
	\$160	.5598	.4429	.3439	.2975	.2846	.2827	.2826	.2826	.2826	.2826	.2826	.2826	.2826
	\$250	.5532	.4377	.3239	.2381	.1880	.1681	.1628	.1618	.1617	.1617	.1617	.1617	.1617
	\$275	.5519	.4366	.3232	.2318	.1740	.1479	.1398	.1380	.1377	.1377	.1377	.1377	.1377
	\$380	.5483	.4338	.3210	.2199	.1444	.0999	.0799	.0731	.0714	.0710	.0710	.0710	.0710
	\$500	.5463	.4322	.3199	.2161	.1335	.0794	.0513	.0399	.0362	.0352	.0350	.0350	.0349
	\$550	.5459	.4319	.3196	.2155	.1316	.0756	.0456	.0329	.0285	.0273	.0270	.0270	.0270
	\$800	.5451	.4312	.3191	.2146	.1285	.0689	.0353	.0198	.0141	.0123	.0118	.0117	.0117
	\$1,000	.5449	.4311	.3190	.2146	.1280	.0678	.0334	.0173	.0111	.0092	.0086	.0085	.0085
73	\$120	.5639	.4460	.3673	.3589	.3587	.3587	.3587	.3587	.3587	.3587	.3587	.3587	.3587
	\$160	.5598	.4427	.3305	.2874	.2827	.2826	.2826	.2826	.2826	.2826	.2826	.2826	.2826
	\$250	.5532	.4375	.3218	.2209	.1725	.1625	.1617	.1617	.1617	.1617	.1617	.1617	.1617
	\$275	.5519	.4364	.3211	.2155	.1559	.1396	.1378	.1377	.1377	.1377	.1377	.1377	.1377
	\$380	.5483	.4336	.3189	.2074	.1225	.0822	.0723	.0710	.0710	.0710	.0710	.0710	.0710
	\$500	.5463	.4320	.3178	.2056	.1118	.0572	.0388	.0353	.0350	.0349	.0349	.0349	.0349
	\$550	.5459	.4317	.3176	.2054	.1100	.0525	.0317	.0275	.0270	.0270	.0270	.0270	.0270
	\$800	.5450	.4310	.3171	.2051	.1071	.0442	.0188	.0126	.0117	.0117	.0117	.0117	.0117
	\$1,000	.5449	.4309	.3170	.2050	.1066	.0427	.0162	.0096	.0086	.0085	.0085	.0085	.0085
74	\$120	.5639	.4460	.3611	.3587	.3587	.3587	.3587	.3587	.3587	.3587	.3587	.3587	.3587
	\$160	.5598	.4427	.3256	.2832	.2826	.2826	.2826	.2826	.2826	.2826	.2826	.2826	.2826
	\$250	.5532	.4375	.3217	.2094	.1641	.1617	.1617	.1617	.1617	.1617	.1617	.1617	.1617
	\$275	.5519	.4364	.3210	.2060	.1439	.1377	.1377	.1377	.1377	.1377	.1377	.1377	.1377
	\$380	.5483	.4336	.3189	.2042	.1061	.0730	.0710	.0710	.0710	.0710	.0710	.0710	.0710
	\$500	.5463	.4320	.3177	.2035	.0969	.0424	.0351	.0349	.0349	.0349	.0349	.0349	.0349
	\$550	.5459	.4317	.3175	.2033	.0956	.0364	.0272	.0270	.0270	.0270	.0270	.0270	.0270
	\$800	.5450	.4310	.3170	.2030	.0937	.0260	.0123	.0117	.0117	.0117	.0117	.0117	.0117
	\$1,000	.5449	.4309	.3169	.2029	.0934	.0241	.0092	.0085	.0085	.0085	.0085	.0085	.0085

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.8040	.7625	.7248	.6902	.6583	.6287	.6011	.5752	.5572	.5466	.5375	.5295	.5226
37	\$120	.7972	.7544	.7156	.6801	.6474	.6171	.5889	.5641	.5520	.5417	.5327	.5249	.5185
38	\$120	.7902	.7462	.7064	.6699	.6364	.6053	.5764	.5588	.5469	.5367	.5279	.5207	.5151
39	\$120	.7832	.7380	.6971	.6597	.6254	.5936	.5674	.5536	.5419	.5318	.5236	.5173	.5122
40	\$120	.7762	.7297	.6877	.6494	.6142	.5816	.5620	.5484	.5369	.5273	.5200	.5142	.5095
	\$160	.7712	.7250	.6832	.6452	.6102	.5779	.5478	.5198	.5027	.4901	.4793	.4700	.4618

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
41	\$120	.7691	.7213	.6782	.6389	.6029	.5728	.5567	.5433	.5321	.5235	.5168	.5114	.5070
	\$160	.7641	.7167	.6738	.6348	.5990	.5659	.5351	.5112	.4968	.4845	.4739	.4648	.4571
42	\$120	.7619	.7128	.6685	.6283	.5913	.5673	.5514	.5382	.5280	.5200	.5138	.5087	.5047
	\$160	.7569	.7082	.6642	.6242	.5875	.5536	.5222	.5051	.4909	.4789	.4685	.4599	.4530
43	\$120	.7546	.7042	.6588	.6175	.5808	.5618	.5461	.5337	.5242	.5168	.5109	.5062	.5026
	\$160	.7497	.6997	.6546	.6135	.5760	.5413	.5155	.4991	.4852	.4734	.4635	.4557	.4495
44	\$120	.7475	.6957	.6492	.6069	.5753	.5565	.5413	.5298	.5209	.5139	.5083	.5040	.5008
	\$160	.7426	.6912	.6450	.6029	.5645	.5290	.5094	.4932	.4796	.4682	.4592	.4520	.4463
45	\$120	.7393	.6862	.6383	.5949	.5690	.5504	.5362	.5254	.5171	.5106	.5055	.5018	.4989
	\$160	.7345	.6817	.6342	.5911	.5516	.5215	.5025	.4866	.4733	.4629	.4547	.4481	.4428
46	\$120	.7312	.6765	.6274	.5854	.5626	.5449	.5316	.5214	.5135	.5076	.5031	.4998	.4973
	\$160	.7264	.6721	.6233	.5791	.5386	.5144	.4957	.4801	.4678	.4582	.4506	.4445	.4396
47	\$120	.7231	.6669	.6165	.5791	.5567	.5399	.5272	.5176	.5103	.5050	.5010	.4981	.4959
	\$160	.7184	.6626	.6125	.5671	.5299	.5075	.4890	.4742	.4628	.4539	.4468	.4412	.4368
	\$250	.7106	.6554	.6058	.5609	.5199	.4821	.4471	.4229	.4044	.3888	.3754	.3640	.3542
48	\$120	.7149	.6571	.6053	.5727	.5511	.5351	.5231	.5140	.5074	.5026	.4991	.4965	.4947
	\$160	.7102	.6529	.6014	.5548	.5228	.5005	.4826	.4688	.4581	.4498	.4432	.4382	.4343
	\$250	.7025	.6458	.5949	.5487	.5066	.4679	.4358	.4144	.3964	.3812	.3683	.3573	.3483
	\$275	.7008	.6442	.5934	.5474	.5054	.4667	.4310	.4050	.3854	.3689	.3548	.3427	.3323
49	\$120	.7066	.6473	.5946	.5666	.5459	.5306	.5191	.5108	.5048	.5005	.4974	.4952	.4937
	\$160	.7021	.6431	.5902	.5428	.5157	.4937	.4768	.4638	.4538	.4460	.4400	.4356	.4322
	\$250	.6944	.6361	.5838	.5364	.4932	.4535	.4271	.4062	.3887	.3738	.3613	.3512	.3431
	\$275	.6927	.6345	.5823	.5351	.4920	.4523	.4187	.3961	.3771	.3610	.3473	.3356	.3259
50	\$120	.6985	.6375	.5883	.5610	.5410	.5263	.5156	.5079	.5025	.4987	.4960	.4942	.4929
	\$160	.6940	.6334	.5791	.5357	.5087	.4875	.4715	.4592	.4497	.4426	.4373	.4333	.4303
	\$250	.6865	.6265	.5728	.5242	.4798	.4434	.4188	.3983	.3811	.3667	.3552	.3459	.3385
	\$275	.6847	.6249	.5714	.5229	.4786	.4381	.4097	.3876	.3691	.3534	.3401	.3292	.3204
51	\$120	.6904	.6277	.5822	.5556	.5363	.5222	.5123	.5053	.5005	.4971	.4948	.4933	.4922
	\$160	.6859	.6236	.5679	.5287	.5020	.4817	.4664	.4548	.4460	.4395	.4348	.4313	.4287
	\$250	.6785	.6169	.5617	.5117	.4663	.4349	.4107	.3905	.3738	.3603	.3496	.3411	.3343
	\$275	.6768	.6153	.5603	.5105	.4651	.4271	.4010	.3794	.3612	.3459	.3335	.3235	.3154
52	\$120	.6821	.6176	.5762	.5504	.5317	.5184	.5093	.5029	.4986	.4957	.4938	.4925	.4917
	\$160	.6776	.6136	.5562	.5215	.4956	.4761	.4615	.4506	.4426	.4368	.4325	.4295	.4273
	\$250	.6703	.6069	.5501	.4988	.4553	.4263	.4024	.3826	.3668	.3543	.3444	.3365	.3303
	\$275	.6686	.6054	.5488	.4976	.4511	.4179	.3923	.3710	.3532	.3388	.3273	.3181	.3108
	\$380	.6628	.6002	.5440	.4933	.4472	.4052	.3668	.3378	.3147	.2953	.2788	.2646	.2525
53	\$120	.6737	.6073	.5705	.5452	.5273	.5149	.5064	.5008	.4970	.4945	.4929	.4919	.4913
	\$160	.6693	.6034	.5479	.5145	.4894	.4707	.4568	.4467	.4395	.4342	.4306	.4280	.4262
	\$250	.6620	.5968	.5384	.4857	.4465	.4178	.3942	.3752	.3603	.3486	.3395	.3323	.3267
	\$275	.6604	.5953	.5371	.4845	.4395	.4088	.3836	.3627	.3457	.3323	.3216	.3132	.3065
	\$380	.6547	.5902	.5324	.4803	.4330	.3901	.3540	.3273	.3049	.2861	.2700	.2563	.2449
54	\$120	.6653	.5997	.5650	.5403	.5232	.5116	.5039	.4989	.4956	.4935	.4922	.4914	.4909
	\$160	.6610	.5932	.5407	.5079	.4836	.4656	.4525	.4432	.4367	.4321	.4289	.4267	.4252
	\$250	.6538	.5867	.5266	.4729	.4379	.4093	.3863	.3683	.3543	.3434	.3350	.3285	.3235
	\$275	.6522	.5852	.5253	.4713	.4303	.4000	.3750	.3548	.3388	.3263	.3164	.3086	.3026
	\$380	.6466	.5802	.5208	.4672	.4188	.3750	.3433	.3173	.2954	.2770	.2615	.2486	.2382
55	\$120	.6571	.5940	.5597	.5356	.5194	.5086	.5017	.4972	.4944	.4927	.4917	.4911	.4907
	\$160	.6529	.5830	.5338	.5017	.4780	.4608	.4486	.4401	.4342	.4302	.4275	.4256	.4244
	\$250	.6458	.5767	.5149	.4643	.4294	.4012	.3791	.3620	.3488	.3386	.3309	.3251	.3208
	\$275	.6442	.5752	.5136	.4583	.4214	.3913	.3668	.3475	.3325	.3208	.3116	.3046	.2992
	\$380	.6386	.5703	.5091	.4542	.4046	.3639	.3331	.3076	.2862	.2683	.2536	.2417	.2322

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
56	\$500	.6343	.5664	.5057	.4511	.4019	.3576	.3179	.2855	.2596	.2377	.2191	.2032	.1898
	\$120	.6487	.5882	.5543	.5311	.5157	.5058	.4996	.4958	.4934	.4921	.4913	.4908	.4905
	\$160	.6445	.5725	.5270	.4954	.4724	.4562	.4449	.4371	.4319	.4285	.4262	.4248	.4238
	\$250	.6375	.5663	.5026	.4555	.4206	.3932	.3720	.3558	.3434	.3341	.3272	.3221	.3184
	\$275	.6359	.5648	.5013	.4491	.4123	.3824	.3588	.3405	.3263	.3154	.3071	.3008	.2961
	\$380	.6304	.5600	.4970	.4406	.3899	.3531	.3228	.2977	.2768	.2597	.2461	.2352	.2265
	\$500	.6261	.5562	.4936	.4376	.3872	.3423	.3036	.2736	.2483	.2271	.2091	.1939	.1811
\$550	.6248	.5551	.4926	.4367	.3865	.3416	.3016	.2678	.2411	.2186	.1995	.1833	.1695	
57	\$120	.6403	.5826	.5491	.5268	.5123	.5033	.4978	.4945	.4926	.4915	.4909	.4906	.4904
	\$160	.6362	.5630	.5205	.4893	.4672	.4519	.4415	.4345	.4300	.4271	.4252	.4241	.4233
	\$250	.6292	.5559	.4904	.4468	.4123	.3856	.3653	.3499	.3385	.3301	.3239	.3195	.3163
	\$275	.6277	.5545	.4891	.4400	.4032	.3740	.3513	.3339	.3206	.3106	.3031	.2975	.2935
	\$380	.6223	.5497	.4849	.4270	.3788	.3426	.3127	.2880	.2679	.2519	.2393	.2293	.2213
	\$500	.6180	.5460	.4816	.4241	.3727	.3271	.2915	.2621	.2375	.2168	.1994	.1851	.1733
	\$550	.6168	.5449	.4807	.4232	.3720	.3264	.2865	.2556	.2296	.2077	.1893	.1738	.1608
58	\$120	.6326	.5777	.5448	.5232	.5096	.5013	.4964	.4936	.4920	.4912	.4907	.4904	.4903
	\$160	.6285	.5571	.5147	.4841	.4628	.4483	.4387	.4325	.4285	.4260	.4245	.4236	.4230
	\$250	.6216	.5461	.4825	.4389	.4049	.3790	.3595	.3450	.3344	.3268	.3213	.3174	.3147
	\$275	.6201	.5448	.4776	.4317	.3951	.3666	.3448	.3282	.3158	.3066	.2998	.2949	.2914
	\$380	.6148	.5401	.4735	.4141	.3690	.3330	.3033	.2794	.2603	.2453	.2334	.2242	.2170
	\$500	.6106	.5364	.4702	.4113	.3589	.3151	.2805	.2516	.2275	.2074	.1909	.1775	.1668
	\$550	.6093	.5353	.4693	.4104	.3582	.3121	.2749	.2445	.2191	.1978	.1800	.1653	.1534
59	\$120	.6248	.5729	.5405	.5198	.5070	.4995	.4952	.4929	.4916	.4909	.4905	.4904	.4903
	\$160	.6208	.5513	.5090	.4790	.4586	.4450	.4362	.4307	.4272	.4252	.4239	.4232	.4228
	\$250	.6140	.5363	.4746	.4311	.3978	.3726	.3539	.3404	.3306	.3238	.3189	.3156	.3134
	\$275	.6125	.5350	.4694	.4234	.3873	.3595	.3385	.3228	.3113	.3029	.2969	.2926	.2896
	\$380	.6072	.5304	.4619	.4030	.3593	.3233	.2942	.2712	.2531	.2389	.2279	.2195	.2132
	\$500	.6031	.5268	.4587	.3984	.3451	.3039	.2697	.2412	.2176	.1984	.1829	.1706	.1607
	\$550	.6019	.5257	.4578	.3976	.3444	.2992	.2635	.2336	.2087	.1881	.1712	.1575	.1465
60	\$120	.6170	.5681	.5363	.5164	.5046	.4979	.4942	.4922	.4912	.4907	.4904	.4903	.4902
	\$160	.6130	.5454	.5033	.4740	.4545	.4418	.4339	.4290	.4261	.4244	.4235	.4229	.4226
	\$250	.6064	.5263	.4668	.4235	.3907	.3663	.3486	.3360	.3271	.3210	.3169	.3141	.3122
	\$275	.6049	.5250	.4611	.4151	.3795	.3525	.3324	.3177	.3071	.2995	.2942	.2906	.2881
	\$380	.5997	.5205	.4501	.3932	.3493	.3137	.2854	.2632	.2461	.2328	.2228	.2153	.2097
	\$500	.5956	.5169	.4470	.3853	.3336	.2927	.2587	.2307	.2080	.1899	.1754	.1640	.1550
	\$550	.5944	.5159	.4461	.3845	.3304	.2874	.2520	.2226	.1984	.1787	.1629	.1502	.1401
	\$800	.5910	.5129	.4436	.3823	.3285	.2816	.2410	.2064	.1781	.1544	.1346	.1181	.1044
61	\$120	.6115	.5634	.5322	.5133	.5024	.4965	.4933	.4917	.4909	.4905	.4903	.4902	.4902
	\$160	.6054	.5396	.4978	.4693	.4506	.4389	.4318	.4276	.4252	.4238	.4231	.4227	.4225
	\$250	.5989	.5164	.4591	.4161	.3838	.3603	.3436	.3320	.3240	.3186	.3151	.3128	.3113
	\$275	.5974	.5151	.4530	.4071	.3720	.3458	.3266	.3129	.3032	.2965	.2920	.2889	.2868
	\$380	.5922	.5107	.4384	.3835	.3395	.3044	.2769	.2557	.2395	.2273	.2182	.2115	.2066
	\$500	.5882	.5072	.4354	.3723	.3225	.2815	.2479	.2207	.1990	.1819	.1684	.1579	.1498
	\$550	.5870	.5062	.4346	.3715	.3183	.2758	.2407	.2119	.1885	.1699	.1551	.1435	.1343
	\$800	.5836	.5033	.4321	.3694	.3147	.2674	.2268	.1937	.1661	.1432	.1242	.1087	.0961
62	\$120	.6068	.5587	.5283	.5103	.5004	.4952	.4925	.4913	.4907	.4904	.4903	.4902	.4902
	\$160	.5979	.5338	.4923	.4646	.4470	.4363	.4300	.4264	.4244	.4234	.4228	.4225	.4224
	\$250	.5914	.5079	.4515	.4086	.3771	.3545	.3389	.3282	.3212	.3165	.3136	.3117	.3106
	\$275	.5899	.5053	.4449	.3991	.3645	.3392	.3211	.3084	.2997	.2938	.2900	.2874	.2858
	\$380	.5848	.5009	.4282	.3736	.3297	.2952	.2686	.2484	.2332	.2221	.2140	.2081	.2040
	\$500	.5808	.4975	.4237	.3608	.3112	.2703	.2373	.2110	.1903	.1742	.1618	.1523	.1452

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$550	.5797	.4965	.4229	.3584	.3066	.2641	.2294	.2014	.1791	.1615	.1478	.1371	.1290
	\$800	.5763	.4936	.4205	.3564	.3008	.2531	.2137	.1811	.1542	.1322	.1143	.0998	.0882
	\$1,000	.5753	.4927	.4197	.3557	.3003	.2526	.2119	.1774	.1492	.1258	.1066	.0908	.0780
63	\$120	.6020	.5539	.5243	.5075	.4985	.4940	.4919	.4909	.4905	.4903	.4902	.4902	.4902
	\$160	.5903	.5279	.4867	.4599	.4434	.4337	.4283	.4253	.4238	.4230	.4226	.4224	.4223
	\$250	.5838	.5006	.4437	.4010	.3703	.3488	.3343	.3247	.3186	.3147	.3123	.3109	.3100
	\$275	.5824	.4965	.4367	.3909	.3570	.3327	.3157	.3041	.2965	.2914	.2882	.2862	.2850
	\$380	.5774	.4909	.4187	.3635	.3199	.2860	.2603	.2412	.2272	.2172	.2101	.2051	.2016
	\$500	.5734	.4876	.4118	.3495	.2995	.2589	.2266	.2013	.1817	.1668	.1555	.1471	.1409
	\$550	.5723	.4866	.4109	.3461	.2945	.2522	.2181	.1910	.1698	.1533	.1407	.1312	.1241
	\$800	.5690	.4838	.4086	.3430	.2865	.2391	.2003	.1683	.1423	.1213	.1046	.0913	.0809
	\$1,000	.5680	.4829	.4078	.3424	.2860	.2379	.1972	.1638	.1364	.1140	.0959	.0813	.0696
	64	\$120	.5972	.5492	.5205	.5048	.4968	.4931	.4914	.4907	.4904	.4902	.4902	.4902
\$160		.5829	.5220	.4812	.4554	.4401	.4315	.4269	.4245	.4233	.4227	.4224	.4223	.4223
\$250		.5765	.4933	.4359	.3936	.3637	.3434	.3301	.3216	.3163	.3131	.3113	.3102	.3096
\$275		.5751	.4889	.4285	.3828	.3497	.3264	.3107	.3003	.2936	.2894	.2868	.2852	.2843
\$380		.5701	.4811	.4091	.3536	.3101	.2770	.2523	.2344	.2217	.2128	.2066	.2025	.1997
\$500		.5663	.4778	.3999	.3382	.2879	.2477	.2162	.1920	.1736	.1599	.1498	.1425	.1372
\$550		.5651	.4768	.3991	.3345	.2824	.2404	.2070	.1809	.1608	.1456	.1343	.1259	.1198
\$800		.5619	.4741	.3968	.3297	.2722	.2255	.1870	.1558	.1308	.1110	.0955	.0834	.0742
\$1,000		.5609	.4732	.3960	.3291	.2717	.2232	.1832	.1505	.1240	.1027	.0857	.0724	.0619
65		\$120	.5924	.5445	.5168	.5023	.4954	.4923	.4910	.4905	.4903	.4902	.4902	.4902
	\$160	.5767	.5161	.4758	.4511	.4370	.4295	.4256	.4238	.4229	.4225	.4224	.4223	.4223
	\$250	.5695	.4860	.4281	.3862	.3573	.3382	.3262	.3188	.3144	.3119	.3105	.3097	.3093
	\$275	.5681	.4814	.4203	.3748	.3425	.3205	.3060	.2968	.2911	.2877	.2857	.2845	.2839
	\$380	.5632	.4714	.3996	.3436	.3004	.2681	.2447	.2281	.2166	.2088	.2037	.2003	.1982
	\$500	.5593	.4682	.3893	.3268	.2764	.2366	.2060	.1830	.1659	.1535	.1447	.1384	.1341
	\$550	.5582	.4672	.3872	.3227	.2704	.2287	.1961	.1711	.1524	.1385	.1284	.1212	.1160
	\$800	.5550	.4645	.3850	.3162	.2587	.2119	.1739	.1435	.1197	.1012	.0870	.0762	.0682
	\$1,000	.5540	.4637	.3843	.3157	.2573	.2087	.1692	.1373	.1119	.0918	.0762	.0642	.0550
66	\$120	.5876	.5398	.5132	.5000	.4941	.4916	.4907	.4903	.4902	.4902	.4902	.4902	.4902
	\$160	.5715	.5102	.4705	.4470	.4342	.4277	.4246	.4232	.4226	.4224	.4223	.4223	.4222
	\$250	.5628	.4788	.4204	.3789	.3511	.3334	.3226	.3163	.3128	.3109	.3099	.3093	.3091
	\$275	.5614	.4740	.4121	.3668	.3355	.3148	.3017	.2937	.2890	.2863	.2848	.2840	.2835
	\$380	.5566	.4620	.3902	.3336	.2908	.2595	.2373	.2221	.2120	.2054	.2012	.1986	.1970
	\$500	.5528	.4588	.3790	.3155	.2649	.2257	.1962	.1744	.1588	.1477	.1401	.1350	.1315
	\$550	.5517	.4579	.3763	.3111	.2585	.2171	.1855	.1618	.1444	.1320	.1232	.1171	.1129
	\$800	.5485	.4553	.3733	.3028	.2452	.1984	.1609	.1316	.1091	.0920	.0792	.0698	.0629
	\$1,000	.5475	.4544	.3727	.3023	.2429	.1945	.1555	.1245	.1003	.0816	.0674	.0567	.0488
67	\$120	.5824	.5349	.5095	.4978	.4929	.4911	.4905	.4903	.4902	.4902	.4902	.4902	.4902
	\$160	.5658	.5038	.4648	.4428	.4315	.4262	.4238	.4228	.4225	.4223	.4223	.4222	.4222
	\$250	.5560	.4710	.4120	.3711	.3446	.3285	.3193	.3141	.3114	.3101	.3094	.3091	.3089
	\$275	.5547	.4660	.4032	.3583	.3282	.3090	.2975	.2908	.2871	.2851	.2841	.2836	.2833
	\$380	.5499	.4532	.3800	.3229	.2805	.2504	.2298	.2163	.2076	.2023	.1990	.1971	.1960
	\$500	.5461	.4490	.3679	.3033	.2526	.2141	.1858	.1657	.1517	.1422	.1359	.1319	.1293
	\$550	.5450	.4481	.3650	.2985	.2456	.2048	.1743	.1521	.1364	.1256	.1182	.1134	.1102
	\$800	.5419	.4455	.3609	.2890	.2306	.1838	.1472	.1191	.0981	.0827	.0716	.0637	.0581
	\$1,000	.5409	.4447	.3602	.2878	.2277	.1793	.1408	.1110	.0883	.0712	.0587	.0496	.0431
68	\$120	.5771	.5298	.5060	.4958	.4920	.4907	.4903	.4902	.4902	.4902	.4902	.4902	.4902
	\$160	.5601	.4973	.4591	.4388	.4290	.4248	.4232	.4226	.4223	.4223	.4222	.4222	.4222
	\$250	.5498	.4631	.4034	.3633	.3384	.3240	.3163	.3123	.3104	.3095	.3091	.3089	.3089



Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.5484	.4579	.3942	.3497	.3210	.3036	.2937	.2883	.2856	.2842	.2836	.2833	.2832
	\$380	.5437	.4447	.3696	.3119	.2702	.2415	.2227	.2109	.2038	.1997	.1973	.1961	.1954
	\$500	.5400	.4395	.3567	.2908	.2400	.2024	.1757	.1573	.1452	.1373	.1324	.1294	.1276
	\$550	.5389	.4386	.3537	.2857	.2324	.1923	.1633	.1429	.1290	.1199	.1140	.1103	.1081
	\$800	.5358	.4361	.3483	.2750	.2157	.1691	.1334	.1069	.0877	.0741	.0648	.0584	.0542
	\$1,000	.5348	.4353	.3477	.2730	.2122	.1637	.1261	.0977	.0767	.0615	.0508	.0433	.0382
69	\$120	.5720	.5250	.5028	.4942	.4913	.4905	.4902	.4902	.4902	.4902	.4902	.4902	.4902
	\$160	.5547	.4910	.4538	.4352	.4271	.4239	.4227	.4224	.4223	.4222	.4222	.4222	.4222
	\$250	.5444	.4556	.3952	.3559	.3327	.3202	.3139	.3110	.3097	.3092	.3090	.3089	.3088
	\$275	.5431	.4502	.3854	.3415	.3143	.2988	.2906	.2865	.2846	.2837	.2833	.2832	.2831
	\$380	.5384	.4367	.3596	.3014	.2604	.2333	.2164	.2064	.2008	.1978	.1962	.1954	.1950
	\$500	.5347	.4308	.3461	.2788	.2279	.1914	.1664	.1500	.1397	.1334	.1298	.1277	.1265
	\$550	.5337	.4300	.3428	.2733	.2197	.1805	.1531	.1346	.1227	.1153	.1108	.1082	.1067
	\$800	.5306	.4275	.3365	.2615	.2013	.1549	.1204	.0957	.0785	.0668	.0592	.0543	.0512
\$1,000	.5296	.4267	.3359	.2591	.1972	.1488	.1122	.0854	.0663	.0531	.0442	.0384	.0346	
70	\$120	.5659	.5195	.4995	.4926	.4907	.4903	.4902	.4902	.4902	.4902	.4902	.4902	.4902
	\$160	.5484	.4836	.4478	.4315	.4252	.4231	.4225	.4223	.4222	.4222	.4222	.4222	.4222
	\$250	.5392	.4467	.3854	.3474	.3266	.3163	.3118	.3099	.3092	.3089	.3089	.3088	.3088
	\$275	.5378	.4412	.3751	.3320	.3070	.2939	.2877	.2849	.2838	.2833	.2832	.2831	.2831
	\$380	.5332	.4277	.3479	.2889	.2491	.2242	.2098	.2021	.1981	.1962	.1953	.1949	.1948
	\$500	.5296	.4215	.3337	.2646	.2138	.1788	.1562	.1424	.1343	.1299	.1275	.1263	.1257
	\$550	.5285	.4207	.3304	.2587	.2049	.1670	.1418	.1259	.1164	.1110	.1080	.1064	.1056
	\$800	.5255	.4182	.3236	.2458	.1844	.1385	.1057	.0834	.0688	.0596	.0540	.0508	.0489
\$1,000	.5245	.4175	.3225	.2430	.1796	.1313	.0962	.0717	.0553	.0447	.0380	.0340	.0316	
71	\$120	.5599	.5142	.4966	.4915	.4904	.4902	.4902	.4902	.4902	.4902	.4902	.4902	.4902
	\$160	.5423	.4763	.4422	.4284	.4238	.4226	.4223	.4222	.4222	.4222	.4222	.4222	.4222
	\$250	.5352	.4382	.3759	.3395	.3213	.3134	.3103	.3093	.3090	.3089	.3088	.3088	.3088
	\$275	.5339	.4327	.3650	.3230	.3005	.2900	.2856	.2839	.2833	.2832	.2831	.2831	.2831
	\$380	.5293	.4194	.3365	.2768	.2384	.2161	.2045	.1988	.1963	.1953	.1949	.1947	.1947
	\$500	.5257	.4136	.3220	.2508	.2001	.1671	.1472	.1361	.1304	.1275	.1262	.1256	.1254
	\$550	.5247	.4128	.3186	.2445	.1905	.1542	.1317	.1187	.1116	.1080	.1063	.1055	.1051
	\$800	.5216	.4104	.3116	.2306	.1679	.1227	.0920	.0726	.0608	.0541	.0504	.0485	.0476
\$1,000	.5207	.4096	.3101	.2274	.1624	.1145	.0813	.0596	.0461	.0381	.0335	.0311	.0298	
72	\$120	.5518	.5073	.4935	.4906	.4902	.4902	.4902	.4902	.4902	.4902	.4902	.4902	.4902
	\$160	.5378	.4664	.4352	.4252	.4228	.4223	.4222	.4222	.4222	.4222	.4222	.4222	.4222
	\$250	.5320	.4269	.3631	.3295	.3154	.3106	.3092	.3089	.3088	.3088	.3088	.3088	.3088
	\$275	.5306	.4215	.3513	.3113	.2930	.2861	.2839	.2833	.2831	.2831	.2831	.2831	.2831
	\$380	.5261	.4094	.3214	.2605	.2247	.2068	.1990	.1961	.1951	.1948	.1947	.1947	.1947
	\$500	.5225	.4052	.3069	.2322	.1820	.1525	.1371	.1300	.1270	.1258	.1254	.1253	.1252
	\$550	.5214	.4044	.3036	.2255	.1713	.1381	.1200	.1112	.1073	.1057	.1051	.1049	.1049
	\$800	.5184	.4021	.2968	.2104	.1457	.1020	.0753	.0604	.0528	.0493	.0477	.0471	.0468
\$1,000	.5175	.4014	.2953	.2069	.1393	.0924	.0627	.0457	.0366	.0321	.0300	.0291	.0287	
73	\$120	.5428	.5004	.4913	.4902	.4902	.4902	.4902	.4902	.4902	.4902	.4902	.4902	.4902
	\$160	.5365	.4556	.4289	.4231	.4223	.4222	.4222	.4222	.4222	.4222	.4222	.4222	.4222
	\$250	.5306	.4151	.3492	.3200	.3111	.3092	.3089	.3088	.3088	.3088	.3088	.3088	.3088
	\$275	.5293	.4103	.3364	.2998	.2870	.2838	.2832	.2831	.2831	.2831	.2831	.2831	.2831
	\$380	.5247	.4027	.3055	.2430	.2115	.1994	.1958	.1949	.1947	.1947	.1947	.1947	.1947
	\$500	.5212	.3999	.2920	.2122	.1631	.1390	.1295	.1263	.1255	.1253	.1252	.1252	.1252
	\$550	.5201	.3991	.2892	.2051	.1510	.1228	.1108	.1065	.1053	.1049	.1049	.1048	.1048
	\$800	.5171	.3968	.2835	.1895	.1219	.0810	.0603	.0514	.0481	.0471	.0468	.0467	.0467
\$1,000	.5162	.3961	.2823	.1859	.1145	.0696	.0457	.0348	.0306	.0291	.0287	.0285	.0285	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
74	\$120	.5398	.4963	.4905	.4902	.4902	.4902	.4902	.4902	.4902	.4902	.4902	.4902	.4902
	\$160	.5363	.4483	.4256	.4224	.4222	.4222	.4222	.4222	.4222	.4222	.4222	.4222	.4222
	\$250	.5305	.4078	.3399	.3148	.3095	.3089	.3088	.3088	.3088	.3088	.3088	.3088	.3088
	\$275	.5291	.4047	.3263	.2930	.2846	.2832	.2831	.2831	.2831	.2831	.2831	.2831	.2831
	\$380	.5246	.4012	.2954	.2315	.2042	.1964	.1949	.1947	.1947	.1947	.1947	.1947	.1947
	\$500	.5210	.3985	.2835	.1990	.1513	.1322	.1266	.1254	.1252	.1252	.1252	.1252	.1252
	\$550	.5200	.3977	.2813	.1918	.1380	.1145	.1070	.1052	.1049	.1049	.1048	.1048	.1048
	\$800	.5170	.3954	.2772	.1766	.1063	.0684	.0530	.0482	.0470	.0467	.0467	.0467	.0467
	\$1,000	.5160	.3947	.2764	.1732	.0982	.0556	.0370	.0307	.0290	.0286	.0285	.0285	.0285

\* 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 ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
36	\$120	-.0088	-.0264	-.0487	-.0742	-.1322	-.1971	-.2670	-.3412
37	\$120	-.0081	-.0247	-.0461	-.0707	-.1271	-.1904	-.2592	-.3322
38	\$120	-.0074	-.0231	-.0435	-.0672	-.1219	-.1838	-.2513	-.3233
39	\$120	-.0067	-.0215	-.0409	-.0637	-.1168	-.1772	-.2434	-.3143
40	\$120	-.0061	-.0199	-.0384	-.0603	-.1116	-.1705	-.2354	-.3051
	\$160	-.0061	-.0199	-.0384	-.0603	-.1116	-.1705	-.2354	-.3051
41	\$120	-.0055	-.0184	-.0359	-.0569	-.1064	-.1639	-.2275	-.2961
	\$160	-.0055	-.0184	-.0359	-.0569	-.1064	-.1639	-.2275	-.2961
42	\$120	-.0049	-.0169	-.0335	-.0535	-.1014	-.1573	-.2195	-.2870
	\$160	-.0049	-.0169	-.0335	-.0535	-.1014	-.1573	-.2195	-.2870
43	\$120	-.0044	-.0155	-.0311	-.0502	-.0963	-.1507	-.2116	-.2778
	\$160	-.0044	-.0155	-.0311	-.0502	-.0963	-.1507	-.2116	-.2778
44	\$120	-.0039	-.0141	-.0288	-.0469	-.0913	-.1441	-.2036	-.2686
	\$160	-.0039	-.0141	-.0288	-.0469	-.0913	-.1441	-.2036	-.2686
45	\$120	-.0034	-.0128	-.0266	-.0437	-.0863	-.1375	-.1956	-.2594
	\$160	-.0034	-.0128	-.0266	-.0437	-.0863	-.1375	-.1956	-.2594
46	\$120	-.0030	-.0115	-.0244	-.0406	-.0813	-.1309	-.1876	-.2502
	\$160	-.0030	-.0115	-.0244	-.0406	-.0813	-.1309	-.1876	-.2502
47	\$120	-.0026	-.0103	-.0223	-.0376	-.0765	-.1244	-.1796	-.2423
	\$160	-.0026	-.0103	-.0223	-.0376	-.0765	-.1244	-.1796	-.2409
	\$250	-.0026	-.0103	-.0223	-.0376	-.0765	-.1244	-.1796	-.2409
48	\$120	-.0022	-.0092	-.0202	-.0346	-.0716	-.1179	-.1716	-.2350
	\$160	-.0022	-.0092	-.0202	-.0346	-.0716	-.1179	-.1716	-.2315
	\$250	-.0022	-.0092	-.0202	-.0346	-.0716	-.1179	-.1716	-.2315
	\$275	-.0022	-.0092	-.0202	-.0346	-.0716	-.1179	-.1716	-.2315
49	\$120	-.0019	-.0082	-.0184	-.0319	-.0672	-.1119	-.1642	-.2287
	\$160	-.0019	-.0082	-.0184	-.0319	-.0672	-.1119	-.1641	-.2227

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$250	.0019	.0082	.0184	.0319	.0672	.1119	.1641	.2227
	\$275	.0019	.0082	.0184	.0319	.0673	.1119	.1641	.2227
50	\$120	.0016	.0073	.0167	.0294	.0629	.1059	.1580	.2226
	\$160	.0016	.0073	.0167	.0294	.0629	.1059	.1567	.2144
	\$250	.0016	.0073	.0167	.0294	.0629	.1059	.1567	.2138
	\$275	.0016	.0073	.0167	.0294	.0629	.1059	.1567	.2138
51	\$120	.0014	.0065	.0151	.0269	.0587	.1000	.1521	.2166
	\$160	.0014	.0065	.0151	.0269	.0587	.1000	.1492	.2067
	\$250	.0014	.0065	.0151	.0269	.0587	.1000	.1492	.2049
	\$275	.0014	.0065	.0151	.0269	.0587	.1000	.1492	.2049
52	\$120	.0012	.0057	.0135	.0245	.0545	.0941	.1465	.2107
	\$160	.0012	.0057	.0135	.0245	.0545	.0941	.1418	.1994
	\$250	.0012	.0057	.0135	.0245	.0545	.0941	.1416	.1959
	\$275	.0012	.0057	.0135	.0245	.0545	.0941	.1416	.1959
	\$380	.0012	.0057	.0135	.0245	.0545	.0941	.1416	.1959
53	\$120	.0010	.0049	.0120	.0221	.0503	.0888	.1409	.2047
	\$160	.0010	.0049	.0120	.0221	.0503	.0882	.1348	.1923
	\$250	.0010	.0049	.0120	.0221	.0503	.0882	.1341	.1869
	\$275	.0010	.0049	.0120	.0221	.0503	.0882	.1341	.1869
	\$380	.0010	.0049	.0120	.0221	.0503	.0882	.1341	.1869
54	\$120	.0008	.0043	.0106	.0198	.0463	.0838	.1354	.1987
	\$160	.0008	.0043	.0106	.0198	.0463	.0823	.1282	.1855
	\$250	.0008	.0043	.0106	.0198	.0463	.0823	.1265	.1777
	\$275	.0008	.0043	.0106	.0198	.0463	.0823	.1265	.1777
	\$380	.0008	.0043	.0106	.0198	.0463	.0823	.1265	.1777
55	\$120	.0007	.0036	.0093	.0177	.0423	.0791	.1299	.1927
	\$160	.0007	.0036	.0093	.0177	.0423	.0765	.1219	.1788
	\$250	.0007	.0036	.0093	.0177	.0423	.0764	.1188	.1686
	\$275	.0007	.0036	.0093	.0177	.0423	.0764	.1188	.1686
	\$380	.0007	.0036	.0093	.0177	.0423	.0764	.1188	.1686
	\$500	.0007	.0036	.0093	.0177	.0423	.0764	.1188	.1686
56	\$120	.0005	.0030	.0080	.0156	.0384	.0745	.1244	.1869
	\$160	.0005	.0030	.0080	.0156	.0384	.0711	.1157	.1721
	\$250	.0005	.0030	.0080	.0156	.0384	.0706	.1112	.1594
	\$275	.0005	.0030	.0080	.0156	.0384	.0706	.1112	.1594
	\$380	.0005	.0030	.0080	.0156	.0384	.0706	.1112	.1593
	\$500	.0005	.0030	.0080	.0156	.0384	.0706	.1112	.1593
	\$550	.0005	.0030	.0080	.0156	.0384	.0706	.1112	.1593
57	\$120	.0004	.0025	.0068	.0136	.0349	.0699	.1189	.1812
	\$160	.0004	.0025	.0068	.0136	.0346	.0659	.1097	.1654
	\$250	.0004	.0025	.0068	.0136	.0346	.0648	.1036	.1510
	\$275	.0004	.0025	.0068	.0136	.0346	.0648	.1036	.1504
	\$380	.0004	.0025	.0068	.0136	.0346	.0648	.1036	.1501

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$500	.0004	.0025	.0068	.0136	.0346	.0648	.1036	.1501
	\$550	.0004	.0025	.0068	.0136	.0346	.0648	.1036	.1501
<b>58</b>	\$120	.0003	.0020	.0058	.0118	.0316	.0654	.1135	.1756
	\$160	.0003	.0020	.0058	.0118	.0309	.0609	.1037	.1587
	\$250	.0003	.0020	.0058	.0118	.0308	.0591	.0960	.1429
	\$275	.0003	.0020	.0058	.0118	.0308	.0591	.0960	.1418
	\$380	.0003	.0020	.0058	.0118	.0308	.0591	.0960	.1408
	\$500	.0003	.0020	.0058	.0118	.0308	.0591	.0960	.1408
	\$550	.0003	.0020	.0058	.0118	.0308	.0591	.0960	.1408
<b>59</b>	\$120	.0002	.0016	.0048	.0100	.0285	.0609	.1082	.1699
	\$160	.0002	.0016	.0048	.0100	.0274	.0561	.0978	.1520
	\$250	.0002	.0016	.0048	.0100	.0272	.0535	.0888	.1350
	\$275	.0002	.0016	.0048	.0100	.0272	.0535	.0886	.1335
	\$380	.0002	.0016	.0048	.0100	.0272	.0535	.0884	.1315
	\$500	.0002	.0016	.0048	.0100	.0272	.0535	.0884	.1315
<b>60</b>	\$120	.0002	.0013	.0039	.0084	.0255	.0565	.1029	.1644
	\$160	.0002	.0013	.0039	.0084	.0241	.0514	.0918	.1454
	\$250	.0002	.0013	.0039	.0084	.0238	.0480	.0820	.1272
	\$275	.0002	.0013	.0039	.0084	.0238	.0480	.0814	.1253
	\$380	.0002	.0013	.0039	.0084	.0238	.0480	.0809	.1224
	\$500	.0002	.0013	.0039	.0084	.0238	.0480	.0808	.1223
	\$550	.0002	.0013	.0039	.0084	.0238	.0480	.0809	.1223
<b>61</b>	\$120	.0001	.0009	.0031	.0069	.0226	.0522	.0977	.1588
	\$160	.0001	.0009	.0031	.0069	.0210	.0469	.0860	.1389
	\$250	.0001	.0009	.0031	.0069	.0205	.0426	.0754	.1194
	\$275	.0001	.0009	.0031	.0069	.0205	.0426	.0745	.1173
	\$380	.0001	.0009	.0031	.0069	.0205	.0425	.0734	.1134
	\$500	.0001	.0009	.0031	.0069	.0205	.0425	.0734	.1131
	\$550	.0001	.0009	.0031	.0069	.0205	.0425	.0734	.1131
	\$800	.0001	.0009	.0031	.0069	.0205	.0425	.0734	.1131
<b>62</b>	\$120	.0001	.0007	.0024	.0056	.0199	.0480	.0925	.1533
	\$160	.0001	.0007	.0024	.0055	.0182	.0424	.0802	.1323
	\$250	.0001	.0007	.0024	.0055	.0173	.0377	.0689	.1117
	\$275	.0001	.0007	.0024	.0055	.0173	.0375	.0678	.1094
	\$380	.0001	.0007	.0024	.0055	.0173	.0373	.0661	.1047
	\$500	.0001	.0007	.0024	.0055	.0173	.0373	.0661	.1040
	\$550	.0001	.0007	.0024	.0055	.0173	.0373	.0661	.1040
	\$800	.0001	.0007	.0024	.0055	.0173	.0373	.0661	.1040
<b>63</b>	\$120	.0001	.0005	.0018	.0045	.0172	.0438	.0873	.1478
	\$160	.0001	.0005	.0018	.0043	.0155	.0380	.0744	.1258

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$250	.0001	.0005	.0018	.0043	.0144	.0330	.0625	.1039
	\$275	.0001	.0005	.0018	.0043	.0144	.0326	.0613	.1014
	\$380	.0001	.0005	.0018	.0043	.0144	.0322	.0591	.0961
	\$500	.0001	.0005	.0018	.0043	.0144	.0322	.0589	.0949
	\$550	.0001	.0005	.0018	.0043	.0144	.0322	.0589	.0949
	\$800	.0001	.0005	.0018	.0043	.0144	.0322	.0589	.0949
	\$1,000	.0001	.0005	.0018	.0043	.0144	.0322	.0589	.0949
64	\$120	.0001	.0003	.0013	.0035	.0148	.0397	.0821	.1423
	\$160	.0001	.0003	.0013	.0033	.0130	.0337	.0687	.1193
	\$250	.0001	.0003	.0013	.0033	.0116	.0285	.0562	.0962
	\$275	.0001	.0003	.0013	.0033	.0116	.0281	.0549	.0935
	\$380	.0001	.0003	.0013	.0033	.0116	.0274	.0522	.0876
	\$500	.0001	.0003	.0013	.0033	.0116	.0273	.0518	.0859
	\$550	.0001	.0003	.0013	.0033	.0116	.0273	.0518	.0859
	\$800	.0001	.0003	.0013	.0033	.0116	.0273	.0518	.0859
\$1,000	.0001	.0003	.0013	.0033	.0116	.0273	.0518	.0859	
65	\$120	.0001	.0002	.0009	.0027	.0124	.0357	.0768	.1367
	\$160	.0001	.0002	.0009	.0024	.0107	.0296	.0630	.1127
	\$250	.0001	.0002	.0009	.0024	.0093	.0242	.0500	.0885
	\$275	.0001	.0002	.0009	.0024	.0092	.0237	.0486	.0856
	\$380	.0001	.0002	.0009	.0024	.0091	.0228	.0457	.0792
	\$500	.0001	.0002	.0009	.0024	.0091	.0227	.0449	.0772
	\$550	.0001	.0002	.0009	.0024	.0091	.0227	.0450	.0771
	\$800	.0001	.0002	.0009	.0024	.0091	.0227	.0449	.0769
\$1,000	.0001	.0002	.0009	.0024	.0091	.0227	.0449	.0769	
66	\$120	.0000	.0001	.0006	.0019	.0102	.0317	.0716	.1311
	\$160	.0000	.0001	.0006	.0017	.0085	.0256	.0573	.1061
	\$250	.0000	.0001	.0006	.0016	.0071	.0201	.0439	.0808
	\$275	.0000	.0001	.0006	.0016	.0070	.0196	.0424	.0777
	\$380	.0000	.0001	.0006	.0016	.0069	.0186	.0392	.0707
	\$500	.0000	.0001	.0006	.0016	.0069	.0184	.0383	.0684
	\$550	.0000	.0001	.0006	.0016	.0069	.0184	.0383	.0683
	\$800	.0000	.0001	.0006	.0016	.0069	.0184	.0383	.0680
	\$1,000	.0000	.0001	.0006	.0016	.0069	.0184	.0382	.0680
67	\$120	.0000	.0001	.0004	.0013	.0082	.0278	.0662	.1254
	\$160	.0000	.0001	.0003	.0011	.0066	.0217	.0516	.0993
	\$250	.0000	.0001	.0003	.0010	.0052	.0163	.0380	.0731
	\$275	.0000	.0001	.0003	.0010	.0052	.0158	.0364	.0697
	\$380	.0000	.0001	.0003	.0010	.0050	.0146	.0330	.0624
	\$500	.0000	.0001	.0003	.0010	.0049	.0144	.0319	.0598
	\$550	.0000	.0001	.0003	.0010	.0049	.0144	.0319	.0595
	\$800	.0000	.0001	.0003	.0010	.0050	.0144	.0318	.0592
	\$1,000	.0000	.0001	.0003	.0010	.0049	.0144	.0318	.0591

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
68	\$120	.0000	.0001	.0002	.0009	.0063	.0239	.0608	.1195
	\$160	.0000	.0001	.0002	.0007	.0049	.0179	.0459	.0924
	\$250	.0000	.0001	.0002	.0006	.0037	.0127	.0321	.0652
	\$275	.0000	.0001	.0002	.0006	.0036	.0122	.0305	.0617
	\$380	.0000	.0001	.0002	.0006	.0034	.0111	.0270	.0540
	\$500	.0000	.0001	.0002	.0006	.0033	.0107	.0258	.0512
	\$550	.0000	.0001	.0002	.0006	.0033	.0107	.0257	.0509
	\$800	.0000	.0001	.0002	.0006	.0033	.0107	.0256	.0504
	\$1,000	.0000	.0001	.0002	.0006	.0033	.0107	.0256	.0503
69	\$120	.0000	.0000	.0001	.0005	.0047	.0201	.0551	.1134
	\$160	.0000	.0000	.0001	.0004	.0034	.0143	.0400	.0852
	\$250	.0000	.0000	.0001	.0003	.0023	.0095	.0263	.0572
	\$275	.0000	.0000	.0001	.0003	.0022	.0089	.0247	.0536
	\$380	.0000	.0000	.0001	.0003	.0021	.0079	.0212	.0456
	\$500	.0000	.0000	.0001	.0003	.0020	.0075	.0200	.0426
	\$550	.0000	.0000	.0001	.0003	.0020	.0075	.0199	.0422
	\$800	.0000	.0000	.0001	.0003	.0020	.0075	.0197	.0416
	\$1,000	.0000	.0000	.0001	.0003	.0020	.0075	.0196	.0415
70	\$120	.0000	.0000	.0001	.0002	.0031	.0162	.0491	.1069
	\$160	.0000	.0000	.0001	.0002	.0021	.0108	.0339	.0775
	\$250	.0000	.0000	.0001	.0002	.0013	.0065	.0205	.0487
	\$275	.0000	.0000	.0001	.0002	.0012	.0060	.0189	.0450
	\$380	.0000	.0000	.0001	.0002	.0011	.0050	.0156	.0369
	\$500	.0000	.0000	.0001	.0002	.0010	.0047	.0144	.0339
	\$550	.0000	.0000	.0001	.0002	.0010	.0047	.0143	.0334
	\$800	.0000	.0000	.0001	.0002	.0010	.0047	.0140	.0327
	\$1,000	.0000	.0000	.0001	.0002	.0010	.0047	.0140	.0326
71	\$120	.0000	.0000	.0000	.0000	.0001	.0022	.0194	.0729
	\$160	.0000	.0000	.0000	.0000	.0001	.0010	.0092	.0407
	\$250	.0000	.0000	.0000	.0000	.0001	.0004	.0034	.0170
	\$275	.0000	.0000	.0000	.0000	.0001	.0003	.0030	.0146
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0021	.0101
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0018	.0087
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0018	.0085
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0017	.0082
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0017	.0082
72	\$120	.0000	.0000	.0000	.0000	.0000	.0004	.0103	.0616
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0032	.0273
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0006	.0072
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0005	.0057
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0031
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0024
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0023

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0022
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0022
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0029	.0507
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0138
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0011
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0007
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0445
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0050
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001))

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	\$120	.0164	.0429	.0741	.1083	.1832	.2643	.3500	.4396
<b>37</b>	\$120	.0155	.0410	.0712	.1045	.1777	.2574	.3420	.4305
<b>38</b>	\$120	.0145	.0390	.0682	.1006	.1722	.2504	.3338	.4212
<b>39</b>	\$120	.0136	.0371	.0653	.0968	.1667	.2434	.3255	.4119
<b>40</b>	\$120	.0127	.0351	.0624	.0929	.1611	.2364	.3172	.4025
	\$160	.0127	.0349	.0620	.0923	.1600	.2349	.3152	.3999
<b>41</b>	\$120	.0119	.0332	.0594	.0890	.1555	.2293	.3089	.3930
	\$160	.0118	.0330	.0591	.0884	.1545	.2278	.3069	.3905
<b>42</b>	\$120	.0110	.0313	.0565	.0851	.1498	.2221	.3003	.3834
	\$160	.0109	.0311	.0561	.0845	.1488	.2206	.2984	.3809
<b>43</b>	\$120	.0102	.0294	.0536	.0812	.1441	.2148	.2918	.3737
	\$160	.0101	.0292	.0532	.0807	.1431	.2134	.2899	.3712
<b>44</b>	\$120	.0094	.0276	.0507	.0773	.1384	.2077	.2833	.3640
	\$160	.0093	.0274	.0504	.0768	.1375	.2063	.2814	.3617
<b>45</b>	\$120	.0085	.0255	.0474	.0729	.1320	.1995	.2737	.3532
	\$160	.0084	.0253	.0471	.0725	.1312	.1983	.2719	.3509
<b>46</b>	\$120	.0076	.0234	.0442	.0686	.1256	.1914	.2640	.3422
	\$160	.0075	.0233	.0439	.0681	.1248	.1902	.2623	.3400
<b>47</b>	\$120	.0067	.0214	.0410	.0643	.1193	.1833	.2544	.3355
	\$160	.0067	.0213	.0408	.0638	.1185	.1821	.2528	.3292

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>48</b>	\$250	.0066	.0211	.0403	.0632	.1172	.1801	.2500	.3256
	\$120	.0059	.0195	.0379	.0600	.1129	.1751	.2446	.3291
	\$160	.0059	.0194	.0376	.0596	.1122	.1740	.2431	.3181
	\$250	.0058	.0192	.0372	.0589	.1109	.1721	.2404	.3146
<b>49</b>	\$275	.0058	.0191	.0371	.0588	.1107	.1716	.2398	.3138
	\$120	.0052	.0176	.0348	.0557	.1065	.1668	.2372	.3227
	\$160	.0052	.0175	.0346	.0554	.1058	.1658	.2333	.3069
	\$250	.0051	.0173	.0342	.0548	.1047	.1640	.2307	.3035
<b>50</b>	\$275	.0051	.0173	.0341	.0546	.1044	.1636	.2302	.3028
	\$120	.0045	.0158	.0318	.0516	.1003	.1587	.2311	.3164
	\$160	.0045	.0157	.0316	.0513	.0996	.1577	.2236	.2974
	\$250	.0044	.0155	.0313	.0507	.0985	.1560	.2212	.2926
<b>51</b>	\$275	.0044	.0155	.0312	.0506	.0983	.1556	.2206	.2918
	\$120	.0039	.0141	.0290	.0476	.0941	.1506	.2250	.3103
	\$160	.0039	.0140	.0288	.0473	.0935	.1496	.2138	.2904
	\$250	.0038	.0139	.0285	.0468	.0924	.1480	.2115	.2814
<b>52</b>	\$275	.0038	.0138	.0284	.0466	.0922	.1476	.2110	.2807
	\$120	.0033	.0124	.0261	.0435	.0877	.1444	.2187	.3044
	\$160	.0033	.0124	.0259	.0432	.0872	.1414	.2041	.2832
	\$250	.0032	.0122	.0257	.0428	.0862	.1398	.2016	.2699
	\$275	.0032	.0122	.0256	.0427	.0860	.1395	.2010	.2692
<b>53</b>	\$380	.0032	.0121	.0254	.0423	.0853	.1383	.1993	.2669
	\$120	.0027	.0109	.0234	.0396	.0815	.1387	.2125	.2987
	\$160	.0027	.0108	.0232	.0393	.0809	.1330	.1972	.2760
	\$250	.0027	.0107	.0229	.0389	.0801	.1316	.1915	.2582
	\$275	.0027	.0106	.0229	.0388	.0799	.1313	.1910	.2575
<b>54</b>	\$380	.0027	.0106	.0227	.0384	.0792	.1301	.1894	.2553
	\$120	.0023	.0094	.0207	.0357	.0753	.1330	.2065	.2932
	\$160	.0022	.0093	.0206	.0355	.0748	.1247	.1904	.2689
	\$250	.0022	.0092	.0204	.0351	.0740	.1234	.1814	.2464
	\$275	.0022	.0092	.0203	.0350	.0738	.1231	.1809	.2457
<b>55</b>	\$380	.0022	.0091	.0201	.0347	.0732	.1220	.1794	.2436
	\$120	.0018	.0080	.0182	.0321	.0696	.1273	.2008	.2878
	\$160	.0018	.0080	.0181	.0318	.0688	.1174	.1836	.2620
	\$250	.0018	.0079	.0179	.0315	.0681	.1153	.1713	.2355
	\$275	.0018	.0079	.0179	.0314	.0679	.1150	.1709	.2340
	\$380	.0018	.0078	.0177	.0311	.0673	.1140	.1694	.2320
<b>56</b>	\$500	.0018	.0078	.0176	.0309	.0668	.1133	.1683	.2304
	\$120	.0014	.0067	.0158	.0284	.0649	.1215	.1950	.2824
	\$160	.0014	.0067	.0157	.0282	.0627	.1112	.1767	.2552
	\$250	.0014	.0066	.0155	.0279	.0620	.1070	.1609	.2269
	\$275	.0014	.0066	.0155	.0278	.0619	.1067	.1605	.2226
	\$380	.0014	.0066	.0154	.0276	.0614	.1058	.1591	.2199



<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$500	.0014	.0065	.0153	.0274	.0609	.1051	.1580	.2184
	\$550	.0014	.0065	.0152	.0274	.0608	.1049	.1577	.2180
<b>57</b>	\$120	.0011	.0056	.0136	.0250	.0604	.1160	.1894	.2773
	\$160	.0011	.0055	.0135	.0248	.0568	.1051	.1698	.2486
	\$250	.0011	.0055	.0133	.0245	.0562	.0988	.1509	.2184
	\$275	.0011	.0055	.0133	.0245	.0561	.0985	.1502	.2137
	\$380	.0011	.0054	.0132	.0242	.0556	.0977	.1489	.2078
	\$500	.0011	.0054	.0131	.0241	.0552	.0970	.1479	.2064
	\$550	.0011	.0054	.0131	.0240	.0551	.0968	.1476	.2060
	\$550	.0011	.0054	.0131	.0240	.0551	.0968	.1476	.2060
<b>58</b>	\$120	.0009	.0046	.0117	.0219	.0564	.1112	.1845	.2729
	\$160	.0009	.0046	.0116	.0218	.0515	.0996	.1639	.2428
	\$250	.0009	.0046	.0115	.0216	.0509	.0912	.1436	.2106
	\$275	.0009	.0045	.0114	.0215	.0508	.0910	.1408	.2056
	\$380	.0009	.0045	.0113	.0213	.0504	.0902	.1392	.1963
	\$500	.0008	.0045	.0113	.0212	.0500	.0896	.1383	.1950
	\$550	.0008	.0045	.0112	.0211	.0499	.0894	.1380	.1946
<b>59</b>	\$120	.0007	.0038	.0099	.0191	.0524	.1065	.1797	.2687
	\$160	.0007	.0038	.0098	.0189	.0473	.0942	.1581	.2371
	\$250	.0007	.0037	.0097	.0187	.0457	.0836	.1365	.2028
	\$275	.0007	.0037	.0097	.0187	.0456	.0834	.1333	.1976
	\$380	.0007	.0037	.0096	.0185	.0452	.0827	.1295	.1847
	\$500	.0006	.0037	.0095	.0184	.0449	.0821	.1286	.1835
	\$550	.0006	.0036	.0095	.0184	.0448	.0819	.1284	.1831
<b>60</b>	\$120	.0005	.0030	.0082	.0165	.0485	.1017	.1749	.2644
	\$160	.0005	.0030	.0082	.0162	.0432	.0887	.1522	.2314
	\$250	.0005	.0030	.0081	.0160	.0406	.0769	.1292	.1949
	\$275	.0005	.0030	.0080	.0160	.0405	.0757	.1258	.1893
	\$380	.0005	.0029	.0080	.0158	.0401	.0751	.1196	.1749
	\$500	.0005	.0029	.0079	.0157	.0399	.0746	.1188	.1718
	\$550	.0005	.0029	.0079	.0157	.0398	.0744	.1186	.1714
	\$800	.0005	.0029	.0079	.0156	.0395	.0740	.1179	.1704
<b>61</b>	\$120	.0004	.0023	.0067	.0144	.0447	.0970	.1702	.2604
	\$160	.0004	.0023	.0067	.0137	.0392	.0834	.1464	.2259
	\$250	.0004	.0023	.0066	.0135	.0356	.0709	.1219	.1873
	\$275	.0003	.0023	.0066	.0135	.0355	.0692	.1184	.1812
	\$380	.0003	.0023	.0065	.0134	.0352	.0676	.1099	.1657
	\$500	.0003	.0023	.0065	.0133	.0350	.0672	.1091	.1602
	\$550	.0003	.0023	.0065	.0132	.0349	.0671	.1089	.1599
	\$800	.0003	.0022	.0064	.0132	.0347	.0667	.1083	.1589
<b>62</b>	\$120	.0002	.0018	.0053	.0124	.0410	.0923	.1655	.2564
	\$160	.0002	.0018	.0053	.0113	.0353	.0782	.1406	.2204
	\$250	.0002	.0017	.0052	.0111	.0308	.0649	.1147	.1797
	\$275	.0002	.0017	.0052	.0111	.0307	.0631	.1109	.1731

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$380	.0002	.0017	.0052	.0110	.0305	.0602	.1014	.1564
	\$500	.0002	.0017	.0051	.0109	.0303	.0598	.0994	.1487
	\$550	.0002	.0017	.0051	.0109	.0302	.0597	.0992	.1482
	\$800	.0002	.0017	.0051	.0109	.0300	.0594	.0986	.1473
	\$1,000	.0002	.0017	.0051	.0108	.0300	.0593	.0984	.1471
<b>63</b>	\$120	.0002	.0013	.0042	.0104	.0372	.0874	.1607	.2525
	\$160	.0002	.0013	.0041	.0092	.0314	.0728	.1347	.2148
	\$250	.0002	.0013	.0040	.0089	.0265	.0589	.1074	.1718
	\$275	.0002	.0013	.0040	.0089	.0260	.0570	.1033	.1649
	\$380	.0002	.0012	.0040	.0088	.0258	.0528	.0931	.1468
	\$500	.0002	.0012	.0040	.0088	.0256	.0524	.0894	.1382
	\$550	.0002	.0012	.0039	.0088	.0255	.0523	.0893	.1362
	\$800	.0002	.0012	.0039	.0087	.0254	.0520	.0888	.1355
	\$1,000	.0002	.0012	.0039	.0087	.0253	.0519	.0886	.1352
<b>64</b>	\$120	.0001	.0009	.0032	.0086	.0335	.0826	.1560	.2486
	\$160	.0001	.0009	.0030	.0074	.0276	.0675	.1288	.2094
	\$250	.0001	.0009	.0030	.0069	.0226	.0530	.1001	.1641
	\$275	.0001	.0009	.0030	.0069	.0220	.0509	.0957	.1567
	\$380	.0001	.0009	.0029	.0069	.0213	.0461	.0848	.1373
	\$500	.0001	.0008	.0029	.0068	.0212	.0453	.0800	.1279
	\$550	.0001	.0008	.0029	.0068	.0211	.0452	.0795	.1256
	\$800	.0001	.0008	.0029	.0068	.0210	.0449	.0790	.1236
	\$1,000	.0001	.0008	.0029	.0067	.0210	.0448	.0789	.1234
<b>65</b>	\$120	.0001	.0006	.0024	.0069	.0299	.0778	.1513	.2449
	\$160	.0001	.0006	.0021	.0058	.0240	.0621	.1229	.2039
	\$250	.0001	.0006	.0021	.0052	.0189	.0472	.0928	.1563
	\$275	.0001	.0006	.0021	.0052	.0183	.0450	.0882	.1484
	\$380	.0001	.0006	.0021	.0051	.0172	.0400	.0766	.1278
	\$500	.0001	.0005	.0021	.0051	.0171	.0383	.0713	.1175
	\$550	.0001	.0005	.0021	.0051	.0170	.0382	.0701	.1150
	\$800	.0001	.0005	.0020	.0051	.0169	.0380	.0695	.1119
	\$1,000	.0001	.0005	.0020	.0050	.0169	.0380	.0694	.1117
<b>66</b>	\$120	.0000	.0003	.0017	.0055	.0264	.0730	.1466	.2414
	\$160	.0000	.0003	.0015	.0044	.0205	.0569	.1170	.1986
	\$250	.0000	.0003	.0014	.0037	.0155	.0415	.0856	.1485
	\$275	.0000	.0003	.0014	.0037	.0149	.0393	.0808	.1402
	\$380	.0000	.0003	.0014	.0037	.0134	.0341	.0685	.1183
	\$500	.0000	.0003	.0014	.0036	.0133	.0319	.0629	.1071
	\$550	.0000	.0003	.0014	.0036	.0133	.0317	.0615	.1045
	\$800	.0000	.0003	.0014	.0036	.0132	.0315	.0602	.1002
	\$1,000	.0000	.0003	.0014	.0036	.0132	.0315	.0601	.1000
<b>67</b>	\$120	.0000	.0002	.0011	.0041	.0227	.0679	.1417	.2377
	\$160	.0000	.0002	.0009	.0032	.0170	.0513	.1106	.1930

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0000	.0002	.0008	.0025	.0121	.0356	.0778	.1401
	\$275	.0000	.0002	.0008	.0024	.0115	.0334	.0728	.1314
	\$380	.0000	.0002	.0008	.0024	.0101	.0280	.0600	.1081
	\$500	.0000	.0002	.0008	.0024	.0097	.0257	.0539	.0961
	\$550	.0000	.0002	.0008	.0024	.0097	.0252	.0525	.0932
	\$800	.0000	.0002	.0008	.0023	.0096	.0249	.0505	.0881
	\$1,000	.0000	.0002	.0008	.0023	.0096	.0249	.0504	.0876
<b>68</b>	\$120	.0000	.0001	.0007	.0028	.0191	.0625	.1366	.2342
	\$160	.0000	.0001	.0005	.0021	.0136	.0456	.1041	.1873
	\$250	.0000	.0001	.0004	.0015	.0091	.0298	.0699	.1316
	\$275	.0000	.0001	.0004	.0015	.0085	.0276	.0647	.1223
	\$380	.0000	.0001	.0004	.0014	.0071	.0223	.0515	.0977
	\$500	.0000	.0001	.0004	.0014	.0066	.0199	.0451	.0849
	\$550	.0000	.0001	.0004	.0014	.0066	.0194	.0436	.0818
	\$800	.0000	.0001	.0004	.0014	.0066	.0188	.0411	.0760
\$1,000	.0000	.0001	.0004	.0014	.0066	.0188	.0410	.0751	
<b>69</b>	\$120	.0000	.0000	.0004	.0019	.0158	.0574	.1318	.2310
	\$160	.0000	.0000	.0003	.0013	.0106	.0401	.0978	.1820
	\$250	.0000	.0000	.0002	.0009	.0065	.0245	.0624	.1233
	\$275	.0000	.0000	.0002	.0008	.0060	.0223	.0570	.1136
	\$380	.0000	.0000	.0002	.0007	.0048	.0172	.0435	.0877
	\$500	.0000	.0000	.0002	.0007	.0043	.0149	.0370	.0742
	\$550	.0000	.0000	.0002	.0007	.0042	.0143	.0354	.0710
	\$800	.0000	.0000	.0002	.0007	.0042	.0136	.0327	.0646
\$1,000	.0000	.0000	.0002	.0007	.0042	.0136	.0324	.0635	
<b>70</b>	\$120	.0000	.0000	.0002	.0011	.0121	.0513	.1263	.2276
	\$160	.0000	.0000	.0001	.0007	.0075	.0338	.0904	.1760
	\$250	.0000	.0000	.0001	.0004	.0040	.0186	.0535	.1136
	\$275	.0000	.0000	.0001	.0004	.0036	.0166	.0480	.1032
	\$380	.0000	.0000	.0001	.0003	.0027	.0119	.0345	.0760
	\$500	.0000	.0000	.0001	.0003	.0023	.0098	.0280	.0619
	\$550	.0000	.0000	.0001	.0003	.0022	.0093	.0265	.0585
	\$800	.0000	.0000	.0001	.0003	.0021	.0086	.0237	.0517
\$1,000	.0000	.0000	.0001	.0003	.0021	.0085	.0233	.0504	
<b>71</b>	\$120	.0000	.0000	.0001	.0005	.0089	.0454	.1210	.2247
	\$160	.0000	.0000	.0000	.0003	.0049	.0278	.0831	.1704
	\$250	.0000	.0000	.0000	.0001	.0022	.0134	.0450	.1041
	\$275	.0000	.0000	.0000	.0001	.0019	.0116	.0395	.0931
	\$380	.0000	.0000	.0000	.0001	.0013	.0075	.0262	.0647
	\$500	.0000	.0000	.0000	.0001	.0010	.0058	.0201	.0502
	\$550	.0000	.0000	.0000	.0001	.0010	.0054	.0187	.0468
	\$800	.0000	.0000	.0000	.0001	.0009	.0048	.0160	.0397
\$1,000	.0000	.0000	.0000	.0001	.0009	.0047	.0155	.0382	

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>72</b>	\$120	.0000	.0000	.0000	.0001	.0051	.0372	.1141	.2216
	\$160	.0000	.0000	.0000	.0001	.0023	.0199	.0732	.1634
	\$250	.0000	.0000	.0000	.0000	.0007	.0075	.0337	.0912
	\$275	.0000	.0000	.0000	.0000	.0006	.0061	.0283	.0794
	\$380	.0000	.0000	.0000	.0000	.0003	.0032	.0162	.0496
	\$500	.0000	.0000	.0000	.0000	.0002	.0022	.0110	.0350
	\$550	.0000	.0000	.0000	.0000	.0002	.0020	.0099	.0318
	\$800	.0000	.0000	.0000	.0000	.0002	.0016	.0077	.0249
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0015	.0073	.0234
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0021	.0283	.1072	.2194
	\$160	.0000	.0000	.0000	.0000	.0006	.0120	.0624	.1570
	\$250	.0000	.0000	.0000	.0000	.0001	.0028	.0219	.0773
	\$275	.0000	.0000	.0000	.0000	.0001	.0021	.0171	.0645
	\$380	.0000	.0000	.0000	.0000	.0000	.0007	.0074	.0337
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0040	.0202
	\$550	.0000	.0000	.0000	.0000	.0000	.0003	.0033	.0174
	\$800	.0000	.0000	.0000	.0000	.0000	.0002	.0022	.0117
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0002	.0019	.0105
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0008	.0222	.1031	.2187
	\$160	.0000	.0000	.0000	.0000	.0001	.0073	.0551	.1537
	\$250	.0000	.0000	.0000	.0000	.0000	.0010	.0146	.0680
	\$275	.0000	.0000	.0000	.0000	.0000	.0006	.0105	.0545
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0033	.0236
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0013	.0117
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0010	.0095
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0005	.0053
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0045

\* Single Loss Limit values are expressed in thousands of dollars.

**OTS-4658.1**

AMENDATORY SECTION (Amending WSR 17-12-020, filed 5/30/17, effective 6/30/17)

**WAC 296-17B-970 Hazard Group 7 tables.  
 Premium-Based Plan, with no Single Loss Limit  
 Insurance Charge Table  
 Hazard Group 7  
 Effective ((June 30, 2017)) October 1, 2023**

(Maximum Loss Ratio)													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9058	.8971	.8892	.8817	.8747	.8679	.8615	.8553	.8493	.8435	.8379	.8325	.8271
2	.9009	.8916	.8829	.8748	.8672	.8599	.8529	.8461	.8396	.8334	.8273	.8213	.8156
3	.8965	.8865	.8772	.8685	.8602	.8524	.8449	.8376	.8306	.8239	.8173	.8110	.8047
4	.8920	.8813	.8713	.8620	.8532	.8448	.8368	.8290	.8215	.8143	.8073	.8005	.7939
5	.8875	.8760	.8654	.8555	.8460	.8371	.8285	.8202	.8123	.8046	.7971	.7898	.7828
6	.8829	.8707	.8594	.8488	.8388	.8293	.8201	.8114	.8029	.7947	.7868	.7791	.7716
7	.8783	.8653	.8534	.8421	.8315	.8214	.8117	.8024	.7934	.7847	.7764	.7682	.7604
8	.8736	.8599	.8472	.8353	.8241	.8134	.8031	.7933	.7838	.7747	.7658	.7573	.7490
9	.8689	.8544	.8410	.8285	.8166	.8053	.7944	.7841	.7741	.7645	.7552	.7462	.7375
10	.8642	.8489	.8348	.8216	.8090	.7971	.7858	.7749	.7644	.7543	.7446	.7352	.7260
11	.8594	.8434	.8285	.8146	.8015	.7889	.7770	.7656	.7546	.7441	.7339	.7241	.7145
12	.8546	.8377	.8221	.8075	.7937	.7806	.7681	.7562	.7447	.7337	.7231	.7128	.7028
13	.8497	.8320	.8157	.8003	.7859	.7722	.7591	.7467	.7347	.7232	.7121	.7014	.6911
14	.8448	.8263	.8091	.7931	.7780	.7637	.7501	.7371	.7246	.7126	.7011	.6900	.6792
15	.8398	.8205	.8026	.7858	.7701	.7552	.7410	.7275	.7145	.7021	.6901	.6785	.6674
16	.8348	.8146	.7959	.7785	.7621	.7466	.7318	.7177	.7043	.6914	.6789	.6670	.6554
17	.8297	.8086	.7892	.7710	.7540	.7378	.7225	.7079	.6940	.6806	.6677	.6553	.6434
18	.8246	.8027	.7824	.7635	.7458	.7291	.7132	.6980	.6836	.6697	.6564	.6436	.6313
19	.8194	.7966	.7756	.7560	.7376	.7202	.7037	.6881	.6731	.6588	.6451	.6319	.6192
20	.8142	.7905	.7687	.7483	.7293	.7113	.6943	.6781	.6626	.6478	.6337	.6201	.6070
21	.8089	.7843	.7617	.7406	.7208	.7022	.6846	.6679	.6520	.6367	.6221	.6082	.5947
22	.8036	.7780	.7546	.7328	.7123	.6931	.6749	.6576	.6412	.6255	.6105	.5961	.5823
23	.7982	.7717	.7474	.7249	.7037	.6839	.6651	.6473	.6304	.6142	.5988	.5841	.5699
24	.7927	.7653	.7402	.7169	.6950	.6746	.6552	.6369	.6195	.6029	.5870	.5719	.5574
25	.7872	.7589	.7329	.7088	.6862	.6651	.6452	.6263	.6084	.5914	.5751	.5596	.5447
26	.7816	.7523	.7255	.7006	.6774	.6556	.6351	.6157	.5973	.5798	.5632	.5473	.5320
27	.7760	.7457	.7180	.6923	.6684	.6460	.6249	.6050	.5861	.5682	.5511	.5348	.5192
28	.7703	.7390	.7104	.6839	.6593	.6363	.6146	.5941	.5748	.5564	.5389	.5223	.5063
29	.7646	.7323	.7028	.6755	.6501	.6264	.6042	.5832	.5634	.5446	.5267	.5096	.4933
30	.7588	.7255	.6950	.6669	.6409	.6165	.5937	.5722	.5519	.5326	.5143	.4969	.4802
31	.7529	.7185	.6872	.6583	.6315	.6065	.5831	.5610	.5402	.5205	.5018	.4840	.4670
32	.7470	.7115	.6792	.6495	.6220	.5963	.5723	.5497	.5284	.5083	.4891	.4709	.4536
33	.7409	.7044	.6712	.6406	.6124	.5860	.5614	.5383	.5165	.4959	.4763	.4577	.4400
34	.7349	.6973	.6631	.6317	.6026	.5756	.5504	.5268	.5045	.4834	.4634	.4444	.4263
35	.7288	.6901	.6549	.6226	.5928	.5651	.5393	.5151	.4923	.4707	.4503	.4309	.4124
36	.7225	.6827	.6465	.6133	.5828	.5544	.5279	.5031	.4798	.4578	.4369	.4170	.3981
37	.7161	.6751	.6379	.6039	.5725	.5434	.5163	.4909	.4671	.4445	.4232	.4029	.3836
38	.7098	.6676	.6294	.5944	.5622	.5324	.5047	.4787	.4543	.4312	.4094	.3886	.3689
39	.7034	.6600	.6207	.5848	.5518	.5213	.4928	.4663	.4413	.4177	.3954	.3742	.3541
40	.6969	.6523	.6119	.5751	.5413	.5099	.4808	.4536	.4280	.4039	.3811	.3595	.3391
41	.6905	.6446	.6031	.5654	.5307	.4986	.4688	.4409	.4147	.3901	.3668	.3449	.3242
42	.6840	.6369	.5943	.5556	.5200	.4872	.4566	.4281	.4013	.3761	.3525	.3302	.3093
43	.6776	.6292	.5855	.5457	.5093	.4756	.4443	.4151	.3878	.3621	.3381	.3155	.2944
44	.6711	.6213	.5765	.5357	.4984	.4639	.4318	.4019	.3740	.3480	.3236	.3007	.2794
45	.6646	.6135	.5675	.5257	.4873	.4520	.4192	.3886	.3602	.3337	.3090	.2860	.2647
46	.6581	.6057	.5585	.5156	.4763	.4400	.4065	.3753	.3464	.3195	.2946	.2716	.2502
47	.6516	.5978	.5494	.5054	.4651	.4279	.3936	.3619	.3325	.3053	.2803	.2572	.2360
48	.6452	.5899	.5402	.4950	.4537	.4157	.3807	.3484	.3186	.2912	.2661	.2431	.2220
49	.6391	.5824	.5314	.4851	.4427	.4039	.3681	.3353	.3052	.2777	.2526	.2296	.2087
50	.6331	.5750	.5226	.4751	.4317	.3920	.3556	.3224	.2920	.2644	.2393	.2165	.1958
51	.6271	.5675	.5138	.4650	.4206	.3800	.3431	.3095	.2789	.2513	.2262	.2036	.1832
52	.6211	.5599	.5048	.4548	.4093	.3680	.3305	.2965	.2659	.2382	.2133	.1909	.1709

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
53	.6150	.5522	.4956	.4444	.3979	.3558	.3178	.2836	.2528	.2252	.2006	.1785	.1588
54	.6090	.5445	.4864	.4339	.3864	.3437	.3052	.2708	.2400	.2125	.1881	.1664	.1472
55	.6030	.5368	.4772	.4234	.3749	.3315	.2926	.2580	.2272	.1999	.1758	.1546	.1359
56	.5970	.5290	.4678	.4127	.3634	.3193	.2801	.2453	.2146	.1876	.1638	.1431	.1249
57	.5910	.5212	.4584	.4021	.3518	.3071	.2675	.2327	.2021	.1754	.1521	.1319	.1143
58	.5850	.5133	.4489	.3913	.3401	.2949	.2550	.2202	.1898	.1634	.1406	.1209	.1040
59	.5791	.5055	.4395	.3806	.3285	.2827	.2426	.2077	.1776	.1516	.1294	.1103	.0941
60	.5733	.4977	.4300	.3699	.3168	.2705	.2302	.1954	.1655	.1400	.1184	.1000	.0845
61	.5675	.4900	.4206	.3591	.3052	.2583	.2178	.1831	.1536	.1286	.1076	.0900	.0752
62	.5619	.4823	.4112	.3483	.2935	.2460	.2054	.1709	.1418	.1174	.0971	.0802	.0664
63	.5565	.4748	.4018	.3375	.2817	.2337	.1930	.1586	.1300	.1063	.0868	.0709	.0579
64	.5513	.4674	.3925	.3267	.2698	.2213	.1805	.1464	.1183	.0954	.0768	.0618	.0499
65	.5463	.4601	.3832	.3159	.2579	.2089	.1679	.1342	.1068	.0847	.0671	.0532	.0423
66	.5415	.4531	.3740	.3049	.2458	.1961	.1552	.1219	.0952	.0742	.0577	.0449	.0351
67	.5371	.4462	.3648	.2938	.2334	.1831	.1422	.1095	.0837	.0638	.0486	.0370	.0284
68	.5331	.4396	.3557	.2825	.2207	.1698	.1289	.0969	.0722	.0536	.0398	.0296	.0222
69	.5295	.4333	.3465	.2709	.2074	.1558	.1151	.0840	.0607	.0436	.0313	.0226	.0165
70	.5263	.4272	.3371	.2587	.1932	.1408	.1004	.0704	.0488	.0336	.0231	.0160	.0113
71	.5213	.4143	.3127	.2220	.1477	.0924	.0549	.0316	.0182	.0108	.0068	.0045	.0032
72	.5210	.4123	.3058	.2073	.1260	.0684	.0338	.0160	.0077	.0040	.0022	.0012	.0006
73	.5210	.4120	.3031	.1967	.1039	.0422	.0136	.0039	.0011	.0003	.0001	.0000	.0000
74	.5210	.4120	.3030	.1941	.0899	.0214	.0023	.0001	.0000	.0000	.0000	.0000	.0000))

<b>Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
1	.8848	.8776	.8709	.8646	.8587	.8530	.8476	.8424	.8374	.8326	.8278	.8232	.8188
2	.8820	.8744	.8673	.8607	.8544	.8484	.8427	.8372	.8319	.8267	.8217	.8168	.8121
3	.8785	.8703	.8627	.8556	.8488	.8424	.8363	.8304	.8246	.8191	.8137	.8085	.8034
4	.8749	.8661	.8580	.8504	.8432	.8363	.8297	.8234	.8173	.8114	.8056	.8000	.7945
5	.8713	.8619	.8533	.8452	.8375	.8301	.8231	.8164	.8098	.8035	.7973	.7914	.7855
6	.8676	.8577	.8485	.8398	.8317	.8239	.8164	.8092	.8022	.7955	.7890	.7826	.7765
7	.8638	.8533	.8436	.8344	.8257	.8174	.8095	.8018	.7945	.7873	.7804	.7737	.7671
8	.8601	.8489	.8386	.8289	.8197	.8109	.8025	.7944	.7866	.7791	.7718	.7647	.7578
9	.8563	.8445	.8336	.8233	.8136	.8043	.7955	.7869	.7787	.7707	.7630	.7556	.7483
10	.8524	.8400	.8285	.8177	.8075	.7977	.7883	.7794	.7707	.7623	.7543	.7464	.7388
11	.8486	.8356	.8235	.8121	.8013	.7910	.7812	.7717	.7627	.7539	.7454	.7372	.7292
12	.8446	.8309	.8182	.8063	.7949	.7841	.7738	.7639	.7544	.7452	.7363	.7277	.7193
13	.8407	.8263	.8129	.8004	.7885	.7772	.7664	.7561	.7461	.7365	.7272	.7182	.7094
14	.8366	.8215	.8075	.7944	.7819	.7701	.7588	.7480	.7376	.7275	.7178	.7084	.6993
15	.8325	.8167	.8021	.7883	.7753	.7630	.7512	.7399	.7291	.7186	.7085	.6987	.6892
16	.8283	.8119	.7965	.7822	.7686	.7558	.7435	.7317	.7204	.7095	.6990	.6888	.6789
17	.8241	.8069	.7909	.7760	.7619	.7484	.7356	.7234	.7116	.7003	.6893	.6788	.6685
18	.8199	.8019	.7853	.7697	.7550	.7410	.7277	.7150	.7027	.6910	.6796	.6687	.6581
19	.8155	.7968	.7795	.7633	.7480	.7334	.7196	.7064	.6937	.6815	.6697	.6584	.6474
20	.8111	.7917	.7737	.7568	.7409	.7258	.7115	.6978	.6846	.6720	.6598	.6481	.6368
21	.8067	.7864	.7677	.7502	.7337	.7181	.7032	.6890	.6754	.6623	.6498	.6377	.6260
22	.8021	.7811	.7616	.7435	.7263	.7101	.6947	.6800	.6659	.6524	.6395	.6270	.6149
23	.7975	.7757	.7555	.7367	.7190	.7022	.6862	.6710	.6565	.6426	.6292	.6163	.6039
24	.7928	.7702	.7493	.7297	.7114	.6940	.6775	.6618	.6468	.6324	.6186	.6054	.5926
25	.7880	.7645	.7429	.7226	.7036	.6857	.6686	.6524	.6369	.6221	.6079	.5943	.5811
26	.7832	.7589	.7364	.7155	.6959	.6773	.6597	.6430	.6271	.6118	.5972	.5832	.5697
27	.7782	.7531	.7299	.7082	.6879	.6688	.6507	.6334	.6170	.6013	.5863	.5719	.5580
28	.7732	.7472	.7232	.7008	.6799	.6601	.6414	.6237	.6068	.5907	.5752	.5604	.5462

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
29	.7682	.7412	.7164	.6933	.6717	.6514	.6321	.6139	.5965	.5799	.5641	.5489	.5343
30	.7630	.7351	.7095	.6856	.6633	.6424	.6226	.6038	.5859	.5689	.5526	.5371	.5221
31	.7577	.7289	.7024	.6778	.6548	.6332	.6129	.5936	.5752	.5577	.5410	.5251	.5097
32	.7522	.7225	.6952	.6698	.6461	.6239	.6029	.5831	.5643	.5463	.5292	.5128	.4971
33	.7467	.7160	.6878	.6617	.6373	.6144	.5929	.5725	.5532	.5348	.5172	.5004	.4843
34	.7412	.7095	.6804	.6534	.6284	.6048	.5827	.5618	.5419	.5231	.5051	.4879	.4714
35	.7354	.7027	.6727	.6450	.6192	.5950	.5722	.5508	.5304	.5111	.4926	.4750	.4581
36	.7297	.6959	.6650	.6365	.6099	.5851	.5617	.5397	.5188	.4989	.4800	.4620	.4447
37	.7237	.6889	.6570	.6276	.6003	.5748	.5508	.5282	.5068	.4864	.4670	.4485	.4308
38	.7176	.6817	.6489	.6187	.5906	.5643	.5397	.5165	.4945	.4736	.4538	.4348	.4166
39	.7115	.6745	.6407	.6096	.5807	.5538	.5285	.5047	.4821	.4608	.4404	.4210	.4024
40	.7053	.6672	.6324	.6004	.5707	.5431	.5171	.4927	.4696	.4476	.4268	.4069	.3879
41	.6990	.6598	.6240	.5911	.5606	.5322	.5055	.4804	.4567	.4343	.4129	.3926	.3733
42	.6926	.6522	.6153	.5815	.5502	.5210	.4936	.4679	.4436	.4206	.3987	.3780	.3584
43	.6861	.6445	.6066	.5718	.5396	.5097	.4816	.4552	.4303	.4067	.3845	.3634	.3434
44	.6797	.6368	.5979	.5621	.5291	.4983	.4695	.4425	.4170	.3929	.3702	.3488	.3286
45	.6724	.6282	.5881	.5513	.5173	.4857	.4561	.4284	.4023	.3778	.3547	.3330	.3125
46	.6650	.6195	.5782	.5403	.5054	.4729	.4425	.4141	.3875	.3625	.3390	.3171	.2964
47	.6577	.6108	.5682	.5293	.4933	.4599	.4288	.3998	.3726	.3472	.3235	.3013	.2806
48	.6501	.6018	.5580	.5179	.4809	.4466	.4148	.3851	.3575	.3317	.3077	.2854	.2647
49	.6426	.5928	.5476	.5064	.4683	.4331	.4005	.3703	.3422	.3161	.2919	.2696	.2490
50	.6351	.5838	.5373	.4948	.4558	.4197	.3864	.3556	.3271	.3008	.2765	.2543	.2337
51	.6275	.5747	.5268	.4831	.4430	.4061	.3721	.3408	.3120	.2855	.2613	.2391	.2187
52	.6197	.5652	.5159	.4709	.4297	.3920	.3573	.3255	.2965	.2700	.2458	.2237	.2036
53	.6118	.5556	.5047	.4585	.4162	.3776	.3423	.3102	.2810	.2545	.2304	.2085	.1888
54	.6038	.5459	.4935	.4459	.4026	.3632	.3274	.2950	.2657	.2392	.2153	.1938	.1745
55	.5960	.5362	.4823	.4334	.3891	.3489	.3127	.2801	.2507	.2243	.2007	.1796	.1608
56	.5879	.5262	.4705	.4203	.3749	.3341	.2975	.2647	.2353	.2092	.1860	.1654	.1472
57	.5798	.5161	.4588	.4072	.3609	.3195	.2825	.2496	.2204	.1946	.1718	.1517	.1341
58	.5722	.5066	.4477	.3948	.3476	.3056	.2683	.2354	.2064	.1809	.1586	.1391	.1220
59	.5646	.4970	.4364	.3823	.3342	.2916	.2541	.2213	.1925	.1675	.1457	.1268	.1104
60	.5569	.4872	.4249	.3695	.3206	.2775	.2399	.2071	.1787	.1541	.1330	.1147	.0991
61	.5494	.4775	.4135	.3569	.3071	.2636	.2259	.1933	.1652	.1412	.1207	.1032	.0884
62	.5418	.4678	.4020	.3441	.2935	.2496	.2118	.1794	.1518	.1284	.1087	.0920	.0780
63	.5342	.4578	.3902	.3309	.2795	.2352	.1974	.1653	.1383	.1156	.0967	.0810	.0679
64	.5267	.4480	.3784	.3178	.2655	.2208	.1830	.1513	.1249	.1031	.0851	.0704	.0584
65	.5194	.4383	.3667	.3046	.2514	.2063	.1687	.1374	.1118	.0909	.0740	.0603	.0494
66	.5125	.4288	.3551	.2914	.2372	.1919	.1544	.1237	.0990	.0791	.0634	.0509	.0411
67	.5055	.4188	.3426	.2771	.2219	.1762	.1389	.1091	.0854	.0669	.0525	.0415	.0330
68	.4988	.4091	.3301	.2625	.2061	.1600	.1232	.0944	.0721	.0550	.0422	.0327	.0256
69	.4931	.4001	.3182	.2484	.1907	.1444	.1082	.0805	.0597	.0443	.0332	.0251	.0194
70	.4874	.3904	.3047	.2319	.1726	.1260	.0907	.0647	.0460	.0328	.0237	.0175	.0133
71	.4829	.3820	.2921	.2159	.1547	.1080	.0739	.0499	.0337	.0229	.0160	.0115	.0086
72	.4790	.3729	.2766	.1948	.1305	.0837	.0519	.0316	.0193	.0121	.0079	.0054	.0039
73	.4773	.3668	.2629	.1732	.1043	.0577	.0298	.0148	.0073	.0037	.0019	.0010	.0005
74	.4770	.3650	.2566	.1602	.0868	.0406	.0167	.0062	.0021	.0007	.0002	.0001	.0000

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table

Hazard Group 7

Effective ((June 30, 2017)) October 1, 2023

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
1	.0000	.0450	.0913	.1387	.1871	.2853	.3848	.4851	.5862
2	.0000	.0439	.0893	.1362	.1841	.2813	.3799	.4796	.5799
3	.0000	.0428	.0875	.1339	.1812	.2776	.3755	.4745	.5742
4	.0000	.0417	.0857	.1315	.1783	.2739	.3710	.4693	.5683
5	.0000	.0406	.0839	.1291	.1754	.2701	.3665	.4640	.5624
6	.0000	.0394	.0821	.1268	.1726	.2663	.3619	.4587	.5564
7	.0000	.0383	.0803	.1244	.1697	.2625	.3573	.4533	.5504
8	.0000	.0371	.0785	.1220	.1667	.2586	.3526	.4479	.5442
9	.0000	.0360	.0767	.1196	.1638	.2548	.3479	.4424	.5380
10	.0000	.0349	.0749	.1172	.1609	.2509	.3432	.4369	.5318
11	.0000	.0338	.0731	.1148	.1580	.2470	.3384	.4314	.5255
12	.0000	.0328	.0713	.1124	.1550	.2431	.3336	.4257	.5191
13	.0000	.0317	.0695	.1100	.1520	.2391	.3287	.4200	.5127
14	.0000	.0307	.0677	.1075	.1490	.2351	.3238	.4143	.5061
15	.0000	.0296	.0659	.1051	.1460	.2310	.3188	.4085	.4996
16	.0000	.0286	.0642	.1027	.1430	.2270	.3138	.4026	.4929
17	.0000	.0276	.0624	.1003	.1400	.2229	.3087	.3966	.4862
18	.0000	.0265	.0606	.0978	.1370	.2187	.3036	.3907	.4794
19	.0000	.0255	.0588	.0954	.1339	.2145	.2984	.3846	.4726
20	.0000	.0245	.0571	.0930	.1308	.2103	.2932	.3785	.4657
21	.0000	.0236	.0553	.0905	.1277	.2061	.2879	.3723	.4587
22	.0000	.0226	.0535	.0880	.1246	.2018	.2826	.3660	.4516
23	.0000	.0216	.0518	.0855	.1214	.1974	.2772	.3597	.4444
24	.0000	.0207	.0500	.0830	.1183	.1930	.2717	.3533	.4372
25	.0000	.0197	.0483	.0805	.1151	.1886	.2662	.3469	.4299
26	.0000	.0188	.0465	.0780	.1118	.1841	.2606	.3403	.4225
27	.0000	.0179	.0447	.0755	.1086	.1796	.2550	.3337	.4150
28	.0000	.0170	.0430	.0729	.1053	.1750	.2493	.3270	.4074
29	.0000	.0161	.0412	.0704	.1020	.1704	.2436	.3203	.3998
30	.0000	.0152	.0395	.0678	.0987	.1658	.2378	.3135	.3920
31	.0000	.0143	.0377	.0653	.0954	.1611	.2319	.3065	.3842
32	.0000	.0135	.0360	.0627	.0920	.1563	.2260	.2995	.3762
33	.0000	.0127	.0343	.0601	.0887	.1515	.2199	.2924	.3682
34	.0000	.0118	.0326	.0575	.0853	.1467	.2139	.2853	.3601
35	.0000	.0110	.0308	.0549	.0819	.1419	.2078	.2781	.3519
36	.0000	.0102	.0291	.0523	.0785	.1369	.2015	.2707	.3435
37	.0000	.0095	.0274	.0497	.0750	.1319	.1951	.2631	.3349
38	.0000	.0087	.0258	.0471	.0715	.1269	.1888	.2556	.3264
39	.0000	.0080	.0241	.0446	.0681	.1219	.1824	.2480	.3177
40	.0000	.0073	.0225	.0420	.0647	.1168	.1759	.2403	.3089
41	.0000	.0066	.0209	.0395	.0613	.1118	.1695	.2326	.3001
42	.0000	.0060	.0193	.0370	.0579	.1068	.1630	.2249	.2913
43	.0000	.0054	.0178	.0346	.0546	.1018	.1566	.2172	.2825
44	.0000	.0048	.0164	.0322	.0513	.0968	.1501	.2093	.2735
45	.0000	.0043	.0150	.0299	.0480	.0918	.1436	.2015	.2645



<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
46	.0000	.0038	.0136	.0276	.0448	.0869	.1371	.1937	.2555
47	.0000	.0033	.0123	.0254	.0417	.0820	.1306	.1858	.2464
48	.0000	.0029	.0110	.0232	.0386	.0772	.1242	.1779	.2372
49	.0000	.0025	.0100	.0213	.0358	.0727	.1181	.1704	.2284
50	.0000	.0022	.0089	.0194	.0331	.0682	.1121	.1630	.2196
51	.0000	.0019	.0080	.0176	.0304	.0639	.1061	.1555	.2108
52	.0000	.0016	.0071	.0159	.0278	.0595	.1001	.1479	.2018
53	.0000	.0014	.0062	.0143	.0253	.0552	.0940	.1402	.1926
54	.0000	.0011	.0054	.0127	.0228	.0509	.0880	.1325	.1834
55	.0000	.0009	.0046	.0112	.0205	.0467	.0820	.1248	.1742
56	.0000	.0007	.0039	.0097	.0182	.0426	.0760	.1170	.1648
57	.0000	.0006	.0033	.0084	.0160	.0385	.0700	.1092	.1554
58	.0000	.0005	.0027	.0071	.0139	.0346	.0640	.1013	.1459
59	.0000	.0003	.0022	.0059	.0119	.0307	.0581	.0935	.1365
60	.0000	.0003	.0017	.0049	.0101	.0269	.0523	.0857	.1270
61	.0000	.0002	.0013	.0039	.0084	.0233	.0465	.0780	.1176
62	.0000	.0001	.0010	.0031	.0068	.0199	.0409	.0703	.1082
63	.0000	.0001	.0007	.0023	.0054	.0166	.0355	.0628	.0988
64	.0000	.0000	.0005	.0017	.0041	.0135	.0303	.0554	.0895
65	.0000	.0000	.0003	.0012	.0030	.0107	.0253	.0481	.0802
66	.0000	.0000	.0002	.0008	.0021	.0081	.0205	.0411	.0710
67	.0000	.0000	.0001	.0005	.0014	.0059	.0161	.0342	.0618
68	.0000	.0000	.0000	.0002	.0008	.0040	.0121	.0276	.0527
69	.0000	.0000	.0000	.0001	.0004	.0025	.0085	.0213	.0435
70	.0000	.0000	.0000	.0000	.0002	.0013	.0053	.0152	.0341
71	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0023	.0097
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0028
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<u>1</u>	<u>.0000</u>	<u>.0484</u>	<u>.0980</u>	<u>.1486</u>	<u>.1997</u>	<u>.3032</u>	<u>.4078</u>	<u>.5131</u>	<u>.6189</u>
<u>2</u>	<u>.0000</u>	<u>.0477</u>	<u>.0969</u>	<u>.1471</u>	<u>.1979</u>	<u>.3009</u>	<u>.4050</u>	<u>.5099</u>	<u>.6153</u>
<u>3</u>	<u>.0000</u>	<u>.0469</u>	<u>.0955</u>	<u>.1452</u>	<u>.1957</u>	<u>.2980</u>	<u>.4015</u>	<u>.5058</u>	<u>.6107</u>
<u>4</u>	<u>.0000</u>	<u>.0460</u>	<u>.0941</u>	<u>.1434</u>	<u>.1934</u>	<u>.2950</u>	<u>.3979</u>	<u>.5016</u>	<u>.6060</u>
<u>5</u>	<u>.0000</u>	<u>.0452</u>	<u>.0927</u>	<u>.1415</u>	<u>.1911</u>	<u>.2920</u>	<u>.3943</u>	<u>.4974</u>	<u>.6013</u>
<u>6</u>	<u>.0000</u>	<u>.0443</u>	<u>.0912</u>	<u>.1396</u>	<u>.1888</u>	<u>.2890</u>	<u>.3906</u>	<u>.4932</u>	<u>.5965</u>
<u>7</u>	<u>.0000</u>	<u>.0434</u>	<u>.0898</u>	<u>.1377</u>	<u>.1865</u>	<u>.2859</u>	<u>.3868</u>	<u>.4888</u>	<u>.5916</u>
<u>8</u>	<u>.0000</u>	<u>.0425</u>	<u>.0883</u>	<u>.1357</u>	<u>.1842</u>	<u>.2828</u>	<u>.3831</u>	<u>.4844</u>	<u>.5866</u>
<u>9</u>	<u>.0000</u>	<u>.0417</u>	<u>.0869</u>	<u>.1338</u>	<u>.1818</u>	<u>.2797</u>	<u>.3793</u>	<u>.4800</u>	<u>.5816</u>
<u>10</u>	<u>.0000</u>	<u>.0408</u>	<u>.0854</u>	<u>.1319</u>	<u>.1794</u>	<u>.2765</u>	<u>.3754</u>	<u>.4755</u>	<u>.5765</u>
<u>11</u>	<u>.0000</u>	<u>.0399</u>	<u>.0840</u>	<u>.1300</u>	<u>.1771</u>	<u>.2734</u>	<u>.3716</u>	<u>.4711</u>	<u>.5715</u>
<u>12</u>	<u>.0000</u>	<u>.0390</u>	<u>.0825</u>	<u>.1280</u>	<u>.1746</u>	<u>.2702</u>	<u>.3676</u>	<u>.4664</u>	<u>.5662</u>
<u>13</u>	<u>.0000</u>	<u>.0381</u>	<u>.0810</u>	<u>.1260</u>	<u>.1722</u>	<u>.2669</u>	<u>.3637</u>	<u>.4618</u>	<u>.5609</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
14	.0000	.0372	.0795	.1240	.1697	.2636	.3596	.4570	.5555
15	.0000	.0364	.0781	.1220	.1672	.2603	.3555	.4522	.5501
16	.0000	.0355	.0766	.1199	.1647	.2569	.3513	.4474	.5445
17	.0000	.0346	.0751	.1179	.1622	.2535	.3471	.4424	.5389
18	.0000	.0337	.0735	.1158	.1596	.2500	.3429	.4374	.5333
19	.0000	.0328	.0720	.1137	.1570	.2465	.3385	.4323	.5275
20	.0000	.0320	.0705	.1117	.1544	.2429	.3341	.4272	.5217
21	.0000	.0311	.0690	.1095	.1518	.2393	.3297	.4219	.5157
22	.0000	.0302	.0674	.1074	.1491	.2356	.3251	.4166	.5096
23	.0000	.0293	.0658	.1052	.1464	.2319	.3205	.4112	.5035
24	.0000	.0284	.0642	.1030	.1436	.2281	.3158	.4057	.4973
25	.0000	.0275	.0626	.1008	.1408	.2243	.3110	.4000	.4909
26	.0000	.0267	.0610	.0986	.1379	.2204	.3062	.3944	.4844
27	.0000	.0258	.0594	.0963	.1351	.2164	.3012	.3886	.4779
28	.0000	.0249	.0578	.0940	.1321	.2124	.2962	.3827	.4712
29	.0000	.0240	.0562	.0917	.1292	.2083	.2912	.3767	.4644
30	.0000	.0231	.0545	.0893	.1262	.2041	.2860	.3706	.4575
31	.0000	.0222	.0528	.0869	.1231	.1999	.2807	.3644	.4504
32	.0000	.0213	.0511	.0845	.1200	.1955	.2752	.3580	.4432
33	.0000	.0204	.0494	.0820	.1169	.1911	.2697	.3515	.4358
34	.0000	.0195	.0477	.0795	.1137	.1867	.2642	.3450	.4284
35	.0000	.0186	.0460	.0770	.1104	.1821	.2584	.3382	.4207
36	.0000	.0178	.0442	.0745	.1071	.1775	.2527	.3314	.4130
37	.0000	.0169	.0425	.0719	.1038	.1727	.2467	.3244	.4050
38	.0000	.0160	.0407	.0692	.1003	.1679	.2406	.3172	.3969
39	.0000	.0151	.0389	.0666	.0969	.1630	.2345	.3100	.3887
40	.0000	.0143	.0371	.0639	.0935	.1581	.2283	.3027	.3804
41	.0000	.0134	.0353	.0613	.0900	.1531	.2220	.2953	.3720
42	.0000	.0126	.0335	.0586	.0864	.1480	.2156	.2877	.3633
43	.0000	.0117	.0318	.0559	.0829	.1429	.2091	.2800	.3546
44	.0000	.0109	.0300	.0533	.0794	.1379	.2027	.2723	.3459
45	.0000	.0100	.0280	.0502	.0753	.1321	.1954	.2637	.3361
46	.0000	.0091	.0260	.0472	.0713	.1263	.1880	.2550	.3262
47	.0000	.0082	.0241	.0442	.0673	.1205	.1807	.2463	.3162
48	.0000	.0074	.0222	.0412	.0633	.1146	.1731	.2373	.3060
49	.0000	.0066	.0203	.0382	.0593	.1087	.1656	.2283	.2956
50	.0000	.0058	.0185	.0353	.0554	.1029	.1581	.2193	.2853
51	.0000	.0051	.0167	.0325	.0515	.0970	.1505	.2102	.2748
52	.0000	.0044	.0150	.0297	.0476	.0910	.1427	.2007	.2639
53	.0000	.0038	.0133	.0269	.0436	.0850	.1348	.1911	.2527
54	.0000	.0032	.0117	.0242	.0398	.0791	.1268	.1814	.2415
55	.0000	.0027	.0102	.0216	.0361	.0732	.1190	.1717	.2303
56	.0000	.0022	.0088	.0190	.0324	.0672	.1109	.1617	.2185
57	.0000	.0018	.0074	.0166	.0288	.0613	.1028	.1516	.2068
58	.0000	.0014	.0063	.0145	.0257	.0559	.0952	.1421	.1957

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>59</b>	.0000	.0011	.0053	.0125	.0226	.0506	.0876	.1325	.1844
<b>60</b>	.0000	.0009	.0043	.0106	.0196	.0452	.0799	.1227	.1729
<b>61</b>	.0000	.0006	.0035	.0088	.0168	.0400	.0724	.1130	.1615
<b>62</b>	.0000	.0005	.0027	.0072	.0141	.0349	.0648	.1033	.1500
<b>63</b>	.0000	.0003	.0020	.0057	.0115	.0298	.0572	.0933	.1382
<b>64</b>	.0000	.0002	.0014	.0043	.0091	.0250	.0497	.0835	.1264
<b>65</b>	.0000	.0001	.0010	.0031	.0070	.0204	.0424	.0738	.1147
<b>66</b>	.0000	.0001	.0006	.0022	.0051	.0162	.0355	.0643	.1031
<b>67</b>	.0000	.0000	.0004	.0014	.0034	.0121	.0285	.0543	.0906
<b>68</b>	.0000	.0000	.0002	.0008	.0021	.0084	.0218	.0446	.0781
<b>69</b>	.0000	.0000	.0001	.0004	.0012	.0056	.0161	.0356	.0662
<b>70</b>	.0000	.0000	.0000	.0001	.0005	.0030	.0104	.0259	.0527
<b>71</b>	.0000	.0000	.0000	.0000	.0002	.0013	.0059	.0175	.0401
<b>72</b>	.0000	.0000	.0000	.0000	.0000	.0003	.0020	.0084	.0246
<b>73</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0023	.0109
<b>74</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0005	.0046

**Premium-Based Plan, with Various Single Loss Limits**

**Insurance Charge Table**

**Hazard Group 7**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>														
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>36</b>	\$120	.7511	.7096	.6720	.6376	.6058	.5763	.5488	.5230	.4987	.4758	.4546	.4441	.4350
<b>37</b>	\$120	.7444	.7018	.6631	.6278	.5951	.5649	.5367	.5103	.4855	.4621	.4486	.4384	.4297
<b>38</b>	\$120	.7378	.6940	.6542	.6179	.5845	.5535	.5246	.4976	.4722	.4543	.4429	.4330	.4245
<b>39</b>	\$120	.7312	.6861	.6452	.6079	.5736	.5419	.5123	.4847	.4614	.4484	.4373	.4278	.4195
<b>40</b>	\$120	.7244	.6780	.6361	.5978	.5626	.5301	.4998	.4715	.4553	.4426	.4318	.4225	.4145
	\$160	.7191	.6730	.6314	.5934	.5585	.5262	.4961	.4680	.4416	.4167	.3970	.3843	.3734
<b>41</b>	\$120	.7177	.6701	.6270	.5877	.5516	.5183	.4873	.4640	.4494	.4371	.4265	.4174	.4097
	\$160	.7124	.6651	.6224	.5834	.5476	.5145	.4837	.4549	.4279	.4042	.3900	.3778	.3673
<b>42</b>	\$120	.7110	.6620	.6178	.5775	.5406	.5064	.4750	.4580	.4437	.4316	.4212	.4125	.4057
	\$160	.7058	.6572	.6133	.5733	.5366	.5027	.4711	.4417	.4141	.3970	.3833	.3716	.3615
<b>43</b>	\$120	.7043	.6540	.6086	.5673	.5294	.4944	.4688	.4521	.4381	.4262	.4162	.4084	.4023
	\$160	.6991	.6492	.6041	.5631	.5255	.4908	.4585	.4283	.4058	.3902	.3769	.3656	.3558
<b>44</b>	\$120	.6976	.6459	.5993	.5569	.5180	.4825	.4627	.4462	.4324	.4208	.4118	.4048	.3992
	\$160	.6924	.6411	.5949	.5528	.5142	.4786	.4455	.4167	.3988	.3836	.3707	.3597	.3501
<b>45</b>	\$120	.6908	.6377	.5899	.5464	.5066	.4762	.4567	.4404	.4268	.4162	.4079	.4015	.3963
	\$160	.6857	.6330	.5856	.5424	.5029	.4664	.4325	.4094	.3919	.3772	.3646	.3538	.3446
<b>46</b>	\$120	.6841	.6296	.5805	.5359	.4951	.4700	.4507	.4346	.4219	.4121	.4044	.3984	.3937
	\$160	.6791	.6250	.5763	.5320	.4914	.4540	.4229	.4025	.3854	.3709	.3586	.3481	.3397
<b>47</b>	\$120	.6774	.6214	.5711	.5253	.4872	.4639	.4447	.4293	.4175	.4083	.4012	.3956	.3913
	\$160	.6724	.6169	.5669	.5215	.4799	.4416	.4156	.3956	.3789	.3647	.3527	.3431	.3354
	\$250	.6642	.6093	.5600	.5151	.4740	.4362	.4012	.3689	.3389	.3134	.2950	.2793	.2658
<b>48</b>	\$120	.6707	.6132	.5615	.5146	.4810	.4578	.4389	.4244	.4133	.4048	.3981	.3930	.3892
	\$160	.6657	.6087	.5574	.5108	.4681	.4323	.4086	.3889	.3724	.3585	.3474	.3386	.3315
	\$250	.6576	.6013	.5506	.5046	.4624	.4237	.3880	.3551	.3252	.3043	.2867	.2715	.2585
	\$275	.6559	.5998	.5492	.5033	.4612	.4226	.3870	.3542	.3239	.2975	.2779	.2613	.2470

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
49	\$120	.6644	.6055	.5524	.5043	.4752	.4521	.4341	.4204	.4098	.4017	.3955	.3909	.3875
	\$160	.6595	.6010	.5484	.5005	.4568	.4256	.4022	.3827	.3664	.3533	.3430	.3348	.3283
	\$250	.6514	.5937	.5417	.4944	.4512	.4116	.3752	.3418	.3164	.2963	.2792	.2645	.2519
	\$275	.6498	.5921	.5403	.4932	.4501	.4106	.3743	.3409	.3104	.2883	.2696	.2535	.2397
50	\$120	.6581	.5977	.5433	.4979	.4695	.4469	.4296	.4165	.4065	.3989	.3932	.3891	.3860
	\$160	.6532	.5933	.5393	.4902	.4470	.4190	.3958	.3765	.3609	.3486	.3390	.3313	.3253
	\$250	.6453	.5860	.5327	.4842	.4400	.3995	.3625	.3313	.3082	.2886	.2719	.2576	.2453
	\$275	.6436	.5846	.5313	.4830	.4389	.3985	.3615	.3277	.3011	.2797	.2616	.2461	.2327
51	\$120	.6519	.5899	.5341	.4922	.4638	.4420	.4254	.4128	.4033	.3963	.3912	.3874	.3847
	\$160	.6470	.5855	.5301	.4798	.4404	.4125	.3894	.3706	.3559	.3443	.3352	.3280	.3224
	\$250	.6392	.5784	.5237	.4740	.4287	.3874	.3497	.3228	.3002	.2811	.2648	.2508	.2388
	\$275	.6375	.5769	.5223	.4728	.4276	.3864	.3488	.3167	.2923	.2716	.2539	.2388	.2258
52	\$120	.6456	.5820	.5247	.4863	.4585	.4373	.4213	.4093	.4004	.3940	.3893	.3859	.3835
	\$160	.6408	.5777	.5208	.4692	.4337	.4059	.3831	.3652	.3511	.3402	.3316	.3250	.3199
	\$250	.6330	.5707	.5145	.4635	.4172	.3751	.3408	.3146	.2924	.2736	.2576	.2441	.2329
	\$275	.6314	.5692	.5132	.4623	.4161	.3741	.3360	.3076	.2838	.2636	.2463	.2316	.2189
	\$380	.6267	.5650	.5094	.4589	.4131	.3713	.3335	.2992	.2683	.2410	.2191	.2004	.1842
53	\$120	.6393	.5740	.5161	.4806	.4533	.4328	.4173	.4060	.3977	.3918	.3876	.3846	.3825
	\$160	.6346	.5698	.5114	.4609	.4270	.3993	.3772	.3600	.3466	.3363	.3283	.3222	.3176
	\$250	.6269	.5629	.5052	.4529	.4056	.3631	.3323	.3065	.2846	.2662	.2506	.2378	.2274
	\$275	.6253	.5614	.5039	.4518	.4045	.3617	.3264	.2988	.2754	.2556	.2388	.2244	.2124
	\$380	.6206	.5573	.5002	.4484	.4015	.3591	.3207	.2862	.2552	.2305	.2095	.1914	.1758
54	\$120	.6330	.5660	.5104	.4751	.4484	.4284	.4136	.4029	.3952	.3898	.3861	.3834	.3817
	\$160	.6284	.5619	.5019	.4543	.4203	.3930	.3716	.3551	.3423	.3325	.3252	.3197	.3156
	\$250	.6207	.5550	.4958	.4423	.3939	.3545	.3240	.2984	.2769	.2588	.2440	.2321	.2224
	\$275	.6191	.5536	.4945	.4411	.3929	.3498	.3174	.2902	.2672	.2478	.2313	.2176	.2065
	\$380	.6145	.5495	.4909	.4379	.3900	.3468	.3080	.2732	.2446	.2206	.2002	.1827	.1676
55	\$120	.6268	.5580	.5047	.4698	.4436	.4241	.4100	.4000	.3929	.3880	.3847	.3824	.3809
	\$160	.6222	.5539	.4924	.4476	.4136	.3869	.3663	.3504	.3382	.3291	.3224	.3174	.3138
	\$250	.6146	.5471	.4864	.4315	.3822	.3460	.3158	.2904	.2692	.2519	.2380	.2268	.2178
	\$275	.6130	.5457	.4851	.4304	.3812	.3406	.3087	.2818	.2591	.2400	.2242	.2114	.2010
	\$380	.6085	.5417	.4815	.4272	.3784	.3345	.2953	.2618	.2344	.2111	.1912	.1741	.1596
	\$500	.6058	.5393	.4794	.4254	.3767	.3331	.2940	.2592	.2283	.2009	.1777	.1581	.1413
56	\$120	.6205	.5499	.4992	.4647	.4388	.4201	.4067	.3973	.3908	.3865	.3835	.3816	.3803
	\$160	.6160	.5458	.4830	.4408	.4072	.3811	.3611	.3458	.3344	.3260	.3198	.3154	.3122
	\$250	.6085	.5392	.4768	.4207	.3736	.3376	.3075	.2824	.2619	.2454	.2323	.2217	.2133
	\$275	.6069	.5378	.4756	.4196	.3695	.3317	.2999	.2732	.2509	.2325	.2176	.2056	.1959
	\$380	.6024	.5338	.4721	.4165	.3667	.3222	.2829	.2514	.2245	.2017	.1823	.1658	.1519
	\$500	.5998	.5315	.4700	.4147	.3651	.3208	.2814	.2465	.2156	.1893	.1672	.1483	.1321
	\$550	.5992	.5310	.4695	.4143	.3647	.3205	.2811	.2462	.2154	.1883	.1653	.1457	.1289
57	\$120	.6143	.5418	.4938	.4595	.4343	.4162	.4035	.3948	.3889	.3850	.3825	.3808	.3798
	\$160	.6098	.5378	.4765	.4342	.4010	.3754	.3560	.3415	.3308	.3231	.3175	.3135	.3108
	\$250	.6023	.5312	.4672	.4098	.3651	.3291	.2991	.2747	.2550	.2393	.2268	.2170	.2093
	\$275	.6008	.5299	.4660	.4088	.3605	.3228	.2912	.2647	.2431	.2255	.2114	.2001	.1911
	\$380	.5964	.5259	.4626	.4057	.3550	.3099	.2723	.2412	.2148	.1924	.1735	.1577	.1445
	\$500	.5938	.5236	.4606	.4040	.3534	.3085	.2688	.2338	.2036	.1785	.1571	.1388	.1233
	\$550	.5932	.5231	.4601	.4035	.3531	.3082	.2685	.2336	.2029	.1768	.1547	.1357	.1196
58	\$120	.6081	.5340	.4885	.4545	.4298	.4124	.4005	.3925	.3872	.3838	.3816	.3802	.3794
	\$160	.6036	.5297	.4700	.4277	.3949	.3699	.3511	.3374	.3275	.3204	.3154	.3119	.3095
	\$250	.5963	.5232	.4576	.4000	.3567	.3206	.2910	.2673	.2484	.2334	.2217	.2125	.2055
	\$275	.5948	.5219	.4564	.3979	.3517	.3139	.2824	.2565	.2356	.2189	.2055	.1949	.1866

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.5904	.5180	.4530	.3949	.3432	.2984	.2620	.2312	.2051	.1833	.1650	.1500	.1377
	\$500	.5878	.5158	.4511	.3932	.3418	.2963	.2562	.2214	.1926	.1681	.1472	.1296	.1148
	\$550	.5872	.5152	.4506	.3928	.3414	.2960	.2560	.2210	.1911	.1658	.1443	.1261	.1106
59	\$120	.6020	.5288	.4832	.4495	.4255	.4089	.3977	.3903	.3856	.3827	.3808	.3797	.3790
	\$160	.5975	.5216	.4635	.4213	.3889	.3644	.3465	.3335	.3243	.3179	.3135	.3105	.3085
	\$250	.5903	.5152	.4479	.3918	.3481	.3121	.2832	.2601	.2419	.2278	.2168	.2085	.2022
	\$275	.5888	.5139	.4468	.3881	.3428	.3049	.2737	.2486	.2284	.2125	.1999	.1901	.1826
	\$380	.5844	.5101	.4435	.3841	.3315	.2880	.2517	.2212	.1956	.1743	.1569	.1428	.1313
	\$500	.5818	.5079	.4416	.3824	.3301	.2840	.2437	.2101	.1818	.1578	.1376	.1207	.1067
	\$550	.5812	.5074	.4411	.3820	.3297	.2837	.2435	.2088	.1798	.1551	.1343	.1168	.1021
	\$800	.5742	.4985	.4307	.3705	.3173	.2709	.2305	.1957	.1658	.1403	.1187	.1006	.0854
60	\$120	.5959	.5237	.4779	.4446	.4213	.4055	.3951	.3884	.3842	.3817	.3802	.3793	.3788
	\$160	.5915	.5136	.4572	.4150	.3829	.3592	.3420	.3299	.3214	.3157	.3118	.3093	.3076
	\$250	.5843	.5073	.4383	.3835	.3396	.3039	.2755	.2532	.2358	.2224	.2123	.2047	.1991
	\$275	.5828	.5060	.4372	.3795	.3338	.2960	.2653	.2409	.2215	.2063	.1946	.1856	.1788
	\$380	.5785	.5023	.4339	.3732	.3205	.2776	.2415	.2112	.1862	.1658	.1492	.1359	.1253
	\$500	.5760	.5001	.4321	.3716	.3183	.2717	.2321	.1990	.1711	.1477	.1283	.1122	.0990
	\$550	.5754	.4996	.4316	.3712	.3180	.2715	.2310	.1973	.1687	.1447	.1245	.1078	.0939
	\$800	.5742	.4985	.4307	.3705	.3173	.2709	.2305	.1957	.1658	.1403	.1187	.1006	.0854
61	\$120	.5900	.5186	.4727	.4398	.4172	.4022	.3926	.3867	.3830	.3809	.3797	.3789	.3786
	\$160	.5856	.5056	.4509	.4087	.3771	.3541	.3378	.3265	.3188	.3137	.3104	.3082	.3069
	\$250	.5785	.4994	.4288	.3751	.3311	.2958	.2680	.2464	.2299	.2174	.2081	.2013	.1963
	\$275	.5770	.4981	.4276	.3709	.3248	.2872	.2571	.2333	.2148	.2005	.1897	.1815	.1754
	\$380	.5727	.4945	.4244	.3624	.3103	.2672	.2312	.2014	.1771	.1576	.1419	.1294	.1196
	\$500	.5702	.4923	.4226	.3608	.3066	.2597	.2207	.1880	.1606	.1379	.1192	.1040	.0917
	\$550	.5696	.4918	.4221	.3604	.3063	.2592	.2194	.1859	.1578	.1344	.1150	.0991	.0862
	\$800	.5684	.4908	.4213	.3597	.3056	.2587	.2181	.1834	.1538	.1289	.1082	.0909	.0766
62	\$120	.5841	.5135	.4675	.4351	.4133	.3992	.3904	.3851	.3820	.3802	.3792	.3787	.3784
	\$160	.5798	.4995	.4446	.4025	.3714	.3491	.3337	.3233	.3164	.3119	.3091	.3074	.3063
	\$250	.5728	.4916	.4211	.3668	.3228	.2878	.2606	.2398	.2242	.2127	.2043	.1982	.1939
	\$275	.5713	.4904	.4183	.3621	.3159	.2786	.2490	.2260	.2083	.1950	.1850	.1777	.1724
	\$380	.5671	.4867	.4149	.3517	.3001	.2568	.2210	.1918	.1683	.1496	.1348	.1233	.1144
	\$500	.5646	.4846	.4131	.3500	.2948	.2483	.2094	.1770	.1502	.1283	.1105	.0963	.0849
	\$550	.5640	.4841	.4127	.3496	.2945	.2472	.2077	.1746	.1470	.1244	.1059	.0909	.0789
	\$800	.5628	.4831	.4118	.3489	.2939	.2464	.2057	.1711	.1421	.1180	.0980	.0816	.0682
63	\$1,000	.5626	.4829	.4117	.3487	.2938	.2463	.2056	.1711	.1419	.1175	.0972	.0804	.0667
	\$120	.5785	.5084	.4624	.4305	.4095	.3963	.3883	.3837	.3811	.3796	.3789	.3785	.3783
	\$160	.5742	.4938	.4383	.3962	.3657	.3443	.3298	.3203	.3142	.3104	.3080	.3066	.3058
	\$250	.5672	.4839	.4133	.3585	.3144	.2799	.2534	.2335	.2189	.2083	.2007	.1954	.1918
	\$275	.5658	.4827	.4103	.3534	.3070	.2700	.2410	.2189	.2022	.1898	.1808	.1743	.1697
	\$380	.5616	.4791	.4055	.3420	.2898	.2464	.2109	.1824	.1597	.1419	.1282	.1176	.1097
	\$500	.5591	.4770	.4037	.3391	.2833	.2369	.1981	.1661	.1400	.1190	.1022	.0890	.0786
	\$550	.5586	.4765	.4033	.3388	.2827	.2355	.1961	.1633	.1364	.1146	.0971	.0831	.0721
64	\$800	.5574	.4755	.4025	.3381	.2821	.2341	.1933	.1589	.1306	.1072	.0882	.0727	.0603
	\$1,000	.5571	.4753	.4023	.3379	.2820	.2340	.1932	.1588	.1302	.1064	.0870	.0712	.0585
	\$120	.5730	.5033	.4572	.4259	.4058	.3935	.3864	.3824	.3803	.3792	.3786	.3783	.3782
	\$160	.5688	.4881	.4319	.3900	.3601	.3397	.3262	.3176	.3123	.3091	.3072	.3061	.3055
	\$250	.5619	.4764	.4057	.3502	.3061	.2720	.2463	.2274	.2138	.2042	.1975	.1930	.1900
	\$275	.5604	.4752	.4023	.3447	.2981	.2614	.2332	.2120	.1963	.1850	.1769	.1712	.1673
	\$380	.5563	.4716	.3961	.3322	.2795	.2360	.2009	.1731	.1513	.1346	.1219	.1124	.1053
	\$500	.5539	.4696	.3944	.3283	.2721	.2254	.1868	.1553	.1301	.1100	.0943	.0821	.0727
\$550	.5533	.4691	.3939	.3279	.2712	.2238	.1845	.1522	.1260	.1052	.0886	.0757	.0657	

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$800	.5521	.4681	.3931	.3273	.2703	.2217	.1807	.1470	.1193	.0968	.0787	.0643	.0529
	\$1,000	.5519	.4679	.3929	.3271	.2702	.2216	.1807	.1466	.1185	.0956	.0772	.0625	.0508
65	\$120	.5678	.4982	.4520	.4213	.4022	.3910	.3847	.3814	.3797	.3788	.3784	.3782	.3782
	\$160	.5637	.4823	.4256	.3838	.3547	.3352	.3228	.3151	.3106	.3079	.3064	.3056	.3052
	\$250	.5568	.4690	.3980	.3419	.2978	.2642	.2394	.2215	.2090	.2005	.1947	.1909	.1884
	\$275	.5554	.4678	.3944	.3360	.2892	.2529	.2255	.2053	.1907	.1805	.1734	.1686	.1653
	\$380	.5513	.4644	.3868	.3225	.2691	.2256	.1910	.1640	.1432	.1276	.1160	.1076	.1015
	\$500	.5489	.4623	.3851	.3174	.2609	.2140	.1756	.1447	.1203	.1013	.0867	.0756	.0673
	\$550	.5483	.4619	.3847	.3171	.2597	.2121	.1728	.1411	.1158	.0960	.0806	.0689	.0599
	\$800	.5471	.4609	.3839	.3164	.2583	.2092	.1684	.1350	.1081	.0866	.0696	.0563	.0461
	\$1,000	.5469	.4607	.3837	.3163	.2582	.2091	.1681	.1344	.1070	.0852	.0678	.0542	.0437
66	\$120	.5629	.4930	.4468	.4169	.3988	.3886	.3832	.3805	.3792	.3786	.3783	.3782	.3781
	\$160	.5588	.4766	.4192	.3776	.3492	.3309	.3196	.3129	.3091	.3070	.3059	.3053	.3050
	\$250	.5520	.4618	.3903	.3334	.2893	.2564	.2326	.2159	.2046	.1971	.1922	.1891	.1872
	\$275	.5506	.4606	.3865	.3271	.2802	.2444	.2179	.1988	.1854	.1763	.1702	.1662	.1637
	\$380	.5465	.4572	.3779	.3126	.2586	.2151	.1811	.1549	.1354	.1210	.1106	.1032	.0981
	\$500	.5441	.4552	.3758	.3069	.2496	.2023	.1642	.1341	.1107	.0929	.0796	.0697	.0625
	\$550	.5435	.4548	.3754	.3061	.2481	.2001	.1611	.1301	.1058	.0871	.0730	.0624	.0546
	\$800	.5424	.4538	.3746	.3054	.2462	.1965	.1559	.1231	.0970	.0766	.0608	.0488	.0397
	\$1,000	.5422	.4536	.3744	.3053	.2461	.1964	.1553	.1221	.0957	.0749	.0588	.0464	.0371
67	\$120	.5584	.4877	.4415	.4124	.3955	.3865	.3819	.3798	.3788	.3784	.3782	.3781	.3781
	\$160	.5542	.4708	.4127	.3713	.3439	.3268	.3166	.3109	.3078	.3063	.3055	.3051	.3049
	\$250	.5475	.4548	.3825	.3249	.2808	.2486	.2259	.2105	.2005	.1940	.1901	.1876	.1862
	\$275	.5461	.4537	.3785	.3182	.2711	.2358	.2103	.1925	.1805	.1726	.1675	.1643	.1623
	\$380	.5420	.4503	.3693	.3026	.2479	.2045	.1711	.1460	.1278	.1147	.1056	.0993	.0951
	\$500	.5397	.4483	.3666	.2963	.2380	.1905	.1528	.1235	.1014	.0849	.0729	.0643	.0582
	\$550	.5391	.4479	.3662	.2954	.2364	.1880	.1493	.1191	.0959	.0786	.0658	.0565	.0499
	\$800	.5380	.4469	.3654	.2943	.2338	.1837	.1433	.1111	.0861	.0669	.0525	.0418	.0340
	\$1,000	.5378	.4467	.3652	.2942	.2337	.1834	.1424	.1099	.0845	.0650	.0502	.0392	.0311
68	\$120	.5542	.4824	.4362	.4080	.3924	.3845	.3808	.3792	.3785	.3782	.3781	.3781	.3781
	\$160	.5501	.4649	.4060	.3649	.3386	.3228	.3139	.3092	.3068	.3057	.3051	.3049	.3048
	\$250	.5434	.4483	.3746	.3161	.2721	.2408	.2194	.2055	.1967	.1914	.1883	.1865	.1855
	\$275	.5420	.4469	.3703	.3090	.2618	.2272	.2029	.1866	.1759	.1692	.1651	.1627	.1613
	\$380	.5380	.4436	.3608	.2924	.2370	.1937	.1611	.1373	.1204	.1089	.1011	.0960	.0927
	\$500	.5356	.4417	.3574	.2856	.2262	.1785	.1412	.1130	.0922	.0772	.0667	.0594	.0545
	\$550	.5351	.4413	.3570	.2845	.2243	.1756	.1373	.1081	.0863	.0704	.0591	.0512	.0458
	\$800	.5340	.4403	.3562	.2830	.2211	.1707	.1304	.0991	.0753	.0576	.0447	.0355	.0290
	\$1,000	.5337	.4401	.3561	.2829	.2209	.1700	.1294	.0977	.0734	.0553	.0421	.0325	.0257
69	\$120	.5504	.4767	.4306	.4035	.3894	.3828	.3799	.3787	.3783	.3782	.3781	.3781	.3781
	\$160	.5463	.4589	.3990	.3584	.3333	.3190	.3115	.3078	.3060	.3053	.3049	.3048	.3048
	\$250	.5397	.4422	.3664	.3069	.2631	.2328	.2130	.2006	.1933	.1891	.1868	.1856	.1850
	\$275	.5383	.4405	.3620	.2994	.2521	.2184	.1956	.1808	.1717	.1663	.1632	.1614	.1605
	\$380	.5343	.4372	.3521	.2819	.2256	.1825	.1509	.1286	.1134	.1034	.0971	.0931	.0907
	\$500	.5320	.4353	.3482	.2746	.2139	.1659	.1293	.1024	.0832	.0699	.0610	.0551	.0514
	\$550	.5314	.4349	.3478	.2733	.2118	.1627	.1250	.0969	.0767	.0626	.0529	.0465	.0424
	\$800	.5303	.4340	.3470	.2713	.2081	.1571	.1171	.0869	.0646	.0486	.0374	.0297	.0246
	\$1,000	.5301	.4338	.3469	.2712	.2076	.1562	.1159	.0852	.0624	.0460	.0344	.0265	.0211
70	\$120	.5471	.4707	.4246	.3990	.3866	.3812	.3792	.3784	.3782	.3781	.3781	.3781	.3781
	\$160	.5431	.4525	.3915	.3514	.3279	.3154	.3093	.3066	.3054	.3050	.3048	.3048	.3047
	\$250	.5365	.4360	.3578	.2971	.2536	.2246	.2066	.1961	.1903	.1873	.1857	.1850	.1846
	\$275	.5351	.4343	.3533	.2892	.2418	.2092	.1881	.1753	.1679	.1638	.1616	.1605	.1600

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.5311	.4311	.3431	.2707	.2135	.1707	.1403	.1198	.1067	.0985	.0936	.0908	.0893
	\$500	.5288	.4292	.3391	.2629	.2008	.1526	.1169	.0916	.0743	.0631	.0559	.0515	.0489
	\$550	.5283	.4288	.3384	.2615	.1984	.1490	.1120	.0855	.0673	.0552	.0473	.0425	.0395
	\$800	.5272	.4279	.3377	.2591	.1942	.1425	.1031	.0743	.0538	.0399	.0306	.0247	.0209
	\$1,000	.5269	.4277	.3375	.2590	.1935	.1414	.1016	.0722	.0513	.0370	.0274	.0211	.0172
71	\$120	.5419	.4413	.3962	.3814	.3785	.3781	.3781	.3781	.3781	.3781	.3781	.3781	.3781
	\$160	.5379	.4275	.3571	.3215	.3087	.3054	.3048	.3047	.3047	.3047	.3047	.3047	.3047
	\$250	.5314	.4223	.3256	.2573	.2159	.1957	.1878	.1852	.1846	.1844	.1844	.1844	.1844
	\$275	.5300	.4212	.3223	.2490	.2016	.1763	.1652	.1612	.1599	.1596	.1595	.1595	.1595
	\$380	.5261	.4181	.3158	.2317	.1689	.1282	.1056	.0946	.0900	.0883	.0877	.0876	.0875
	\$500	.5238	.4163	.3141	.2252	.1554	.1064	.0761	.0594	.0512	.0477	.0462	.0457	.0455
	\$550	.5233	.4158	.3138	.2241	.1529	.1022	.0699	.0517	.0425	.0383	.0365	.0359	.0356
	\$800	.5222	.4150	.3132	.2224	.1487	.0945	.0586	.0372	.0255	.0198	.0172	.0161	.0157
	\$1,000	.5219	.4148	.3130	.2223	.1481	.0933	.0566	.0345	.0223	.0161	.0132	.0120	.0115
72	\$120	.5416	.4310	.3875	.3788	.3781	.3781	.3781	.3781	.3781	.3781	.3781	.3781	.3781
	\$160	.5376	.4254	.3440	.3125	.3056	.3048	.3047	.3047	.3047	.3047	.3047	.3047	.3047
	\$250	.5311	.4203	.3142	.2407	.2019	.1882	.1850	.1844	.1844	.1844	.1844	.1844	.1844
	\$275	.5297	.4192	.3117	.2321	.1855	.1663	.1608	.1597	.1595	.1595	.1595	.1595	.1595
	\$380	.5258	.4161	.3086	.2156	.1488	.1110	.0946	.0892	.0878	.0876	.0875	.0875	.0875
	\$500	.5235	.4143	.3072	.2101	.1344	.0856	.0604	.0501	.0467	.0457	.0455	.0455	.0455
	\$550	.5229	.4138	.3069	.2091	.1318	.0805	.0531	.0413	.0371	.0359	.0356	.0355	.0355
	\$800	.5219	.4130	.3063	.2076	.1272	.0714	.0394	.0242	.0182	.0162	.0156	.0155	.0154
	\$1,000	.5216	.4128	.3062	.2076	.1265	.0699	.0368	.0208	.0143	.0121	.0114	.0113	.0112
73	\$120	.5416	.4283	.3806	.3781	.3781	.3781	.3781	.3781	.3781	.3781	.3781	.3781	.3781
	\$160	.5376	.4251	.3301	.3062	.3047	.3047	.3047	.3047	.3047	.3047	.3047	.3047	.3047
	\$250	.5310	.4199	.3090	.2231	.1899	.1847	.1844	.1844	.1844	.1844	.1844	.1844	.1844
	\$275	.5297	.4189	.3082	.2146	.1701	.1604	.1596	.1595	.1595	.1595	.1595	.1595	.1595
	\$380	.5258	.4158	.3059	.2013	.1273	.0955	.0884	.0876	.0875	.0875	.0875	.0875	.0875
	\$500	.5235	.4140	.3046	.1980	.1122	.0645	.0488	.0458	.0455	.0455	.0455	.0455	.0455
	\$550	.5229	.4135	.3043	.1976	.1096	.0582	.0399	.0360	.0356	.0355	.0355	.0355	.0355
	\$800	.5218	.4127	.3036	.1970	.1053	.0469	.0228	.0165	.0155	.0154	.0154	.0154	.0154
	\$1,000	.5216	.4125	.3035	.1969	.1046	.0449	.0194	.0125	.0114	.0112	.0112	.0112	.0112
74	\$120	.5416	.4283	.3783	.3781	.3781	.3781	.3781	.3781	.3781	.3781	.3781	.3781	.3781
	\$160	.5376	.4251	.3198	.3048	.3047	.3047	.3047	.3047	.3047	.3047	.3047	.3047	.3047
	\$250	.5310	.4199	.3088	.2099	.1850	.1844	.1844	.1844	.1844	.1844	.1844	.1844	.1844
	\$275	.5297	.4189	.3081	.2023	.1617	.1595	.1595	.1595	.1595	.1595	.1595	.1595	.1595
	\$380	.5258	.4158	.3058	.1958	.1109	.0885	.0875	.0875	.0875	.0875	.0875	.0875	.0875
	\$500	.5235	.4140	.3044	.1950	.0962	.0510	.0456	.0455	.0455	.0455	.0455	.0455	.0455
	\$550	.5229	.4135	.3041	.1948	.0941	.0431	.0357	.0355	.0355	.0355	.0355	.0355	.0355
	\$800	.5218	.4127	.3035	.1944	.0910	.0289	.0161	.0154	.0154	.0154	.0154	.0154	.0154
	\$1,000	.5216	.4125	.3034	.1943	.0905	.0262	.0121	.0112	.0112	.0112	.0112	.0112	.0112

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.7688	.7332	.7007	.6706	.6426	.6164	.5918	.5686	.5519	.5432	.5357	.5291	.5232
37	\$120	.7625	.7258	.6923	.6613	.6325	.6056	.5803	.5574	.5475	.5390	.5315	.5250	.5197
38	\$120	.7561	.7183	.6837	.6518	.6222	.5946	.5686	.5529	.5432	.5347	.5274	.5215	.5169
39	\$120	.7496	.7107	.6751	.6423	.6119	.5835	.5598	.5485	.5388	.5304	.5237	.5186	.5145
40	\$120	.7431	.7029	.6663	.6326	.6013	.5722	.5552	.5440	.5344	.5266	.5207	.5161	.5123
	\$160	.7383	.6984	.6620	.6285	.5974	.5684	.5413	.5157	.5010	.4905	.4814	.4734	.4664

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
41	\$120	.7365	.6951	.6574	.6227	.5906	.5638	.5507	.5395	.5303	.5234	.5180	.5137	.5103
	\$160	.7317	.6906	.6531	.6187	.5868	.5570	.5291	.5079	.4959	.4856	.4766	.4687	.4622
42	\$120	.7297	.6871	.6483	.6127	.5796	.5591	.5460	.5351	.5269	.5206	.5156	.5115	.5083
	\$160	.7249	.6826	.6441	.6086	.5758	.5453	.5167	.5026	.4908	.4806	.4717	.4644	.4587
43	\$120	.7229	.6790	.6391	.6025	.5699	.5544	.5414	.5314	.5238	.5179	.5132	.5095	.5066
	\$160	.7182	.6746	.6349	.5985	.5648	.5335	.5111	.4974	.4857	.4757	.4673	.4608	.4557
44	\$120	.7161	.6710	.6299	.5923	.5652	.5497	.5373	.5281	.5210	.5155	.5110	.5077	.5051
	\$160	.7114	.6666	.6258	.5884	.5538	.5219	.5058	.4923	.4807	.4711	.4636	.4577	.4530
45	\$120	.7084	.6619	.6196	.5809	.5597	.5444	.5331	.5245	.5179	.5127	.5088	.5058	.5036
	\$160	.7038	.6576	.6156	.5771	.5415	.5156	.4998	.4864	.4752	.4666	.4598	.4544	.4500
46	\$120	.7007	.6527	.6092	.5729	.5541	.5398	.5292	.5212	.5150	.5103	.5068	.5042	.5023
	\$160	.6961	.6484	.6052	.5656	.5290	.5095	.4937	.4806	.4704	.4625	.4563	.4513	.4473
47	\$120	.6929	.6435	.5987	.5673	.5490	.5356	.5256	.5180	.5123	.5082	.5051	.5028	.5012
	\$160	.6884	.6393	.5948	.5540	.5221	.5033	.4878	.4755	.4662	.4589	.4531	.4485	.4449
	\$250	.6806	.6320	.5880	.5477	.5105	.4760	.4437	.4232	.4073	.3937	.3820	.3718	.3631
48	\$120	.6850	.6341	.5879	.5617	.5443	.5317	.5222	.5151	.5100	.5063	.5036	.5016	.5002
	\$160	.6805	.6299	.5841	.5421	.5158	.4972	.4822	.4709	.4622	.4554	.4500	.4459	.4428
	\$250	.6728	.6228	.5774	.5360	.4977	.4622	.4341	.4157	.4001	.3869	.3754	.3656	.3578
	\$275	.6710	.6211	.5759	.5345	.4964	.4610	.4281	.4057	.3888	.3744	.3619	.3511	.3417
49	\$120	.6770	.6245	.5792	.5564	.5399	.5279	.5189	.5125	.5079	.5046	.5023	.5006	.4995
	\$160	.6726	.6204	.5732	.5320	.5095	.4911	.4772	.4667	.4585	.4522	.4473	.4437	.4410
	\$250	.6649	.6134	.5667	.5240	.4846	.4482	.4263	.4083	.3931	.3800	.3690	.3602	.3531
	\$275	.6632	.6118	.5652	.5226	.4834	.4470	.4173	.3978	.3812	.3671	.3550	.3445	.3359
50	\$120	.6691	.6151	.5736	.5516	.5359	.5243	.5160	.5102	.5061	.5032	.5012	.4998	.4988
	\$160	.6647	.6110	.5624	.5258	.5032	.4858	.4727	.4627	.4551	.4493	.4450	.4418	.4394
	\$250	.6572	.6041	.5560	.5121	.4716	.4400	.4189	.4012	.3861	.3735	.3634	.3554	.3490
	\$275	.6554	.6025	.5546	.5107	.4704	.4332	.4093	.3902	.3739	.3601	.3482	.3386	.3309
51	\$120	.6611	.6055	.5682	.5472	.5320	.5210	.5134	.5081	.5044	.5019	.5002	.4991	.4983
	\$160	.6568	.6015	.5514	.5195	.4973	.4808	.4684	.4590	.4519	.4467	.4429	.4401	.4381
	\$250	.6493	.5947	.5452	.4999	.4584	.4324	.4115	.3940	.3793	.3677	.3585	.3511	.3452
	\$275	.6476	.5931	.5437	.4986	.4572	.4239	.4015	.3826	.3667	.3531	.3422	.3334	.3264
52	\$120	.6529	.5955	.5631	.5427	.5281	.5179	.5109	.5062	.5030	.5009	.4994	.4985	.4979
	\$160	.6486	.5916	.5410	.5130	.4918	.4760	.4642	.4554	.4490	.4444	.4411	.4387	.4370
	\$250	.6412	.5849	.5339	.4873	.4495	.4246	.4040	.3867	.3730	.3623	.3538	.3471	.3416
	\$275	.6395	.5833	.5324	.4860	.4435	.4157	.3935	.3749	.3592	.3466	.3366	.3286	.3222
	\$380	.6337	.5780	.5276	.4816	.4395	.4008	.3654	.3403	.3200	.3026	.2878	.2749	.2638
53	\$120	.6445	.5864	.5583	.5384	.5245	.5151	.5087	.5045	.5017	.4999	.4988	.4981	.4976
	\$160	.6403	.5815	.5345	.5068	.4865	.4714	.4602	.4522	.4465	.4424	.4395	.4374	.4360
	\$250	.6331	.5749	.5223	.4744	.4416	.4169	.3964	.3800	.3673	.3573	.3495	.3432	.3384
	\$275	.6314	.5734	.5209	.4732	.4339	.4075	.3856	.3672	.3524	.3408	.3315	.3242	.3183
	\$380	.6256	.5682	.5162	.4689	.4257	.3862	.3543	.3308	.3109	.2940	.2795	.2670	.2567
54	\$120	.6362	.5811	.5536	.5342	.5212	.5124	.5067	.5030	.5007	.4992	.4983	.4977	.4974
	\$160	.6320	.5714	.5280	.5011	.4815	.4670	.4566	.4493	.4441	.4406	.4381	.4364	.4353
	\$250	.6249	.5649	.5107	.4637	.4337	.4091	.3893	.3739	.3620	.3527	.3454	.3398	.3356
	\$275	.6232	.5634	.5093	.4602	.4256	.3994	.3776	.3600	.3462	.3354	.3269	.3201	.3148
	\$380	.6175	.5583	.5047	.4560	.4117	.3720	.3446	.3216	.3021	.2855	.2714	.2598	.2504
55	\$120	.6279	.5761	.5490	.5304	.5181	.5101	.5050	.5018	.4998	.4986	.4979	.4975	.4972
	\$160	.6238	.5613	.5218	.4957	.4767	.4630	.4534	.4467	.4421	.4390	.4370	.4356	.4347
	\$250	.6167	.5549	.4991	.4558	.4259	.4016	.3828	.3683	.3571	.3484	.3418	.3369	.3332
	\$275	.6151	.5534	.4978	.4492	.4174	.3913	.3701	.3535	.3406	.3305	.3225	.3164	.3117
	\$380	.6095	.5484	.4932	.4432	.3979	.3622	.3352	.3126	.2934	.2772	.2641	.2534	.2449



Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
56	\$500	.6050	.5443	.4896	.4399	.3949	.3542	.3174	.2887	.2654	.2456	.2286	.2140	.2015
	\$120	.6194	.5711	.5444	.5267	.5152	.5079	.5034	.5007	.4991	.4981	.4976	.4973	.4971
	\$160	.6153	.5510	.5158	.4903	.4719	.4591	.4503	.4443	.4403	.4377	.4360	.4349	.4342
	\$250	.6083	.5445	.4869	.4477	.4178	.3944	.3765	.3628	.3523	.3444	.3385	.3342	.3310
	\$275	.6067	.5431	.4856	.4408	.4090	.3831	.3629	.3472	.3351	.3256	.3184	.3130	.3090
	\$380	.6012	.5381	.4812	.4298	.3844	.3523	.3257	.3033	.2845	.2693	.2572	.2475	.2396
	\$500	.5967	.5341	.4777	.4267	.3806	.3392	.3045	.2777	.2549	.2356	.2191	.2051	.1933
	\$550	.5954	.5329	.4766	.4257	.3798	.3384	.3013	.2712	.2470	.2265	.2089	.1939	.1811
57	\$120	.6109	.5662	.5401	.5232	.5125	.5060	.5021	.4998	.4985	.4977	.4973	.4971	.4970
	\$160	.6069	.5448	.5101	.4850	.4675	.4556	.4475	.4422	.4388	.4366	.4352	.4343	.4338
	\$250	.6000	.5341	.4768	.4396	.4102	.3877	.3706	.3576	.3479	.3408	.3356	.3318	.3291
	\$275	.5984	.5327	.4736	.4324	.4005	.3755	.3562	.3413	.3299	.3213	.3149	.3101	.3066
	\$380	.5929	.5278	.4692	.4165	.3744	.3427	.3162	.2941	.2763	.2622	.2509	.2420	.2348
	\$500	.5886	.5239	.4658	.4134	.3664	.3247	.2933	.2670	.2447	.2258	.2099	.1967	.1859
	\$550	.5872	.5227	.4647	.4125	.3656	.3236	.2876	.2598	.2362	.2162	.1992	.1848	.1727
58	\$120	.6029	.5619	.5365	.5203	.5104	.5045	.5011	.4991	.4981	.4975	.4972	.4970	.4969
	\$160	.5990	.5394	.5050	.4805	.4638	.4526	.4453	.4406	.4376	.4358	.4346	.4340	.4335
	\$250	.5922	.5242	.4696	.4323	.4036	.3818	.3654	.3532	.3443	.3379	.3333	.3301	.3278
	\$275	.5906	.5229	.4640	.4246	.3931	.3689	.3503	.3362	.3256	.3177	.3120	.3078	.3047
	\$380	.5852	.5181	.4578	.4038	.3654	.3337	.3074	.2862	.2694	.2561	.2455	.2372	.2308
	\$500	.5809	.5143	.4544	.4008	.3528	.3140	.2831	.2571	.2352	.2169	.2018	.1896	.1797
	\$550	.5796	.5131	.4534	.3999	.3521	.3095	.2768	.2494	.2263	.2067	.1903	.1767	.1656
59	\$120	.5958	.5577	.5329	.5176	.5084	.5031	.5002	.4986	.4977	.4973	.4971	.4970	.4969
	\$160	.5910	.5341	.4999	.4762	.4603	.4499	.4433	.4391	.4366	.4351	.4342	.4337	.4334
	\$250	.5843	.5143	.4622	.4253	.3972	.3761	.3605	.3492	.3410	.3353	.3313	.3285	.3266
	\$275	.5828	.5129	.4564	.4168	.3860	.3625	.3447	.3313	.3216	.3145	.3094	.3057	.3031
	\$380	.5774	.5083	.4463	.3946	.3562	.3245	.2989	.2787	.2628	.2502	.2404	.2329	.2272
	\$500	.5732	.5045	.4430	.3880	.3402	.3036	.2729	.2473	.2259	.2084	.1944	.1830	.1739
	\$550	.5719	.5034	.4420	.3872	.3385	.2982	.2661	.2391	.2164	.1974	.1819	.1693	.1591
60	\$120	.5914	.5535	.5295	.5149	.5066	.5019	.4994	.4981	.4975	.4972	.4970	.4969	.4969
	\$160	.5830	.5287	.4950	.4720	.4569	.4474	.4414	.4379	.4358	.4345	.4338	.4334	.4332
	\$250	.5763	.5042	.4549	.4184	.3908	.3705	.3558	.3453	.3380	.3329	.3295	.3272	.3256
	\$275	.5748	.5028	.4486	.4092	.3791	.3562	.3392	.3268	.3178	.3115	.3070	.3039	.3018
	\$380	.5696	.4983	.4345	.3854	.3468	.3155	.2908	.2714	.2563	.2446	.2357	.2290	.2240
	\$500	.5654	.4946	.4313	.3751	.3295	.2930	.2626	.2373	.2169	.2004	.1873	.1768	.1685
	\$550	.5641	.4935	.4303	.3742	.3251	.2871	.2553	.2286	.2065	.1886	.1740	.1624	.1530
	\$800	.5602	.4901	.4274	.3717	.3224	.2791	.2413	.2095	.1832	.1609	.1421	.1263	.1131
61	\$120	.5871	.5495	.5262	.5125	.5049	.5009	.4988	.4978	.4973	.4970	.4969	.4969	.4969
	\$160	.5750	.5235	.4901	.4680	.4538	.4451	.4398	.4368	.4351	.4341	.4336	.4333	.4331
	\$250	.5685	.4954	.4478	.4116	.3847	.3652	.3514	.3418	.3353	.3309	.3280	.3261	.3248
	\$275	.5670	.4929	.4409	.4019	.3722	.3501	.3341	.3226	.3145	.3089	.3050	.3024	.3007
	\$380	.5618	.4884	.4234	.3762	.3376	.3070	.2831	.2645	.2502	.2395	.2315	.2255	.2212
	\$500	.5577	.4847	.4198	.3628	.3190	.2825	.2523	.2280	.2085	.1930	.1807	.1710	.1636
	\$550	.5564	.4836	.4188	.3614	.3142	.2762	.2445	.2184	.1973	.1803	.1667	.1559	.1474
	\$800	.5526	.4803	.4159	.3589	.3089	.2651	.2279	.1973	.1715	.1499	.1319	.1170	.1047
62	\$120	.5827	.5455	.5230	.5102	.5034	.5000	.4983	.4975	.4971	.4970	.4969	.4969	.4969
	\$160	.5671	.5182	.4854	.4641	.4508	.4429	.4384	.4359	.4345	.4337	.4334	.4332	.4331
	\$250	.5607	.4885	.4408	.4048	.3787	.3601	.3473	.3386	.3328	.3291	.3267	.3251	.3242
	\$275	.5592	.4840	.4334	.3946	.3655	.3443	.3292	.3186	.3114	.3065	.3033	.3011	.2998
	\$380	.5541	.4784	.4146	.3668	.3286	.2986	.2754	.2578	.2446	.2348	.2276	.2224	.2187
	\$500	.5500	.4748	.4081	.3524	.3083	.2718	.2424	.2189	.2003	.1857	.1744	.1658	.1592

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$550	.5487	.4738	.4072	.3487	.3031	.2651	.2338	.2086	.1884	.1724	.1597	.1499	.1423
	\$800	.5450	.4705	.4044	.3461	.2952	.2511	.2152	.1851	.1600	.1392	.1221	.1082	.0969
	\$1,000	.5437	.4694	.4034	.3453	.2945	.2505	.2126	.1804	.1538	.1316	.1130	.0977	.0851
63	\$120	.5783	.5414	.5198	.5081	.5021	.4992	.4979	.4973	.4970	.4969	.4969	.4969	.4969
	\$160	.5611	.5129	.4806	.4602	.4480	.4410	.4371	.4351	.4340	.4335	.4332	.4331	.4330
	\$250	.5527	.4815	.4335	.3980	.3727	.3551	.3433	.3356	.3306	.3275	.3256	.3244	.3237
	\$275	.5513	.4766	.4257	.3871	.3588	.3385	.3245	.3149	.3086	.3044	.3018	.3001	.2990
	\$380	.5463	.4682	.4053	.3573	.3195	.2901	.2678	.2513	.2391	.2303	.2240	.2196	.2166
	\$500	.5422	.4647	.3961	.3416	.2972	.2612	.2325	.2099	.1923	.1788	.1685	.1608	.1551
	\$550	.5410	.4637	.3952	.3376	.2916	.2537	.2232	.1988	.1796	.1646	.1530	.1442	.1375
	\$800	.5373	.4605	.3925	.3328	.2811	.2380	.2023	.1727	.1484	.1286	.1126	.0997	.0895
	\$1,000	.5361	.4595	.3916	.3321	.2805	.2360	.1983	.1672	.1413	.1199	.1024	.0881	.0766
	64	\$120	.5739	.5374	.5168	.5061	.5009	.4986	.4975	.4971	.4970	.4969	.4969	.4969
\$160		.5559	.5076	.4759	.4566	.4454	.4393	.4361	.4345	.4337	.4333	.4331	.4330	.4330
\$250		.5450	.4745	.4263	.3913	.3669	.3504	.3397	.3329	.3287	.3262	.3247	.3238	.3233
\$275		.5436	.4694	.4180	.3797	.3522	.3330	.3201	.3116	.3061	.3027	.3005	.2992	.2985
\$380		.5386	.4581	.3962	.3480	.3104	.2818	.2606	.2451	.2341	.2263	.2209	.2172	.2148
\$500		.5346	.4548	.3851	.3307	.2862	.2507	.2228	.2011	.1847	.1723	.1632	.1565	.1516
\$550		.5334	.4537	.3833	.3264	.2801	.2426	.2128	.1893	.1712	.1573	.1469	.1391	.1334
\$800		.5297	.4506	.3807	.3196	.2675	.2249	.1895	.1606	.1372	.1184	.1036	.0919	.0828
\$1,000		.5286	.4496	.3798	.3189	.2664	.2216	.1847	.1541	.1291	.1087	.0923	.0791	.0687
65		\$120	.5695	.5335	.5139	.5043	.4999	.4980	.4973	.4970	.4969	.4969	.4969	.4969
	\$160	.5508	.5022	.4713	.4531	.4430	.4378	.4352	.4340	.4334	.4332	.4330	.4330	.4330
	\$250	.5375	.4675	.4191	.3847	.3613	.3460	.3364	.3306	.3271	.3252	.3240	.3234	.3231
	\$275	.5361	.4621	.4104	.3724	.3458	.3278	.3160	.3086	.3040	.3012	.2996	.2986	.2981
	\$380	.5312	.4482	.3870	.3386	.3014	.2737	.2536	.2393	.2294	.2227	.2182	.2153	.2133
	\$500	.5273	.4449	.3750	.3198	.2754	.2403	.2133	.1928	.1775	.1664	.1583	.1526	.1486
	\$550	.5261	.4439	.3720	.3151	.2687	.2316	.2025	.1801	.1632	.1506	.1413	.1346	.1298
	\$800	.5225	.4408	.3688	.3063	.2544	.2117	.1768	.1487	.1264	.1088	.0952	.0847	.0767
	\$1,000	.5213	.4398	.3680	.3057	.2522	.2077	.1711	.1413	.1172	.0979	.0827	.0708	.0615
	66	\$120	.5651	.5297	.5112	.5027	.4991	.4976	.4971	.4969	.4969	.4969	.4969	.4969
\$160		.5457	.4970	.4669	.4498	.4409	.4365	.4345	.4336	.4332	.4331	.4330	.4330	.4330
\$250		.5304	.4606	.4120	.3782	.3559	.3419	.3335	.3286	.3258	.3243	.3235	.3231	.3229
\$275		.5290	.4548	.4027	.3652	.3396	.3229	.3123	.3059	.3022	.3000	.2988	.2981	.2978
\$380		.5241	.4402	.3780	.3293	.2926	.2659	.2470	.2340	.2253	.2196	.2160	.2137	.2122
\$500		.5203	.4353	.3649	.3091	.2646	.2301	.2041	.1848	.1709	.1610	.1541	.1493	.1461
\$550		.5191	.4343	.3617	.3040	.2574	.2207	.1926	.1714	.1557	.1444	.1363	.1307	.1267
\$800		.5155	.4313	.3572	.2935	.2414	.1987	.1643	.1372	.1160	.0997	.0874	.0782	.0713
\$1,000		.5143	.4303	.3564	.2924	.2383	.1939	.1578	.1287	.1057	.0877	.0738	.0632	.0551
67		\$120	.5603	.5256	.5085	.5012	.4983	.4973	.4970	.4969	.4969	.4969	.4969	.4969
	\$160	.5401	.4913	.4622	.4466	.4389	.4354	.4339	.4333	.4331	.4330	.4330	.4330	.4330
	\$250	.5231	.4530	.4043	.3713	.3504	.3378	.3307	.3268	.3247	.3237	.3232	.3229	.3228
	\$275	.5217	.4470	.3945	.3576	.3332	.3179	.3088	.3035	.3006	.2990	.2982	.2978	.2976
	\$380	.5169	.4317	.3682	.3192	.2832	.2576	.2402	.2288	.2214	.2168	.2140	.2123	.2114
	\$500	.5131	.4252	.3541	.2974	.2530	.2193	.1945	.1767	.1643	.1558	.1501	.1464	.1440
	\$550	.5119	.4242	.3507	.2919	.2452	.2091	.1821	.1623	.1482	.1384	.1316	.1271	.1241
	\$800	.5084	.4213	.3446	.2800	.2273	.1847	.1511	.1251	.1053	.0906	.0798	.0719	.0664
	\$1,000	.5073	.4203	.3439	.2781	.2235	.1791	.1435	.1155	.0938	.0773	.0650	.0558	.0491
	68	\$120	.5554	.5215	.5060	.4999	.4978	.4971	.4969	.4969	.4969	.4969	.4969	.4969
\$160		.5345	.4855	.4576	.4435	.4372	.4345	.4335	.4332	.4330	.4330	.4330	.4330	.4330
\$250		.5162	.4454	.3964	.3645	.3451	.3341	.3283	.3253	.3239	.3232	.3229	.3228	.3228

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.5148	.4391	.3860	.3499	.3270	.3133	.3056	.3015	.2994	.2983	.2978	.2976	.2975
	\$380	.5101	.4231	.3581	.3090	.2737	.2496	.2339	.2240	.2180	.2145	.2125	.2114	.2108
	\$500	.5064	.4153	.3432	.2855	.2412	.2084	.1851	.1690	.1582	.1512	.1468	.1440	.1424
	\$550	.5052	.4143	.3395	.2795	.2327	.1975	.1718	.1537	.1413	.1330	.1276	.1242	.1220
	\$800	.5017	.4115	.3320	.2663	.2129	.1705	.1378	.1132	.0951	.0821	.0729	.0665	.0622
	\$1,000	.5006	.4105	.3313	.2636	.2084	.1640	.1291	.1024	.0823	.0676	.0569	.0493	.0440
69	\$120	.5507	.5178	.5038	.4989	.4974	.4970	.4969	.4969	.4969	.4969	.4969	.4969	.4969
	\$160	.5290	.4800	.4534	.4409	.4358	.4339	.4333	.4331	.4330	.4330	.4330	.4330	.4330
	\$250	.5103	.4379	.3889	.3581	.3404	.3310	.3264	.3243	.3234	.3230	.3228	.3228	.3227
	\$275	.5089	.4314	.3779	.3426	.3213	.3094	.3031	.3000	.2985	.2979	.2976	.2975	.2975
	\$380	.5043	.4150	.3485	.2991	.2648	.2423	.2283	.2200	.2154	.2128	.2115	.2108	.2104
	\$500	.5006	.4067	.3327	.2740	.2298	.1982	.1765	.1622	.1532	.1476	.1443	.1424	.1413
	\$550	.4994	.4053	.3288	.2676	.2208	.1864	.1623	.1460	.1354	.1287	.1245	.1220	.1206
	\$800	.4960	.4025	.3205	.2532	.1989	.1568	.1252	.1022	.0860	.0748	.0673	.0623	.0591
	\$1,000	.4949	.4016	.3194	.2500	.1938	.1495	.1155	.0903	.0720	.0590	.0501	.0441	.0400
70	\$120	.5451	.5135	.5016	.4980	.4971	.4969	.4969	.4969	.4969	.4969	.4969	.4969	.4969
	\$160	.5226	.4735	.4487	.4383	.4346	.4334	.4331	.4330	.4330	.4330	.4330	.4330	.4330
	\$250	.5043	.4292	.3801	.3509	.3354	.3280	.3248	.3235	.3230	.3228	.3227	.3227	.3227
	\$275	.5030	.4225	.3683	.3343	.3152	.3054	.3008	.2987	.2979	.2976	.2975	.2974	.2974
	\$380	.4984	.4056	.3371	.2876	.2546	.2343	.2226	.2163	.2130	.2114	.2107	.2104	.2102
	\$500	.4947	.3974	.3204	.2604	.2167	.1866	.1672	.1553	.1483	.1443	.1422	.1411	.1405
	\$550	.4936	.3954	.3164	.2536	.2068	.1738	.1519	.1380	.1295	.1246	.1218	.1203	.1196
	\$800	.4902	.3927	.3075	.2377	.1826	.1410	.1110	.0903	.0764	.0675	.0619	.0585	.0565
	\$1,000	.4891	.3918	.3058	.2341	.1767	.1325	.1000	.0768	.0609	.0504	.0436	.0393	.0366
71	\$120	.5396	.5096	.4998	.4974	.4969	.4969	.4969	.4969	.4969	.4969	.4969	.4969	.4969
	\$160	.5164	.4672	.4445	.4362	.4338	.4331	.4330	.4330	.4330	.4330	.4330	.4330	.4330
	\$250	.4997	.4207	.3715	.3442	.3312	.3257	.3237	.3230	.3228	.3227	.3227	.3227	.3227
	\$275	.4984	.4138	.3590	.3266	.3099	.3023	.2991	.2980	.2976	.2975	.2974	.2974	.2974
	\$380	.4939	.3969	.3260	.2763	.2451	.2273	.2180	.2135	.2115	.2107	.2103	.2102	.2102
	\$500	.4902	.3889	.3087	.2472	.2040	.1759	.1591	.1496	.1446	.1421	.1410	.1404	.1402
	\$550	.4891	.3870	.3046	.2400	.1933	.1621	.1426	.1313	.1250	.1218	.1202	.1194	.1190
	\$800	.4857	.3843	.2953	.2228	.1666	.1258	.0978	.0797	.0685	.0619	.0581	.0561	.0550
	\$1,000	.4846	.3834	.2933	.2187	.1599	.1162	.0854	.0648	.0516	.0435	.0388	.0361	.0346
72	\$120	.5321	.5049	.4981	.4970	.4969	.4969	.4969	.4969	.4969	.4969	.4969	.4969	.4969
	\$160	.5080	.4589	.4397	.4343	.4332	.4330	.4330	.4330	.4330	.4330	.4330	.4330	.4330
	\$250	.4957	.4093	.3601	.3362	.3268	.3238	.3230	.3228	.3227	.3227	.3227	.3227	.3227
	\$275	.4944	.4022	.3465	.3168	.3040	.2993	.2979	.2975	.2974	.2974	.2974	.2974	.2974
	\$380	.4899	.3860	.3111	.2614	.2332	.2194	.2135	.2112	.2105	.2102	.2102	.2101	.2101
	\$500	.4862	.3788	.2933	.2294	.1873	.1628	.1501	.1441	.1416	.1406	.1402	.1401	.1400
	\$550	.4851	.3777	.2892	.2215	.1753	.1473	.1320	.1244	.1210	.1196	.1191	.1189	.1188
	\$800	.4818	.3751	.2801	.2029	.1452	.1060	.0816	.0678	.0604	.0569	.0552	.0545	.0542
	\$1,000	.4807	.3743	.2780	.1984	.1374	.0947	.0671	.0508	.0417	.0371	.0348	.0337	.0333
73	\$120	.5238	.5007	.4972	.4969	.4969	.4969	.4969	.4969	.4969	.4969	.4969	.4969	.4969
	\$160	.4996	.4501	.4357	.4333	.4330	.4330	.4330	.4330	.4330	.4330	.4330	.4330	.4330
	\$250	.4939	.3970	.3481	.3291	.3239	.3229	.3227	.3227	.3227	.3227	.3227	.3227	.3227
	\$275	.4926	.3901	.3330	.3077	.2997	.2978	.2975	.2974	.2974	.2974	.2974	.2974	.2974
	\$380	.4881	.3757	.2952	.2456	.2221	.2134	.2109	.2103	.2102	.2101	.2101	.2101	.2101
	\$500	.4845	.3724	.2777	.2101	.1702	.1510	.1434	.1410	.1402	.1401	.1400	.1400	.1400
	\$550	.4834	.3715	.2739	.2017	.1566	.1335	.1237	.1202	.1191	.1189	.1188	.1188	.1188
	\$800	.4800	.3690	.2660	.1821	.1222	.0859	.0672	.0588	.0556	.0545	.0541	.0540	.0540
	\$1,000	.4790	.3681	.2643	.1774	.1133	.0726	.0503	.0398	.0354	.0337	.0332	.0330	.0330

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
74	\$120	.5182	.4986	.4969	.4969	.4969	.4969	.4969	.4969	.4969	.4969	.4969	.4969	.4969
	\$160	.4993	.4446	.4341	.4330	.4330	.4330	.4330	.4330	.4330	.4330	.4330	.4330	.4330
	\$250	.4936	.3888	.3404	.3257	.3230	.3227	.3227	.3227	.3227	.3227	.3227	.3227	.3227
	\$275	.4923	.3823	.3241	.3028	.2981	.2975	.2974	.2974	.2974	.2974	.2974	.2974	.2974
	\$380	.4878	.3733	.2847	.2354	.2163	.2112	.2103	.2101	.2101	.2101	.2101	.2101	.2101
	\$500	.4842	.3705	.2683	.1974	.1597	.1452	.1411	.1402	.1401	.1400	.1400	.1400	.1400
	\$550	.4831	.3697	.2651	.1887	.1449	.1264	.1205	.1191	.1188	.1188	.1188	.1188	.1188
	\$800	.4798	.3672	.2589	.1690	.1072	.0740	.0601	.0555	.0543	.0540	.0540	.0540	.0540
	\$1,000	.4787	.3663	.2576	.1646	.0975	.0590	.0416	.0354	.0335	.0331	.0330	.0330	.0330

\* 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 ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
36	\$120	.0102	.0291	.0523	.0785	.1369	.2015	.2707	.3435
37	\$120	.0095	.0274	.0497	.0750	.1319	.1951	.2631	.3349
38	\$120	.0087	.0258	.0471	.0715	.1269	.1888	.2556	.3264
39	\$120	.0080	.0241	.0446	.0681	.1219	.1824	.2480	.3177
40	\$120	.0073	.0225	.0420	.0647	.1168	.1759	.2403	.3089
	\$160	.0073	.0225	.0420	.0647	.1168	.1759	.2403	.3089
41	\$120	.0066	.0209	.0395	.0613	.1118	.1695	.2326	.3001
	\$160	.0066	.0209	.0395	.0613	.1118	.1695	.2326	.3001
42	\$120	.0060	.0193	.0370	.0579	.1068	.1630	.2249	.2913
	\$160	.0060	.0193	.0370	.0579	.1068	.1630	.2249	.2913
43	\$120	.0054	.0178	.0346	.0546	.1018	.1566	.2172	.2825
	\$160	.0054	.0178	.0346	.0546	.1018	.1566	.2172	.2825
44	\$120	.0048	.0164	.0322	.0513	.0968	.1501	.2093	.2735
	\$160	.0048	.0164	.0322	.0513	.0968	.1501	.2093	.2735
45	\$120	.0043	.0150	.0299	.0480	.0918	.1436	.2015	.2645
	\$160	.0043	.0150	.0299	.0480	.0918	.1436	.2015	.2645
46	\$120	.0038	.0136	.0276	.0448	.0869	.1371	.1937	.2556
	\$160	.0038	.0136	.0276	.0448	.0869	.1371	.1937	.2555
47	\$120	.0033	.0123	.0254	.0417	.0820	.1306	.1858	.2484
	\$160	.0033	.0123	.0254	.0417	.0820	.1306	.1858	.2464
	\$250	.0033	.0123	.0254	.0417	.0820	.1306	.1858	.2464
48	\$120	.0029	.0110	.0232	.0386	.0772	.1242	.1779	.2417
	\$160	.0029	.0110	.0232	.0386	.0772	.1242	.1779	.2372
	\$250	.0029	.0110	.0232	.0386	.0772	.1242	.1779	.2372
	\$275	.0029	.0110	.0232	.0386	.0772	.1242	.1779	.2372
49	\$120	.0025	.0100	.0213	.0358	.0727	.1181	.1709	.2358
	\$160	.0025	.0100	.0213	.0358	.0727	.1181	.1704	.2285

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0025	.0100	.0213	.0358	.0727	.1181	.1704	.2284
	\$275	.0025	.0100	.0213	.0358	.0727	.1181	.1704	.2284
<b>50</b>	\$120	.0022	.0089	.0194	.0331	.0682	.1121	.1650	.2301
	\$160	.0022	.0089	.0194	.0331	.0682	.1121	.1630	.2204
	\$250	.0022	.0089	.0194	.0331	.0682	.1121	.1630	.2196
	\$275	.0022	.0089	.0194	.0331	.0682	.1121	.1630	.2196
<b>51</b>	\$120	.0019	.0080	.0176	.0304	.0639	.1061	.1594	.2244
	\$160	.0019	.0080	.0176	.0304	.0639	.1061	.1555	.2131
	\$250	.0019	.0080	.0176	.0304	.0639	.1061	.1555	.2108
	\$275	.0019	.0080	.0177	.0304	.0639	.1061	.1555	.2108
<b>52</b>	\$120	.0016	.0071	.0159	.0278	.0595	.1001	.1539	.2188
	\$160	.0016	.0071	.0159	.0278	.0595	.1001	.1481	.2061
	\$250	.0016	.0071	.0159	.0278	.0595	.1001	.1479	.2018
	\$275	.0016	.0071	.0159	.0278	.0595	.1001	.1479	.2018
	\$380	.0016	.0071	.0159	.0278	.0595	.1001	.1479	.2018
<b>53</b>	\$120	.0014	.0062	.0143	.0253	.0552	.0951	.1486	.2131
	\$160	.0014	.0062	.0143	.0253	.0552	.0940	.1413	.1994
	\$250	.0014	.0062	.0143	.0253	.0552	.0940	.1402	.1926
	\$275	.0014	.0062	.0143	.0253	.0552	.0940	.1402	.1926
	\$380	.0014	.0062	.0143	.0253	.0552	.0940	.1402	.1926
<b>54</b>	\$120	.0011	.0054	.0127	.0228	.0509	.0902	.1433	.2074
	\$160	.0011	.0054	.0127	.0228	.0509	.0880	.1348	.1929
	\$250	.0011	.0054	.0127	.0228	.0509	.0880	.1325	.1834
	\$275	.0011	.0054	.0127	.0228	.0509	.0880	.1325	.1834
	\$380	.0011	.0054	.0127	.0228	.0509	.0880	.1325	.1834
<b>55</b>	\$120	.0009	.0046	.0112	.0205	.0467	.0856	.1380	.2017
	\$160	.0009	.0046	.0112	.0205	.0467	.0822	.1287	.1864
	\$250	.0009	.0046	.0112	.0205	.0467	.0820	.1248	.1742
	\$275	.0009	.0046	.0112	.0205	.0467	.0820	.1248	.1742
	\$380	.0009	.0046	.0112	.0205	.0467	.0820	.1248	.1742
	\$500	.0009	.0046	.0112	.0205	.0467	.0820	.1248	.1742
<b>56</b>	\$120	.0007	.0039	.0097	.0182	.0427	.0810	.1326	.1962
	\$160	.0007	.0039	.0097	.0182	.0426	.0767	.1227	.1800
	\$250	.0007	.0039	.0097	.0182	.0426	.0760	.1170	.1651
	\$275	.0007	.0039	.0097	.0182	.0426	.0760	.1170	.1649
	\$380	.0007	.0039	.0097	.0182	.0426	.0760	.1170	.1648
	\$500	.0007	.0039	.0097	.0182	.0426	.0760	.1170	.1648
	\$550	.0007	.0039	.0097	.0182	.0426	.0760	.1170	.1648
<b>57</b>	\$120	.0006	.0033	.0084	.0160	.0391	.0764	.1272	.1908
	\$160	.0006	.0033	.0084	.0160	.0385	.0714	.1168	.1735
	\$250	.0006	.0033	.0084	.0160	.0385	.0700	.1092	.1569
	\$275	.0006	.0033	.0084	.0160	.0385	.0700	.1092	.1559
	\$380	.0006	.0033	.0084	.0160	.0386	.0700	.1092	.1554

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$500	.0006	.0033	.0084	.0160	.0385	.0700	.1092	.1554
	\$550	.0006	.0033	.0084	.0160	.0386	.0700	.1092	.1554
<b>58</b>	\$120	.0005	.0027	.0071	.0139	.0357	.0719	.1220	.1855
	\$160	.0005	.0027	.0071	.0139	.0346	.0664	.1109	.1670
	\$250	.0005	.0027	.0071	.0139	.0346	.0640	.1014	.1489
	\$275	.0005	.0027	.0071	.0139	.0346	.0640	.1014	.1474
	\$380	.0005	.0027	.0071	.0139	.0346	.0640	.1013	.1459
	\$500	.0005	.0027	.0071	.0139	.0346	.0640	.1013	.1459
	\$550	.0005	.0027	.0071	.0139	.0346	.0640	.1013	.1459
<b>59</b>	\$120	.0003	.0022	.0059	.0119	.0325	.0674	.1168	.1802
	\$160	.0003	.0022	.0059	.0119	.0309	.0616	.1050	.1605
	\$250	.0003	.0022	.0059	.0119	.0307	.0581	.0943	.1411
	\$275	.0003	.0022	.0059	.0119	.0307	.0581	.0938	.1392
	\$380	.0003	.0022	.0059	.0119	.0307	.0581	.0935	.1365
	\$500	.0003	.0022	.0059	.0119	.0307	.0581	.0935	.1365
	\$550	.0003	.0022	.0059	.0119	.0307	.0581	.0935	.1365
<b>60</b>	\$120	.0003	.0017	.0049	.0101	.0293	.0629	.1117	.1749
	\$160	.0003	.0017	.0049	.0101	.0274	.0568	.0991	.1542
	\$250	.0003	.0017	.0049	.0101	.0269	.0523	.0874	.1334
	\$275	.0003	.0017	.0049	.0101	.0269	.0523	.0866	.1311
	\$380	.0003	.0017	.0049	.0101	.0269	.0523	.0857	.1271
	\$500	.0003	.0017	.0049	.0101	.0269	.0523	.0857	.1270
	\$550	.0003	.0017	.0049	.0101	.0269	.0523	.0857	.1270
	\$800	.0003	.0017	.0049	.0101	.0269	.0523	.0857	.1270
<b>61</b>	\$120	.0002	.0013	.0039	.0084	.0263	.0585	.1066	.1697
	\$160	.0002	.0013	.0039	.0084	.0242	.0521	.0933	.1479
	\$250	.0002	.0013	.0039	.0084	.0233	.0467	.0808	.1258
	\$275	.0002	.0013	.0039	.0084	.0233	.0466	.0796	.1232
	\$380	.0002	.0013	.0039	.0084	.0233	.0465	.0780	.1181
	\$500	.0002	.0013	.0039	.0084	.0233	.0465	.0780	.1176
	\$550	.0002	.0013	.0039	.0084	.0233	.0465	.0780	.1176
	\$800	.0002	.0013	.0039	.0084	.0233	.0465	.0780	.1176
<b>62</b>	\$120	.0001	.0010	.0031	.0070	.0233	.0542	.1015	.1645
	\$160	.0001	.0010	.0031	.0068	.0211	.0475	.0875	.1416
	\$250	.0001	.0010	.0031	.0068	.0199	.0416	.0742	.1181
	\$275	.0001	.0010	.0031	.0068	.0199	.0413	.0728	.1153
	\$380	.0001	.0010	.0031	.0068	.0199	.0409	.0704	.1093
	\$500	.0001	.0010	.0031	.0068	.0199	.0409	.0703	.1082
	\$550	.0001	.0010	.0031	.0068	.0199	.0409	.0703	.1082
	\$800	.0001	.0010	.0031	.0068	.0199	.0409	.0703	.1082
	\$1,000	.0001	.0010	.0031	.0068	.0199	.0409	.0703	.1082
<b>63</b>	\$120	.0001	.0007	.0023	.0056	.0205	.0499	.0964	.1594
	\$160	.0001	.0007	.0023	.0054	.0182	.0429	.0818	.1353

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$250	.0001	.0007	.0023	.0054	.0166	.0366	.0677	.1103
	\$275	.0001	.0007	.0023	.0054	.0166	.0362	.0662	.1073
	\$380	.0001	.0007	.0023	.0054	.0166	.0355	.0631	.1006
	\$500	.0001	.0007	.0023	.0054	.0166	.0355	.0628	.0988
	\$550	.0001	.0007	.0023	.0054	.0166	.0355	.0628	.0988
	\$800	.0001	.0007	.0023	.0054	.0166	.0355	.0628	.0988
	\$1,000	.0001	.0007	.0023	.0054	.0166	.0355	.0628	.0988
64	\$120	.0001	.0005	.0017	.0045	.0177	.0457	.0913	.1542
	\$160	.0001	.0005	.0017	.0042	.0154	.0384	.0761	.1289
	\$250	.0001	.0005	.0017	.0041	.0136	.0319	.0613	.1027
	\$275	.0001	.0005	.0017	.0041	.0136	.0313	.0596	.0993
	\$380	.0001	.0005	.0017	.0041	.0135	.0303	.0561	.0920
	\$500	.0001	.0005	.0017	.0041	.0135	.0303	.0554	.0896
	\$550	.0001	.0005	.0017	.0041	.0135	.0303	.0554	.0896
	\$800	.0001	.0005	.0017	.0041	.0135	.0303	.0554	.0895
65	\$120	.0001	.0003	.0012	.0035	.0152	.0416	.0862	.1490
	\$160	.0001	.0003	.0012	.0031	.0128	.0341	.0703	.1226
	\$250	.0001	.0003	.0012	.0030	.0109	.0274	.0549	.0950
	\$275	.0001	.0003	.0012	.0030	.0108	.0267	.0531	.0914
	\$380	.0001	.0003	.0012	.0030	.0107	.0254	.0492	.0834
	\$500	.0001	.0003	.0012	.0030	.0107	.0253	.0481	.0807
	\$550	.0001	.0003	.0012	.0030	.0107	.0253	.0482	.0805
	\$800	.0001	.0003	.0012	.0030	.0107	.0253	.0481	.0802
66	\$120	.0001	.0002	.0008	.0026	.0127	.0374	.0810	.1438
	\$160	.0001	.0002	.0008	.0023	.0104	.0298	.0646	.1162
	\$250	.0001	.0002	.0008	.0021	.0085	.0230	.0486	.0873
	\$275	.0001	.0002	.0008	.0021	.0084	.0223	.0467	.0835
	\$380	.0001	.0002	.0008	.0021	.0082	.0208	.0425	.0749
	\$500	.0001	.0002	.0008	.0021	.0081	.0205	.0412	.0718
	\$550	.0001	.0002	.0008	.0021	.0081	.0205	.0412	.0714
	\$800	.0001	.0002	.0008	.0021	.0081	.0205	.0411	.0710
	\$1,000	.0001	.0002	.0008	.0021	.0081	.0205	.0411	.0710
67	\$120	.0000	.0001	.0005	.0018	.0104	.0332	.0757	.1385
	\$160	.0000	.0001	.0005	.0015	.0082	.0257	.0588	.1097
	\$250	.0000	.0001	.0005	.0014	.0064	.0189	.0424	.0795
	\$275	.0000	.0001	.0005	.0014	.0062	.0181	.0404	.0755
	\$380	.0000	.0001	.0005	.0014	.0059	.0166	.0360	.0663
	\$500	.0000	.0001	.0005	.0014	.0059	.0161	.0345	.0629
	\$550	.0000	.0001	.0005	.0014	.0059	.0161	.0344	.0625
	\$800	.0000	.0001	.0005	.0014	.0059	.0161	.0342	.0618
	\$1,000	.0000	.0001	.0005	.0014	.0059	.0161	.0342	.0618

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
68	\$120	.0000	.0001	.0003	.0012	.0082	.0291	.0704	.1332
	\$160	.0000	.0001	.0003	.0010	.0062	.0216	.0529	.1030
	\$250	.0000	.0001	.0002	.0008	.0045	.0150	.0363	.0716
	\$275	.0000	.0001	.0002	.0008	.0044	.0142	.0342	.0673
	\$380	.0000	.0001	.0002	.0008	.0041	.0127	.0297	.0578
	\$500	.0000	.0001	.0002	.0008	.0040	.0122	.0281	.0541
	\$550	.0000	.0001	.0002	.0008	.0040	.0121	.0279	.0535
	\$800	.0000	.0001	.0002	.0008	.0040	.0121	.0276	.0527
69	\$1,000	.0000	.0001	.0002	.0008	.0040	.0121	.0276	.0527
	\$120	.0000	.0000	.0002	.0007	.0062	.0249	.0647	.1276
	\$160	.0000	.0000	.0001	.0006	.0044	.0176	.0469	.0960
	\$250	.0000	.0000	.0001	.0004	.0030	.0113	.0302	.0634
	\$275	.0000	.0000	.0001	.0004	.0028	.0106	.0281	.0590
	\$380	.0000	.0000	.0001	.0004	.0025	.0091	.0235	.0491
	\$500	.0000	.0000	.0001	.0004	.0025	.0086	.0219	.0452
	\$550	.0000	.0000	.0001	.0004	.0025	.0086	.0216	.0445
70	\$800	.0000	.0000	.0001	.0004	.0025	.0085	.0213	.0436
	\$1,000	.0000	.0000	.0001	.0004	.0025	.0085	.0213	.0435
	\$120	.0000	.0000	.0001	.0004	.0043	.0206	.0587	.1216
	\$160	.0000	.0000	.0001	.0003	.0028	.0136	.0405	.0885
	\$250	.0000	.0000	.0001	.0002	.0017	.0079	.0240	.0548
	\$275	.0000	.0000	.0001	.0002	.0016	.0073	.0219	.0503
	\$380	.0000	.0000	.0001	.0002	.0014	.0059	.0175	.0401
	\$500	.0000	.0000	.0001	.0002	.0013	.0055	.0159	.0361
71	\$550	.0000	.0000	.0001	.0002	.0013	.0054	.0156	.0354
	\$800	.0000	.0000	.0001	.0002	.0013	.0053	.0153	.0343
	\$1,000	.0000	.0000	.0001	.0002	.0013	.0053	.0152	.0342
	\$120	.0000	.0000	.0000	.0001	.0002	.0042	.0293	.0932
	\$160	.0000	.0000	.0000	.0001	.0002	.0018	.0143	.0541
	\$250	.0000	.0000	.0000	.0001	.0002	.0006	.0052	.0226
	\$275	.0000	.0000	.0000	.0001	.0002	.0005	.0044	.0193
	\$380	.0000	.0000	.0000	.0001	.0002	.0004	.0029	.0128
72	\$500	.0000	.0000	.0000	.0001	.0002	.0003	.0025	.0106
	\$550	.0000	.0000	.0000	.0001	.0002	.0003	.0024	.0102
	\$800	.0000	.0000	.0000	.0001	.0002	.0003	.0023	.0097
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0003	.0023	.0097
	\$120	.0000	.0000	.0000	.0000	.0000	.0011	.0190	.0845
	\$160	.0000	.0000	.0000	.0000	.0000	.0003	.0064	.0410
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0013	.0112
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0010	.0087
72	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0005	.0045
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0004	.0033
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0031



<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0028
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0028
<b>73</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0089	.0776
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0012	.0271
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0026
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0016
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0004
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0027	.0753
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0168
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001))

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	\$120	.0187	.0466	.0785	.1129	.1870	.2662	.3492	.4351
<b>37</b>	\$120	.0178	.0447	.0757	.1093	.1820	.2599	.3418	.4267
<b>38</b>	\$120	.0168	.0428	.0729	.1057	.1769	.2535	.3342	.4182
<b>39</b>	\$120	.0159	.0410	.0702	.1021	.1718	.2471	.3266	.4096
<b>40</b>	\$120	.0150	.0391	.0674	.0985	.1666	.2405	.3189	.4008
	\$160	.0149	.0388	.0669	.0978	.1655	.2390	.3168	.3982
<b>41</b>	\$120	.0141	.0372	.0646	.0948	.1613	.2339	.3111	.3919
	\$160	.0140	.0370	.0641	.0942	.1603	.2324	.3090	.3893
<b>42</b>	\$120	.0132	.0353	.0617	.0911	.1560	.2271	.3031	.3828
	\$160	.0131	.0351	.0613	.0905	.1550	.2257	.3011	.3803
<b>43</b>	\$120	.0124	.0335	.0589	.0873	.1506	.2203	.2950	.3736
	\$160	.0123	.0332	.0585	.0867	.1496	.2189	.2931	.3712
<b>44</b>	\$120	.0115	.0316	.0561	.0836	.1452	.2135	.2869	.3644
	\$160	.0114	.0314	.0557	.0831	.1443	.2121	.2851	.3621
<b>45</b>	\$120	.0105	.0295	.0529	.0794	.1392	.2059	.2779	.3541
	\$160	.0105	.0293	.0525	.0788	.1382	.2045	.2760	.3518
<b>46</b>	\$120	.0096	.0274	.0497	.0751	.1330	.1981	.2687	.3439
	\$160	.0095	.0272	.0494	.0746	.1322	.1968	.2669	.3414
<b>47</b>	\$120	.0087	.0254	.0465	.0709	.1269	.1903	.2595	.3384
	\$160	.0086	.0252	.0462	.0705	.1261	.1891	.2578	.3310

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>48</b>	<u>\$250</u>	<u>.0085</u>	<u>.0249</u>	<u>.0457</u>	<u>.0697</u>	<u>.1247</u>	<u>.1870</u>	<u>.2548</u>	<u>.3273</u>
	<u>\$120</u>	<u>.0078</u>	<u>.0233</u>	<u>.0434</u>	<u>.0667</u>	<u>.1207</u>	<u>.1824</u>	<u>.2500</u>	<u>.3328</u>
	<u>\$160</u>	<u>.0077</u>	<u>.0232</u>	<u>.0431</u>	<u>.0663</u>	<u>.1199</u>	<u>.1812</u>	<u>.2484</u>	<u>.3203</u>
	<u>\$250</u>	<u>.0076</u>	<u>.0229</u>	<u>.0426</u>	<u>.0655</u>	<u>.1186</u>	<u>.1792</u>	<u>.2456</u>	<u>.3167</u>
<b>49</b>	<u>\$275</u>	<u>.0076</u>	<u>.0229</u>	<u>.0425</u>	<u>.0653</u>	<u>.1183</u>	<u>.1787</u>	<u>.2449</u>	<u>.3158</u>
	<u>\$120</u>	<u>.0069</u>	<u>.0214</u>	<u>.0403</u>	<u>.0625</u>	<u>.1145</u>	<u>.1744</u>	<u>.2440</u>	<u>.3272</u>
	<u>\$160</u>	<u>.0069</u>	<u>.0212</u>	<u>.0400</u>	<u>.0621</u>	<u>.1137</u>	<u>.1733</u>	<u>.2389</u>	<u>.3095</u>
	<u>\$250</u>	<u>.0068</u>	<u>.0210</u>	<u>.0395</u>	<u>.0614</u>	<u>.1125</u>	<u>.1713</u>	<u>.2362</u>	<u>.3059</u>
<b>50</b>	<u>\$275</u>	<u>.0068</u>	<u>.0209</u>	<u>.0394</u>	<u>.0612</u>	<u>.1122</u>	<u>.1709</u>	<u>.2356</u>	<u>.3051</u>
	<u>\$120</u>	<u>.0061</u>	<u>.0195</u>	<u>.0372</u>	<u>.0583</u>	<u>.1084</u>	<u>.1665</u>	<u>.2386</u>	<u>.3216</u>
	<u>\$160</u>	<u>.0061</u>	<u>.0193</u>	<u>.0370</u>	<u>.0580</u>	<u>.1077</u>	<u>.1654</u>	<u>.2295</u>	<u>.3016</u>
	<u>\$250</u>	<u>.0060</u>	<u>.0191</u>	<u>.0366</u>	<u>.0573</u>	<u>.1064</u>	<u>.1636</u>	<u>.2269</u>	<u>.2953</u>
<b>51</b>	<u>\$275</u>	<u>.0060</u>	<u>.0191</u>	<u>.0365</u>	<u>.0572</u>	<u>.1062</u>	<u>.1631</u>	<u>.2263</u>	<u>.2945</u>
	<u>\$120</u>	<u>.0054</u>	<u>.0176</u>	<u>.0342</u>	<u>.0543</u>	<u>.1022</u>	<u>.1588</u>	<u>.2332</u>	<u>.3162</u>
	<u>\$160</u>	<u>.0053</u>	<u>.0175</u>	<u>.0340</u>	<u>.0539</u>	<u>.1016</u>	<u>.1575</u>	<u>.2200</u>	<u>.2954</u>
	<u>\$250</u>	<u>.0053</u>	<u>.0173</u>	<u>.0336</u>	<u>.0533</u>	<u>.1004</u>	<u>.1557</u>	<u>.2175</u>	<u>.2844</u>
<b>52</b>	<u>\$275</u>	<u>.0053</u>	<u>.0173</u>	<u>.0335</u>	<u>.0531</u>	<u>.1001</u>	<u>.1553</u>	<u>.2169</u>	<u>.2836</u>
	<u>\$120</u>	<u>.0047</u>	<u>.0158</u>	<u>.0312</u>	<u>.0501</u>	<u>.0959</u>	<u>.1537</u>	<u>.2275</u>	<u>.3111</u>
	<u>\$160</u>	<u>.0046</u>	<u>.0157</u>	<u>.0310</u>	<u>.0498</u>	<u>.0953</u>	<u>.1493</u>	<u>.2116</u>	<u>.2890</u>
	<u>\$250</u>	<u>.0046</u>	<u>.0155</u>	<u>.0307</u>	<u>.0492</u>	<u>.0942</u>	<u>.1476</u>	<u>.2077</u>	<u>.2731</u>
	<u>\$275</u>	<u>.0046</u>	<u>.0155</u>	<u>.0306</u>	<u>.0491</u>	<u>.0940</u>	<u>.1472</u>	<u>.2071</u>	<u>.2724</u>
<b>53</b>	<u>\$380</u>	<u>.0045</u>	<u>.0153</u>	<u>.0303</u>	<u>.0486</u>	<u>.0931</u>	<u>.1459</u>	<u>.2052</u>	<u>.2699</u>
	<u>\$120</u>	<u>.0040</u>	<u>.0140</u>	<u>.0283</u>	<u>.0460</u>	<u>.0896</u>	<u>.1484</u>	<u>.2219</u>	<u>.3063</u>
	<u>\$160</u>	<u>.0040</u>	<u>.0139</u>	<u>.0281</u>	<u>.0457</u>	<u>.0890</u>	<u>.1411</u>	<u>.2054</u>	<u>.2825</u>
	<u>\$250</u>	<u>.0039</u>	<u>.0138</u>	<u>.0278</u>	<u>.0452</u>	<u>.0880</u>	<u>.1395</u>	<u>.1977</u>	<u>.2615</u>
	<u>\$275</u>	<u>.0039</u>	<u>.0137</u>	<u>.0277</u>	<u>.0450</u>	<u>.0878</u>	<u>.1391</u>	<u>.1972</u>	<u>.2609</u>
<b>54</b>	<u>\$380</u>	<u>.0039</u>	<u>.0136</u>	<u>.0275</u>	<u>.0446</u>	<u>.0870</u>	<u>.1378</u>	<u>.1954</u>	<u>.2585</u>
	<u>\$120</u>	<u>.0034</u>	<u>.0123</u>	<u>.0255</u>	<u>.0420</u>	<u>.0833</u>	<u>.1432</u>	<u>.2166</u>	<u>.3016</u>
	<u>\$160</u>	<u>.0033</u>	<u>.0123</u>	<u>.0253</u>	<u>.0417</u>	<u>.0828</u>	<u>.1328</u>	<u>.1992</u>	<u>.2760</u>
	<u>\$250</u>	<u>.0033</u>	<u>.0121</u>	<u>.0250</u>	<u>.0412</u>	<u>.0818</u>	<u>.1313</u>	<u>.1877</u>	<u>.2499</u>
	<u>\$275</u>	<u>.0033</u>	<u>.0121</u>	<u>.0249</u>	<u>.0411</u>	<u>.0816</u>	<u>.1309</u>	<u>.1872</u>	<u>.2492</u>
<b>55</b>	<u>\$380</u>	<u>.0033</u>	<u>.0120</u>	<u>.0247</u>	<u>.0407</u>	<u>.0809</u>	<u>.1297</u>	<u>.1855</u>	<u>.2470</u>
	<u>\$120</u>	<u>.0028</u>	<u>.0108</u>	<u>.0227</u>	<u>.0381</u>	<u>.0783</u>	<u>.1379</u>	<u>.2116</u>	<u>.2970</u>
	<u>\$160</u>	<u>.0028</u>	<u>.0107</u>	<u>.0226</u>	<u>.0378</u>	<u>.0766</u>	<u>.1265</u>	<u>.1930</u>	<u>.2698</u>
	<u>\$250</u>	<u>.0028</u>	<u>.0106</u>	<u>.0223</u>	<u>.0374</u>	<u>.0758</u>	<u>.1231</u>	<u>.1777</u>	<u>.2406</u>
	<u>\$275</u>	<u>.0028</u>	<u>.0105</u>	<u>.0223</u>	<u>.0373</u>	<u>.0756</u>	<u>.1228</u>	<u>.1772</u>	<u>.2377</u>
	<u>\$380</u>	<u>.0027</u>	<u>.0104</u>	<u>.0221</u>	<u>.0370</u>	<u>.0749</u>	<u>.1217</u>	<u>.1756</u>	<u>.2355</u>
<b>56</b>	<u>\$500</u>	<u>.0027</u>	<u>.0104</u>	<u>.0219</u>	<u>.0367</u>	<u>.0743</u>	<u>.1208</u>	<u>.1743</u>	<u>.2338</u>
	<u>\$120</u>	<u>.0023</u>	<u>.0092</u>	<u>.0200</u>	<u>.0342</u>	<u>.0738</u>	<u>.1326</u>	<u>.2066</u>	<u>.2924</u>
	<u>\$160</u>	<u>.0023</u>	<u>.0092</u>	<u>.0199</u>	<u>.0339</u>	<u>.0704</u>	<u>.1208</u>	<u>.1865</u>	<u>.2638</u>
	<u>\$250</u>	<u>.0023</u>	<u>.0091</u>	<u>.0197</u>	<u>.0335</u>	<u>.0696</u>	<u>.1147</u>	<u>.1673</u>	<u>.2327</u>
	<u>\$275</u>	<u>.0023</u>	<u>.0090</u>	<u>.0196</u>	<u>.0335</u>	<u>.0694</u>	<u>.1144</u>	<u>.1669</u>	<u>.2277</u>
	<u>\$380</u>	<u>.0022</u>	<u>.0090</u>	<u>.0194</u>	<u>.0331</u>	<u>.0687</u>	<u>.1134</u>	<u>.1653</u>	<u>.2235</u>

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$500	.0022	.0089	.0193	.0329	.0682	.1125	.1641	.2219
	\$550	.0022	.0089	.0193	.0328	.0681	.1123	.1637	.2213
<b>57</b>	\$120	.0018	.0078	.0175	.0304	.0694	.1275	.2017	.2881
	\$160	.0018	.0078	.0174	.0302	.0642	.1150	.1803	.2581
	\$250	.0018	.0077	.0172	.0298	.0635	.1064	.1584	.2248
	\$275	.0018	.0077	.0171	.0298	.0633	.1061	.1565	.2195
	\$380	.0018	.0076	.0170	.0295	.0627	.1051	.1551	.2115
	\$500	.0018	.0075	.0168	.0293	.0623	.1043	.1539	.2100
	\$550	.0018	.0075	.0168	.0292	.0621	.1041	.1536	.2095
<b>58</b>	\$120	.0015	.0067	.0153	.0270	.0655	.1232	.1974	.2845
	\$160	.0015	.0066	.0152	.0269	.0592	.1098	.1749	.2530
	\$250	.0015	.0065	.0150	.0266	.0579	.0986	.1516	.2176
	\$275	.0015	.0065	.0150	.0265	.0577	.0983	.1481	.2120
	\$380	.0014	.0065	.0148	.0262	.0572	.0974	.1453	.2001
	\$500	.0014	.0064	.0147	.0261	.0568	.0967	.1443	.1986
	\$550	.0014	.0064	.0147	.0260	.0567	.0965	.1439	.1982
<b>59</b>	\$120	.0012	.0056	.0132	.0238	.0615	.1188	.1932	.2809
	\$160	.0012	.0055	.0131	.0236	.0551	.1045	.1696	.2479
	\$250	.0012	.0055	.0129	.0234	.0524	.0908	.1449	.2102
	\$275	.0012	.0054	.0129	.0233	.0522	.0905	.1411	.2044
	\$380	.0011	.0054	.0128	.0231	.0517	.0896	.1355	.1891
	\$500	.0011	.0054	.0127	.0229	.0514	.0890	.1345	.1872
	\$550	.0011	.0053	.0126	.0229	.0512	.0888	.1342	.1867
<b>60</b>	\$120	.0009	.0045	.0111	.0213	.0576	.1144	.1890	.2775
	\$160	.0009	.0045	.0111	.0205	.0509	.0993	.1642	.2430
	\$250	.0009	.0045	.0109	.0203	.0468	.0848	.1379	.2029
	\$275	.0009	.0045	.0109	.0202	.0467	.0828	.1339	.1966
	\$380	.0009	.0044	.0108	.0200	.0463	.0818	.1255	.1802
	\$500	.0009	.0044	.0107	.0199	.0459	.0812	.1246	.1755
	\$550	.0009	.0044	.0107	.0198	.0458	.0810	.1243	.1751
<b>61</b>	\$800	.0009	.0043	.0106	.0197	.0455	.0804	.1234	.1739
	\$120	.0007	.0036	.0093	.0190	.0539	.1101	.1850	.2742
	\$160	.0007	.0036	.0092	.0175	.0468	.0943	.1590	.2381
	\$250	.0007	.0036	.0091	.0173	.0414	.0789	.1309	.1958
	\$275	.0007	.0036	.0091	.0173	.0413	.0767	.1268	.1889
	\$380	.0007	.0035	.0090	.0171	.0409	.0740	.1162	.1714
	\$500	.0007	.0035	.0089	.0170	.0406	.0735	.1147	.1640
	\$550	.0007	.0035	.0089	.0170	.0405	.0733	.1145	.1636
<b>62</b>	\$800	.0006	.0035	.0089	.0169	.0403	.0728	.1137	.1625
	\$120	.0005	.0028	.0076	.0166	.0501	.1057	.1810	.2710
	\$160	.0005	.0028	.0075	.0148	.0427	.0893	.1537	.2334
	\$250	.0005	.0028	.0074	.0145	.0363	.0730	.1240	.1888
	\$275	.0005	.0028	.0074	.0145	.0360	.0707	.1195	.1814

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$380	.0005	.0028	.0073	.0144	.0357	.0663	.1082	.1626
	\$500	.0005	.0027	.0073	.0143	.0354	.0658	.1048	.1532
	\$550	.0005	.0027	.0073	.0142	.0354	.0656	.1046	.1519
	\$800	.0005	.0027	.0072	.0141	.0351	.0652	.1039	.1509
	\$1,000	.0005	.0027	.0072	.0141	.0350	.0650	.1036	.1505
<b>63</b>	\$120	.0003	.0021	.0062	.0144	.0463	.1013	.1769	.2678
	\$160	.0003	.0021	.0059	.0125	.0387	.0841	.1484	.2286
	\$250	.0003	.0021	.0059	.0119	.0319	.0669	.1170	.1815
	\$275	.0003	.0021	.0058	.0118	.0311	.0645	.1121	.1737
	\$380	.0003	.0021	.0058	.0117	.0305	.0586	.1000	.1533
	\$500	.0003	.0020	.0057	.0116	.0303	.0580	.0947	.1432
	\$550	.0003	.0020	.0057	.0116	.0302	.0579	.0945	.1407
	\$800	.0003	.0020	.0057	.0115	.0300	.0575	.0939	.1390
	\$1,000	.0003	.0020	.0057	.0115	.0299	.0574	.0937	.1387
<b>64</b>	\$120	.0002	.0015	.0050	.0122	.0425	.0969	.1729	.2648
	\$160	.0002	.0015	.0045	.0104	.0347	.0789	.1431	.2239
	\$250	.0002	.0015	.0045	.0094	.0278	.0609	.1100	.1743
	\$275	.0002	.0015	.0044	.0094	.0268	.0583	.1049	.1660
	\$380	.0002	.0015	.0044	.0093	.0255	.0521	.0919	.1442
	\$500	.0002	.0015	.0044	.0092	.0254	.0504	.0858	.1331
	\$550	.0002	.0015	.0044	.0092	.0253	.0503	.0846	.1304
	\$800	.0002	.0015	.0043	.0092	.0251	.0500	.0840	.1272
	\$1,000	.0002	.0015	.0043	.0091	.0251	.0499	.0838	.1269
<b>65</b>	\$120	.0001	.0010	.0039	.0102	.0388	.0925	.1690	.2619
	\$160	.0001	.0010	.0034	.0085	.0309	.0738	.1377	.2193
	\$250	.0001	.0010	.0033	.0072	.0237	.0550	.1030	.1671
	\$275	.0001	.0010	.0032	.0072	.0228	.0523	.0976	.1584
	\$380	.0001	.0010	.0032	.0071	.0209	.0458	.0837	.1350
	\$500	.0001	.0010	.0032	.0071	.0207	.0431	.0771	.1230
	\$550	.0001	.0010	.0032	.0071	.0207	.0430	.0755	.1200
	\$800	.0001	.0010	.0032	.0070	.0205	.0427	.0742	.1154
	\$1,000	.0001	.0010	.0032	.0070	.0205	.0426	.0740	.1151
<b>66</b>	\$120	.0001	.0007	.0029	.0084	.0351	.0881	.1652	.2592
	\$160	.0001	.0007	.0025	.0067	.0271	.0687	.1325	.2149
	\$250	.0001	.0007	.0023	.0054	.0199	.0493	.0961	.1600
	\$275	.0001	.0006	.0023	.0053	.0190	.0465	.0903	.1507
	\$380	.0001	.0006	.0022	.0052	.0168	.0396	.0757	.1260
	\$500	.0001	.0006	.0022	.0052	.0164	.0366	.0686	.1129
	\$550	.0001	.0006	.0022	.0052	.0164	.0360	.0669	.1097
	\$800	.0001	.0006	.0022	.0051	.0163	.0357	.0647	.1038
	\$1,000	.0001	.0006	.0022	.0051	.0162	.0356	.0645	.1035
<b>67</b>	\$120	.0000	.0004	.0021	.0066	.0312	.0833	.1611	.2565
	\$160	.0000	.0004	.0017	.0050	.0232	.0631	.1268	.2102

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0000	.0004	.0014	.0038	.0161	.0432	.0885	.1523
	\$275	.0000	.0004	.0014	.0037	.0152	.0403	.0825	.1425
	\$380	.0000	.0004	.0014	.0035	.0130	.0332	.0672	.1162
	\$500	.0000	.0004	.0014	.0035	.0122	.0301	.0596	.1021
	\$550	.0000	.0004	.0014	.0035	.0122	.0293	.0577	.0987
	\$800	.0000	.0004	.0014	.0035	.0121	.0286	.0547	.0919
	\$1,000	.0000	.0004	.0014	.0034	.0121	.0286	.0545	.0910
<b>68</b>	\$120	.0000	.0002	.0014	.0049	.0273	.0784	.1570	.2540
	\$160	.0000	.0002	.0010	.0036	.0193	.0575	.1210	.2056
	\$250	.0000	.0002	.0008	.0025	.0125	.0371	.0809	.1444
	\$275	.0000	.0002	.0008	.0024	.0116	.0341	.0746	.1340
	\$380	.0000	.0002	.0008	.0021	.0095	.0270	.0586	.1061
	\$500	.0000	.0002	.0008	.0021	.0087	.0238	.0506	.0912
	\$550	.0000	.0002	.0008	.0021	.0085	.0230	.0487	.0875
	\$800	.0000	.0002	.0008	.0021	.0085	.0220	.0451	.0799
\$1,000	.0000	.0002	.0008	.0021	.0085	.0219	.0447	.0785	
<b>69</b>	\$120	.0000	.0001	.0008	.0036	.0235	.0737	.1533	.2518
	\$160	.0000	.0001	.0006	.0024	.0158	.0520	.1155	.2014
	\$250	.0000	.0001	.0004	.0015	.0094	.0314	.0734	.1369
	\$275	.0000	.0001	.0004	.0014	.0086	.0285	.0669	.1259
	\$380	.0000	.0001	.0004	.0012	.0067	.0215	.0505	.0965
	\$500	.0000	.0001	.0004	.0012	.0059	.0183	.0422	.0807
	\$550	.0000	.0001	.0004	.0012	.0057	.0175	.0403	.0768
	\$800	.0000	.0001	.0004	.0012	.0056	.0162	.0364	.0685
\$1,000	.0000	.0001	.0004	.0012	.0056	.0162	.0358	.0669	
<b>70</b>	\$120	.0000	.0000	.0004	.0022	.0193	.0681	.1490	.2496
	\$160	.0000	.0000	.0003	.0014	.0120	.0456	.1090	.1967
	\$250	.0000	.0000	.0002	.0008	.0063	.0249	.0647	.1281
	\$275	.0000	.0000	.0002	.0007	.0056	.0221	.0580	.1163
	\$380	.0000	.0000	.0001	.0005	.0040	.0155	.0411	.0851
	\$500	.0000	.0000	.0001	.0005	.0034	.0125	.0329	.0684
	\$550	.0000	.0000	.0001	.0005	.0032	.0118	.0309	.0644
	\$800	.0000	.0000	.0001	.0005	.0030	.0106	.0270	.0555
	\$1,000	.0000	.0000	.0001	.0005	.0030	.0104	.0262	.0536
<b>71</b>	\$120	.0000	.0000	.0002	.0013	.0153	.0626	.1451	.2478
	\$160	.0000	.0000	.0001	.0007	.0086	.0394	.1027	.1925
	\$250	.0000	.0000	.0000	.0003	.0038	.0190	.0562	.1195
	\$275	.0000	.0000	.0000	.0003	.0033	.0164	.0493	.1070
	\$380	.0000	.0000	.0000	.0002	.0021	.0104	.0324	.0740
	\$500	.0000	.0000	.0000	.0002	.0016	.0079	.0244	.0567
	\$550	.0000	.0000	.0000	.0002	.0015	.0073	.0225	.0526
	\$800	.0000	.0000	.0000	.0002	.0014	.0062	.0187	.0433
	\$1,000	.0000	.0000	.0000	.0002	.0013	.0060	.0179	.0413

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>72</b>	\$120	.0000	.0000	.0000	.0004	.0103	.0551	.1404	.2461
	\$160	.0000	.0000	.0000	.0002	.0047	.0310	.0944	.1877
	\$250	.0000	.0000	.0000	.0001	.0015	.0118	.0448	.1081
	\$275	.0000	.0000	.0000	.0000	.0012	.0096	.0377	.0945
	\$380	.0000	.0000	.0000	.0000	.0006	.0050	.0215	.0591
	\$500	.0000	.0000	.0000	.0000	.0004	.0033	.0143	.0413
	\$550	.0000	.0000	.0000	.0000	.0004	.0029	.0128	.0372
	\$800	.0000	.0000	.0000	.0000	.0003	.0022	.0095	.0281
\$1,000	.0000	.0000	.0000	.0000	.0003	.0021	.0089	.0260	
<b>73</b>	\$120	.0000	.0000	.0000	.0001	.0055	.0468	.1362	.2452
	\$160	.0000	.0000	.0000	.0000	.0018	.0219	.0856	.1837
	\$250	.0000	.0000	.0000	.0000	.0003	.0055	.0325	.0961
	\$275	.0000	.0000	.0000	.0000	.0002	.0040	.0256	.0810
	\$380	.0000	.0000	.0000	.0000	.0001	.0014	.0112	.0432
	\$500	.0000	.0000	.0000	.0000	.0000	.0007	.0059	.0257
	\$550	.0000	.0000	.0000	.0000	.0000	.0006	.0049	.0219
	\$800	.0000	.0000	.0000	.0000	.0000	.0003	.0030	.0140
\$1,000	.0000	.0000	.0000	.0000	.0000	.0003	.0026	.0123	
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0029	.0412	.1341	.2449
	\$160	.0000	.0000	.0000	.0000	.0006	.0160	.0801	.1821
	\$250	.0000	.0000	.0000	.0000	.0000	.0025	.0243	.0884
	\$275	.0000	.0000	.0000	.0000	.0000	.0016	.0178	.0721
	\$380	.0000	.0000	.0000	.0000	.0000	.0004	.0058	.0327
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0023	.0163
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0018	.0131
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0008	.0069
\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0007	.0056	

\* 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 ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>1</b>	.9465	.9375	.9291	.9213	.9140	.9069	.9002	.8937	.8875	.8814	.8756	.8699	.8643
<b>2</b>	.9414	.9317	.9226	.9141	.9061	.8985	.8912	.8842	.8774	.8708	.8644	.8582	.8522
<b>3</b>	.9368	.9263	.9166	.9075	.8989	.8907	.8828	.8753	.8680	.8609	.8541	.8474	.8409
<b>4</b>	.9321	.9209	.9105	.9008	.8915	.8828	.8744	.8663	.8585	.8509	.8436	.8365	.8295
<b>5</b>	.9273	.9154	.9043	.8939	.8841	.8747	.8657	.8571	.8488	.8407	.8329	.8253	.8180
<b>6</b>	.9226	.9098	.8980	.8870	.8765	.8665	.8570	.8478	.8390	.8304	.8221	.8141	.8063
<b>7</b>	.9177	.9042	.8917	.8800	.8689	.8583	.8482	.8384	.8290	.8200	.8112	.8028	.7945
<b>8</b>	.9128	.8985	.8853	.8729	.8611	.8499	.8392	.8289	.8190	.8095	.8002	.7913	.7826
<b>9</b>	.9079	.8928	.8788	.8657	.8533	.8414	.8301	.8193	.8089	.7988	.7891	.7797	.7706
<b>10</b>	.9030	.8871	.8723	.8585	.8454	.8329	.8211	.8097	.7987	.7882	.7780	.7682	.7587

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
11	.8980	.8813	.8658	.8512	.8375	.8244	.8119	.8000	.7885	.7775	.7669	.7566	.7466
12	.8930	.8754	.8591	.8438	.8294	.8157	.8026	.7902	.7782	.7667	.7555	.7448	.7344
13	.8879	.8694	.8523	.8363	.8212	.8069	.7932	.7802	.7677	.7557	.7441	.7329	.7221
14	.8827	.8634	.8455	.8287	.8130	.7980	.7838	.7702	.7572	.7447	.7326	.7210	.7097
15	.8775	.8573	.8386	.8211	.8047	.7891	.7743	.7602	.7466	.7336	.7211	.7090	.6974
16	.8723	.8512	.8317	.8135	.7963	.7801	.7647	.7500	.7359	.7224	.7094	.6969	.6849
17	.8670	.8450	.8246	.8057	.7878	.7710	.7550	.7397	.7251	.7111	.6977	.6848	.6723
18	.8617	.8387	.8176	.7978	.7793	.7618	.7452	.7294	.7143	.6998	.6859	.6726	.6597
19	.8562	.8324	.8104	.7899	.7707	.7526	.7354	.7190	.7034	.6884	.6741	.6603	.6470
20	.8508	.8260	.8032	.7820	.7620	.7432	.7254	.7085	.6924	.6769	.6621	.6479	.6343
21	.8453	.8196	.7959	.7739	.7532	.7338	.7154	.6979	.6813	.6653	.6501	.6355	.6214
22	.8397	.8130	.7885	.7657	.7443	.7242	.7052	.6872	.6700	.6536	.6379	.6229	.6085
23	.8341	.8064	.7810	.7574	.7354	.7146	.6950	.6764	.6587	.6418	.6257	.6103	.5955
24	.8284	.7997	.7734	.7491	.7263	.7049	.6846	.6655	.6473	.6300	.6134	.5976	.5824
25	.8226	.7930	.7658	.7406	.7171	.6950	.6742	.6545	.6358	.6180	.6010	.5848	.5692
26	.8168	.7861	.7581	.7321	.7078	.6851	.6636	.6434	.6242	.6059	.5885	.5718	.5559
27	.8109	.7792	.7502	.7234	.6984	.6750	.6530	.6322	.6124	.5937	.5759	.5588	.5426
28	.8049	.7722	.7423	.7147	.6889	.6649	.6422	.6208	.6006	.5814	.5632	.5457	.5291
29	.7989	.7652	.7343	.7058	.6794	.6546	.6313	.6094	.5887	.5690	.5503	.5325	.5155
30	.7929	.7581	.7262	.6969	.6697	.6442	.6204	.5979	.5767	.5565	.5374	.5192	.5018
31	.7867	.7508	.7181	.6879	.6599	.6337	.6093	.5862	.5645	.5439	.5243	.5057	.4880
32	.7805	.7435	.7098	.6787	.6499	.6231	.5980	.5744	.5522	.5311	.5111	.4921	.4740
33	.7742	.7361	.7014	.6694	.6399	.6124	.5866	.5625	.5397	.5182	.4977	.4783	.4598
34	.7679	.7286	.6929	.6601	.6297	.6015	.5752	.5504	.5271	.5051	.4842	.4644	.4454
35	.7615	.7211	.6843	.6506	.6195	.5905	.5635	.5382	.5144	.4919	.4705	.4502	.4309
36	.7550	.7133	.6755	.6409	.6090	.5793	.5516	.5257	.5013	.4783	.4565	.4358	.4160
37	.7483	.7055	.6666	.6310	.5982	.5678	.5395	.5130	.4880	.4645	.4422	.4210	.4008
38	.7417	.6976	.6577	.6211	.5875	.5564	.5273	.5002	.4747	.4506	.4278	.4061	.3855
39	.7350	.6896	.6486	.6111	.5766	.5447	.5150	.4872	.4611	.4364	.4131	.3910	.3700
40	.7282	.6816	.6394	.6009	.5656	.5329	.5024	.4740	.4472	.4220	.3982	.3757	.3544
41	.7215	.6735	.6302	.5908	.5545	.5210	.4898	.4607	.4333	.4076	.3833	.3604	.3388
42	.7147	.6655	.6210	.5805	.5434	.5090	.4771	.4473	.4193	.3930	.3683	.3451	.3232
43	.7080	.6574	.6118	.5703	.5322	.4970	.4643	.4338	.4052	.3784	.3533	.3297	.3076
44	.7012	.6492	.6024	.5598	.5208	.4847	.4512	.4200	.3908	.3636	.3381	.3143	.2920
45	.6944	.6411	.5930	.5493	.5092	.4723	.4380	.4061	.3764	.3487	.3229	.2989	.2766
46	.6877	.6329	.5836	.5387	.4977	.4598	.4247	.3922	.3620	.3339	.3078	.2838	.2615
47	.6809	.6247	.5741	.5281	.4860	.4472	.4113	.3782	.3475	.3191	.2929	.2688	.2466
48	.6742	.6164	.5645	.5173	.4741	.4344	.3978	.3640	.3329	.3043	.2781	.2540	.2319
49	.6678	.6086	.5553	.5069	.4626	.4220	.3847	.3504	.3190	.2902	.2639	.2399	.2181
50	.6615	.6008	.5461	.4964	.4511	.4096	.3716	.3368	.3052	.2763	.2501	.2262	.2046
51	.6553	.5930	.5368	.4859	.4395	.3971	.3585	.3234	.2915	.2626	.2364	.2128	.1914
52	.6490	.5850	.5274	.4752	.4277	.3845	.3453	.3099	.2778	.2489	.2229	.1995	.1786
53	.6426	.5770	.5179	.4643	.4158	.3718	.3321	.2963	.2642	.2354	.2096	.1865	.1660
54	.6363	.5690	.5083	.4534	.4038	.3591	.3189	.2829	.2507	.2220	.1965	.1739	.1538
55	.6301	.5609	.4986	.4424	.3918	.3464	.3058	.2696	.2374	.2089	.1837	.1615	.1420
56	.6238	.5528	.4888	.4313	.3797	.3336	.2926	.2563	.2242	.1960	.1712	.1495	.1306
57	.6175	.5446	.4790	.4201	.3676	.3209	.2795	.2431	.2112	.1833	.1589	.1378	.1195
58	.6113	.5364	.4691	.4089	.3554	.3081	.2665	.2301	.1983	.1708	.1469	.1264	.1087
59	.6051	.5282	.4592	.3977	.3433	.2954	.2535	.2171	.1856	.1584	.1352	.1153	.0983
60	.5990	.5201	.4493	.3865	.3311	.2826	.2405	.2042	.1730	.1463	.1237	.1045	.0883
61	.5930	.5120	.4395	.3752	.3189	.2699	.2276	.1913	.1605	.1344	.1124	.0940	.0786
62	.5872	.5040	.4297	.3640	.3066	.2571	.2146	.1785	.1481	.1226	.1014	.0839	.0694

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
63	.5815	.4961	.4199	.3527	.2943	.2442	.2016	.1658	.1358	.1111	.0907	.0740	.0605
64	.5760	.4884	.4101	.3414	.2820	.2313	.1886	.1530	.1237	.0997	.0803	.0646	.0521
65	.5708	.4808	.4005	.3301	.2695	.2182	.1755	.1402	.1116	.0885	.0701	.0556	.0442
66	.5659	.4734	.3908	.3186	.2568	.2049	.1621	.1274	.0995	.0775	.0603	.0469	.0367
67	.5613	.4663	.3812	.3070	.2439	.1914	.1486	.1144	.0875	.0667	.0508	.0387	.0297
68	.5571	.4594	.3716	.2952	.2306	.1774	.1347	.1012	.0755	.0560	.0416	.0310	.0232
69	.5533	.4527	.3620	.2831	.2167	.1628	.1203	.0877	.0634	.0455	.0327	.0237	.0173
70	.5500	.4464	.3523	.2703	.2019	.1471	.1049	.0736	.0509	.0351	.0242	.0168	.0118
71	.5447	.4329	.3267	.2320	.1544	.0966	.0574	.0330	.0190	.0112	.0071	.0047	.0033
72	.5444	.4308	.3195	.2166	.1316	.0715	.0353	.0167	.0081	.0042	.0023	.0013	.0006
73	.5444	.4305	.3168	.2055	.1086	.0441	.0142	.0041	.0011	.0003	.0001	.0000	.0000
74	.5444	.4305	.3166	.2028	.0940	.0224	.0024	.0001	.0000	.0000	.0000	.0000	.0000))

<b>Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
1	.9545	.9467	.9395	.9327	.9263	.9202	.9144	.9088	.9034	.8981	.8930	.8881	.8832
2	.9515	.9432	.9356	.9285	.9217	.9152	.9090	.9031	.8974	.8918	.8864	.8812	.8760
3	.9477	.9388	.9306	.9230	.9157	.9088	.9021	.8957	.8896	.8836	.8778	.8722	.8667
4	.9438	.9343	.9256	.9174	.9096	.9022	.8951	.8882	.8816	.8752	.8690	.8630	.8571
5	.9399	.9298	.9205	.9117	.9034	.8955	.8879	.8806	.8736	.8668	.8601	.8537	.8474
6	.9359	.9252	.9153	.9060	.8972	.8887	.8807	.8729	.8654	.8582	.8511	.8443	.8376
7	.9319	.9205	.9100	.9001	.8907	.8818	.8732	.8650	.8570	.8493	.8418	.8346	.8275
8	.9278	.9158	.9046	.8942	.8843	.8748	.8657	.8570	.8486	.8404	.8325	.8249	.8175
9	.9237	.9110	.8992	.8882	.8777	.8677	.8581	.8489	.8400	.8314	.8231	.8151	.8072
10	.9196	.9062	.8938	.8821	.8711	.8605	.8504	.8407	.8314	.8224	.8136	.8052	.7969
11	.9154	.9014	.8883	.8760	.8644	.8533	.8427	.8325	.8227	.8133	.8041	.7952	.7866
12	.9112	.8964	.8827	.8698	.8575	.8459	.8348	.8241	.8138	.8039	.7943	.7850	.7760
13	.9069	.8914	.8770	.8634	.8506	.8384	.8268	.8156	.8048	.7945	.7844	.7747	.7653
14	.9025	.8862	.8711	.8569	.8435	.8308	.8186	.8069	.7956	.7848	.7743	.7642	.7544
15	.8981	.8811	.8652	.8504	.8364	.8231	.8104	.7982	.7865	.7752	.7643	.7537	.7435
16	.8936	.8758	.8593	.8438	.8292	.8153	.8020	.7893	.7771	.7654	.7540	.7430	.7324
17	.8890	.8705	.8532	.8371	.8219	.8074	.7936	.7803	.7676	.7554	.7436	.7322	.7212
18	.8844	.8651	.8471	.8303	.8144	.7994	.7850	.7713	.7581	.7454	.7331	.7213	.7099
19	.8797	.8595	.8408	.8234	.8069	.7912	.7763	.7620	.7483	.7351	.7225	.7102	.6984
20	.8750	.8540	.8346	.8164	.7993	.7830	.7675	.7527	.7385	.7249	.7118	.6991	.6869
21	.8702	.8484	.8282	.8093	.7915	.7746	.7586	.7433	.7286	.7145	.7009	.6879	.6753
22	.8652	.8426	.8216	.8020	.7835	.7661	.7494	.7336	.7184	.7038	.6898	.6763	.6633
23	.8603	.8368	.8150	.7947	.7756	.7575	.7403	.7239	.7082	.6932	.6787	.6648	.6514
24	.8552	.8308	.8083	.7872	.7674	.7487	.7309	.7139	.6977	.6822	.6673	.6530	.6392
25	.8500	.8247	.8014	.7795	.7590	.7397	.7213	.7038	.6871	.6711	.6558	.6411	.6269
26	.8448	.8186	.7944	.7719	.7507	.7307	.7117	.6937	.6764	.6600	.6442	.6291	.6145
27	.8395	.8124	.7873	.7640	.7421	.7215	.7019	.6833	.6656	.6487	.6325	.6169	.6020
28	.8341	.8060	.7801	.7560	.7334	.7121	.6919	.6728	.6546	.6372	.6205	.6045	.5892
29	.8287	.7996	.7728	.7479	.7246	.7027	.6819	.6622	.6435	.6256	.6085	.5921	.5764
30	.8230	.7930	.7653	.7396	.7156	.6930	.6716	.6513	.6321	.6137	.5962	.5794	.5632
31	.8173	.7863	.7577	.7312	.7064	.6831	.6611	.6403	.6205	.6017	.5837	.5664	.5499
32	.8115	.7794	.7499	.7225	.6970	.6730	.6504	.6290	.6087	.5893	.5709	.5532	.5362
33	.8056	.7724	.7420	.7138	.6875	.6628	.6396	.6176	.5968	.5769	.5580	.5399	.5225
34	.7995	.7653	.7340	.7049	.6778	.6525	.6286	.6060	.5846	.5643	.5448	.5263	.5085
35	.7933	.7580	.7257	.6958	.6679	.6418	.6173	.5941	.5722	.5513	.5314	.5124	.4941
36	.7871	.7507	.7174	.6866	.6579	.6311	.6059	.5822	.5596	.5382	.5178	.4983	.4797
37	.7807	.7431	.7088	.6771	.6476	.6201	.5942	.5698	.5467	.5247	.5038	.4838	.4647
38	.7741	.7354	.7000	.6674	.6371	.6088	.5822	.5571	.5334	.5109	.4895	.4690	.4494



Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
39	.7675	.7276	.6912	.6576	.6265	.5974	.5701	.5444	.5201	.4970	.4751	.4541	.4341
40	.7609	.7197	.6822	.6477	.6157	.5858	.5578	.5315	.5065	.4829	.4604	.4389	.4185
41	.7541	.7117	.6731	.6376	.6047	.5741	.5453	.5183	.4927	.4685	.4454	.4235	.4027
42	.7471	.7035	.6638	.6273	.5935	.5620	.5325	.5047	.4785	.4537	.4301	.4078	.3866
43	.7402	.6952	.6544	.6169	.5821	.5498	.5195	.4910	.4642	.4388	.4147	.3920	.3705
44	.7332	.6870	.6450	.6064	.5708	.5376	.5065	.4773	.4498	.4239	.3994	.3763	.3545
45	.7253	.6777	.6344	.5947	.5581	.5239	.4920	.4621	.4340	.4075	.3826	.3592	.3371
46	.7174	.6683	.6237	.5829	.5452	.5101	.4773	.4467	.4180	.3910	.3657	.3420	.3198
47	.7095	.6589	.6130	.5710	.5322	.4962	.4626	.4313	.4020	.3746	.3490	.3250	.3026
48	.7013	.6492	.6020	.5587	.5188	.4818	.4474	.4154	.3856	.3578	.3319	.3078	.2855
49	.6932	.6394	.5908	.5462	.5052	.4673	.4321	.3994	.3691	.3410	.3149	.2908	.2686
50	.6851	.6297	.5796	.5338	.4917	.4528	.4168	.3836	.3528	.3244	.2983	.2743	.2521
51	.6769	.6199	.5683	.5212	.4779	.4381	.4014	.3676	.3365	.3080	.2819	.2579	.2360
52	.6685	.6097	.5565	.5080	.4636	.4228	.3854	.3512	.3198	.2912	.2651	.2413	.2196
53	.6599	.5993	.5445	.4946	.4490	.4073	.3693	.3346	.3031	.2745	.2485	.2250	.2037
54	.6514	.5889	.5324	.4810	.4343	.3918	.3532	.3182	.2866	.2580	.2322	.2090	.1882
55	.6429	.5785	.5203	.4675	.4197	.3764	.3373	.3021	.2704	.2420	.2165	.1938	.1735
56	.6342	.5676	.5076	.4534	.4045	.3604	.3209	.2855	.2539	.2257	.2006	.1784	.1587
57	.6255	.5568	.4950	.4393	.3894	.3446	.3047	.2692	.2377	.2099	.1853	.1637	.1446
58	.6173	.5465	.4829	.4259	.3750	.3296	.2894	.2539	.2226	.1952	.1711	.1501	.1317
59	.6091	.5361	.4708	.4124	.3605	.3146	.2742	.2387	.2077	.1807	.1572	.1368	.1191
60	.6008	.5256	.4584	.3986	.3458	.2994	.2588	.2235	.1928	.1663	.1434	.1238	.1069
61	.5926	.5151	.4461	.3850	.3313	.2844	.2437	.2085	.1783	.1523	.1302	.1113	.0953
62	.5845	.5046	.4337	.3712	.3166	.2693	.2285	.1936	.1638	.1385	.1172	.0993	.0842
63	.5762	.4939	.4209	.3570	.3015	.2537	.2129	.1783	.1492	.1247	.1043	.0873	.0733
64	.5682	.4833	.4082	.3428	.2864	.2382	.1974	.1633	.1348	.1112	.0918	.0759	.0630
65	.5603	.4728	.3956	.3286	.2711	.2226	.1819	.1483	.1206	.0981	.0798	.0651	.0533
66	.5529	.4626	.3831	.3143	.2559	.2070	.1665	.1335	.1068	.0854	.0684	.0549	.0444
67	.5453	.4518	.3696	.2989	.2393	.1900	.1499	.1177	.0922	.0722	.0567	.0447	.0356
68	.5381	.4413	.3561	.2832	.2223	.1726	.1330	.1018	.0777	.0594	.0456	.0352	.0276
69	.5319	.4317	.3433	.2680	.2058	.1558	.1167	.0868	.0644	.0478	.0358	.0271	.0209
70	.5257	.4212	.3287	.2501	.1862	.1359	.0978	.0697	.0496	.0354	.0256	.0189	.0144
71	.5210	.4121	.3151	.2329	.1669	.1165	.0797	.0539	.0363	.0247	.0172	.0124	.0093
72	.5167	.4023	.2983	.2101	.1408	.0903	.0560	.0341	.0208	.0130	.0085	.0058	.0042
73	.5149	.3957	.2836	.1868	.1125	.0622	.0322	.0160	.0079	.0040	.0021	.0011	.0006
74	.5146	.3938	.2768	.1728	.0936	.0438	.0180	.0066	.0023	.0007	.0002	.0001	.0000

**Loss-Based Plan, with no Single Loss Limit  
Insurance Savings Table  
Hazard Group 7  
Effective ((June 30, 2017)) October 1, 2023**

((Minimum loss ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0471	.0954	.1450	.1956	.2981	.4021	.5069	.6125
2	.0000	.0459	.0933	.1424	.1923	.2939	.3970	.5011	.6060
3	.0000	.0447	.0914	.1399	.1893	.2901	.3924	.4958	.6000
4	.0000	.0436	.0895	.1375	.1863	.2862	.3877	.4904	.5939
5	.0000	.0424	.0876	.1349	.1833	.2822	.3829	.4849	.5877
6	.0000	.0412	.0858	.1324	.1803	.2783	.3782	.4793	.5814
7	.0000	.0400	.0839	.1299	.1773	.2743	.3733	.4737	.5751

((Minimum loss ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
8	.0000	.0388	.0820	.1274	.1742	.2703	.3684	.4680	.5687
9	.0000	.0376	.0801	.1249	.1712	.2662	.3635	.4623	.5622
10	.0000	.0365	.0782	.1224	.1681	.2622	.3586	.4566	.5557
11	.0000	.0353	.0764	.1199	.1651	.2581	.3536	.4508	.5492
12	.0000	.0342	.0745	.1174	.1620	.2540	.3486	.4449	.5425
13	.0000	.0331	.0726	.1149	.1588	.2498	.3435	.4389	.5357
14	.0000	.0320	.0708	.1124	.1557	.2456	.3383	.4329	.5289
15	.0000	.0310	.0689	.1099	.1526	.2414	.3331	.4268	.5220
16	.0000	.0299	.0670	.1073	.1495	.2372	.3279	.4207	.5151
17	.0000	.0288	.0652	.1048	.1463	.2329	.3226	.4145	.5080
18	.0000	.0277	.0633	.1022	.1431	.2285	.3172	.4082	.5009
19	.0000	.0267	.0615	.0997	.1399	.2242	.3118	.4019	.4938
20	.0000	.0257	.0596	.0971	.1367	.2198	.3064	.3955	.4866
21	.0000	.0246	.0578	.0946	.1335	.2153	.3009	.3890	.4793
22	.0000	.0236	.0559	.0920	.1302	.2108	.2953	.3825	.4719
23	.0000	.0226	.0541	.0894	.1269	.2063	.2896	.3759	.4644
24	.0000	.0216	.0523	.0868	.1236	.2017	.2839	.3692	.4568
25	.0000	.0206	.0504	.0841	.1202	.1970	.2782	.3625	.4492
26	.0000	.0196	.0486	.0815	.1169	.1924	.2724	.3556	.4414
27	.0000	.0187	.0467	.0789	.1135	.1876	.2665	.3487	.4336
28	.0000	.0177	.0449	.0762	.1101	.1829	.2605	.3417	.4257
29	.0000	.0168	.0431	.0735	.1066	.1781	.2545	.3347	.4177
30	.0000	.0159	.0413	.0709	.1032	.1732	.2485	.3275	.4096
31	.0000	.0150	.0394	.0682	.0997	.1683	.2423	.3203	.4014
32	.0000	.0141	.0376	.0655	.0962	.1633	.2361	.3130	.3932
33	.0000	.0132	.0358	.0628	.0927	.1583	.2298	.3056	.3847
34	.0000	.0124	.0340	.0601	.0891	.1533	.2235	.2981	.3763
35	.0000	.0115	.0322	.0574	.0856	.1482	.2171	.2905	.3677
36	.0000	.0107	.0304	.0547	.0820	.1431	.2106	.2828	.3589
37	.0000	.0099	.0287	.0520	.0784	.1378	.2039	.2750	.3500
38	.0000	.0091	.0269	.0493	.0748	.1326	.1973	.2671	.3410
39	.0000	.0084	.0252	.0466	.0712	.1274	.1906	.2591	.3320
40	.0000	.0076	.0235	.0439	.0676	.1221	.1838	.2511	.3228
41	.0000	.0069	.0218	.0413	.0640	.1168	.1771	.2430	.3136
42	.0000	.0063	.0202	.0387	.0605	.1116	.1703	.2350	.3044
43	.0000	.0057	.0186	.0362	.0570	.1064	.1636	.2269	.2952
44	.0000	.0050	.0171	.0336	.0536	.1012	.1568	.2187	.2858
45	.0000	.0045	.0156	.0312	.0502	.0960	.1500	.2105	.2764
46	.0000	.0040	.0142	.0288	.0468	.0908	.1433	.2024	.2670
47	.0000	.0035	.0129	.0265	.0435	.0857	.1365	.1942	.2575
48	.0000	.0030	.0115	.0242	.0403	.0806	.1297	.1859	.2479
49	.0000	.0026	.0104	.0222	.0374	.0759	.1234	.1781	.2387
50	.0000	.0023	.0093	.0203	.0346	.0713	.1171	.1703	.2295
51	.0000	.0020	.0083	.0184	.0318	.0667	.1108	.1624	.2202
52	.0000	.0017	.0074	.0166	.0291	.0622	.1045	.1545	.2108

<b>((Minimum loss ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
53	.0000	.0014	.0065	.0149	.0264	.0577	.0982	.1465	.2013
54	.0000	.0012	.0056	.0132	.0239	.0532	.0919	.1385	.1917
55	.0000	.0010	.0048	.0117	.0214	.0488	.0857	.1304	.1820
56	.0000	.0008	.0041	.0102	.0190	.0445	.0794	.1222	.1722
57	.0000	.0006	.0034	.0087	.0167	.0403	.0731	.1141	.1624
58	.0000	.0005	.0028	.0074	.0145	.0361	.0669	.1059	.1525
59	.0000	.0004	.0022	.0062	.0125	.0321	.0607	.0977	.1426
60	.0000	.0003	.0018	.0051	.0105	.0282	.0546	.0896	.1327
61	.0000	.0002	.0014	.0041	.0088	.0244	.0486	.0815	.1229
62	.0000	.0001	.0010	.0032	.0071	.0208	.0428	.0735	.1130
63	.0000	.0001	.0007	.0024	.0056	.0173	.0371	.0656	.1032
64	.0000	.0000	.0005	.0018	.0043	.0141	.0316	.0579	.0935
65	.0000	.0000	.0003	.0012	.0031	.0112	.0264	.0503	.0839
66	.0000	.0000	.0002	.0008	.0022	.0085	.0215	.0429	.0742
67	.0000	.0000	.0001	.0005	.0014	.0062	.0169	.0358	.0646
68	.0000	.0000	.0000	.0003	.0008	.0042	.0126	.0289	.0550
69	.0000	.0000	.0000	.0001	.0004	.0026	.0089	.0222	.0454
70	.0000	.0000	.0000	.0000	.0002	.0013	.0056	.0159	.0357
71	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0024	.0101
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0029
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
1	.0000	.0522	.1057	.1603	.2154	.3271	.4399	.5535	.6676
2	.0000	.0515	.1045	.1587	.2135	.3246	.4369	.5500	.6638
3	.0000	.0506	.1030	.1567	.2111	.3215	.4331	.5456	.6588
4	.0000	.0497	.1015	.1546	.2087	.3183	.4292	.5411	.6537
5	.0000	.0487	.1000	.1526	.2062	.3150	.4253	.5366	.6486
6	.0000	.0478	.0984	.1506	.2037	.3117	.4213	.5320	.6434
7	.0000	.0468	.0968	.1485	.2012	.3084	.4173	.5273	.6381
8	.0000	.0459	.0953	.1464	.1987	.3051	.4132	.5226	.6328
9	.0000	.0449	.0937	.1444	.1961	.3017	.4091	.5178	.6274
10	.0000	.0440	.0921	.1423	.1936	.2983	.4050	.5130	.6219
11	.0000	.0431	.0906	.1402	.1910	.2949	.4008	.5081	.6165
12	.0000	.0421	.0890	.1381	.1884	.2914	.3966	.5032	.6108
13	.0000	.0411	.0874	.1359	.1858	.2879	.3923	.4982	.6051
14	.0000	.0402	.0858	.1338	.1831	.2843	.3879	.4930	.5993
15	.0000	.0392	.0842	.1316	.1804	.2807	.3835	.4878	.5934
16	.0000	.0383	.0826	.1294	.1777	.2771	.3790	.4826	.5874
17	.0000	.0373	.0810	.1272	.1749	.2734	.3745	.4773	.5814
18	.0000	.0364	.0793	.1250	.1722	.2697	.3699	.4718	.5753
19	.0000	.0354	.0777	.1227	.1694	.2659	.3652	.4663	.5690
20	.0000	.0345	.0760	.1205	.1666	.2621	.3604	.4608	.5627

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>21</b>	<u>.0000</u>	<u>.0335</u>	<u>.0744</u>	<u>.1182</u>	<u>.1637</u>	<u>.2582</u>	<u>.3556</u>	<u>.4552</u>	<u>.5563</u>
<b>22</b>	<u>.0000</u>	<u>.0326</u>	<u>.0727</u>	<u>.1158</u>	<u>.1608</u>	<u>.2542</u>	<u>.3507</u>	<u>.4494</u>	<u>.5498</u>
<b>23</b>	<u>.0000</u>	<u>.0316</u>	<u>.0710</u>	<u>.1135</u>	<u>.1579</u>	<u>.2502</u>	<u>.3457</u>	<u>.4436</u>	<u>.5432</u>
<b>24</b>	<u>.0000</u>	<u>.0307</u>	<u>.0693</u>	<u>.1111</u>	<u>.1549</u>	<u>.2461</u>	<u>.3406</u>	<u>.4376</u>	<u>.5364</u>
<b>25</b>	<u>.0000</u>	<u>.0297</u>	<u>.0676</u>	<u>.1087</u>	<u>.1519</u>	<u>.2419</u>	<u>.3355</u>	<u>.4315</u>	<u>.5295</u>
<b>26</b>	<u>.0000</u>	<u>.0287</u>	<u>.0659</u>	<u>.1063</u>	<u>.1488</u>	<u>.2377</u>	<u>.3303</u>	<u>.4254</u>	<u>.5226</u>
<b>27</b>	<u>.0000</u>	<u>.0278</u>	<u>.0641</u>	<u>.1039</u>	<u>.1457</u>	<u>.2334</u>	<u>.3250</u>	<u>.4192</u>	<u>.5155</u>
<b>28</b>	<u>.0000</u>	<u>.0268</u>	<u>.0623</u>	<u>.1014</u>	<u>.1426</u>	<u>.2291</u>	<u>.3195</u>	<u>.4128</u>	<u>.5083</u>
<b>29</b>	<u>.0000</u>	<u>.0259</u>	<u>.0606</u>	<u>.0989</u>	<u>.1394</u>	<u>.2247</u>	<u>.3141</u>	<u>.4064</u>	<u>.5010</u>
<b>30</b>	<u>.0000</u>	<u>.0249</u>	<u>.0588</u>	<u>.0963</u>	<u>.1361</u>	<u>.2202</u>	<u>.3085</u>	<u>.3998</u>	<u>.4935</u>
<b>31</b>	<u>.0000</u>	<u>.0240</u>	<u>.0570</u>	<u>.0938</u>	<u>.1328</u>	<u>.2156</u>	<u>.3028</u>	<u>.3931</u>	<u>.4859</u>
<b>32</b>	<u>.0000</u>	<u>.0230</u>	<u>.0552</u>	<u>.0911</u>	<u>.1294</u>	<u>.2109</u>	<u>.2969</u>	<u>.3862</u>	<u>.4780</u>
<b>33</b>	<u>.0000</u>	<u>.0220</u>	<u>.0533</u>	<u>.0885</u>	<u>.1261</u>	<u>.2062</u>	<u>.2910</u>	<u>.3792</u>	<u>.4702</u>
<b>34</b>	<u>.0000</u>	<u>.0211</u>	<u>.0515</u>	<u>.0858</u>	<u>.1226</u>	<u>.2014</u>	<u>.2850</u>	<u>.3721</u>	<u>.4621</u>
<b>35</b>	<u>.0000</u>	<u>.0201</u>	<u>.0496</u>	<u>.0831</u>	<u>.1191</u>	<u>.1964</u>	<u>.2788</u>	<u>.3648</u>	<u>.4539</u>
<b>36</b>	<u>.0000</u>	<u>.0192</u>	<u>.0477</u>	<u>.0803</u>	<u>.1156</u>	<u>.1915</u>	<u>.2726</u>	<u>.3575</u>	<u>.4455</u>
<b>37</b>	<u>.0000</u>	<u>.0182</u>	<u>.0458</u>	<u>.0775</u>	<u>.1119</u>	<u>.1863</u>	<u>.2661</u>	<u>.3499</u>	<u>.4369</u>
<b>38</b>	<u>.0000</u>	<u>.0172</u>	<u>.0439</u>	<u>.0747</u>	<u>.1082</u>	<u>.1811</u>	<u>.2596</u>	<u>.3422</u>	<u>.4282</u>
<b>39</b>	<u>.0000</u>	<u>.0163</u>	<u>.0420</u>	<u>.0718</u>	<u>.1045</u>	<u>.1759</u>	<u>.2530</u>	<u>.3344</u>	<u>.4193</u>
<b>40</b>	<u>.0000</u>	<u>.0154</u>	<u>.0400</u>	<u>.0690</u>	<u>.1008</u>	<u>.1706</u>	<u>.2463</u>	<u>.3265</u>	<u>.4104</u>
<b>41</b>	<u>.0000</u>	<u>.0145</u>	<u>.0381</u>	<u>.0661</u>	<u>.0970</u>	<u>.1652</u>	<u>.2395</u>	<u>.3185</u>	<u>.4013</u>
<b>42</b>	<u>.0000</u>	<u>.0135</u>	<u>.0362</u>	<u>.0632</u>	<u>.0932</u>	<u>.1597</u>	<u>.2326</u>	<u>.3103</u>	<u>.3919</u>
<b>43</b>	<u>.0000</u>	<u>.0126</u>	<u>.0343</u>	<u>.0603</u>	<u>.0894</u>	<u>.1542</u>	<u>.2256</u>	<u>.3020</u>	<u>.3825</u>
<b>44</b>	<u>.0000</u>	<u>.0118</u>	<u>.0324</u>	<u>.0574</u>	<u>.0856</u>	<u>.1487</u>	<u>.2186</u>	<u>.2938</u>	<u>.3731</u>
<b>45</b>	<u>.0000</u>	<u>.0108</u>	<u>.0302</u>	<u>.0542</u>	<u>.0813</u>	<u>.1425</u>	<u>.2108</u>	<u>.2845</u>	<u>.3626</u>
<b>46</b>	<u>.0000</u>	<u>.0098</u>	<u>.0281</u>	<u>.0509</u>	<u>.0769</u>	<u>.1362</u>	<u>.2028</u>	<u>.2751</u>	<u>.3519</u>
<b>47</b>	<u>.0000</u>	<u>.0089</u>	<u>.0260</u>	<u>.0477</u>	<u>.0726</u>	<u>.1300</u>	<u>.1949</u>	<u>.2657</u>	<u>.3411</u>
<b>48</b>	<u>.0000</u>	<u>.0080</u>	<u>.0239</u>	<u>.0444</u>	<u>.0683</u>	<u>.1236</u>	<u>.1868</u>	<u>.2560</u>	<u>.3301</u>
<b>49</b>	<u>.0000</u>	<u>.0071</u>	<u>.0219</u>	<u>.0412</u>	<u>.0640</u>	<u>.1172</u>	<u>.1786</u>	<u>.2462</u>	<u>.3189</u>
<b>50</b>	<u>.0000</u>	<u>.0063</u>	<u>.0199</u>	<u>.0381</u>	<u>.0597</u>	<u>.1110</u>	<u>.1705</u>	<u>.2365</u>	<u>.3078</u>
<b>51</b>	<u>.0000</u>	<u>.0055</u>	<u>.0180</u>	<u>.0351</u>	<u>.0555</u>	<u>.1047</u>	<u>.1623</u>	<u>.2267</u>	<u>.2965</u>
<b>52</b>	<u>.0000</u>	<u>.0048</u>	<u>.0162</u>	<u>.0320</u>	<u>.0513</u>	<u>.0982</u>	<u>.1539</u>	<u>.2165</u>	<u>.2847</u>
<b>53</b>	<u>.0000</u>	<u>.0041</u>	<u>.0144</u>	<u>.0290</u>	<u>.0471</u>	<u>.0917</u>	<u>.1454</u>	<u>.2061</u>	<u>.2726</u>
<b>54</b>	<u>.0000</u>	<u>.0035</u>	<u>.0126</u>	<u>.0261</u>	<u>.0430</u>	<u>.0853</u>	<u>.1368</u>	<u>.1957</u>	<u>.2605</u>
<b>55</b>	<u>.0000</u>	<u>.0029</u>	<u>.0110</u>	<u>.0233</u>	<u>.0390</u>	<u>.0790</u>	<u>.1284</u>	<u>.1853</u>	<u>.2484</u>
<b>56</b>	<u>.0000</u>	<u>.0024</u>	<u>.0095</u>	<u>.0205</u>	<u>.0350</u>	<u>.0725</u>	<u>.1196</u>	<u>.1744</u>	<u>.2358</u>
<b>57</b>	<u>.0000</u>	<u>.0019</u>	<u>.0080</u>	<u>.0179</u>	<u>.0311</u>	<u>.0662</u>	<u>.1109</u>	<u>.1636</u>	<u>.2231</u>
<b>58</b>	<u>.0000</u>	<u>.0015</u>	<u>.0068</u>	<u>.0156</u>	<u>.0277</u>	<u>.0604</u>	<u>.1027</u>	<u>.1533</u>	<u>.2111</u>
<b>59</b>	<u>.0000</u>	<u>.0012</u>	<u>.0057</u>	<u>.0135</u>	<u>.0244</u>	<u>.0546</u>	<u>.0945</u>	<u>.1429</u>	<u>.1989</u>
<b>60</b>	<u>.0000</u>	<u>.0009</u>	<u>.0047</u>	<u>.0114</u>	<u>.0211</u>	<u>.0488</u>	<u>.0862</u>	<u>.1324</u>	<u>.1865</u>
<b>61</b>	<u>.0000</u>	<u>.0007</u>	<u>.0037</u>	<u>.0095</u>	<u>.0181</u>	<u>.0432</u>	<u>.0781</u>	<u>.1219</u>	<u>.1742</u>
<b>62</b>	<u>.0000</u>	<u>.0005</u>	<u>.0029</u>	<u>.0077</u>	<u>.0152</u>	<u>.0377</u>	<u>.0699</u>	<u>.1114</u>	<u>.1618</u>
<b>63</b>	<u>.0000</u>	<u>.0003</u>	<u>.0022</u>	<u>.0061</u>	<u>.0124</u>	<u>.0322</u>	<u>.0617</u>	<u>.1007</u>	<u>.1491</u>
<b>64</b>	<u>.0000</u>	<u>.0002</u>	<u>.0016</u>	<u>.0046</u>	<u>.0098</u>	<u>.0269</u>	<u>.0536</u>	<u>.0901</u>	<u>.1364</u>
<b>65</b>	<u>.0000</u>	<u>.0001</u>	<u>.0011</u>	<u>.0034</u>	<u>.0075</u>	<u>.0220</u>	<u>.0458</u>	<u>.0796</u>	<u>.1237</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>66</b>	.0000	.0001	.0007	.0024	.0055	.0174	.0383	.0694	.1112
<b>67</b>	.0000	.0000	.0004	.0015	.0037	.0130	.0307	.0586	.0978
<b>68</b>	.0000	.0000	.0002	.0008	.0023	.0091	.0236	.0481	.0842
<b>69</b>	.0000	.0000	.0001	.0004	.0013	.0060	.0174	.0384	.0714
<b>70</b>	.0000	.0000	.0000	.0001	.0005	.0032	.0112	.0280	.0568
<b>71</b>	.0000	.0000	.0000	.0000	.0002	.0014	.0064	.0189	.0432
<b>72</b>	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0091	.0265
<b>73</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0025	.0118
<b>74</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0006	.0049

**Loss-Based Plan, with Various Single Loss Limits**

**Insurance Charge Table  
Hazard Group 7**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>														
<b>Size Group</b>	<b>Single Loss Limit±</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>36</b>	\$120	.7848	.7415	.7022	.6662	.6330	.6022	.5734	.5465	.5212	.4972	.4750	.4640	.4545
	\$120	.7779	.7333	.6929	.6560	.6219	.5903	.5608	.5333	.5073	.4828	.4687	.4581	.4490
<b>38</b>	\$120	.7710	.7252	.6836	.6457	.6107	.5783	.5482	.5200	.4934	.4747	.4628	.4525	.4436
	\$120	.7640	.7169	.6742	.6353	.5994	.5662	.5353	.5065	.4821	.4685	.4570	.4470	.4383
<b>40</b>	\$120	.7570	.7085	.6647	.6247	.5879	.5539	.5223	.4927	.4758	.4625	.4512	.4415	.4331
	\$160	.7514	.7033	.6598	.6201	.5836	.5498	.5184	.4891	.4615	.4355	.4148	.4016	.3902
<b>41</b>	\$120	.7500	.7002	.6551	.6141	.5764	.5416	.5092	.4849	.4696	.4567	.4457	.4362	.4281
	\$160	.7445	.6950	.6503	.6096	.5722	.5376	.5054	.4754	.4471	.4224	.4075	.3948	.3838
<b>42</b>	\$120	.7430	.6918	.6456	.6035	.5648	.5292	.4964	.4786	.4636	.4510	.4402	.4311	.4240
	\$160	.7375	.6867	.6408	.5990	.5607	.5253	.4923	.4615	.4327	.4149	.4005	.3883	.3777
<b>43</b>	\$120	.7360	.6834	.6360	.5928	.5532	.5166	.4899	.4724	.4577	.4453	.4349	.4268	.4204
	\$160	.7305	.6784	.6313	.5884	.5491	.5128	.4791	.4476	.4241	.4077	.3939	.3820	.3718
<b>44</b>	\$120	.7289	.6749	.6262	.5819	.5413	.5042	.4835	.4663	.4518	.4398	.4303	.4229	.4171
	\$160	.7235	.6699	.6216	.5776	.5373	.5001	.4656	.4355	.4167	.4008	.3874	.3758	.3659
<b>45</b>	\$120	.7218	.6664	.6164	.5710	.5294	.4976	.4772	.4602	.4460	.4349	.4263	.4195	.4141
	\$160	.7165	.6615	.6119	.5668	.5255	.4873	.4519	.4278	.4096	.3941	.3810	.3697	.3601
<b>46</b>	\$120	.7148	.6579	.6066	.5600	.5173	.4912	.4710	.4542	.4409	.4306	.4226	.4163	.4114
	\$160	.7096	.6530	.6022	.5559	.5135	.4744	.4419	.4205	.4027	.3876	.3747	.3638	.3549
<b>47</b>	\$120	.7078	.6494	.5968	.5489	.5091	.4848	.4647	.4486	.4362	.4267	.4192	.4134	.4088
	\$160	.7026	.6446	.5923	.5449	.5014	.4614	.4343	.4134	.3959	.3811	.3686	.3585	.3505
	\$250	.6940	.6367	.5851	.5383	.4953	.4558	.4192	.3854	.3542	.3275	.3083	.2919	.2778
<b>48</b>	\$120	.7008	.6408	.5868	.5377	.5026	.4784	.4587	.4435	.4319	.4230	.4160	.4106	.4066
	\$160	.6956	.6361	.5824	.5337	.4892	.4517	.4270	.4064	.3892	.3747	.3630	.3538	.3464
	\$250	.6871	.6283	.5753	.5272	.4832	.4427	.4054	.3710	.3398	.3180	.2995	.2837	.2702
	\$275	.6854	.6267	.5739	.5259	.4820	.4416	.4044	.3701	.3384	.3108	.2904	.2730	.2581
<b>49</b>	\$120	.6942	.6327	.5773	.5269	.4966	.4724	.4536	.4392	.4282	.4198	.4133	.4085	.4049
	\$160	.6891	.6280	.5730	.5230	.4773	.4447	.4202	.3999	.3829	.3692	.3584	.3498	.3430
	\$250	.6807	.6203	.5660	.5167	.4715	.4301	.3921	.3571	.3306	.3096	.2917	.2764	.2632
	\$275	.6790	.6188	.5646	.5153	.4703	.4290	.3911	.3562	.3244	.3013	.2817	.2649	.2505
<b>50</b>	\$120	.6877	.6245	.5677	.5203	.4906	.4669	.4489	.4352	.4247	.4168	.4109	.4065	.4033
	\$160	.6826	.6199	.5635	.5123	.4671	.4378	.4136	.3935	.3771	.3643	.3542	.3462	.3399
	\$250	.6743	.6124	.5566	.5060	.4598	.4175	.3787	.3462	.3220	.3015	.2841	.2692	.2563
	\$275	.6726	.6108	.5552	.5047	.4586	.4164	.3778	.3425	.3146	.2923	.2734	.2571	.2432

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
51	\$120	.6811	.6164	.5581	.5143	.4846	.4618	.4445	.4314	.4214	.4141	.4087	.4048	.4020
	\$160	.6761	.6118	.5539	.5014	.4602	.4310	.4069	.3873	.3719	.3598	.3503	.3428	.3369
	\$250	.6679	.6044	.5472	.4953	.4479	.4048	.3654	.3373	.3137	.2937	.2767	.2621	.2496
	\$275	.6662	.6028	.5458	.4940	.4468	.4037	.3645	.3309	.3054	.2838	.2653	.2495	.2359
52	\$120	.6746	.6082	.5483	.5082	.4790	.4570	.4403	.4277	.4184	.4117	.4068	.4033	.4008
	\$160	.6696	.6037	.5442	.4903	.4532	.4241	.4003	.3816	.3669	.3555	.3465	.3396	.3343
	\$250	.6615	.5963	.5376	.4844	.4359	.3919	.3561	.3287	.3055	.2859	.2692	.2550	.2433
	\$275	.6598	.5948	.5362	.4831	.4348	.3909	.3511	.3214	.2965	.2754	.2574	.2420	.2288
	\$380	.6549	.5904	.5323	.4795	.4316	.3880	.3485	.3127	.2803	.2518	.2290	.2094	.1925
53	\$120	.6680	.5998	.5393	.5022	.4737	.4522	.4361	.4242	.4156	.4094	.4050	.4019	.3997
	\$160	.6631	.5954	.5344	.4816	.4462	.4172	.3942	.3762	.3622	.3514	.3430	.3367	.3319
	\$250	.6550	.5882	.5279	.4733	.4238	.3794	.3472	.3202	.2974	.2781	.2618	.2485	.2376
	\$275	.6534	.5867	.5265	.4721	.4227	.3780	.3411	.3122	.2878	.2671	.2495	.2345	.2220
	\$380	.6485	.5823	.5226	.4686	.4196	.3752	.3351	.2991	.2667	.2409	.2189	.2000	.1837
54	\$120	.6615	.5915	.5333	.4965	.4686	.4476	.4322	.4210	.4130	.4073	.4034	.4007	.3988
	\$160	.6566	.5871	.5245	.4747	.4392	.4106	.3883	.3711	.3577	.3475	.3398	.3341	.3298
	\$250	.6486	.5799	.5181	.4621	.4116	.3704	.3386	.3118	.2893	.2704	.2550	.2425	.2324
	\$275	.6470	.5785	.5168	.4610	.4105	.3655	.3317	.3033	.2792	.2589	.2417	.2274	.2158
	\$380	.6422	.5742	.5129	.4575	.4075	.3624	.3218	.2855	.2555	.2305	.2092	.1909	.1751
55	\$120	.6550	.5831	.5274	.4909	.4635	.4432	.4285	.4180	.4106	.4055	.4020	.3996	.3981
	\$160	.6501	.5788	.5145	.4677	.4322	.4043	.3827	.3661	.3534	.3439	.3369	.3317	.3279
	\$250	.6422	.5717	.5082	.4509	.3993	.3615	.3299	.3034	.2813	.2632	.2487	.2370	.2275
	\$275	.6406	.5703	.5069	.4498	.3983	.3559	.3225	.2944	.2707	.2508	.2343	.2209	.2101
	\$380	.6358	.5660	.5032	.4464	.3954	.3496	.3086	.2735	.2449	.2206	.1997	.1820	.1668
	\$500	.6331	.5636	.5010	.4445	.3936	.3480	.3072	.2709	.2386	.2099	.1857	.1652	.1476
56	\$120	.6484	.5746	.5216	.4855	.4586	.4389	.4250	.4151	.4084	.4038	.4007	.3987	.3974
	\$160	.6436	.5704	.5047	.4606	.4255	.3982	.3773	.3613	.3494	.3406	.3342	.3295	.3262
	\$250	.6358	.5634	.4982	.4396	.3904	.3527	.3213	.2951	.2737	.2565	.2427	.2317	.2229
	\$275	.6342	.5620	.4970	.4385	.3861	.3466	.3134	.2855	.2622	.2430	.2274	.2149	.2047
	\$380	.6295	.5578	.4933	.4352	.3832	.3367	.2957	.2627	.2346	.2107	.1904	.1732	.1587
	\$500	.6267	.5554	.4911	.4333	.3815	.3352	.2940	.2575	.2253	.1978	.1747	.1550	.1381
	\$550	.6261	.5548	.4906	.4329	.3811	.3349	.2937	.2573	.2251	.1967	.1727	.1522	.1346
57	\$120	.6419	.5661	.5160	.4802	.4538	.4349	.4216	.4125	.4064	.4023	.3997	.3980	.3969
	\$160	.6372	.5619	.4979	.4537	.4190	.3923	.3720	.3568	.3457	.3376	.3318	.3276	.3247
	\$250	.6294	.5551	.4882	.4282	.3815	.3439	.3126	.2870	.2664	.2501	.2370	.2267	.2187
	\$275	.6278	.5537	.4870	.4271	.3767	.3373	.3042	.2766	.2540	.2357	.2209	.2091	.1997
	\$380	.6232	.5496	.4834	.4240	.3709	.3238	.2846	.2520	.2244	.2010	.1813	.1648	.1510
	\$500	.6205	.5472	.4812	.4221	.3693	.3224	.2809	.2443	.2128	.1866	.1642	.1451	.1288
	\$550	.6198	.5466	.4808	.4217	.3689	.3221	.2806	.2440	.2120	.1847	.1616	.1418	.1250
58	\$120	.6354	.5580	.5104	.4749	.4491	.4310	.4185	.4101	.4046	.4010	.3987	.3973	.3964
	\$160	.6308	.5535	.4911	.4469	.4126	.3865	.3669	.3526	.3422	.3348	.3296	.3259	.3234
	\$250	.6231	.5467	.4781	.4180	.3727	.3350	.3041	.2793	.2595	.2439	.2316	.2221	.2148
	\$275	.6215	.5453	.4769	.4157	.3675	.3280	.2950	.2680	.2462	.2287	.2148	.2037	.1950
	\$380	.6169	.5413	.4734	.4127	.3587	.3118	.2738	.2415	.2143	.1915	.1724	.1567	.1439
	\$500	.6142	.5389	.4713	.4109	.3571	.3096	.2678	.2314	.2013	.1756	.1539	.1355	.1200
	\$550	.6136	.5384	.4708	.4104	.3567	.3093	.2675	.2309	.1996	.1733	.1508	.1318	.1156
59	\$120	.6290	.5526	.5049	.4697	.4446	.4272	.4156	.4079	.4030	.3999	.3979	.3968	.3961
	\$160	.6244	.5450	.4843	.4403	.4063	.3808	.3621	.3485	.3389	.3322	.3276	.3245	.3224
	\$250	.6168	.5384	.4681	.4094	.3637	.3262	.2959	.2718	.2528	.2380	.2266	.2178	.2112
	\$275	.6152	.5370	.4669	.4056	.3582	.3186	.2860	.2597	.2387	.2220	.2089	.1986	.1908
	\$380	.6107	.5330	.4634	.4013	.3464	.3009	.2630	.2311	.2044	.1822	.1640	.1492	.1372

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	-.6080	-.5307	-.4614	-.3996	-.3449	-.2968	-.2547	-.2196	-.1899	-.1649	-.1438	-.1261	-.1114
	\$550	-.6074	-.5302	-.4609	-.3992	-.3445	-.2965	-.2544	-.2182	-.1879	-.1621	-.1403	-.1220	-.1067
60	\$120	-.6227	-.5472	-.4994	-.4646	-.4402	-.4237	-.4128	-.4059	-.4015	-.3989	-.3973	-.3963	-.3958
	\$160	-.6181	-.5366	-.4777	-.4336	-.4001	-.3753	-.3574	-.3447	-.3359	-.3299	-.3258	-.3232	-.3214
	\$250	-.6106	-.5301	-.4580	-.4007	-.3548	-.3176	-.2879	-.2645	-.2464	-.2324	-.2219	-.2139	-.2080
	\$275	-.6090	-.5287	-.4568	-.3966	-.3488	-.3093	-.2773	-.2517	-.2314	-.2156	-.2033	-.1940	-.1868
	\$380	-.6045	-.5248	-.4534	-.3900	-.3349	-.2901	-.2523	-.2207	-.1946	-.1732	-.1559	-.1420	-.1309
	\$500	-.6019	-.5225	-.4515	-.3883	-.3326	-.2840	-.2425	-.2079	-.1788	-.1544	-.1340	-.1172	-.1034
	\$550	-.6012	-.5220	-.4510	-.3879	-.3323	-.2837	-.2414	-.2062	-.1763	-.1512	-.1301	-.1126	-.0981
	\$800	-.6000	-.5209	-.4501	-.3871	-.3316	-.2831	-.2409	-.2045	-.1733	-.1466	-.1240	-.1051	-.0892
61	\$120	-.6165	-.5419	-.4940	-.4596	-.4360	-.4203	-.4103	-.4040	-.4002	-.3980	-.3967	-.3960	-.3956
	\$160	-.6119	-.5283	-.4711	-.4271	-.3940	-.3700	-.3529	-.3411	-.3331	-.3278	-.3243	-.3221	-.3207
	\$250	-.6045	-.5219	-.4480	-.3920	-.3460	-.3091	-.2800	-.2574	-.2402	-.2272	-.2175	-.2103	-.2052
	\$275	-.6029	-.5205	-.4468	-.3875	-.3394	-.3001	-.2687	-.2438	-.2244	-.2095	-.1982	-.1896	-.1833
	\$380	-.5985	-.5167	-.4435	-.3787	-.3243	-.2792	-.2416	-.2105	-.1851	-.1646	-.1482	-.1352	-.1250
	\$500	-.5959	-.5144	-.4416	-.3770	-.3204	-.2713	-.2307	-.1964	-.1678	-.1441	-.1246	-.1087	-.0958
	\$550	-.5952	-.5139	-.4411	-.3766	-.3201	-.2709	-.2292	-.1942	-.1649	-.1404	-.1202	-.1036	-.0900
	\$800	-.5940	-.5128	-.4402	-.3758	-.3194	-.2703	-.2279	-.1916	-.1608	-.1347	-.1130	-.0950	-.0800
62	\$120	-.6104	-.5366	-.4886	-.4547	-.4318	-.4171	-.4079	-.4024	-.3991	-.3973	-.3963	-.3957	-.3954
	\$160	-.6059	-.5220	-.4645	-.4205	-.3880	-.3648	-.3487	-.3378	-.3306	-.3260	-.3230	-.3212	-.3201
	\$250	-.5985	-.5137	-.4400	-.3833	-.3373	-.3008	-.2723	-.2506	-.2343	-.2222	-.2134	-.2071	-.2026
	\$275	-.5970	-.5124	-.4371	-.3784	-.3301	-.2911	-.2602	-.2362	-.2177	-.2038	-.1934	-.1857	-.1801
	\$380	-.5926	-.5086	-.4336	-.3675	-.3136	-.2684	-.2309	-.2004	-.1759	-.1563	-.1409	-.1289	-.1196
	\$500	-.5900	-.5064	-.4317	-.3657	-.3081	-.2594	-.2188	-.1849	-.1569	-.1340	-.1155	-.1006	-.0887
	\$550	-.5894	-.5059	-.4312	-.3653	-.3078	-.2583	-.2170	-.1824	-.1537	-.1300	-.1106	-.0950	-.0824
	\$800	-.5881	-.5048	-.4303	-.3646	-.3071	-.2575	-.2150	-.1788	-.1485	-.1233	-.1024	-.0853	-.0713
	\$1,000	-.5879	-.5046	-.4302	-.3644	-.3070	-.2574	-.2149	-.1788	-.1483	-.1228	-.1015	-.0840	-.0697
63	\$120	-.6045	-.5313	-.4832	-.4498	-.4278	-.4141	-.4057	-.4009	-.3982	-.3967	-.3959	-.3955	-.3953
	\$160	-.6000	-.5160	-.4580	-.4140	-.3821	-.3598	-.3447	-.3347	-.3283	-.3243	-.3219	-.3204	-.3196
	\$250	-.5927	-.5057	-.4319	-.3746	-.3286	-.2924	-.2648	-.2440	-.2287	-.2176	-.2097	-.2042	-.2004
	\$275	-.5912	-.5044	-.4287	-.3693	-.3208	-.2821	-.2519	-.2287	-.2113	-.1983	-.1889	-.1821	-.1773
	\$380	-.5868	-.5007	-.4237	-.3573	-.3028	-.2575	-.2204	-.1906	-.1669	-.1483	-.1339	-.1229	-.1146
	\$500	-.5843	-.4985	-.4219	-.3544	-.2960	-.2475	-.2070	-.1736	-.1463	-.1243	-.1068	-.0930	-.0821
	\$550	-.5837	-.4980	-.4214	-.3540	-.2954	-.2461	-.2049	-.1707	-.1426	-.1198	-.1014	-.0868	-.0753
	\$800	-.5824	-.4969	-.4205	-.3533	-.2948	-.2446	-.2020	-.1661	-.1365	-.1121	-.0921	-.0760	-.0630
	\$1,000	-.5822	-.4967	-.4204	-.3531	-.2947	-.2445	-.2019	-.1660	-.1360	-.1112	-.0909	-.0744	-.0612
64	\$120	-.5988	-.5259	-.4778	-.4450	-.4240	-.4112	-.4038	-.3996	-.3974	-.3962	-.3956	-.3953	-.3952
	\$160	-.5944	-.5100	-.4514	-.4076	-.3763	-.3550	-.3409	-.3319	-.3263	-.3229	-.3210	-.3198	-.3192
	\$250	-.5871	-.4978	-.4239	-.3660	-.3198	-.2842	-.2574	-.2376	-.2234	-.2134	-.2064	-.2017	-.1985
	\$275	-.5856	-.4965	-.4204	-.3602	-.3115	-.2732	-.2437	-.2215	-.2051	-.1933	-.1848	-.1789	-.1749
	\$380	-.5813	-.4928	-.4139	-.3472	-.2920	-.2466	-.2100	-.1809	-.1581	-.1407	-.1274	-.1174	-.1101
	\$500	-.5788	-.4907	-.4121	-.3430	-.2844	-.2356	-.1952	-.1623	-.1359	-.1149	-.0985	-.0857	-.0760
	\$550	-.5782	-.4902	-.4116	-.3427	-.2834	-.2339	-.1927	-.1590	-.1317	-.1099	-.0926	-.0791	-.0687
	\$800	-.5770	-.4892	-.4108	-.3420	-.2824	-.2317	-.1889	-.1536	-.1246	-.1011	-.0822	-.0672	-.0553
	\$1,000	-.5767	-.4889	-.4106	-.3418	-.2823	-.2316	-.1888	-.1532	-.1238	-.0999	-.0807	-.0653	-.0531
65	\$120	-.5934	-.5206	-.4724	-.4403	-.4203	-.4086	-.4020	-.3985	-.3967	-.3959	-.3954	-.3952	-.3951
	\$160	-.5890	-.5040	-.4447	-.4011	-.3706	-.3503	-.3373	-.3293	-.3245	-.3218	-.3202	-.3194	-.3189
	\$250	-.5818	-.4901	-.4159	-.3572	-.3111	-.2760	-.2501	-.2315	-.2184	-.2095	-.2034	-.1995	-.1969
	\$275	-.5803	-.4888	-.4122	-.3511	-.3022	-.2643	-.2356	-.2145	-.1993	-.1886	-.1812	-.1761	-.1728
	\$380	-.5760	-.4852	-.4041	-.3369	-.2812	-.2358	-.1996	-.1713	-.1497	-.1334	-.1213	-.1124	-.1060
	\$500	-.5735	-.4831	-.4024	-.3316	-.2727	-.2236	-.1834	-.1512	-.1257	-.1059	-.0906	-.0790	-.0704

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$550	.5729	.4826	.4020	.3313	.2714	.2216	.1806	.1475	.1210	.1003	.0842	.0719	.0626
	\$800	.5717	.4816	.4011	.3306	.2699	.2186	.1760	.1411	.1129	.0905	.0727	.0589	.0481
	\$1,000	.5715	.4814	.4009	.3305	.2698	.2185	.1757	.1404	.1118	.0890	.0709	.0567	.0456
66	\$120	.5882	.5152	.4669	.4356	.4167	.4061	.4005	.3976	.3962	.3956	.3953	.3952	.3951
	\$160	.5839	.4980	.4380	.3946	.3649	.3458	.3339	.3270	.3230	.3208	.3196	.3190	.3187
	\$250	.5768	.4826	.4078	.3484	.3023	.2679	.2430	.2256	.2138	.2059	.2008	.1976	.1956
	\$275	.5753	.4813	.4038	.3418	.2928	.2554	.2276	.2077	.1938	.1842	.1779	.1737	.1710
	\$380	.5710	.4778	.3949	.3266	.2702	.2248	.1892	.1619	.1414	.1264	.1156	.1079	.1025
	\$500	.5686	.4757	.3927	.3207	.2608	.2114	.1716	.1401	.1157	.0971	.0831	.0728	.0653
	\$550	.5680	.4752	.3923	.3199	.2593	.2091	.1684	.1359	.1105	.0910	.0763	.0652	.0571
	\$800	.5668	.4742	.3914	.3191	.2572	.2053	.1629	.1286	.1014	.0800	.0636	.0510	.0415
	\$1,000	.5665	.4740	.3913	.3190	.2571	.2052	.1623	.1276	.1000	.0783	.0614	.0485	.0387
	67	\$120	.5834	.5097	.4614	.4309	.4133	.4038	.3991	.3968	.3958	.3954	.3952	.3951
\$160		.5791	.4919	.4312	.3880	.3593	.3414	.3308	.3249	.3217	.3200	.3192	.3188	.3186
\$250		.5721	.4753	.3997	.3394	.2934	.2597	.2361	.2200	.2095	.2028	.1986	.1961	.1946
\$275		.5706	.4740	.3955	.3325	.2833	.2464	.2198	.2012	.1886	.1803	.1750	.1717	.1696
\$380		.5664	.4705	.3859	.3162	.2591	.2137	.1788	.1526	.1335	.1199	.1103	.1038	.0994
\$500		.5639	.4685	.3830	.3096	.2487	.1991	.1597	.1291	.1059	.0887	.0761	.0672	.0608
\$550		.5634	.4680	.3826	.3087	.2470	.1964	.1560	.1244	.1002	.0821	.0688	.0591	.0522
\$800		.5622	.4670	.3818	.3075	.2443	.1920	.1497	.1161	.0900	.0700	.0549	.0437	.0356
\$1,000		.5619	.4668	.3817	.3074	.2442	.1916	.1488	.1149	.0883	.0679	.0524	.0409	.0324
68		\$120	.5791	.5040	.4557	.4263	.4100	.4018	.3979	.3962	.3955	.3952	.3951	.3951
	\$160	.5748	.4858	.4242	.3813	.3538	.3373	.3280	.3231	.3206	.3194	.3189	.3186	.3185
	\$250	.5678	.4684	.3914	.3303	.2843	.2516	.2293	.2147	.2055	.2000	.1967	.1949	.1938
	\$275	.5663	.4670	.3870	.3229	.2736	.2374	.2120	.1949	.1838	.1768	.1725	.1700	.1685
	\$380	.5622	.4636	.3770	.3056	.2476	.2024	.1683	.1434	.1259	.1137	.1056	.1003	.0969
	\$500	.5597	.4616	.3734	.2984	.2364	.1865	.1476	.1181	.0963	.0807	.0697	.0621	.0569
	\$550	.5591	.4611	.3730	.2973	.2344	.1835	.1435	.1129	.0901	.0736	.0618	.0535	.0479
	\$800	.5580	.4601	.3722	.2957	.2311	.1783	.1363	.1036	.0787	.0602	.0467	.0371	.0303
	\$1,000	.5577	.4599	.3721	.2956	.2309	.1776	.1352	.1020	.0767	.0578	.0440	.0340	.0269
	69	\$120	.5751	.4982	.4499	.4217	.4069	.4000	.3970	.3958	.3953	.3952	.3951	.3951
\$160		.5709	.4795	.4169	.3745	.3482	.3333	.3255	.3216	.3198	.3190	.3186	.3185	.3184
\$250		.5639	.4620	.3829	.3207	.2750	.2433	.2226	.2097	.2020	.1976	.1952	.1939	.1933
\$275		.5625	.4603	.3783	.3129	.2635	.2282	.2043	.1889	.1794	.1737	.1705	.1687	.1677
\$380		.5583	.4569	.3679	.2946	.2358	.1907	.1577	.1344	.1185	.1081	.1014	.0973	.0948
\$500		.5559	.4549	.3638	.2869	.2235	.1734	.1352	.1070	.0870	.0731	.0637	.0576	.0537
\$550		.5553	.4544	.3634	.2856	.2213	.1700	.1306	.1013	.0802	.0654	.0553	.0486	.0443
\$800		.5542	.4535	.3626	.2835	.2174	.1641	.1224	.0908	.0675	.0508	.0391	.0311	.0257
\$1,000		.5539	.4533	.3625	.2834	.2170	.1632	.1211	.0890	.0652	.0481	.0360	.0277	.0220
70		\$120	.5717	.4919	.4437	.4169	.4039	.3984	.3962	.3954	.3952	.3951	.3951	.3951
	\$160	.5675	.4728	.4091	.3672	.3426	.3295	.3232	.3203	.3192	.3187	.3185	.3184	.3184
	\$250	.5606	.4555	.3739	.3105	.2650	.2347	.2159	.2049	.1989	.1957	.1941	.1933	.1929
	\$275	.5591	.4538	.3692	.3022	.2527	.2186	.1966	.1832	.1754	.1711	.1689	.1677	.1672
	\$380	.5550	.4505	.3586	.2829	.2231	.1783	.1466	.1252	.1114	.1029	.0978	.0949	.0933
	\$500	.5526	.4485	.3543	.2747	.2098	.1594	.1221	.0957	.0777	.0659	.0584	.0538	.0511
	\$550	.5520	.4481	.3536	.2733	.2073	.1557	.1171	.0894	.0703	.0576	.0495	.0444	.0413
	\$800	.5509	.4471	.3529	.2708	.2029	.1489	.1078	.0776	.0563	.0417	.0320	.0258	.0219
	\$1,000	.5506	.4469	.3527	.2706	.2022	.1478	.1061	.0755	.0536	.0386	.0286	.0221	.0180
	71	\$120	.5663	.4612	.4140	.3986	.3955	.3951	.3951	.3951	.3951	.3951	.3951	.3951
\$160		.5621	.4467	.3732	.3359	.3225	.3191	.3185	.3184	.3184	.3184	.3184	.3184	.3184
\$250		.5552	.4413	.3402	.2688	.2256	.2045	.1962	.1936	.1928	.1927	.1927	.1927	.1927



((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.5538	.4401	.3367	.2602	.2106	.1842	.1726	.1684	.1671	.1668	.1667	.1667	.1667
	\$380	.5497	.4369	.3300	.2421	.1764	.1340	.1103	.0989	.0941	.0923	.0917	.0915	.0915
	\$500	.5473	.4350	.3283	.2353	.1624	.1112	.0795	.0621	.0535	.0498	.0483	.0478	.0476
	\$550	.5468	.4345	.3279	.2342	.1598	.1068	.0731	.0540	.0444	.0400	.0382	.0375	.0372
	\$800	.5456	.4336	.3272	.2323	.1554	.0988	.0613	.0389	.0267	.0207	.0180	.0168	.0164
	\$1,000	.5454	.4334	.3271	.2322	.1547	.0975	.0592	.0360	.0233	.0168	.0138	.0126	.0120
72	\$120	.5659	.4504	.4049	.3958	.3951	.3951	.3951	.3951	.3951	.3951	.3951	.3951	.3951
	\$160	.5618	.4446	.3594	.3265	.3193	.3185	.3184	.3184	.3184	.3184	.3184	.3184	.3184
	\$250	.5549	.4391	.3283	.2515	.2110	.1967	.1933	.1927	.1927	.1927	.1927	.1927	.1927
	\$275	.5535	.4380	.3257	.2426	.1938	.1738	.1680	.1669	.1667	.1667	.1667	.1667	.1667
	\$380	.5494	.4348	.3225	.2253	.1555	.1160	.0989	.0932	.0918	.0915	.0914	.0914	.0914
	\$500	.5470	.4329	.3211	.2195	.1404	.0894	.0632	.0523	.0488	.0478	.0476	.0475	.0475
	\$550	.5464	.4324	.3207	.2185	.1377	.0842	.0555	.0431	.0388	.0375	.0372	.0371	.0371
	\$800	.5453	.4315	.3200	.2170	.1329	.0746	.0411	.0253	.0190	.0169	.0163	.0162	.0161
73	\$120	.5659	.4475	.3977	.3951	.3951	.3951	.3951	.3951	.3951	.3951	.3951	.3951	.3951
	\$160	.5617	.4442	.3450	.3200	.3184	.3184	.3184	.3184	.3184	.3184	.3184	.3184	.3184
	\$250	.5549	.4388	.3229	.2331	.1984	.1930	.1927	.1927	.1927	.1927	.1927	.1927	.1927
	\$275	.5535	.4377	.3220	.2242	.1778	.1676	.1667	.1667	.1667	.1667	.1667	.1667	.1667
	\$380	.5494	.4345	.3197	.2103	.1331	.0998	.0923	.0915	.0914	.0914	.0914	.0914	.0914
	\$500	.5470	.4326	.3183	.2069	.1173	.0674	.0510	.0479	.0475	.0475	.0475	.0475	.0475
	\$550	.5464	.4321	.3179	.2065	.1146	.0609	.0417	.0377	.0372	.0371	.0371	.0371	.0371
	\$800	.5453	.4312	.3173	.2059	.1100	.0490	.0238	.0173	.0162	.0161	.0161	.0161	.0161
74	\$120	.5659	.4475	.3953	.3951	.3951	.3951	.3951	.3951	.3951	.3951	.3951	.3951	.3951
	\$160	.5617	.4442	.3342	.3185	.3184	.3184	.3184	.3184	.3184	.3184	.3184	.3184	.3184
	\$250	.5549	.4388	.3227	.2193	.1933	.1927	.1927	.1927	.1927	.1927	.1927	.1927	.1927
	\$275	.5535	.4377	.3219	.2113	.1690	.1667	.1667	.1667	.1667	.1667	.1667	.1667	.1667
	\$380	.5494	.4344	.3195	.2046	.1159	.0925	.0914	.0914	.0914	.0914	.0914	.0914	.0914
	\$500	.5470	.4326	.3181	.2038	.1006	.0533	.0476	.0475	.0475	.0475	.0475	.0475	.0475
	\$550	.5464	.4321	.3178	.2035	.0984	.0451	.0374	.0371	.0371	.0371	.0371	.0371	.0371
	\$800	.5453	.4312	.3171	.2031	.0951	.0302	.0168	.0161	.0161	.0161	.0161	.0161	.0161
	\$1,000	.5450	.4310	.3170	.2030	.0946	.0274	.0126	.0117	.0117	.0117	.0117	.0117	.0117))

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.8293	.7910	.7558	.7234	.6932	.6650	.6384	.6134	.5954	.5860	.5779	.5707	.5644
37	\$120	.8225	.7830	.7468	.7134	.6823	.6533	.6260	.6013	.5907	.5814	.5734	.5663	.5607
38	\$120	.8156	.7748	.7375	.7031	.6712	.6414	.6134	.5965	.5859	.5768	.5689	.5625	.5577
39	\$120	.8087	.7666	.7282	.6929	.6600	.6294	.6039	.5917	.5812	.5722	.5649	.5594	.5551
40	\$120	.8016	.7583	.7188	.6824	.6487	.6172	.5990	.5869	.5765	.5681	.5617	.5567	.5527
	\$160	.7964	.7533	.7141	.6779	.6444	.6132	.5839	.5563	.5405	.5291	.5193	.5107	.5031
41	\$120	.7945	.7499	.7092	.6718	.6371	.6082	.5940	.5820	.5721	.5646	.5588	.5542	.5504
	\$160	.7893	.7450	.7045	.6674	.6330	.6009	.5708	.5479	.5349	.5238	.5141	.5056	.4986
42	\$120	.7872	.7412	.6994	.6609	.6253	.6031	.5890	.5772	.5684	.5615	.5562	.5518	.5483
	\$160	.7820	.7364	.6948	.6566	.6212	.5882	.5574	.5422	.5294	.5184	.5089	.5010	.4948
43	\$120	.7798	.7325	.6895	.6499	.6148	.5980	.5840	.5732	.5651	.5587	.5536	.5496	.5464
	\$160	.7747	.7277	.6849	.6457	.6093	.5755	.5514	.5366	.5240	.5131	.5041	.4971	.4916
44	\$120	.7725	.7238	.6795	.6389	.6097	.5930	.5796	.5697	.5620	.5561	.5513	.5476	.5449
	\$160	.7674	.7191	.6751	.6347	.5974	.5630	.5457	.5310	.5186	.5082	.5001	.4938	.4886

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
45	\$120	.7642	.7140	.6684	.6266	.6038	.5873	.5750	.5658	.5587	.5531	.5488	.5457	.5433
	\$160	.7592	.7093	.6640	.6225	.5841	.5562	.5391	.5247	.5126	.5033	.4960	.4902	.4854
46	\$120	.7558	.7041	.6572	.6180	.5978	.5823	.5709	.5622	.5555	.5504	.5467	.5439	.5418
	\$160	.7509	.6995	.6529	.6101	.5706	.5496	.5326	.5184	.5074	.4989	.4922	.4868	.4825
47	\$120	.7475	.6942	.6458	.6120	.5922	.5778	.5670	.5588	.5527	.5482	.5449	.5424	.5406
	\$160	.7426	.6896	.6416	.5976	.5632	.5430	.5262	.5130	.5029	.4950	.4888	.4838	.4799
	\$250	.7341	.6818	.6343	.5908	.5507	.5134	.4787	.4565	.4394	.4247	.4121	.4011	.3916
48	\$120	.7389	.6840	.6342	.6059	.5872	.5735	.5633	.5556	.5501	.5461	.5432	.5411	.5396
	\$160	.7341	.6795	.6301	.5848	.5564	.5363	.5202	.5080	.4986	.4913	.4855	.4810	.4777
	\$250	.7258	.6718	.6229	.5782	.5369	.4986	.4682	.4484	.4317	.4173	.4049	.3944	.3859
	\$275	.7238	.6700	.6213	.5766	.5355	.4973	.4618	.4377	.4194	.4038	.3904	.3788	.3686
49	\$120	.7303	.6737	.6248	.6002	.5825	.5695	.5598	.5528	.5479	.5443	.5418	.5400	.5388
	\$160	.7255	.6693	.6184	.5739	.5496	.5298	.5148	.5034	.4946	.4878	.4825	.4786	.4757
	\$250	.7173	.6617	.6113	.5653	.5228	.4835	.4599	.4405	.4240	.4099	.3980	.3885	.3809
	\$275	.7154	.6600	.6097	.5638	.5214	.4823	.4502	.4291	.4113	.3960	.3829	.3716	.3623
50	\$120	.7218	.6635	.6188	.5951	.5781	.5656	.5566	.5504	.5459	.5428	.5406	.5391	.5381
	\$160	.7171	.6592	.6067	.5672	.5428	.5240	.5099	.4992	.4909	.4847	.4800	.4766	.4740
	\$250	.7089	.6517	.5998	.5524	.5088	.4747	.4519	.4328	.4165	.4029	.3921	.3834	.3765
	\$275	.7070	.6499	.5982	.5509	.5074	.4673	.4415	.4209	.4034	.3884	.3756	.3653	.3570
51	\$120	.7132	.6531	.6130	.5902	.5739	.5620	.5538	.5481	.5441	.5415	.5396	.5384	.5376
	\$160	.7085	.6489	.5949	.5604	.5365	.5187	.5053	.4951	.4875	.4819	.4778	.4748	.4726
	\$250	.7005	.6415	.5881	.5393	.4945	.4664	.4439	.4250	.4092	.3966	.3867	.3788	.3724
	\$275	.6986	.6398	.5865	.5379	.4932	.4573	.4331	.4128	.3955	.3809	.3691	.3597	.3521
52	\$120	.7043	.6424	.6075	.5855	.5697	.5587	.5512	.5460	.5426	.5403	.5388	.5378	.5371
	\$160	.6997	.6382	.5836	.5534	.5305	.5135	.5008	.4913	.4844	.4794	.4758	.4732	.4714
	\$250	.6917	.6309	.5759	.5257	.4849	.4581	.4358	.4172	.4024	.3908	.3817	.3744	.3685
	\$275	.6899	.6293	.5744	.5243	.4784	.4484	.4245	.4044	.3875	.3739	.3631	.3545	.3476
	\$380	.6836	.6235	.5691	.5195	.4741	.4324	.3942	.3671	.3451	.3265	.3104	.2966	.2846
53	\$120	.6953	.6326	.6022	.5808	.5658	.5556	.5488	.5442	.5412	.5393	.5381	.5373	.5368
	\$160	.6908	.6273	.5766	.5468	.5248	.5086	.4965	.4878	.4816	.4772	.4741	.4719	.4704
	\$250	.6829	.6202	.5634	.5118	.4763	.4497	.4276	.4100	.3962	.3855	.3770	.3702	.3650
	\$275	.6811	.6186	.5620	.5104	.4681	.4396	.4159	.3961	.3802	.3676	.3577	.3497	.3434
	\$380	.6749	.6129	.5568	.5058	.4592	.4166	.3822	.3568	.3354	.3172	.3015	.2881	.2769
54	\$120	.6863	.6269	.5972	.5763	.5622	.5528	.5466	.5426	.5401	.5385	.5375	.5369	.5365
	\$160	.6818	.6164	.5695	.5406	.5194	.5038	.4926	.4847	.4791	.4753	.4726	.4708	.4695
	\$250	.6741	.6094	.5509	.5002	.4679	.4413	.4199	.4034	.3905	.3805	.3726	.3666	.3620
	\$275	.6723	.6078	.5494	.4965	.4591	.4308	.4073	.3883	.3735	.3618	.3526	.3453	.3395
	\$380	.6662	.6022	.5444	.4919	.4442	.4013	.3717	.3469	.3259	.3080	.2928	.2803	.2702
55	\$120	.6774	.6215	.5922	.5722	.5589	.5503	.5448	.5413	.5392	.5379	.5371	.5366	.5364
	\$160	.6730	.6055	.5629	.5348	.5142	.4994	.4891	.4819	.4770	.4736	.4714	.4699	.4689
	\$250	.6653	.5986	.5384	.4917	.4594	.4332	.4129	.3973	.3852	.3758	.3687	.3634	.3594
	\$275	.6636	.5970	.5369	.4846	.4503	.4221	.3992	.3813	.3674	.3565	.3479	.3413	.3362
	\$380	.6575	.5916	.5320	.4781	.4292	.3907	.3616	.3372	.3165	.2990	.2848	.2734	.2642
	\$500	.6526	.5872	.5281	.4746	.4260	.3821	.3424	.3115	.2863	.2649	.2466	.2309	.2174
56	\$120	.6682	.6161	.5873	.5682	.5557	.5479	.5431	.5401	.5384	.5373	.5368	.5364	.5362
	\$160	.6638	.5944	.5564	.5289	.5091	.4953	.4858	.4793	.4750	.4722	.4703	.4691	.4684
	\$250	.6562	.5874	.5253	.4830	.4507	.4255	.4062	.3914	.3800	.3715	.3652	.3605	.3570
	\$275	.6545	.5858	.5239	.4755	.4412	.4133	.3914	.3746	.3614	.3513	.3435	.3377	.3333
	\$380	.6485	.5805	.5191	.4637	.4146	.3801	.3513	.3271	.3069	.2905	.2774	.2669	.2585
	\$500	.6437	.5762	.5153	.4603	.4106	.3659	.3285	.2995	.2750	.2541	.2364	.2212	.2085
	\$550	.6423	.5749	.5141	.4592	.4097	.3651	.3250	.2925	.2665	.2443	.2254	.2092	.1953

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
57	\$120	.6590	.6108	.5827	.5644	.5529	.5458	.5416	.5391	.5377	.5369	.5365	.5363	.5361
	\$160	.6547	.5877	.5502	.5232	.5043	.4914	.4827	.4770	.4733	.4710	.4695	.4685	.4680
	\$250	.6472	.5762	.5144	.4742	.4425	.4182	.3998	.3857	.3753	.3677	.3620	.3580	.3551
	\$275	.6455	.5746	.5108	.4664	.4321	.4051	.3842	.3682	.3559	.3466	.3397	.3345	.3307
	\$380	.6396	.5694	.5062	.4493	.4039	.3696	.3411	.3173	.2981	.2828	.2707	.2610	.2533
	\$500	.6349	.5652	.5024	.4460	.3952	.3502	.3164	.2880	.2640	.2436	.2264	.2122	.2005
	\$550	.6335	.5639	.5013	.4449	.3943	.3491	.3103	.2803	.2548	.2332	.2149	.1993	.1863
58	\$120	.6504	.6061	.5787	.5613	.5506	.5442	.5405	.5384	.5373	.5367	.5363	.5362	.5361
	\$160	.6461	.5819	.5447	.5184	.5004	.4883	.4804	.4753	.4721	.4701	.4689	.4681	.4677
	\$250	.6388	.5655	.5066	.4664	.4354	.4119	.3942	.3810	.3715	.3645	.3596	.3560	.3536
	\$275	.6371	.5640	.5006	.4580	.4241	.3980	.3779	.3626	.3512	.3427	.3365	.3320	.3287
	\$380	.6313	.5589	.4939	.4356	.3942	.3599	.3316	.3087	.2906	.2762	.2649	.2559	.2490
	\$500	.6266	.5548	.4902	.4323	.3806	.3388	.3054	.2774	.2538	.2340	.2177	.2045	.1938
	\$550	.6252	.5535	.4891	.4314	.3798	.3339	.2986	.2691	.2441	.2230	.2053	.1906	.1787
59	\$120	.6427	.6016	.5749	.5583	.5484	.5428	.5396	.5379	.5369	.5365	.5362	.5361	.5360
	\$160	.6376	.5762	.5393	.5137	.4966	.4853	.4782	.4737	.4710	.4694	.4684	.4678	.4675
	\$250	.6303	.5548	.4986	.4588	.4285	.4057	.3889	.3767	.3679	.3617	.3574	.3544	.3523
	\$275	.6286	.5533	.4924	.4496	.4165	.3911	.3718	.3574	.3469	.3392	.3337	.3298	.3270
	\$380	.6229	.5483	.4814	.4257	.3843	.3501	.3225	.3006	.2834	.2699	.2594	.2513	.2451
	\$500	.6183	.5442	.4779	.4186	.3670	.3275	.2944	.2667	.2437	.2249	.2097	.1974	.1876
	\$550	.6169	.5430	.4768	.4177	.3651	.3217	.2870	.2579	.2334	.2130	.1963	.1827	.1716
60	\$120	.6379	.5971	.5712	.5555	.5465	.5415	.5388	.5374	.5367	.5363	.5361	.5361	.5360
	\$160	.6289	.5704	.5339	.5092	.4929	.4826	.4762	.4723	.4701	.4688	.4680	.4676	.4673
	\$250	.6217	.5439	.4907	.4513	.4216	.3997	.3838	.3725	.3646	.3592	.3554	.3529	.3512
	\$275	.6201	.5424	.4839	.4415	.4089	.3842	.3659	.3525	.3429	.3360	.3312	.3279	.3256
	\$380	.6144	.5375	.4687	.4158	.3741	.3404	.3137	.2928	.2765	.2639	.2543	.2471	.2416
	\$500	.6099	.5335	.4653	.4046	.3555	.3161	.2832	.2560	.2340	.2162	.2020	.1907	.1817
	\$550	.6085	.5323	.4642	.4037	.3507	.3097	.2754	.2466	.2228	.2034	.1878	.1752	.1650
	\$800	.6043	.5286	.4610	.4009	.3478	.3011	.2603	.2260	.1976	.1735	.1533	.1362	.1220
61	\$120	.6333	.5928	.5676	.5529	.5447	.5403	.5381	.5370	.5364	.5362	.5361	.5360	.5360
	\$160	.6203	.5647	.5287	.5048	.4895	.4801	.4745	.4712	.4693	.4683	.4677	.4674	.4672
	\$250	.6133	.5344	.4831	.4440	.4150	.3940	.3791	.3687	.3617	.3569	.3538	.3517	.3504
	\$275	.6117	.5317	.4757	.4336	.4015	.3777	.3604	.3480	.3392	.3332	.3290	.3262	.3244
	\$380	.6061	.5268	.4568	.4058	.3642	.3312	.3054	.2853	.2700	.2584	.2497	.2433	.2386
	\$500	.6016	.5229	.4528	.3914	.3441	.3047	.2722	.2459	.2249	.2081	.1949	.1845	.1765
	\$550	.6002	.5217	.4518	.3899	.3389	.2979	.2638	.2356	.2128	.1945	.1798	.1682	.1590
	\$800	.5961	.5181	.4487	.3872	.3332	.2860	.2458	.2128	.1850	.1617	.1423	.1262	.1130
62	\$120	.6286	.5884	.5641	.5504	.5431	.5394	.5375	.5367	.5363	.5361	.5360	.5360	.5360
	\$160	.6118	.5590	.5236	.5006	.4863	.4778	.4729	.4702	.4687	.4679	.4675	.4673	.4672
	\$250	.6048	.5270	.4755	.4367	.4085	.3885	.3746	.3653	.3590	.3550	.3524	.3507	.3497
	\$275	.6032	.5221	.4675	.4256	.3943	.3714	.3551	.3437	.3359	.3307	.3272	.3249	.3234
	\$380	.5977	.5161	.4472	.3957	.3544	.3221	.2971	.2781	.2638	.2532	.2455	.2399	.2359
	\$500	.5933	.5122	.4402	.3801	.3325	.2933	.2615	.2361	.2161	.2004	.1882	.1788	.1717
	\$550	.5920	.5111	.4392	.3762	.3270	.2860	.2522	.2250	.2032	.1859	.1723	.1617	.1535
	\$800	.5879	.5076	.4362	.3733	.3184	.2709	.2322	.1997	.1726	.1501	.1317	.1167	.1046
	\$1,000	.5866	.5064	.4352	.3725	.3177	.2702	.2293	.1946	.1659	.1419	.1220	.1054	.0918
	63	\$120	.6238	.5841	.5607	.5481	.5416	.5385	.5371	.5364	.5362	.5361	.5360	.5360
\$160		.6052	.5533	.5184	.4965	.4833	.4757	.4716	.4693	.4682	.4676	.4673	.4672	.4671
\$250		.5963	.5194	.4676	.4294	.4020	.3831	.3704	.3620	.3567	.3533	.3512	.3499	.3492
\$275		.5947	.5142	.4593	.4176	.3870	.3652	.3500	.3397	.3329	.3284	.3255	.3237	.3226
\$380		.5893	.5051	.4372	.3855	.3446	.3130	.2889	.2710	.2579	.2484	.2417	.2369	.2336

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.5849	.5013	.4273	.3685	.3206	.2817	.2508	.2264	.2074	.1929	.1818	.1735	.1673
	\$550	.5836	.5002	.4263	.3642	.3146	.2737	.2407	.2145	.1937	.1776	.1651	.1556	.1484
	\$800	.5796	.4968	.4234	.3591	.3032	.2567	.2183	.1863	.1601	.1387	.1214	.1076	.0966
	\$1,000	.5783	.4956	.4224	.3583	.3026	.2546	.2139	.1803	.1524	.1294	.1105	.0951	.0826
64	\$120	.6191	.5797	.5575	.5459	.5404	.5378	.5367	.5363	.5361	.5360	.5360	.5360	.5360
	\$160	.5997	.5475	.5134	.4925	.4805	.4739	.4704	.4687	.4678	.4674	.4672	.4671	.4671
	\$250	.5879	.5119	.4599	.4221	.3958	.3780	.3665	.3592	.3546	.3519	.3503	.3493	.3488
	\$275	.5864	.5063	.4510	.4096	.3799	.3593	.3453	.3361	.3302	.3265	.3242	.3228	.3220
	\$380	.5810	.4942	.4274	.3754	.3348	.3040	.2811	.2644	.2525	.2441	.2383	.2344	.2317
	\$500	.5767	.4906	.4155	.3567	.3088	.2704	.2403	.2170	.1992	.1859	.1760	.1688	.1635
	\$550	.5754	.4895	.4135	.3521	.3022	.2617	.2295	.2042	.1847	.1697	.1585	.1501	.1439
	\$800	.5715	.4861	.4106	.3448	.2886	.2426	.2045	.1732	.1480	.1278	.1117	.0991	.0893
	\$1,000	.5702	.4850	.4097	.3440	.2874	.2390	.1992	.1663	.1392	.1173	.0995	.0854	.0741
	65	\$120	.6143	.5755	.5544	.5440	.5393	.5373	.5365	.5362	.5360	.5360	.5360	.5360
\$160		.5941	.5418	.5084	.4888	.4779	.4723	.4695	.4681	.4675	.4673	.4671	.4671	.4671
\$250		.5798	.5043	.4521	.4150	.3897	.3733	.3629	.3566	.3529	.3508	.3496	.3489	.3485
\$275		.5783	.4985	.4427	.4018	.3730	.3536	.3409	.3329	.3279	.3249	.3231	.3221	.3215
\$380		.5730	.4835	.4175	.3653	.3252	.2953	.2736	.2582	.2475	.2402	.2354	.2322	.2301
\$500		.5688	.4799	.4045	.3450	.2971	.2592	.2300	.2079	.1915	.1795	.1708	.1646	.1603
\$550		.5675	.4788	.4013	.3400	.2899	.2498	.2185	.1943	.1761	.1624	.1524	.1452	.1400
\$800		.5636	.4755	.3979	.3305	.2745	.2284	.1907	.1604	.1363	.1174	.1026	.0913	.0827
\$1,000		.5623	.4745	.3970	.3297	.2721	.2241	.1846	.1524	.1264	.1056	.0892	.0764	.0664
66		\$120	.6096	.5714	.5515	.5423	.5384	.5368	.5363	.5361	.5360	.5360	.5360	.5360
	\$160	.5886	.5361	.5036	.4853	.4756	.4709	.4687	.4677	.4673	.4672	.4671	.4671	.4671
	\$250	.5721	.4968	.4444	.4080	.3839	.3688	.3597	.3545	.3515	.3499	.3490	.3486	.3484
	\$275	.5706	.4907	.4344	.3940	.3664	.3483	.3369	.3300	.3260	.3236	.3223	.3216	.3212
	\$380	.5654	.4749	.4077	.3552	.3156	.2868	.2664	.2524	.2430	.2369	.2330	.2305	.2290
	\$500	.5612	.4696	.3937	.3334	.2854	.2482	.2201	.1994	.1843	.1736	.1662	.1611	.1576
	\$550	.5600	.4685	.3902	.3279	.2776	.2381	.2077	.1849	.1680	.1558	.1471	.1409	.1367
	\$800	.5561	.4653	.3853	.3166	.2604	.2143	.1773	.1480	.1251	.1076	.0943	.0843	.0769
	\$1,000	.5548	.4642	.3844	.3154	.2570	.2092	.1702	.1389	.1140	.0946	.0796	.0681	.0595
	67	\$120	.6044	.5670	.5486	.5406	.5376	.5365	.5361	.5360	.5360	.5360	.5360	.5360
\$160		.5827	.5300	.4986	.4817	.4735	.4697	.4681	.4675	.4672	.4671	.4671	.4671	.4671
\$250		.5643	.4887	.4361	.4006	.3780	.3645	.3567	.3525	.3503	.3492	.3486	.3484	.3482
\$275		.5628	.4822	.4255	.3857	.3595	.3430	.3331	.3274	.3243	.3226	.3217	.3213	.3210
\$380		.5576	.4657	.3971	.3444	.3055	.2779	.2592	.2468	.2388	.2339	.2309	.2291	.2280
\$500		.5535	.4587	.3820	.3208	.2729	.2365	.2098	.1906	.1772	.1681	.1619	.1579	.1553
\$550		.5523	.4576	.3783	.3149	.2645	.2256	.1964	.1751	.1599	.1493	.1420	.1371	.1338
\$800		.5484	.4545	.3718	.3021	.2452	.1992	.1630	.1349	.1136	.0977	.0860	.0776	.0716
\$1,000		.5472	.4534	.3709	.3000	.2411	.1932	.1548	.1246	.1012	.0834	.0701	.0602	.0530
68		\$120	.5991	.5626	.5458	.5393	.5370	.5363	.5361	.5360	.5360	.5360	.5360	.5360
	\$160	.5766	.5238	.4936	.4785	.4716	.4687	.4677	.4673	.4671	.4671	.4671	.4671	.4671
	\$250	.5569	.4804	.4277	.3932	.3723	.3605	.3541	.3510	.3494	.3487	.3484	.3482	.3482
	\$275	.5554	.4737	.4164	.3774	.3527	.3380	.3297	.3252	.3230	.3218	.3213	.3210	.3209
	\$380	.5503	.4564	.3863	.3333	.2953	.2693	.2523	.2416	.2352	.2314	.2292	.2280	.2274
	\$500	.5463	.4480	.3702	.3080	.2601	.2248	.1996	.1823	.1707	.1632	.1584	.1554	.1536
	\$550	.5450	.4469	.3662	.3016	.2510	.2130	.1853	.1658	.1524	.1435	.1377	.1339	.1316
	\$800	.5413	.4439	.3582	.2873	.2296	.1839	.1486	.1221	.1026	.0885	.0786	.0718	.0671
	\$1,000	.5400	.4429	.3574	.2844	.2248	.1769	.1393	.1104	.0888	.0729	.0614	.0532	.0474
	69	\$120	.5940	.5585	.5435	.5382	.5365	.5361	.5360	.5360	.5360	.5360	.5360	.5360
\$160		.5707	.5178	.4891	.4756	.4701	.4681	.4674	.4672	.4671	.4671	.4671	.4671	.4671

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.5505	.4724	.4195	.3863	.3672	.3571	.3521	.3498	.3488	.3484	.3482	.3482	.3481
	\$275	.5490	.4654	.4077	.3696	.3466	.3337	.3270	.3236	.3221	.3214	.3211	.3209	.3209
	\$380	.5440	.4476	.3759	.3227	.2856	.2614	.2463	.2374	.2323	.2296	.2281	.2274	.2270
	\$500	.5400	.4388	.3589	.2956	.2479	.2138	.1904	.1750	.1652	.1592	.1557	.1536	.1524
	\$550	.5388	.4372	.3547	.2887	.2382	.2011	.1751	.1575	.1460	.1388	.1343	.1317	.1301
	\$800	.5350	.4342	.3457	.2731	.2146	.1692	.1351	.1103	.0927	.0807	.0725	.0672	.0638
	\$1,000	.5338	.4332	.3445	.2697	.2091	.1612	.1246	.0974	.0776	.0637	.0540	.0475	.0432
70	\$120	.5880	.5540	.5411	.5372	.5362	.5360	.5360	.5360	.5360	.5360	.5360	.5360	.5360
	\$160	.5638	.5108	.4840	.4728	.4688	.4675	.4672	.4671	.4671	.4671	.4671	.4671	.4671
	\$250	.5440	.4630	.4100	.3785	.3618	.3538	.3504	.3489	.3484	.3482	.3482	.3481	.3481
	\$275	.5426	.4558	.3973	.3607	.3400	.3294	.3244	.3223	.3214	.3210	.3209	.3209	.3209
	\$380	.5376	.4376	.3637	.3102	.2747	.2527	.2401	.2333	.2298	.2281	.2273	.2269	.2268
	\$500	.5337	.4287	.3457	.2809	.2337	.2013	.1804	.1675	.1599	.1557	.1534	.1522	.1516
	\$550	.5325	.4266	.3413	.2736	.2231	.1875	.1638	.1488	.1397	.1344	.1314	.1298	.1290
	\$800	.5288	.4236	.3317	.2564	.1970	.1521	.1198	.0974	.0824	.0728	.0668	.0632	.0610
71	\$1,000	.5276	.4227	.3298	.2525	.1906	.1430	.1078	.0829	.0657	.0543	.0470	.0424	.0395
	\$120	.5821	.5498	.5392	.5366	.5361	.5360	.5360	.5360	.5360	.5360	.5360	.5360	.5360
	\$160	.5570	.5040	.4795	.4706	.4679	.4673	.4671	.4671	.4671	.4671	.4671	.4671	.4671
	\$250	.5391	.4539	.4008	.3713	.3573	.3514	.3492	.3485	.3482	.3482	.3481	.3481	.3481
	\$275	.5377	.4464	.3873	.3523	.3343	.3261	.3227	.3215	.3210	.3209	.3209	.3209	.3208
	\$380	.5328	.4282	.3517	.2981	.2644	.2452	.2351	.2303	.2282	.2273	.2269	.2268	.2267
	\$500	.5288	.4195	.3330	.2667	.2200	.1898	.1716	.1614	.1560	.1533	.1521	.1515	.1512
	\$550	.5276	.4175	.3285	.2589	.2085	.1748	.1538	.1416	.1349	.1314	.1296	.1288	.1284
72	\$800	.5240	.4145	.3186	.2403	.1798	.1357	.1056	.0860	.0739	.0668	.0627	.0605	.0594
	\$1,000	.5228	.4136	.3164	.2359	.1725	.1254	.0921	.0699	.0556	.0469	.0418	.0389	.0373
	\$120	.5740	.5446	.5373	.5361	.5360	.5360	.5360	.5360	.5360	.5360	.5360	.5360	.5360
	\$160	.5480	.4950	.4743	.4685	.4673	.4671	.4671	.4671	.4671	.4671	.4671	.4671	.4671
	\$250	.5347	.4415	.3885	.3626	.3525	.3493	.3484	.3482	.3481	.3481	.3481	.3481	.3481
	\$275	.5333	.4339	.3737	.3418	.3279	.3229	.3214	.3210	.3209	.3209	.3208	.3208	.3208
	\$380	.5284	.4163	.3356	.2820	.2515	.2366	.2303	.2279	.2270	.2268	.2267	.2267	.2267
	\$500	.5245	.4086	.3164	.2474	.2020	.1756	.1619	.1555	.1527	.1516	.1513	.1511	.1511
73	\$550	.5234	.4075	.3120	.2390	.1892	.1589	.1424	.1342	.1306	.1290	.1284	.1282	.1282
	\$800	.5197	.4047	.3021	.2189	.1566	.1143	.0881	.0731	.0652	.0613	.0595	.0588	.0584
	\$1,000	.5186	.4037	.2999	.2140	.1482	.1021	.0724	.0548	.0450	.0400	.0375	.0364	.0359
	\$120	.5651	.5401	.5363	.5360	.5360	.5360	.5360	.5360	.5360	.5360	.5360	.5360	.5360
	\$160	.5389	.4856	.4700	.4674	.4671	.4671	.4671	.4671	.4671	.4671	.4671	.4671	.4671
	\$250	.5328	.4282	.3755	.3550	.3494	.3483	.3482	.3481	.3481	.3481	.3481	.3481	.3481
	\$275	.5314	.4208	.3592	.3319	.3233	.3213	.3209	.3209	.3208	.3208	.3208	.3208	.3208
	\$380	.5265	.4053	.3184	.2649	.2396	.2302	.2275	.2268	.2267	.2267	.2267	.2267	.2267
74	\$500	.5226	.4017	.2995	.2267	.1836	.1629	.1547	.1521	.1513	.1511	.1511	.1511	.1511
	\$550	.5215	.4008	.2955	.2176	.1690	.1440	.1335	.1297	.1285	.1282	.1281	.1281	.1281
	\$800	.5179	.3980	.2870	.1964	.1319	.0927	.0725	.0634	.0599	.0587	.0584	.0583	.0582
	\$1,000	.5167	.3971	.2851	.1914	.1222	.0783	.0543	.0429	.0381	.0364	.0358	.0356	.0356
	\$120	.5590	.5379	.5360	.5360	.5360	.5360	.5360	.5360	.5360	.5360	.5360	.5360	.5360
	\$160	.5386	.4796	.4682	.4671	.4671	.4671	.4671	.4671	.4671	.4671	.4671	.4671	.4671
	\$250	.5325	.4195	.3672	.3513	.3485	.3482	.3481	.3481	.3481	.3481	.3481	.3481	.3481
	\$275	.5311	.4124	.3496	.3267	.3216	.3209	.3209	.3208	.3208	.3208	.3208	.3208	.3208
	\$380	.5263	.4027	.3071	.2539	.2333	.2279	.2268	.2267	.2267	.2267	.2267	.2267	.2267
	\$500	.5224	.3997	.2894	.2129	.1723	.1567	.1522	.1512	.1511	.1511	.1511	.1511	.1511
	\$550	.5212	.3988	.2860	.2035	.1563	.1363	.1300	.1285	.1282	.1281	.1281	.1281	.1281
	\$800	.5176	.3961	.2793	.1823	.1157	.0798	.0648	.0599	.0586	.0583	.0582	.0582	.0582

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$1,000	.5164	.3952	.2779	.1775	.1052	.0637	.0449	.0382	.0362	.0357	.0356	.0356	.0356

\* 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 ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio										
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%	
36	\$120	.0107	.0304	.0547	.0820	.1431	.2106	.2828	.3589	
	\$120	.0099	.0287	.0520	.0784	.1378	.2039	.2750	.3500	
38	\$120	.0091	.0269	.0493	.0748	.1326	.1973	.2671	.3410	
	\$120	.0084	.0252	.0466	.0712	.1274	.1906	.2591	.3320	
40	\$120	.0076	.0235	.0439	.0676	.1221	.1838	.2511	.3228	
	\$160	.0076	.0235	.0439	.0676	.1221	.1838	.2511	.3228	
41	\$120	.0069	.0218	.0413	.0640	.1168	.1771	.2430	.3136	
	\$160	.0069	.0218	.0413	.0640	.1168	.1771	.2430	.3136	
42	\$120	.0063	.0202	.0387	.0605	.1116	.1703	.2350	.3044	
	\$160	.0063	.0202	.0387	.0605	.1116	.1703	.2350	.3044	
43	\$120	.0057	.0186	.0362	.0570	.1064	.1636	.2269	.2952	
	\$160	.0057	.0186	.0362	.0570	.1064	.1636	.2269	.2952	
44	\$120	.0050	.0171	.0336	.0536	.1012	.1568	.2187	.2858	
	\$160	.0050	.0171	.0336	.0536	.1012	.1568	.2187	.2858	
45	\$120	.0045	.0156	.0312	.0502	.0960	.1500	.2105	.2764	
	\$160	.0045	.0156	.0312	.0502	.0960	.1500	.2105	.2764	
46	\$120	.0040	.0142	.0288	.0468	.0908	.1433	.2024	.2671	
	\$160	.0040	.0142	.0288	.0468	.0908	.1433	.2024	.2670	
47	\$120	.0035	.0129	.0265	.0435	.0857	.1365	.1942	.2596	
	\$160	.0035	.0129	.0265	.0435	.0857	.1365	.1942	.2575	
	\$250	.0035	.0129	.0265	.0435	.0857	.1365	.1942	.2575	
48	\$120	.0030	.0115	.0242	.0403	.0806	.1297	.1859	.2526	
	\$160	.0030	.0115	.0242	.0403	.0806	.1297	.1859	.2479	
	\$250	.0030	.0115	.0242	.0403	.0806	.1297	.1859	.2479	
	\$275	.0030	.0115	.0242	.0403	.0806	.1297	.1859	.2479	
49	\$120	.0026	.0104	.0222	.0374	.0759	.1234	.1786	.2464	
	\$160	.0026	.0104	.0222	.0374	.0759	.1234	.1781	.2387	
	\$250	.0026	.0104	.0222	.0374	.0759	.1234	.1781	.2387	
	\$275	.0026	.0104	.0222	.0374	.0759	.1234	.1781	.2387	
50	\$120	.0023	.0093	.0203	.0346	.0713	.1171	.1724	.2404	
	\$160	.0023	.0093	.0203	.0346	.0713	.1171	.1703	.2303	
	\$250	.0023	.0093	.0203	.0346	.0713	.1171	.1703	.2295	
	\$275	.0023	.0093	.0203	.0346	.0713	.1171	.1703	.2295	
51	\$120	.0020	.0083	.0184	.0318	.0667	.1108	.1665	.2345	

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$160	.0020	.0083	.0184	.0318	.0667	.1108	.1625	.2226
	\$250	.0020	.0083	.0184	.0318	.0667	.1108	.1624	.2202
	\$275	.0020	.0083	.0184	.0318	.0667	.1108	.1625	.2202
52	\$120	.0017	.0074	.0166	.0291	.0622	.1046	.1609	.2286
	\$160	.0017	.0074	.0166	.0291	.0622	.1045	.1548	.2154
	\$250	.0017	.0074	.0166	.0291	.0622	.1045	.1545	.2108
	\$275	.0017	.0074	.0166	.0291	.0622	.1045	.1545	.2108
53	\$380	.0017	.0074	.0166	.0291	.0622	.1045	.1545	.2108
	\$120	.0014	.0065	.0149	.0264	.0577	.0993	.1553	.2227
	\$160	.0014	.0065	.0149	.0264	.0577	.0982	.1476	.2084
	\$250	.0014	.0065	.0149	.0264	.0577	.0982	.1465	.2013
54	\$275	.0014	.0065	.0149	.0264	.0577	.0982	.1465	.2013
	\$380	.0014	.0065	.0149	.0264	.0577	.0982	.1465	.2013
	\$120	.0012	.0056	.0132	.0239	.0532	.0943	.1497	.2167
	\$160	.0012	.0056	.0132	.0239	.0532	.0919	.1409	.2015
	\$250	.0012	.0056	.0132	.0239	.0532	.0919	.1385	.1917
55	\$275	.0012	.0056	.0132	.0239	.0532	.0919	.1385	.1917
	\$380	.0012	.0056	.0132	.0239	.0532	.0919	.1385	.1917
	\$120	.0010	.0048	.0117	.0214	.0488	.0894	.1442	.2108
	\$160	.0010	.0048	.0117	.0214	.0488	.0859	.1345	.1948
	\$250	.0010	.0048	.0117	.0214	.0488	.0857	.1304	.1820
56	\$275	.0010	.0048	.0117	.0214	.0488	.0857	.1304	.1820
	\$380	.0010	.0048	.0117	.0214	.0488	.0857	.1304	.1820
	\$500	.0010	.0048	.0117	.0214	.0488	.0857	.1304	.1820
	\$120	.0008	.0041	.0102	.0190	.0446	.0846	.1386	.2050
	\$160	.0008	.0041	.0102	.0190	.0445	.0801	.1282	.1881
	\$250	.0008	.0041	.0102	.0190	.0445	.0794	.1222	.1726
	\$275	.0008	.0041	.0102	.0190	.0445	.0794	.1223	.1723
57	\$380	.0008	.0041	.0102	.0190	.0445	.0794	.1223	.1722
	\$500	.0008	.0041	.0102	.0190	.0445	.0794	.1222	.1722
	\$550	.0008	.0041	.0102	.0190	.0445	.0794	.1223	.1722
	\$120	.0006	.0034	.0087	.0167	.0409	.0799	.1330	.1994
	\$160	.0006	.0034	.0087	.0167	.0403	.0747	.1220	.1813
	\$250	.0006	.0034	.0087	.0167	.0403	.0731	.1141	.1639
	\$275	.0006	.0034	.0087	.0167	.0403	.0731	.1141	.1629
58	\$380	.0006	.0034	.0087	.0167	.0403	.0731	.1141	.1624
	\$500	.0006	.0034	.0087	.0167	.0403	.0731	.1141	.1624
	\$550	.0006	.0034	.0087	.0167	.0403	.0731	.1141	.1624
	\$120	.0005	.0028	.0074	.0145	.0373	.0751	.1275	.1938
	\$160	.0005	.0028	.0074	.0145	.0362	.0694	.1159	.1745
	\$250	.0005	.0028	.0074	.0145	.0361	.0669	.1060	.1556
	\$275	.0005	.0028	.0074	.0145	.0361	.0669	.1059	.1540
	\$380	.0005	.0028	.0074	.0145	.0361	.0669	.1059	.1525

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$500	.0005	.0028	.0074	.0145	.0361	.0669	.1059	.1525
	\$550	.0005	.0028	.0074	.0145	.0361	.0669	.1059	.1525
59	\$120	.0004	.0022	.0062	.0125	.0339	.0704	.1221	.1883
	\$160	.0004	.0022	.0062	.0125	.0323	.0643	.1097	.1677
	\$250	.0004	.0022	.0062	.0125	.0321	.0607	.0985	.1475
	\$275	.0004	.0022	.0062	.0125	.0321	.0607	.0980	.1454
	\$380	.0004	.0022	.0062	.0125	.0321	.0607	.0977	.1426
	\$500	.0004	.0022	.0062	.0125	.0321	.0607	.0977	.1426
	\$550	.0004	.0022	.0062	.0125	.0321	.0607	.0977	.1426
	\$800	.0003	.0018	.0051	.0105	.0307	.0657	.1167	.1828
60	\$120	.0003	.0018	.0051	.0105	.0287	.0594	.1036	.1611
	\$160	.0003	.0018	.0051	.0105	.0282	.0546	.0914	.1394
	\$250	.0003	.0018	.0051	.0105	.0282	.0546	.0905	.1370
	\$275	.0003	.0018	.0051	.0105	.0282	.0546	.0896	.1329
	\$380	.0003	.0018	.0051	.0105	.0282	.0546	.0896	.1327
	\$500	.0003	.0018	.0051	.0106	.0282	.0546	.0896	.1327
	\$550	.0003	.0018	.0051	.0105	.0282	.0546	.0896	.1327
	\$800	.0002	.0014	.0041	.0088	.0275	.0611	.1114	.1774
61	\$120	.0002	.0014	.0041	.0088	.0253	.0545	.0975	.1545
	\$160	.0002	.0014	.0041	.0088	.0244	.0488	.0844	.1314
	\$250	.0002	.0014	.0041	.0088	.0244	.0487	.0832	.1287
	\$275	.0002	.0014	.0041	.0088	.0244	.0486	.0815	.1234
	\$380	.0002	.0014	.0041	.0088	.0244	.0486	.0815	.1229
	\$500	.0002	.0014	.0041	.0088	.0244	.0486	.0815	.1229
	\$550	.0002	.0014	.0041	.0088	.0244	.0486	.0815	.1229
	\$800	.0001	.0010	.0032	.0073	.0244	.0567	.1061	.1719
62	\$120	.0001	.0010	.0032	.0071	.0220	.0496	.0915	.1479
	\$160	.0001	.0010	.0032	.0071	.0208	.0434	.0775	.1234
	\$250	.0001	.0010	.0032	.0071	.0208	.0431	.0761	.1204
	\$275	.0001	.0010	.0032	.0071	.0208	.0428	.0736	.1142
	\$380	.0001	.0010	.0032	.0071	.0208	.0428	.0735	.1130
	\$500	.0001	.0010	.0032	.0071	.0208	.0428	.0735	.1130
	\$550	.0001	.0010	.0032	.0071	.0208	.0428	.0735	.1130
	\$800	.0001	.0010	.0032	.0071	.0208	.0428	.0735	.1130
	\$1,000	.0001	.0010	.0032	.0071	.0208	.0428	.0735	.1130
63	\$120	.0001	.0007	.0024	.0059	.0214	.0522	.1007	.1665
	\$160	.0001	.0007	.0024	.0056	.0190	.0448	.0855	.1413
	\$250	.0001	.0007	.0024	.0056	.0173	.0383	.0708	.1153
	\$275	.0001	.0007	.0024	.0056	.0173	.0378	.0692	.1121
	\$380	.0001	.0007	.0024	.0056	.0173	.0371	.0660	.1051
	\$500	.0001	.0007	.0024	.0056	.0173	.0371	.0656	.1032
	\$550	.0001	.0007	.0024	.0056	.0173	.0371	.0656	.1033
	\$800	.0001	.0007	.0024	.0056	.0173	.0371	.0656	.1032
	\$1,000	.0001	.0007	.0024	.0056	.0173	.0371	.0656	.1032



((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
64	\$120	.0001	.0005	.0018	.0047	.0185	.0478	.0954	.1611
	\$160	.0001	.0005	.0018	.0044	.0161	.0402	.0795	.1347
	\$250	.0001	.0005	.0018	.0043	.0142	.0334	.0640	.1073
	\$275	.0001	.0005	.0018	.0043	.0142	.0327	.0623	.1038
	\$380	.0001	.0005	.0018	.0043	.0141	.0317	.0586	.0961
	\$500	.0001	.0005	.0018	.0043	.0141	.0316	.0579	.0937
	\$550	.0001	.0005	.0018	.0043	.0141	.0316	.0579	.0936
	\$800	.0001	.0005	.0018	.0043	.0141	.0316	.0579	.0935
	\$1,000	.0001	.0005	.0018	.0043	.0141	.0316	.0579	.0935
65	\$120	.0001	.0003	.0013	.0036	.0158	.0434	.0901	.1557
	\$160	.0001	.0003	.0012	.0033	.0134	.0356	.0735	.1281
	\$250	.0001	.0003	.0012	.0031	.0114	.0286	.0574	.0993
	\$275	.0001	.0003	.0012	.0031	.0113	.0279	.0555	.0955
	\$380	.0001	.0003	.0012	.0031	.0112	.0266	.0515	.0872
	\$500	.0001	.0003	.0012	.0031	.0112	.0264	.0503	.0843
	\$550	.0001	.0003	.0012	.0031	.0112	.0264	.0503	.0841
	\$800	.0001	.0003	.0012	.0031	.0112	.0264	.0503	.0839
	\$1,000	.0001	.0003	.0012	.0031	.0112	.0264	.0503	.0839
66	\$120	.0001	.0002	.0009	.0027	.0133	.0391	.0847	.1503
	\$160	.0001	.0002	.0008	.0024	.0109	.0312	.0675	.1214
	\$250	.0001	.0002	.0008	.0022	.0089	.0241	.0508	.0912
	\$275	.0001	.0002	.0008	.0022	.0088	.0233	.0488	.0872
	\$380	.0001	.0002	.0008	.0022	.0085	.0218	.0445	.0782
	\$500	.0001	.0002	.0008	.0022	.0085	.0215	.0431	.0750
	\$550	.0001	.0002	.0008	.0022	.0085	.0215	.0430	.0747
	\$800	.0001	.0002	.0008	.0022	.0085	.0215	.0429	.0742
	\$1,000	.0001	.0002	.0008	.0022	.0085	.0215	.0429	.0742
67	\$120	.0000	.0001	.0005	.0019	.0108	.0347	.0791	.1448
	\$160	.0000	.0001	.0005	.0016	.0086	.0268	.0614	.1146
	\$250	.0000	.0001	.0005	.0014	.0067	.0197	.0443	.0831
	\$275	.0000	.0001	.0005	.0014	.0065	.0190	.0422	.0788
	\$380	.0000	.0001	.0005	.0014	.0062	.0173	.0376	.0693
	\$500	.0000	.0001	.0005	.0014	.0062	.0169	.0361	.0657
	\$550	.0000	.0001	.0005	.0014	.0062	.0169	.0359	.0653
	\$800	.0000	.0001	.0005	.0014	.0062	.0169	.0358	.0646
	\$1,000	.0000	.0001	.0005	.0014	.0062	.0169	.0358	.0646
68	\$120	.0000	.0000	.0003	.0013	.0086	.0304	.0735	.1391
	\$160	.0000	.0000	.0003	.0010	.0065	.0226	.0553	.1076
	\$250	.0000	.0000	.0003	.0008	.0047	.0156	.0379	.0748
	\$275	.0000	.0000	.0003	.0008	.0046	.0149	.0358	.0704
	\$380	.0000	.0000	.0003	.0008	.0042	.0132	.0310	.0604
	\$500	.0000	.0000	.0003	.0008	.0042	.0127	.0293	.0565
	\$550	.0000	.0000	.0003	.0008	.0042	.0127	.0291	.0559

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$800	.0000	.0000	.0003	.0008	.0042	.0126	.0289	.0551
	\$1,000	.0000	.0000	.0003	.0008	.0042	.0126	.0289	.0550
69	\$120	.0000	.0000	.0002	.0008	.0065	.0260	.0676	.1333
	\$160	.0000	.0000	.0001	.0006	.0046	.0184	.0490	.1003
	\$250	.0000	.0000	.0001	.0004	.0031	.0118	.0315	.0663
	\$275	.0000	.0000	.0001	.0004	.0030	.0111	.0294	.0617
	\$380	.0000	.0000	.0001	.0004	.0027	.0095	.0246	.0513
	\$500	.0000	.0000	.0001	.0004	.0026	.0090	.0228	.0472
	\$550	.0000	.0000	.0001	.0004	.0026	.0089	.0226	.0465
	\$800	.0000	.0000	.0001	.0004	.0026	.0089	.0223	.0455
	\$1,000	.0000	.0000	.0001	.0004	.0026	.0089	.0222	.0454
70	\$120	.0000	.0000	.0001	.0004	.0045	.0215	.0613	.1271
	\$160	.0000	.0000	.0001	.0003	.0030	.0142	.0423	.0925
	\$250	.0000	.0000	.0001	.0002	.0018	.0083	.0250	.0573
	\$275	.0000	.0000	.0001	.0002	.0017	.0076	.0229	.0525
	\$380	.0000	.0000	.0001	.0002	.0014	.0062	.0183	.0420
	\$500	.0000	.0000	.0001	.0002	.0014	.0057	.0166	.0377
	\$550	.0000	.0000	.0001	.0002	.0013	.0057	.0163	.0370
	\$800	.0000	.0000	.0001	.0002	.0013	.0056	.0159	.0358
	\$1,000	.0000	.0000	.0001	.0002	.0013	.0056	.0159	.0357
71	\$120	.0000	.0000	.0000	.0000	.0002	.0044	.0307	.0974
	\$160	.0000	.0000	.0000	.0000	.0001	.0019	.0150	.0566
	\$250	.0000	.0000	.0000	.0000	.0001	.0007	.0054	.0236
	\$275	.0000	.0000	.0000	.0000	.0001	.0006	.0046	.0201
	\$380	.0000	.0000	.0000	.0000	.0001	.0004	.0031	.0134
	\$500	.0000	.0000	.0000	.0000	.0001	.0004	.0026	.0111
	\$550	.0000	.0000	.0000	.0000	.0001	.0003	.0025	.0107
	\$800	.0000	.0000	.0000	.0000	.0001	.0003	.0024	.0102
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0003	.0024	.0101
72	\$120	.0000	.0000	.0000	.0000	.0000	.0012	.0198	.0882
	\$160	.0000	.0000	.0000	.0000	.0000	.0003	.0067	.0428
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0013	.0117
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0010	.0091
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0005	.0047
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0004	.0035
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0004	.0033
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0030
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0029
73	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0093	.0811
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0012	.0283
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0027
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0017
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0004

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0028	.0787
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0176
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001))

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	\$120	.0202	.0503	.0846	.1218	.2017	.2872	.3767	.4694
<b>37</b>	\$120	.0192	.0483	.0817	.1179	.1963	.2804	.3687	.4604
<b>38</b>	\$120	.0182	.0462	.0787	.1140	.1908	.2735	.3605	.4511
<b>39</b>	\$120	.0172	.0442	.0757	.1101	.1853	.2665	.3523	.4418
<b>40</b>	\$120	.0162	.0422	.0727	.1062	.1797	.2595	.3440	.4324
	\$160	.0161	.0419	.0722	.1055	.1785	.2578	.3418	.4295
<b>41</b>	\$120	.0152	.0402	.0697	.1023	.1740	.2523	.3356	.4228
	\$160	.0151	.0399	.0692	.1016	.1729	.2507	.3334	.4200
<b>42</b>	\$120	.0143	.0381	.0666	.0982	.1683	.2450	.3269	.4129
	\$160	.0142	.0379	.0662	.0976	.1672	.2434	.3248	.4102
<b>43</b>	\$120	.0133	.0361	.0635	.0942	.1625	.2377	.3182	.4030
	\$160	.0132	.0359	.0631	.0936	.1614	.2361	.3162	.4004
<b>44</b>	\$120	.0124	.0341	.0605	.0902	.1567	.2304	.3095	.3931
	\$160	.0123	.0339	.0601	.0896	.1557	.2289	.3075	.3906
<b>45</b>	\$120	.0114	.0318	.0571	.0856	.1501	.2221	.2997	.3820
	\$160	.0113	.0316	.0567	.0851	.1491	.2206	.2978	.3795
<b>46</b>	\$120	.0103	.0296	.0536	.0810	.1435	.2137	.2898	.3710
	\$160	.0103	.0294	.0533	.0805	.1426	.2123	.2879	.3683
<b>47</b>	\$120	.0093	.0274	.0502	.0765	.1369	.2053	.2799	.3651
	\$160	.0093	.0272	.0499	.0760	.1360	.2040	.2781	.3571
	\$250	.0092	.0269	.0493	.0752	.1345	.2017	.2749	.3530
<b>48</b>	\$120	.0084	.0252	.0468	.0719	.1302	.1968	.2697	.3590
	\$160	.0083	.0250	.0465	.0715	.1294	.1955	.2680	.3455
	\$250	.0082	.0247	.0460	.0707	.1279	.1933	.2649	.3416
	\$275	.0082	.0247	.0458	.0705	.1276	.1928	.2642	.3407
<b>49</b>	\$120	.0075	.0230	.0434	.0674	.1235	.1882	.2632	.3530
	\$160	.0074	.0229	.0431	.0669	.1227	.1869	.2577	.3338

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0073	.0226	.0427	.0662	.1213	.1848	.2548	.3300
	\$275	.0073	.0226	.0425	.0660	.1210	.1843	.2541	.3292
<b>50</b>	\$120	.0066	.0210	.0402	.0629	.1169	.1796	.2574	.3469
	\$160	.0066	.0209	.0399	.0625	.1161	.1785	.2476	.3254
	\$250	.0065	.0206	.0394	.0618	.1148	.1764	.2448	.3185
	\$275	.0065	.0206	.0393	.0617	.1145	.1760	.2441	.3177
<b>51</b>	\$120	.0058	.0190	.0369	.0585	.1103	.1713	.2515	.3411
	\$160	.0058	.0189	.0367	.0581	.1095	.1699	.2373	.3187
	\$250	.0057	.0187	.0363	.0575	.1083	.1680	.2346	.3068
	\$275	.0057	.0186	.0362	.0573	.1080	.1675	.2340	.3060
<b>52</b>	\$120	.0050	.0170	.0337	.0540	.1035	.1658	.2454	.3356
	\$160	.0050	.0169	.0335	.0537	.1028	.1611	.2283	.3117
	\$250	.0049	.0167	.0331	.0531	.1016	.1593	.2240	.2946
	\$275	.0049	.0167	.0330	.0529	.1014	.1588	.2234	.2938
	\$380	.0049	.0165	.0327	.0525	.1004	.1574	.2214	.2911
<b>53</b>	\$120	.0043	.0151	.0305	.0496	.0966	.1601	.2394	.3304
	\$160	.0043	.0150	.0303	.0493	.0960	.1522	.2216	.3047
	\$250	.0042	.0148	.0300	.0487	.0949	.1504	.2133	.2821
	\$275	.0042	.0148	.0299	.0486	.0947	.1500	.2127	.2814
	\$380	.0042	.0147	.0296	.0482	.0938	.1487	.2108	.2788
<b>54</b>	\$120	.0036	.0133	.0275	.0453	.0899	.1545	.2337	.3253
	\$160	.0036	.0132	.0273	.0450	.0893	.1432	.2149	.2977
	\$250	.0036	.0131	.0270	.0445	.0883	.1416	.2025	.2696
	\$275	.0036	.0130	.0269	.0443	.0880	.1412	.2019	.2689
	\$380	.0035	.0129	.0267	.0439	.0872	.1399	.2001	.2664
<b>55</b>	\$120	.0030	.0116	.0245	.0411	.0844	.1488	.2283	.3204
	\$160	.0030	.0115	.0244	.0408	.0827	.1365	.2082	.2911
	\$250	.0030	.0114	.0241	.0403	.0817	.1328	.1917	.2596
	\$275	.0030	.0114	.0240	.0402	.0815	.1325	.1912	.2564
	\$380	.0029	.0113	.0238	.0399	.0808	.1313	.1895	.2540
	\$500	.0029	.0112	.0236	.0396	.0802	.1303	.1881	.2522
<b>56</b>	\$120	.0025	.0100	.0216	.0368	.0796	.1430	.2229	.3155
	\$160	.0025	.0099	.0215	.0366	.0759	.1303	.2012	.2846
	\$250	.0024	.0098	.0212	.0362	.0750	.1238	.1805	.2510
	\$275	.0024	.0098	.0212	.0361	.0748	.1234	.1800	.2457
	\$380	.0024	.0097	.0210	.0358	.0742	.1223	.1784	.2411
	\$500	.0024	.0096	.0208	.0355	.0736	.1214	.1770	.2393
	\$550	.0024	.0096	.0208	.0354	.0734	.1211	.1766	.2388
<b>57</b>	\$120	.0020	.0084	.0189	.0328	.0749	.1376	.2176	.3108
	\$160	.0020	.0084	.0187	.0326	.0693	.1241	.1945	.2784
	\$250	.0020	.0083	.0185	.0322	.0685	.1148	.1709	.2425
	\$275	.0019	.0083	.0185	.0321	.0683	.1144	.1688	.2368
	\$380	.0019	.0082	.0183	.0318	.0677	.1134	.1673	.2282

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$500	.0019	.0081	.0182	.0316	.0672	.1126	.1660	.2265
	\$550	.0019	.0081	.0181	.0315	.0670	.1123	.1657	.2260
<b>58</b>	\$120	.0016	.0072	.0165	.0292	.0706	.1329	.2129	.3069
	\$160	.0016	.0071	.0164	.0290	.0639	.1184	.1887	.2729
	\$250	.0016	.0070	.0162	.0287	.0625	.1063	.1636	.2347
	\$275	.0016	.0070	.0161	.0286	.0623	.1060	.1598	.2287
	\$380	.0016	.0070	.0160	.0283	.0617	.1051	.1568	.2159
	\$500	.0016	.0069	.0159	.0281	.0613	.1043	.1556	.2143
	\$550	.0015	.0069	.0158	.0280	.0611	.1041	.1553	.2138
	\$550	.0015	.0069	.0158	.0280	.0611	.1041	.1553	.2138
<b>59</b>	\$120	.0013	.0060	.0142	.0257	.0663	.1282	.2084	.3030
	\$160	.0013	.0060	.0141	.0255	.0594	.1127	.1830	.2674
	\$250	.0013	.0059	.0139	.0252	.0565	.0980	.1563	.2268
	\$275	.0012	.0059	.0139	.0251	.0563	.0976	.1522	.2205
	\$380	.0012	.0058	.0138	.0249	.0558	.0967	.1462	.2039
	\$500	.0012	.0058	.0137	.0247	.0554	.0960	.1451	.2019
	\$550	.0012	.0058	.0136	.0247	.0553	.0958	.1448	.2015
<b>60</b>	\$120	.0010	.0049	.0120	.0230	.0621	.1234	.2039	.2993
	\$160	.0010	.0049	.0119	.0221	.0550	.1071	.1772	.2621
	\$250	.0010	.0048	.0118	.0219	.0505	.0915	.1487	.2189
	\$275	.0010	.0048	.0118	.0218	.0504	.0893	.1445	.2120
	\$380	.0010	.0048	.0117	.0216	.0499	.0882	.1354	.1944
	\$500	.0009	.0047	.0116	.0214	.0495	.0875	.1344	.1893
	\$550	.0009	.0047	.0116	.0214	.0494	.0873	.1341	.1889
	\$800	.0009	.0047	.0115	.0212	.0491	.0867	.1332	.1876
<b>61</b>	\$120	.0007	.0039	.0100	.0204	.0581	.1187	.1996	.2958
	\$160	.0007	.0039	.0100	.0189	.0505	.1017	.1715	.2569
	\$250	.0007	.0039	.0098	.0187	.0447	.0851	.1412	.2112
	\$275	.0007	.0039	.0098	.0187	.0446	.0828	.1368	.2038
	\$380	.0007	.0038	.0097	.0185	.0442	.0798	.1253	.1849
	\$500	.0007	.0038	.0097	.0183	.0438	.0793	.1238	.1769
	\$550	.0007	.0038	.0096	.0183	.0437	.0791	.1235	.1765
	\$800	.0007	.0038	.0096	.0182	.0434	.0785	.1226	.1752
<b>62</b>	\$120	.0005	.0031	.0082	.0180	.0541	.1141	.1952	.2923
	\$160	.0005	.0030	.0081	.0160	.0461	.0963	.1658	.2518
	\$250	.0005	.0030	.0080	.0157	.0391	.0788	.1338	.2036
	\$275	.0005	.0030	.0080	.0156	.0389	.0762	.1289	.1957
	\$380	.0005	.0030	.0079	.0155	.0385	.0715	.1167	.1754
	\$500	.0005	.0030	.0079	.0154	.0382	.0710	.1131	.1653
	\$550	.0005	.0029	.0078	.0154	.0381	.0708	.1128	.1639
	\$800	.0005	.0029	.0078	.0152	.0379	.0703	.1121	.1628
	\$1,000	.0005	.0029	.0078	.0152	.0378	.0702	.1118	.1624
<b>63</b>	\$120	.0004	.0023	.0067	.0155	.0499	.1093	.1908	.2889
	\$160	.0004	.0023	.0064	.0135	.0417	.0907	.1601	.2466

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0004	.0022	.0063	.0128	.0344	.0722	.1262	.1958
	\$275	.0004	.0022	.0063	.0128	.0335	.0696	.1210	.1874
	\$380	.0004	.0022	.0062	.0127	.0329	.0632	.1079	.1654
	\$500	.0003	.0022	.0062	.0126	.0327	.0626	.1022	.1545
	\$550	.0003	.0022	.0062	.0125	.0326	.0624	.1020	.1517
	\$800	.0003	.0022	.0061	.0124	.0324	.0620	.1013	.1500
	\$1,000	.0003	.0022	.0061	.0124	.0323	.0619	.1010	.1496
<b>64</b>	\$120	.0002	.0016	.0054	.0132	.0459	.1045	.1865	.2856
	\$160	.0002	.0016	.0049	.0113	.0375	.0851	.1543	.2415
	\$250	.0002	.0016	.0048	.0102	.0299	.0657	.1187	.1880
	\$275	.0002	.0016	.0048	.0101	.0290	.0629	.1131	.1791
	\$380	.0002	.0016	.0048	.0100	.0276	.0562	.0991	.1555
	\$500	.0002	.0016	.0047	.0100	.0274	.0544	.0925	.1436
	\$550	.0002	.0016	.0047	.0099	.0273	.0543	.0912	.1406
	\$800	.0002	.0016	.0047	.0099	.0271	.0539	.0906	.1372
\$1,000	.0002	.0016	.0047	.0098	.0270	.0538	.0904	.1369	
<b>65</b>	\$120	.0001	.0011	.0042	.0110	.0418	.0997	.1823	.2826
	\$160	.0001	.0011	.0036	.0091	.0333	.0796	.1486	.2366
	\$250	.0001	.0011	.0035	.0078	.0256	.0594	.1111	.1803
	\$275	.0001	.0011	.0035	.0078	.0246	.0564	.1053	.1708
	\$380	.0001	.0011	.0035	.0077	.0225	.0494	.0903	.1457
	\$500	.0001	.0011	.0034	.0076	.0223	.0465	.0832	.1327
	\$550	.0001	.0011	.0034	.0076	.0223	.0464	.0815	.1295
	\$800	.0001	.0011	.0034	.0076	.0221	.0460	.0801	.1245
\$1,000	.0001	.0011	.0034	.0075	.0221	.0459	.0799	.1242	
<b>66</b>	\$120	.0001	.0007	.0032	.0091	.0379	.0950	.1782	.2797
	\$160	.0001	.0007	.0027	.0072	.0292	.0741	.1429	.2318
	\$250	.0001	.0007	.0024	.0058	.0215	.0532	.1036	.1726
	\$275	.0001	.0007	.0024	.0057	.0205	.0501	.0975	.1626
	\$380	.0001	.0007	.0024	.0056	.0181	.0427	.0817	.1359
	\$500	.0001	.0007	.0024	.0056	.0177	.0395	.0740	.1218
	\$550	.0001	.0007	.0024	.0056	.0177	.0388	.0721	.1184
	\$800	.0001	.0007	.0024	.0055	.0175	.0385	.0698	.1120
\$1,000	.0001	.0007	.0024	.0055	.0175	.0384	.0696	.1116	
<b>67</b>	\$120	.0000	.0004	.0022	.0071	.0337	.0898	.1738	.2767
	\$160	.0000	.0004	.0018	.0054	.0250	.0681	.1368	.2267
	\$250	.0000	.0004	.0015	.0041	.0174	.0466	.0955	.1643
	\$275	.0000	.0004	.0015	.0040	.0163	.0434	.0890	.1537
	\$380	.0000	.0004	.0015	.0038	.0140	.0358	.0725	.1253
	\$500	.0000	.0004	.0015	.0038	.0132	.0324	.0643	.1102
	\$550	.0000	.0004	.0015	.0038	.0132	.0316	.0623	.1064
	\$800	.0000	.0004	.0015	.0037	.0131	.0309	.0590	.0991
\$1,000	.0000	.0004	.0015	.0037	.0131	.0308	.0588	.0981	

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>68</b>	\$120	.0000	.0002	.0015	.0053	.0294	.0846	.1694	.2740
	\$160	.0000	.0002	.0011	.0038	.0208	.0620	.1306	.2218
	\$250	.0000	.0002	.0009	.0027	.0135	.0400	.0872	.1558
	\$275	.0000	.0002	.0008	.0026	.0125	.0368	.0805	.1446
	\$380	.0000	.0002	.0008	.0023	.0103	.0292	.0632	.1145
	\$500	.0000	.0002	.0008	.0023	.0094	.0257	.0546	.0984
	\$550	.0000	.0002	.0008	.0023	.0092	.0248	.0525	.0944
	\$800	.0000	.0002	.0008	.0023	.0091	.0237	.0487	.0861
	\$1,000	.0000	.0002	.0008	.0023	.0091	.0236	.0483	.0847
<b>69</b>	\$120	.0000	.0001	.0009	.0038	.0254	.0795	.1653	.2716
	\$160	.0000	.0001	.0006	.0026	.0171	.0561	.1246	.2172
	\$250	.0000	.0001	.0005	.0017	.0101	.0338	.0792	.1477
	\$275	.0000	.0001	.0004	.0016	.0093	.0307	.0722	.1358
	\$380	.0000	.0001	.0004	.0013	.0072	.0232	.0544	.1041
	\$500	.0000	.0001	.0004	.0013	.0064	.0197	.0456	.0870
	\$550	.0000	.0001	.0004	.0013	.0062	.0189	.0434	.0828
	\$800	.0000	.0001	.0004	.0013	.0060	.0175	.0393	.0739
	\$1,000	.0000	.0001	.0004	.0013	.0060	.0174	.0386	.0721
<b>70</b>	\$120	.0000	.0000	.0004	.0024	.0208	.0734	.1608	.2692
	\$160	.0000	.0000	.0003	.0015	.0129	.0492	.1176	.2122
	\$250	.0000	.0000	.0002	.0008	.0067	.0269	.0698	.1382
	\$275	.0000	.0000	.0002	.0007	.0060	.0238	.0626	.1255
	\$380	.0000	.0000	.0001	.0006	.0043	.0167	.0444	.0918
	\$500	.0000	.0000	.0001	.0005	.0036	.0135	.0355	.0738
	\$550	.0000	.0000	.0001	.0005	.0035	.0128	.0334	.0695
	\$800	.0000	.0000	.0001	.0005	.0032	.0114	.0291	.0599
	\$1,000	.0000	.0000	.0001	.0005	.0032	.0112	.0283	.0578
<b>71</b>	\$120	.0000	.0000	.0002	.0013	.0165	.0675	.1565	.2673
	\$160	.0000	.0000	.0001	.0007	.0092	.0425	.1108	.2077
	\$250	.0000	.0000	.0001	.0003	.0041	.0205	.0607	.1289
	\$275	.0000	.0000	.0000	.0003	.0035	.0177	.0532	.1154
	\$380	.0000	.0000	.0000	.0002	.0023	.0113	.0350	.0799
	\$500	.0000	.0000	.0000	.0002	.0018	.0085	.0263	.0612
	\$550	.0000	.0000	.0000	.0002	.0016	.0078	.0243	.0567
	\$800	.0000	.0000	.0000	.0002	.0015	.0067	.0202	.0467
	\$1,000	.0000	.0000	.0000	.0002	.0015	.0065	.0193	.0445
<b>72</b>	\$120	.0000	.0000	.0000	.0005	.0111	.0594	.1514	.2655
	\$160	.0000	.0000	.0000	.0002	.0051	.0334	.1018	.2024
	\$250	.0000	.0000	.0000	.0001	.0016	.0127	.0483	.1166
	\$275	.0000	.0000	.0000	.0000	.0013	.0104	.0407	.1019
	\$380	.0000	.0000	.0000	.0000	.0007	.0054	.0231	.0638
	\$500	.0000	.0000	.0000	.0000	.0004	.0035	.0154	.0446
	\$550	.0000	.0000	.0000	.0000	.0004	.0031	.0138	.0401

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$800	.0000	.0000	.0000	.0000	.0003	.0024	.0103	.0303
	\$1,000	.0000	.0000	.0000	.0000	.0003	.0022	.0095	.0281
<b>73</b>	\$120	.0000	.0000	.0000	.0001	.0059	.0505	.1469	.2645
	\$160	.0000	.0000	.0000	.0000	.0019	.0237	.0924	.1982
	\$250	.0000	.0000	.0000	.0000	.0003	.0059	.0350	.1037
	\$275	.0000	.0000	.0000	.0000	.0002	.0043	.0276	.0874
	\$380	.0000	.0000	.0000	.0000	.0001	.0016	.0121	.0465
	\$500	.0000	.0000	.0000	.0000	.0000	.0008	.0064	.0277
	\$550	.0000	.0000	.0000	.0000	.0000	.0006	.0053	.0237
	\$800	.0000	.0000	.0000	.0000	.0000	.0004	.0032	.0151
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0003	.0028	.0133
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0032	.0444	.1447	.2642
	\$160	.0000	.0000	.0000	.0000	.0007	.0173	.0864	.1964
	\$250	.0000	.0000	.0000	.0000	.0000	.0027	.0263	.0954
	\$275	.0000	.0000	.0000	.0000	.0000	.0017	.0192	.0778
	\$380	.0000	.0000	.0000	.0000	.0000	.0004	.0062	.0352
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0025	.0176
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0019	.0141
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0009	.0074
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0007	.0061

\* Single Loss Limit values are expressed in thousands of dollars.

**OTS-4659.1**

AMENDATORY SECTION (Amending WSR 17-12-020, filed 5/30/17, effective 6/30/17)

**WAC 296-17B-980 Hazard Group 8 tables.**

**Premium-Based Plan, with no Single Loss Limit**

**Insurance Charge Table**

**Hazard Group 8**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>1</b>	.9162	.9092	.9027	.8966	.8907	.8851	.8798	.8746	.8695	.8646	.8599	.8552	.8507
<b>2</b>	.9122	.9046	.8975	.8908	.8844	.8783	.8724	.8667	.8612	.8559	.8507	.8456	.8407
<b>3</b>	.9085	.9003	.8926	.8854	.8785	.8719	.8655	.8594	.8534	.8477	.8421	.8366	.8313
<b>4</b>	.9048	.8959	.8877	.8799	.8725	.8654	.8585	.8519	.8456	.8394	.8334	.8275	.8218
<b>5</b>	.9009	.8915	.8826	.8742	.8663	.8587	.8514	.8443	.8375	.8308	.8244	.8181	.8120
<b>6</b>	.8970	.8869	.8775	.8685	.8600	.8519	.8441	.8365	.8293	.8222	.8153	.8087	.8022
<b>7</b>	.8931	.8823	.8722	.8627	.8536	.8450	.8367	.8287	.8209	.8134	.8061	.7990	.7921
<b>8</b>	.8891	.8776	.8669	.8568	.8471	.8380	.8291	.8206	.8124	.8045	.7967	.7892	.7819



((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
9	.8850	.8728	.8614	.8507	.8405	.8308	.8215	.8125	.8038	.7954	.7872	.7793	.7716
10	.8808	.8680	.8560	.8446	.8339	.8236	.8137	.8042	.7951	.7862	.7776	.7693	.7612
11	.8767	.8631	.8504	.8385	.8271	.8163	.8059	.7959	.7863	.7770	.7679	.7592	.7506
12	.8724	.8581	.8447	.8322	.8202	.8088	.7979	.7874	.7773	.7675	.7580	.7488	.7399
13	.8681	.8530	.8390	.8258	.8132	.8012	.7898	.7788	.7682	.7579	.7480	.7383	.7290
14	.8637	.8479	.8331	.8193	.8061	.7936	.7816	.7700	.7589	.7482	.7378	.7277	.7180
15	.8592	.8427	.8272	.8127	.7989	.7858	.7733	.7612	.7496	.7384	.7276	.7171	.7069
16	.8547	.8374	.8212	.8060	.7916	.7779	.7648	.7522	.7401	.7284	.7171	.7062	.6956
17	.8501	.8320	.8151	.7992	.7842	.7699	.7562	.7431	.7305	.7183	.7066	.6952	.6842
18	.8455	.8265	.8089	.7923	.7767	.7617	.7475	.7339	.7207	.7081	.6959	.6841	.6727
19	.8408	.8210	.8026	.7853	.7690	.7535	.7387	.7245	.7109	.6977	.6851	.6729	.6610
20	.8360	.8154	.7962	.7783	.7613	.7452	.7298	.7150	.7009	.6873	.6742	.6615	.6493
21	.8311	.8097	.7897	.7711	.7534	.7366	.7207	.7054	.6907	.6766	.6631	.6500	.6374
22	.8262	.8038	.7831	.7637	.7454	.7280	.7114	.6956	.6804	.6658	.6518	.6383	.6253
23	.8212	.7980	.7764	.7563	.7372	.7192	.7020	.6857	.6700	.6549	.6405	.6265	.6131
24	.8161	.7919	.7696	.7487	.7290	.7103	.6925	.6756	.6594	.6438	.6289	.6146	.6007
25	.8109	.7858	.7627	.7410	.7205	.7012	.6829	.6654	.6486	.6326	.6172	.6025	.5882
26	.8056	.7796	.7556	.7331	.7120	.6920	.6730	.6550	.6377	.6212	.6054	.5902	.5756
27	.8002	.7733	.7484	.7252	.7033	.6827	.6631	.6445	.6267	.6097	.5934	.5778	.5628
28	.7948	.7669	.7411	.7171	.6945	.6732	.6530	.6338	.6155	.5980	.5813	.5653	.5498
29	.7893	.7604	.7337	.7089	.6855	.6635	.6427	.6230	.6042	.5862	.5690	.5526	.5367
30	.7836	.7538	.7262	.7005	.6764	.6538	.6323	.6120	.5927	.5742	.5566	.5397	.5235
31	.7779	.7470	.7185	.6920	.6672	.6438	.6217	.6008	.5810	.5620	.5440	.5266	.5101
32	.7721	.7401	.7107	.6833	.6577	.6337	.6110	.5895	.5691	.5497	.5311	.5134	.4964
33	.7662	.7331	.7027	.6745	.6481	.6234	.6001	.5780	.5570	.5371	.5181	.5000	.4826
34	.7601	.7260	.6947	.6656	.6384	.6130	.5890	.5663	.5448	.5244	.5049	.4863	.4686
35	.7540	.7188	.6865	.6565	.6285	.6024	.5777	.5545	.5324	.5115	.4916	.4725	.4543
36	.7478	.7114	.6780	.6471	.6184	.5915	.5662	.5423	.5197	.4982	.4778	.4583	.4397
37	.7413	.7038	.6694	.6376	.6080	.5803	.5543	.5298	.5067	.4847	.4638	.4438	.4246
38	.7349	.6962	.6607	.6279	.5975	.5691	.5424	.5173	.4935	.4710	.4496	.4291	.4095
39	.7283	.6884	.6518	.6181	.5868	.5576	.5303	.5045	.4802	.4571	.4351	.4141	.3941
40	.7217	.6805	.6428	.6082	.5760	.5460	.5179	.4915	.4665	.4428	.4203	.3988	.3784
41	.7150	.6726	.6338	.5981	.5651	.5343	.5055	.4784	.4528	.4285	.4054	.3835	.3627
42	.7083	.6646	.6247	.5880	.5541	.5225	.4929	.4651	.4388	.4140	.3904	.3681	.3470
43	.7015	.6565	.6155	.5778	.5430	.5105	.4802	.4516	.4247	.3993	.3753	.3527	.3312
44	.6947	.6483	.6061	.5674	.5316	.4983	.4671	.4379	.4103	.3844	.3600	.3370	.3154
45	.6878	.6401	.5967	.5569	.5201	.4859	.4539	.4240	.3958	.3694	.3446	.3214	.2997
46	.6809	.6318	.5872	.5463	.5086	.4734	.4406	.4100	.3813	.3544	.3293	.3060	.2842
47	.6740	.6235	.5776	.5356	.4968	.4607	.4272	.3958	.3666	.3394	.3142	.2907	.2690
48	.6670	.6151	.5679	.5247	.4848	.4478	.4135	.3815	.3518	.3244	.2990	.2755	.2538
49	.6604	.6070	.5586	.5142	.4732	.4353	.4002	.3677	.3377	.3100	.2845	.2610	.2394
50	.6537	.5989	.5492	.5035	.4615	.4227	.3869	.3539	.3236	.2957	.2702	.2467	.2253
51	.6471	.5908	.5396	.4927	.4496	.4100	.3735	.3401	.3095	.2816	.2560	.2327	.2115
52	.6404	.5825	.5299	.4818	.4376	.3971	.3601	.3263	.2955	.2675	.2420	.2189	.1979
53	.6337	.5741	.5200	.4706	.4254	.3841	.3466	.3124	.2815	.2534	.2281	.2052	.1846
54	.6269	.5657	.5100	.4593	.4131	.3711	.3330	.2986	.2676	.2396	.2145	.1919	.1717
55	.6201	.5571	.4999	.4479	.4007	.3580	.3195	.2849	.2538	.2259	.2011	.1789	.1592
56	.6133	.5485	.4897	.4364	.3883	.3449	.3060	.2712	.2401	.2124	.1879	.1662	.1471
57	.6064	.5398	.4794	.4248	.3757	.3318	.2925	.2575	.2265	.1992	.1750	.1538	.1353
58	.5996	.5310	.4690	.4132	.3632	.3186	.2790	.2440	.2131	.1861	.1624	.1418	.1238
59	.5927	.5222	.4586	.4015	.3506	.3054	.2656	.2305	.1999	.1732	.1501	.1300	.1127
60	.5859	.5134	.4481	.3898	.3380	.2923	.2522	.2172	.1868	.1606	.1379	.1185	.1019

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
61	.5792	.5047	.4377	.3781	.3253	.2791	.2388	.2039	.1738	.1481	.1261	.1073	.0915
62	.5726	.4960	.4273	.3663	.3126	.2659	.2254	.1907	.1610	.1357	.1144	.0964	.0814
63	.5661	.4874	.4169	.3545	.2999	.2526	.2120	.1774	.1481	.1235	.1030	.0859	.0717
64	.5598	.4789	.4065	.3427	.2871	.2393	.1985	.1642	.1354	.1115	.0918	.0756	.0624
65	.5538	.4705	.3962	.3308	.2742	.2258	.1850	.1509	.1227	.0997	.0809	.0657	.0536
66	.5480	.4624	.3858	.3188	.2610	.2121	.1712	.1375	.1100	.0879	.0702	.0562	.0451
67	.5426	.4544	.3755	.3066	.2476	.1981	.1572	.1240	.0973	.0763	.0598	.0470	.0371
68	.5375	.4466	.3652	.2942	.2338	.1836	.1428	.1102	.0846	.0648	.0496	.0382	.0296
69	.5328	.4390	.3548	.2814	.2194	.1685	.1278	.0960	.0716	.0533	.0397	.0298	.0225
70	.5287	.4317	.3441	.2678	.2039	.1522	.1118	.0810	.0582	.0417	.0299	.0216	.0158
71	.5247	.4158	.3162	.2281	.1560	.1015	.0635	.0389	.0238	.0150	.0098	.0067	.0048
72	.5210	.4126	.3073	.2112	.1322	.0756	.0402	.0207	.0109	.0059	.0033	.0019	.0010
73	.5210	.4120	.3033	.1980	.1077	.0471	.0171	.0056	.0018	.0005	.0001	.0000	.0000
74	.5210	.4120	.3030	.1942	.0915	.0243	.0033	.0003	.0000	.0000	.0000	.0000	.0000))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8906	.8843	.8785	.8730	.8677	.8627	.8579	.8533	.8488	.8444	.8402	.8361	.8320
2	.8882	.8815	.8753	.8694	.8639	.8586	.8535	.8485	.8438	.8391	.8346	.8302	.8260
3	.8850	.8779	.8712	.8649	.8589	.8532	.8477	.8424	.8372	.8322	.8274	.8226	.8180
4	.8818	.8741	.8670	.8602	.8538	.8477	.8417	.8360	.8305	.8252	.8199	.8148	.8099
5	.8786	.8704	.8627	.8555	.8486	.8420	.8357	.8296	.8237	.8179	.8123	.8069	.8016
6	.8753	.8665	.8584	.8507	.8433	.8363	.8296	.8231	.8167	.8106	.8046	.7988	.7932
7	.8719	.8626	.8539	.8457	.8379	.8304	.8232	.8163	.8095	.8030	.7966	.7905	.7844
8	.8685	.8586	.8494	.8407	.8324	.8244	.8168	.8094	.8023	.7953	.7886	.7821	.7757
9	.8651	.8546	.8448	.8356	.8268	.8184	.8103	.8024	.7949	.7876	.7804	.7735	.7668
10	.8616	.8505	.8402	.8304	.8211	.8122	.8037	.7954	.7874	.7797	.7722	.7649	.7578
11	.8581	.8464	.8355	.8252	.8154	.8060	.7970	.7883	.7799	.7718	.7639	.7562	.7487
12	.8545	.8422	.8307	.8198	.8095	.7996	.7901	.7810	.7721	.7636	.7553	.7472	.7394
13	.8508	.8379	.8258	.8144	.8035	.7931	.7831	.7735	.7643	.7553	.7466	.7382	.7299
14	.8470	.8335	.8207	.8087	.7973	.7864	.7760	.7659	.7562	.7468	.7377	.7288	.7203
15	.8433	.8290	.8157	.8031	.7911	.7797	.7688	.7583	.7481	.7383	.7288	.7195	.7106
16	.8394	.8245	.8105	.7973	.7848	.7729	.7614	.7504	.7398	.7296	.7197	.7101	.7007
17	.8355	.8199	.8052	.7915	.7784	.7659	.7540	.7425	.7315	.7208	.7104	.7004	.6907
18	.8315	.8152	.7999	.7855	.7719	.7589	.7464	.7345	.7229	.7118	.7011	.6907	.6806
19	.8274	.8103	.7944	.7794	.7652	.7516	.7387	.7262	.7142	.7027	.6916	.6808	.6703
20	.8233	.8055	.7889	.7733	.7585	.7444	.7309	.7179	.7055	.6935	.6820	.6708	.6600
21	.8191	.8005	.7833	.7670	.7516	.7369	.7229	.7095	.6966	.6842	.6722	.6607	.6495
22	.8148	.7954	.7774	.7605	.7445	.7293	.7147	.7008	.6874	.6746	.6622	.6502	.6387
23	.8104	.7903	.7716	.7540	.7374	.7216	.7065	.6921	.6783	.6650	.6522	.6398	.6279
24	.8059	.7850	.7656	.7473	.7301	.7137	.6981	.6831	.6688	.6551	.6419	.6291	.6168
25	.8013	.7796	.7594	.7405	.7226	.7056	.6894	.6740	.6592	.6451	.6314	.6183	.6056
26	.7967	.7741	.7532	.7336	.7150	.6975	.6808	.6648	.6496	.6350	.6209	.6073	.5943
27	.7919	.7686	.7468	.7265	.7073	.6892	.6719	.6555	.6397	.6246	.6102	.5962	.5828
28	.7871	.7628	.7403	.7193	.6995	.6807	.6629	.6459	.6297	.6142	.5992	.5849	.5711
29	.7822	.7571	.7338	.7120	.6915	.6722	.6538	.6363	.6196	.6036	.5883	.5735	.5593
30	.7771	.7511	.7270	.7045	.6833	.6633	.6444	.6263	.6091	.5927	.5769	.5618	.5472
31	.7720	.7450	.7201	.6968	.6750	.6543	.6348	.6162	.5985	.5816	.5654	.5498	.5349
32	.7667	.7388	.7130	.6889	.6664	.6451	.6250	.6059	.5877	.5703	.5536	.5376	.5222
33	.7613	.7324	.7058	.6810	.6577	.6358	.6151	.5954	.5767	.5588	.5417	.5253	.5095
34	.7558	.7260	.6984	.6728	.6489	.6263	.6050	.5847	.5655	.5471	.5295	.5127	.4965
35	.7501	.7193	.6909	.6645	.6397	.6165	.5946	.5738	.5540	.5351	.5171	.4998	.4831
36	.7444	.7126	.6832	.6560	.6306	.6066	.5841	.5627	.5424	.5230	.5045	.4867	.4697

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
37	.7385	.7056	.6753	.6473	.6210	.5964	.5732	.5512	.5303	.5104	.4914	.4732	.4557
38	.7325	.6985	.6673	.6383	.6113	.5860	.5621	.5395	.5180	.4976	.4780	.4593	.4414
39	.7264	.6913	.6591	.6293	.6015	.5754	.5508	.5276	.5056	.4846	.4645	.4453	.4270
40	.7202	.6840	.6508	.6201	.5914	.5646	.5394	.5155	.4929	.4713	.4508	.4311	.4123
41	.7139	.6765	.6423	.6107	.5812	.5537	.5277	.5032	.4800	.4578	.4367	.4166	.3974
42	.7074	.6689	.6336	.6011	.5708	.5424	.5157	.4905	.4667	.4439	.4223	.4018	.3822
43	.7009	.6612	.6248	.5913	.5601	.5310	.5036	.4777	.4532	.4299	.4078	.3868	.3669
44	.6943	.6534	.6161	.5816	.5495	.5195	.4914	.4648	.4397	.4159	.3933	.3720	.3517
45	.6870	.6447	.6062	.5706	.5376	.5067	.4778	.4505	.4247	.4004	.3774	.3557	.3351
46	.6795	.6359	.5961	.5595	.5255	.4937	.4639	.4359	.4096	.3848	.3614	.3393	.3185
47	.6720	.6270	.5860	.5483	.5133	.4806	.4500	.4213	.3944	.3691	.3453	.3230	.3021
48	.6643	.6179	.5756	.5367	.5006	.4670	.4357	.4063	.3788	.3531	.3290	.3065	.2855
49	.6565	.6086	.5650	.5249	.4878	.4532	.4211	.3911	.3631	.3370	.3127	.2901	.2691
50	.6488	.5994	.5545	.5131	.4749	.4395	.4066	.3760	.3475	.3211	.2967	.2741	.2532
51	.6410	.5901	.5437	.5011	.4618	.4255	.3919	.3607	.3319	.3053	.2808	.2582	.2373
52	.6329	.5803	.5325	.4886	.4482	.4110	.3766	.3449	.3158	.2891	.2645	.2420	.2213
53	.6246	.5703	.5210	.4758	.4343	.3961	.3611	.3290	.2997	.2729	.2483	.2259	.2055
54	.6163	.5603	.5093	.4628	.4202	.3812	.3456	.3132	.2837	.2568	.2323	.2102	.1903
55	.6081	.5502	.4977	.4498	.4062	.3664	.3304	.2976	.2679	.2411	.2170	.1953	.1758
56	.5996	.5397	.4855	.4363	.3915	.3511	.3145	.2815	.2518	.2252	.2014	.1802	.1613
57	.5910	.5292	.4733	.4227	.3770	.3358	.2988	.2656	.2361	.2098	.1864	.1657	.1474
58	.5830	.5192	.4616	.4097	.3631	.3213	.2839	.2507	.2213	.1954	.1725	.1524	.1346
59	.5748	.5090	.4498	.3966	.3490	.3067	.2691	.2360	.2068	.1813	.1589	.1393	.1223
60	.5666	.4987	.4377	.3832	.3348	.2919	.2542	.2212	.1923	.1672	.1454	.1265	.1102
61	.5584	.4884	.4257	.3699	.3206	.2773	.2395	.2067	.1782	.1536	.1324	.1143	.0987
62	.5502	.4780	.4136	.3565	.3064	.2627	.2249	.1922	.1641	.1401	.1197	.1023	.0876
63	.5419	.4674	.4011	.3427	.2918	.2477	.2098	.1774	.1499	.1266	.1069	.0905	.0767
64	.5337	.4568	.3886	.3289	.2772	.2327	.1948	.1628	.1358	.1133	.0946	.0791	.0663
65	.5258	.4464	.3762	.3151	.2624	.2176	.1798	.1482	.1220	.1004	.0827	.0683	.0566
66	.5181	.4362	.3639	.3013	.2477	.2025	.1649	.1338	.1084	.0878	.0713	.0580	.0475
67	.5103	.4254	.3508	.2863	.2317	.1861	.1487	.1184	.0941	.0748	.0595	.0477	.0384
68	.5028	.4149	.3374	.2710	.2152	.1693	.1323	.1029	.0798	.0620	.0483	.0380	.0301
69	.4963	.4051	.3248	.2562	.1992	.1530	.1165	.0882	.0666	.0504	.0384	.0295	.0231
70	.4897	.3945	.3103	.2388	.1802	.1338	.0981	.0714	.0518	.0378	.0279	.0209	.0160
71	.4845	.3851	.2968	.2220	.1616	.1150	.0804	.0557	.0385	.0268	.0191	.0139	.0105
72	.4797	.3748	.2800	.1997	.1363	.0895	.0571	.0359	.0226	.0145	.0096	.0067	.0048
73	.4774	.3676	.2649	.1767	.1087	.0621	.0334	.0174	.0089	.0047	.0025	.0013	.0007
74	.4770	.3653	.2577	.1628	.0904	.0441	.0191	.0075	.0027	.0009	.0003	.0001	.0000

**Premium-Based Plan, with no Single Loss Limit**

**Insurance Savings Table**

**Hazard Group 8**

**Effective ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0469	.0949	.1438	.1935	.2938	.3952	.4972	.5997
2	.0000	.0460	.0933	.1418	.1910	.2906	.3912	.4926	.5945
3	.0000	.0451	.0918	.1399	.1886	.2875	.3875	.4883	.5896
4	.0000	.0442	.0903	.1380	.1863	.2844	.3838	.4839	.5847
5	.0000	.0433	.0888	.1360	.1839	.2813	.3799	.4795	.5796

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
6	.0000	.0423	.0874	.1340	.1815	.2781	.3760	.4749	.5745
7	.0000	.0413	.0859	.1320	.1790	.2748	.3721	.4703	.5692
8	.0000	.0404	.0843	.1300	.1766	.2716	.3681	.4656	.5639
9	.0000	.0394	.0828	.1279	.1741	.2682	.3640	.4608	.5584
10	.0000	.0385	.0813	.1259	.1716	.2649	.3598	.4560	.5530
11	.0000	.0375	.0797	.1238	.1690	.2615	.3557	.4511	.5474
12	.0000	.0366	.0782	.1217	.1664	.2580	.3514	.4461	.5417
13	.0000	.0357	.0766	.1196	.1638	.2545	.3471	.4410	.5360
14	.0000	.0348	.0750	.1175	.1612	.2509	.3427	.4359	.5301
15	.0000	.0338	.0735	.1153	.1585	.2473	.3382	.4307	.5242
16	.0000	.0329	.0719	.1132	.1558	.2437	.3337	.4254	.5182
17	.0000	.0320	.0703	.1110	.1531	.2399	.3291	.4200	.5121
18	.0000	.0310	.0687	.1088	.1503	.2362	.3245	.4145	.5059
19	.0000	.0301	.0670	.1065	.1475	.2324	.3198	.4090	.4996
20	.0000	.0292	.0654	.1043	.1447	.2285	.3150	.4034	.4932
21	.0000	.0283	.0638	.1020	.1418	.2246	.3101	.3977	.4867
22	.0000	.0273	.0621	.0997	.1389	.2206	.3052	.3918	.4801
23	.0000	.0264	.0604	.0974	.1360	.2165	.3002	.3860	.4734
24	.0000	.0255	.0588	.0950	.1330	.2124	.2951	.3799	.4666
25	.0000	.0245	.0571	.0926	.1300	.2083	.2899	.3738	.4597
26	.0000	.0236	.0554	.0902	.1269	.2040	.2846	.3676	.4526
27	.0000	.0227	.0536	.0877	.1238	.1997	.2792	.3613	.4454
28	.0000	.0218	.0519	.0853	.1206	.1953	.2738	.3549	.4381
29	.0000	.0208	.0501	.0828	.1174	.1909	.2683	.3484	.4307
30	.0000	.0199	.0484	.0802	.1142	.1864	.2626	.3418	.4232
31	.0000	.0190	.0466	.0777	.1109	.1818	.2569	.3350	.4155
32	.0000	.0181	.0448	.0751	.1076	.1772	.2511	.3281	.4077
33	.0000	.0172	.0430	.0725	.1043	.1725	.2452	.3211	.3997
34	.0000	.0163	.0413	.0699	.1009	.1677	.2391	.3140	.3917
35	.0000	.0154	.0394	.0672	.0974	.1628	.2330	.3068	.3835
36	.0000	.0145	.0376	.0645	.0939	.1579	.2268	.2994	.3750
37	.0000	.0136	.0358	.0618	.0903	.1528	.2203	.2918	.3664
38	.0000	.0127	.0339	.0591	.0868	.1477	.2139	.2842	.3577
39	.0000	.0119	.0321	.0563	.0832	.1425	.2073	.2764	.3488
40	.0000	.0110	.0303	.0536	.0795	.1372	.2007	.2685	.3398
41	.0000	.0102	.0285	.0508	.0759	.1320	.1940	.2606	.3308
42	.0000	.0094	.0267	.0481	.0723	.1267	.1873	.2526	.3217
43	.0000	.0086	.0250	.0454	.0687	.1214	.1805	.2445	.3125
44	.0000	.0079	.0233	.0427	.0650	.1161	.1737	.2363	.3031
45	.0000	.0071	.0216	.0400	.0614	.1107	.1668	.2281	.2937
46	.0000	.0064	.0199	.0374	.0578	.1054	.1599	.2198	.2842
47	.0000	.0058	.0183	.0348	.0543	.1001	.1530	.2115	.2746
48	.0000	.0051	.0167	.0322	.0508	.0947	.1460	.2031	.2649
49	.0000	.0046	.0153	.0299	.0475	.0897	.1394	.1950	.2556
50	.0000	.0041	.0139	.0276	.0443	.0847	.1327	.1869	.2462

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
51	.0000	.0036	.0126	.0254	.0411	.0797	.1261	.1788	.2366
52	.0000	.0032	.0114	.0232	.0380	.0747	.1194	.1705	.2269
53	.0000	.0027	.0101	.0210	.0349	.0698	.1127	.1621	.2170
54	.0000	.0023	.0090	.0190	.0318	.0648	.1059	.1537	.2070
55	.0000	.0020	.0079	.0170	.0289	.0599	.0991	.1451	.1969
56	.0000	.0017	.0068	.0150	.0259	.0550	.0923	.1365	.1867
57	.0000	.0014	.0058	.0131	.0231	.0502	.0854	.1278	.1764
58	.0000	.0011	.0049	.0114	.0204	.0454	.0786	.1190	.1660
59	.0000	.0009	.0041	.0097	.0178	.0407	.0717	.1102	.1556
60	.0000	.0007	.0033	.0081	.0153	.0360	.0649	.1014	.1451
61	.0000	.0005	.0026	.0067	.0129	.0315	.0582	.0927	.1347
62	.0000	.0003	.0020	.0054	.0107	.0272	.0516	.0840	.1243
63	.0000	.0002	.0015	.0042	.0086	.0230	.0451	.0754	.1139
64	.0000	.0002	.0011	.0032	.0068	.0190	.0388	.0669	.1035
65	.0000	.0001	.0007	.0023	.0051	.0153	.0328	.0585	.0932
66	.0000	.0001	.0004	.0015	.0037	.0119	.0270	.0504	.0828
67	.0000	.0000	.0003	.0010	.0025	.0088	.0216	.0424	.0725
68	.0000	.0000	.0001	.0005	.0015	.0062	.0165	.0346	.0622
69	.0000	.0000	.0001	.0003	.0008	.0039	.0118	.0270	.0518
70	.0000	.0000	.0000	.0001	.0004	.0022	.0077	.0197	.0411
71	.0000	.0000	.0000	.0000	.0000	.0001	.0007	.0038	.0132
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0006	.0043
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0003
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
1	.0000	.0495	.1000	.1514	.2032	.3079	.4136	.5198	.6265
2	.0000	.0489	.0991	.1501	.2017	.3059	.4112	.5170	.6233
3	.0000	.0482	.0978	.1485	.1997	.3034	.4080	.5134	.6192
4	.0000	.0474	.0966	.1468	.1977	.3007	.4048	.5096	.6150
5	.0000	.0466	.0953	.1452	.1957	.2981	.4016	.5059	.6107
6	.0000	.0459	.0941	.1435	.1937	.2954	.3983	.5020	.6064
7	.0000	.0451	.0928	.1418	.1916	.2926	.3949	.4981	.6019
8	.0000	.0443	.0915	.1401	.1895	.2898	.3915	.4941	.5974
9	.0000	.0435	.0902	.1383	.1874	.2870	.3881	.4901	.5928
10	.0000	.0427	.0889	.1366	.1852	.2842	.3846	.4860	.5882
11	.0000	.0420	.0876	.1349	.1831	.2813	.3811	.4819	.5835
12	.0000	.0411	.0863	.1331	.1809	.2784	.3775	.4777	.5787
13	.0000	.0403	.0849	.1313	.1787	.2754	.3738	.4734	.5738
14	.0000	.0395	.0836	.1295	.1764	.2723	.3700	.4690	.5687
15	.0000	.0387	.0822	.1276	.1741	.2693	.3663	.4645	.5637
16	.0000	.0379	.0808	.1258	.1718	.2662	.3624	.4600	.5585
17	.0000	.0371	.0795	.1239	.1695	.2630	.3585	.4554	.5532
18	.0000	.0363	.0781	.1220	.1671	.2598	.3545	.4507	.5479

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>19</b>	<u>.0000</u>	<u>.0355</u>	<u>.0766</u>	<u>.1200</u>	<u>.1647</u>	<u>.2565</u>	<u>.3504</u>	<u>.4458</u>	<u>.5424</u>
<b>20</b>	<u>.0000</u>	<u>.0346</u>	<u>.0752</u>	<u>.1181</u>	<u>.1623</u>	<u>.2532</u>	<u>.3463</u>	<u>.4410</u>	<u>.5369</u>
<b>21</b>	<u>.0000</u>	<u>.0338</u>	<u>.0738</u>	<u>.1161</u>	<u>.1598</u>	<u>.2498</u>	<u>.3421</u>	<u>.4360</u>	<u>.5313</u>
<b>22</b>	<u>.0000</u>	<u>.0330</u>	<u>.0723</u>	<u>.1141</u>	<u>.1572</u>	<u>.2463</u>	<u>.3378</u>	<u>.4309</u>	<u>.5254</u>
<b>23</b>	<u>.0000</u>	<u>.0321</u>	<u>.0708</u>	<u>.1120</u>	<u>.1547</u>	<u>.2428</u>	<u>.3334</u>	<u>.4258</u>	<u>.5196</u>
<b>24</b>	<u>.0000</u>	<u>.0313</u>	<u>.0693</u>	<u>.1099</u>	<u>.1521</u>	<u>.2392</u>	<u>.3289</u>	<u>.4205</u>	<u>.5136</u>
<b>25</b>	<u>.0000</u>	<u>.0304</u>	<u>.0678</u>	<u>.1078</u>	<u>.1494</u>	<u>.2355</u>	<u>.3243</u>	<u>.4151</u>	<u>.5074</u>
<b>26</b>	<u>.0000</u>	<u>.0296</u>	<u>.0663</u>	<u>.1057</u>	<u>.1467</u>	<u>.2318</u>	<u>.3197</u>	<u>.4096</u>	<u>.5012</u>
<b>27</b>	<u>.0000</u>	<u>.0287</u>	<u>.0647</u>	<u>.1035</u>	<u>.1439</u>	<u>.2280</u>	<u>.3149</u>	<u>.4041</u>	<u>.4948</u>
<b>28</b>	<u>.0000</u>	<u>.0279</u>	<u>.0632</u>	<u>.1013</u>	<u>.1411</u>	<u>.2241</u>	<u>.3101</u>	<u>.3983</u>	<u>.4883</u>
<b>29</b>	<u>.0000</u>	<u>.0270</u>	<u>.0616</u>	<u>.0991</u>	<u>.1383</u>	<u>.2202</u>	<u>.3052</u>	<u>.3926</u>	<u>.4818</u>
<b>30</b>	<u>.0000</u>	<u>.0261</u>	<u>.0600</u>	<u>.0968</u>	<u>.1354</u>	<u>.2161</u>	<u>.3001</u>	<u>.3866</u>	<u>.4750</u>
<b>31</b>	<u>.0000</u>	<u>.0252</u>	<u>.0583</u>	<u>.0945</u>	<u>.1324</u>	<u>.2120</u>	<u>.2950</u>	<u>.3805</u>	<u>.4681</u>
<b>32</b>	<u>.0000</u>	<u>.0244</u>	<u>.0567</u>	<u>.0921</u>	<u>.1293</u>	<u>.2077</u>	<u>.2897</u>	<u>.3743</u>	<u>.4610</u>
<b>33</b>	<u>.0000</u>	<u>.0235</u>	<u>.0550</u>	<u>.0897</u>	<u>.1263</u>	<u>.2034</u>	<u>.2843</u>	<u>.3679</u>	<u>.4538</u>
<b>34</b>	<u>.0000</u>	<u>.0226</u>	<u>.0533</u>	<u>.0872</u>	<u>.1231</u>	<u>.1990</u>	<u>.2788</u>	<u>.3615</u>	<u>.4464</u>
<b>35</b>	<u>.0000</u>	<u>.0217</u>	<u>.0515</u>	<u>.0847</u>	<u>.1199</u>	<u>.1945</u>	<u>.2731</u>	<u>.3548</u>	<u>.4389</u>
<b>36</b>	<u>.0000</u>	<u>.0208</u>	<u>.0498</u>	<u>.0822</u>	<u>.1166</u>	<u>.1899</u>	<u>.2674</u>	<u>.3481</u>	<u>.4312</u>
<b>37</b>	<u>.0000</u>	<u>.0198</u>	<u>.0480</u>	<u>.0796</u>	<u>.1133</u>	<u>.1852</u>	<u>.2615</u>	<u>.3411</u>	<u>.4233</u>
<b>38</b>	<u>.0000</u>	<u>.0189</u>	<u>.0462</u>	<u>.0769</u>	<u>.1099</u>	<u>.1804</u>	<u>.2555</u>	<u>.3340</u>	<u>.4153</u>
<b>39</b>	<u>.0000</u>	<u>.0180</u>	<u>.0444</u>	<u>.0743</u>	<u>.1064</u>	<u>.1755</u>	<u>.2494</u>	<u>.3268</u>	<u>.4071</u>
<b>40</b>	<u>.0000</u>	<u>.0171</u>	<u>.0426</u>	<u>.0716</u>	<u>.1029</u>	<u>.1706</u>	<u>.2432</u>	<u>.3195</u>	<u>.3988</u>
<b>41</b>	<u>.0000</u>	<u>.0162</u>	<u>.0407</u>	<u>.0688</u>	<u>.0994</u>	<u>.1656</u>	<u>.2369</u>	<u>.3120</u>	<u>.3903</u>
<b>42</b>	<u>.0000</u>	<u>.0153</u>	<u>.0388</u>	<u>.0661</u>	<u>.0958</u>	<u>.1604</u>	<u>.2304</u>	<u>.3044</u>	<u>.3816</u>
<b>43</b>	<u>.0000</u>	<u>.0144</u>	<u>.0370</u>	<u>.0633</u>	<u>.0921</u>	<u>.1553</u>	<u>.2239</u>	<u>.2967</u>	<u>.3728</u>
<b>44</b>	<u>.0000</u>	<u>.0135</u>	<u>.0352</u>	<u>.0606</u>	<u>.0885</u>	<u>.1501</u>	<u>.2173</u>	<u>.2889</u>	<u>.3641</u>
<b>45</b>	<u>.0000</u>	<u>.0125</u>	<u>.0330</u>	<u>.0574</u>	<u>.0844</u>	<u>.1442</u>	<u>.2100</u>	<u>.2802</u>	<u>.3542</u>
<b>46</b>	<u>.0000</u>	<u>.0115</u>	<u>.0309</u>	<u>.0542</u>	<u>.0802</u>	<u>.1383</u>	<u>.2025</u>	<u>.2714</u>	<u>.3441</u>
<b>47</b>	<u>.0000</u>	<u>.0105</u>	<u>.0288</u>	<u>.0511</u>	<u>.0761</u>	<u>.1324</u>	<u>.1950</u>	<u>.2625</u>	<u>.3340</u>
<b>48</b>	<u>.0000</u>	<u>.0096</u>	<u>.0268</u>	<u>.0479</u>	<u>.0719</u>	<u>.1263</u>	<u>.1873</u>	<u>.2534</u>	<u>.3236</u>
<b>49</b>	<u>.0000</u>	<u>.0086</u>	<u>.0247</u>	<u>.0447</u>	<u>.0677</u>	<u>.1202</u>	<u>.1795</u>	<u>.2441</u>	<u>.3130</u>
<b>50</b>	<u>.0000</u>	<u>.0078</u>	<u>.0227</u>	<u>.0417</u>	<u>.0635</u>	<u>.1141</u>	<u>.1718</u>	<u>.2349</u>	<u>.3025</u>
<b>51</b>	<u>.0000</u>	<u>.0069</u>	<u>.0208</u>	<u>.0386</u>	<u>.0594</u>	<u>.1081</u>	<u>.1640</u>	<u>.2256</u>	<u>.2917</u>
<b>52</b>	<u>.0000</u>	<u>.0061</u>	<u>.0188</u>	<u>.0355</u>	<u>.0552</u>	<u>.1018</u>	<u>.1559</u>	<u>.2158</u>	<u>.2805</u>
<b>53</b>	<u>.0000</u>	<u>.0053</u>	<u>.0169</u>	<u>.0324</u>	<u>.0510</u>	<u>.0955</u>	<u>.1476</u>	<u>.2058</u>	<u>.2690</u>
<b>54</b>	<u>.0000</u>	<u>.0046</u>	<u>.0150</u>	<u>.0294</u>	<u>.0468</u>	<u>.0891</u>	<u>.1393</u>	<u>.1958</u>	<u>.2573</u>
<b>55</b>	<u>.0000</u>	<u>.0039</u>	<u>.0133</u>	<u>.0265</u>	<u>.0428</u>	<u>.0829</u>	<u>.1311</u>	<u>.1857</u>	<u>.2457</u>
<b>56</b>	<u>.0000</u>	<u>.0033</u>	<u>.0116</u>	<u>.0236</u>	<u>.0387</u>	<u>.0765</u>	<u>.1226</u>	<u>.1752</u>	<u>.2335</u>
<b>57</b>	<u>.0000</u>	<u>.0027</u>	<u>.0100</u>	<u>.0208</u>	<u>.0347</u>	<u>.0702</u>	<u>.1140</u>	<u>.1647</u>	<u>.2213</u>
<b>58</b>	<u>.0000</u>	<u>.0022</u>	<u>.0086</u>	<u>.0184</u>	<u>.0311</u>	<u>.0643</u>	<u>.1060</u>	<u>.1547</u>	<u>.2096</u>
<b>59</b>	<u>.0000</u>	<u>.0018</u>	<u>.0073</u>	<u>.0160</u>	<u>.0276</u>	<u>.0585</u>	<u>.0978</u>	<u>.1445</u>	<u>.1978</u>
<b>60</b>	<u>.0000</u>	<u>.0014</u>	<u>.0061</u>	<u>.0137</u>	<u>.0242</u>	<u>.0526</u>	<u>.0896</u>	<u>.1342</u>	<u>.1857</u>
<b>61</b>	<u>.0000</u>	<u>.0011</u>	<u>.0050</u>	<u>.0116</u>	<u>.0209</u>	<u>.0468</u>	<u>.0814</u>	<u>.1239</u>	<u>.1737</u>
<b>62</b>	<u>.0000</u>	<u>.0008</u>	<u>.0039</u>	<u>.0096</u>	<u>.0177</u>	<u>.0411</u>	<u>.0732</u>	<u>.1135</u>	<u>.1616</u>
<b>63</b>	<u>.0000</u>	<u>.0006</u>	<u>.0030</u>	<u>.0077</u>	<u>.0147</u>	<u>.0354</u>	<u>.0649</u>	<u>.1029</u>	<u>.1491</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>64</b>	.0000	.0004	.0022	.0060	.0118	.0299	.0567	.0923	.1366
<b>65</b>	.0000	.0002	.0016	.0045	.0092	.0247	.0488	.0819	.1242
<b>66</b>	.0000	.0001	.0010	.0032	.0069	.0198	.0411	.0717	.1119
<b>67</b>	.0000	.0001	.0006	.0021	.0048	.0150	.0333	.0609	.0988
<b>68</b>	.0000	.0000	.0003	.0012	.0030	.0107	.0258	.0504	.0854
<b>69</b>	.0000	.0000	.0001	.0006	.0017	.0072	.0193	.0406	.0728
<b>70</b>	.0000	.0000	.0000	.0002	.0008	.0040	.0127	.0300	.0583
<b>71</b>	.0000	.0000	.0000	.0001	.0003	.0019	.0075	.0206	.0448
<b>72</b>	.0000	.0000	.0000	.0000	.0000	.0004	.0027	.0103	.0280
<b>73</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0031	.0129
<b>74</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0008	.0057

**Premium-Based Plan, with Various Single Loss Limits**

**Insurance Charge Table**

**Hazard Group 8**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>														
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>36</b>	\$120	.7814	.7434	.7085	.6763	.6462	.6181	.5916	.5667	.5431	.5207	.4997	.4904	.4824
<b>37</b>	\$120	.7747	.7355	.6995	.6663	.6353	.6064	.5793	.5537	.5295	.5065	.4943	.4853	.4775
<b>38</b>	\$120	.7680	.7275	.6904	.6562	.6244	.5947	.5668	.5406	.5158	.4991	.4890	.4803	.4727
<b>39</b>	\$120	.7611	.7194	.6812	.6460	.6133	.5828	.5542	.5272	.5052	.4937	.4839	.4753	.4678
<b>40</b>	\$120	.7542	.7111	.6718	.6355	.6019	.5706	.5412	.5136	.4996	.4884	.4788	.4704	.4630
	\$160	.7485	.7058	.6667	.6307	.5974	.5663	.5371	.5097	.4838	.4593	.4403	.4290	.4191
<b>41</b>	\$120	.7472	.7028	.6623	.6251	.5905	.5584	.5283	.5070	.4942	.4832	.4737	.4654	.4584
	\$160	.7416	.6975	.6573	.6203	.5861	.5541	.5243	.4962	.4696	.4467	.4339	.4229	.4134
<b>42</b>	\$120	.7402	.6945	.6528	.6145	.5790	.5460	.5164	.5015	.4888	.4780	.4686	.4607	.4549
	\$160	.7346	.6892	.6479	.6099	.5746	.5419	.5112	.4824	.4551	.4401	.4277	.4171	.4078
<b>43</b>	\$120	.7331	.6861	.6432	.6038	.5674	.5335	.5107	.4960	.4835	.4727	.4638	.4571	.4518
	\$160	.7276	.6809	.6384	.5993	.5631	.5295	.4980	.4684	.4477	.4337	.4217	.4113	.4023
<b>44</b>	\$120	.7260	.6775	.6334	.5930	.5555	.5224	.5050	.4904	.4780	.4677	.4599	.4539	.4491
	\$160	.7205	.6724	.6286	.5885	.5513	.5168	.4845	.4572	.4412	.4275	.4158	.4056	.3967
<b>45</b>	\$120	.7188	.6689	.6236	.5820	.5436	.5165	.4993	.4848	.4727	.4635	.4565	.4509	.4465
	\$160	.7133	.6639	.6189	.5776	.5395	.5040	.4708	.4505	.4347	.4214	.4098	.3999	.3912
<b>46</b>	\$120	.7116	.6603	.6137	.5709	.5315	.5108	.4936	.4792	.4682	.4599	.4533	.4482	.4441
	\$160	.7062	.6553	.6090	.5666	.5274	.4910	.4622	.4439	.4285	.4153	.4040	.3943	.3867
<b>47</b>	\$120	.7043	.6516	.6036	.5597	.5255	.5049	.4878	.4743	.4643	.4565	.4504	.4456	.4419
	\$160	.6990	.6467	.5991	.5555	.5153	.4779	.4554	.4374	.4222	.4092	.3982	.3896	.3828
	\$250	.6900	.6383	.5914	.5484	.5086	.4717	.4373	.4053	.3753	.3512	.3341	.3194	.3067
<b>48</b>	\$120	.6970	.6428	.5935	.5484	.5195	.4990	.4824	.4700	.4606	.4533	.4476	.4433	.4401
	\$160	.6918	.6379	.5890	.5442	.5028	.4699	.4487	.4309	.4159	.4032	.3933	.3855	.3793
	\$250	.6829	.6297	.5814	.5372	.4964	.4585	.4233	.3906	.3618	.3425	.3261	.3119	.2995
	\$275	.6809	.6279	.5798	.5357	.4950	.4572	.4221	.3895	.3592	.3337	.3154	.2997	.2862
<b>49</b>	\$120	.6901	.6343	.5837	.5390	.5139	.4935	.4780	.4664	.4575	.4505	.4453	.4415	.4386
	\$160	.6849	.6296	.5793	.5333	.4908	.4635	.4425	.4249	.4100	.3983	.3893	.3821	.3763
	\$250	.6761	.6214	.5719	.5264	.4845	.4457	.4097	.3764	.3535	.3348	.3188	.3049	.2929
	\$275	.6742	.6197	.5703	.5249	.4831	.4444	.4086	.3754	.3456	.3249	.3073	.2922	.2790
<b>50</b>	\$120	.6832	.6259	.5739	.5334	.5083	.4886	.4740	.4629	.4544	.4480	.4433	.4399	.4374

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$160	.6780	.6212	.5695	.5222	.4823	.4572	.4363	.4188	.4048	.3941	.3856	.3788	.3735
	\$250	.6693	.6132	.5622	.5155	.4725	.4328	.3961	.3670	.3456	.3273	.3116	.2981	.2863
	\$275	.6674	.6115	.5606	.5141	.4712	.4316	.3950	.3613	.3366	.3167	.2996	.2848	.2720
51	\$120	.6763	.6174	.5639	.5278	.5028	.4842	.4702	.4596	.4516	.4458	.4415	.4384	.4362
	\$160	.6711	.6127	.5597	.5110	.4759	.4509	.4300	.4132	.4002	.3901	.3821	.3758	.3708
	\$250	.6625	.6048	.5524	.5045	.4603	.4197	.3836	.3588	.3378	.3199	.3045	.2912	.2797
52	\$275	.6607	.6032	.5509	.5030	.4591	.4186	.3813	.3509	.3281	.3087	.2920	.2775	.2650
	\$120	.6693	.6088	.5538	.5220	.4979	.4800	.4665	.4563	.4490	.4437	.4399	.4372	.4352
	\$160	.6642	.6042	.5496	.4998	.4694	.4444	.4239	.4081	.3959	.3863	.3787	.3729	.3686
	\$250	.6557	.5964	.5425	.4932	.4480	.4065	.3751	.3508	.3301	.3125	.2973	.2844	.2738
53	\$275	.6538	.5947	.5410	.4918	.4468	.4054	.3684	.3421	.3198	.3008	.2844	.2702	.2580
	\$380	.6483	.5897	.5364	.4877	.4430	.4020	.3645	.3303	.2991	.2722	.2510	.2328	.2169
	\$120	.6622	.6000	.5476	.5165	.4932	.4759	.4628	.4534	.4467	.4418	.4384	.4360	.4344
	\$160	.6572	.5955	.5393	.4932	.4628	.4378	.4184	.4034	.3917	.3826	.3757	.3704	.3665
	\$250	.6487	.5878	.5324	.4818	.4355	.3953	.3669	.3428	.3224	.3050	.2902	.2783	.2686
54	\$275	.6469	.5862	.5309	.4804	.4343	.3922	.3593	.3335	.3116	.2928	.2767	.2629	.2515
	\$380	.6415	.5812	.5264	.4764	.4306	.3888	.3508	.3163	.2856	.2618	.2413	.2237	.2084
	\$120	.6551	.5911	.5418	.5113	.4887	.4718	.4595	.4507	.4445	.4402	.4371	.4351	.4337
	\$160	.6502	.5867	.5290	.4867	.4561	.4319	.4132	.3988	.3877	.3792	.3729	.3682	.3647
	\$250	.6418	.5791	.5222	.4702	.4229	.3869	.3587	.3349	.3146	.2976	.2839	.2728	.2638
55	\$275	.6400	.5775	.5207	.4689	.4217	.3806	.3505	.3250	.3034	.2849	.2691	.2562	.2457
	\$380	.6346	.5726	.5163	.4649	.4181	.3756	.3371	.3023	.2750	.2519	.2320	.2148	.1999
	\$120	.6480	.5822	.5363	.5064	.4842	.4679	.4564	.4482	.4425	.4387	.4360	.4342	.4331
	\$160	.6432	.5778	.5185	.4800	.4496	.4262	.4082	.3944	.3839	.3761	.3704	.3661	.3630
	\$250	.6349	.5704	.5118	.4585	.4119	.3785	.3505	.3268	.3069	.2909	.2780	.2677	.2593
	\$275	.6331	.5688	.5104	.4573	.4091	.3716	.3418	.3166	.2951	.2770	.2622	.2501	.2404
56	\$380	.6277	.5640	.5061	.4534	.4056	.3624	.3235	.2911	.2648	.2422	.2228	.2060	.1916
	\$500	.6243	.5609	.5033	.4509	.4034	.3605	.3217	.2868	.2555	.2275	.2046	.1849	.1679
	\$120	.6409	.5732	.5310	.5016	.4798	.4643	.4534	.4459	.4408	.4373	.4350	.4335	.4326
	\$160	.6361	.5688	.5110	.4732	.4435	.4208	.4033	.3902	.3804	.3733	.3681	.3643	.3616
	\$250	.6279	.5615	.5013	.4468	.4034	.3701	.3421	.3187	.2998	.2847	.2725	.2628	.2549
	\$275	.6261	.5600	.4999	.4455	.3979	.3627	.3331	.3080	.2869	.2697	.2558	.2445	.2354
	\$380	.6208	.5552	.4957	.4417	.3930	.3492	.3110	.2807	.2548	.2327	.2136	.1974	.1835
57	\$500	.6174	.5522	.4930	.4393	.3909	.3473	.3081	.2730	.2417	.2158	.1938	.1747	.1583
	\$550	.6166	.5514	.4923	.4387	.3903	.3468	.3076	.2726	.2414	.2136	.1906	.1707	.1535
	\$120	.6338	.5651	.5258	.4967	.4757	.4609	.4507	.4438	.4392	.4361	.4342	.4329	.4322
	\$160	.6290	.5598	.5044	.4667	.4376	.4154	.3986	.3862	.3772	.3707	.3660	.3627	.3604
	\$250	.6209	.5526	.4908	.4349	.3950	.3616	.3337	.3112	.2932	.2788	.2672	.2581	.2510
	\$275	.6191	.5511	.4894	.4337	.3889	.3538	.3242	.2994	.2792	.2629	.2497	.2391	.2306
	\$380	.6139	.5464	.4852	.4300	.3804	.3358	.3003	.2704	.2449	.2231	.2046	.1889	.1760
58	\$500	.6106	.5434	.4826	.4277	.3783	.3340	.2945	.2593	.2296	.2047	.1832	.1648	.1489
	\$550	.6097	.5427	.4819	.4271	.3778	.3335	.2941	.2589	.2278	.2018	.1795	.1602	.1436
	\$120	.6266	.5598	.5207	.4920	.4717	.4576	.4481	.4418	.4377	.4351	.4335	.4324	.4318
	\$160	.6219	.5507	.4977	.4604	.4318	.4101	.3942	.3825	.3742	.3683	.3641	.3613	.3593
	\$250	.6139	.5436	.4801	.4264	.3864	.3529	.3258	.3040	.2868	.2730	.2622	.2539	.2474
	\$275	.6121	.5421	.4788	.4219	.3800	.3448	.3153	.2913	.2719	.2564	.2439	.2340	.2262
	\$380	.6069	.5375	.4747	.4183	.3676	.3246	.2898	.2602	.2350	.2137	.1958	.1811	.1690
59	\$500	.6037	.5346	.4722	.4160	.3657	.3208	.2809	.2466	.2182	.1938	.1729	.1550	.1399
	\$550	.6028	.5338	.4715	.4154	.3651	.3203	.2805	.2453	.2156	.1903	.1686	.1500	.1340
	\$120	.6194	.5547	.5155	.4874	.4678	.4545	.4457	.4400	.4365	.4342	.4329	.4320	.4316
	\$160	.6148	.5416	.4913	.4542	.4260	.4051	.3899	.3791	.3714	.3661	.3625	.3600	.3584



((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.6068	.5346	.4695	.4180	.3776	.3446	.3181	.2971	.2805	.2675	.2576	.2500	.2442
	\$275	.6052	.5331	.4682	.4131	.3709	.3356	.3067	.2835	.2649	.2501	.2384	.2293	.2222
	\$380	.6000	.5286	.4642	.4064	.3549	.3140	.2793	.2500	.2252	.2045	.1876	.1737	.1624
	\$500	.5968	.5257	.4617	.4042	.3530	.3075	.2676	.2349	.2069	.1830	.1627	.1456	.1311
	\$550	.5959	.5250	.4610	.4037	.3525	.3071	.2670	.2327	.2038	.1791	.1580	.1400	.1248
60	\$120	.6123	.5495	.5105	.4829	.4640	.4515	.4435	.4384	.4353	.4335	.4324	.4317	.4314
	\$160	.6077	.5330	.4849	.4481	.4204	.4003	.3859	.3758	.3689	.3642	.3611	.3590	.3577
	\$250	.5999	.5256	.4588	.4094	.3690	.3365	.3107	.2903	.2745	.2624	.2533	.2464	.2412
	\$275	.5982	.5242	.4575	.4043	.3617	.3267	.2985	.2759	.2581	.2441	.2332	.2249	.2186
	\$380	.5931	.5197	.4536	.3946	.3442	.3034	.2688	.2397	.2156	.1959	.1798	.1667	.1562
	\$500	.5899	.5169	.4512	.3924	.3403	.2942	.2558	.2234	.1958	.1724	.1528	.1365	.1229
	\$550	.5891	.5162	.4505	.3919	.3398	.2938	.2540	.2206	.1922	.1680	.1476	.1303	.1160
	\$800	.5873	.5146	.4492	.3907	.3388	.2929	.2527	.2177	.1873	.1609	.1385	.1195	.1034
61	\$120	.6053	.5443	.5055	.4785	.4605	.4488	.4415	.4370	.4344	.4328	.4320	.4315	.4312
	\$160	.6007	.5269	.4786	.4419	.4150	.3956	.3821	.3728	.3666	.3625	.3598	.3581	.3571
	\$250	.5930	.5167	.4504	.4008	.3606	.3285	.3033	.2838	.2689	.2576	.2493	.2431	.2386
	\$275	.5913	.5152	.4469	.3953	.3526	.3180	.2904	.2685	.2515	.2384	.2284	.2209	.2153
	\$380	.5863	.5109	.4431	.3827	.3337	.2927	.2582	.2297	.2064	.1875	.1723	.1601	.1504
	\$500	.5831	.5081	.4407	.3806	.3275	.2819	.2440	.2118	.1847	.1621	.1433	.1278	.1152
	\$550	.5823	.5074	.4401	.3801	.3271	.2806	.2417	.2087	.1807	.1571	.1374	.1211	.1076
	\$800	.5806	.5058	.4387	.3789	.3261	.2797	.2393	.2044	.1742	.1487	.1271	.1089	.0936
	\$1,000	.5736	.4968	.4280	.3669	.3132	.2663	.2258	.1910	.1612	.1360	.1146	.0968	.0820
62	\$120	.5984	.5392	.5006	.4742	.4570	.4462	.4397	.4358	.4336	.4323	.4317	.4313	.4311
	\$160	.5939	.5208	.4723	.4359	.4096	.3911	.3784	.3700	.3645	.3610	.3588	.3574	.3566
	\$250	.5862	.5078	.4422	.3923	.3523	.3206	.2961	.2775	.2635	.2531	.2456	.2402	.2363
	\$275	.5846	.5064	.4384	.3862	.3436	.3094	.2824	.2614	.2453	.2331	.2240	.2173	.2123
	\$380	.5796	.5021	.4325	.3720	.3231	.2819	.2478	.2200	.1975	.1794	.1651	.1539	.1451
	\$500	.5765	.4993	.4302	.3688	.3148	.2700	.2322	.2004	.1738	.1520	.1341	.1196	.1079
	\$550	.5757	.4986	.4296	.3683	.3143	.2682	.2295	.1968	.1693	.1465	.1277	.1122	.0997
	\$800	.5739	.4971	.4283	.3671	.3134	.2665	.2260	.1911	.1616	.1368	.1160	.0987	.0843
	\$1,000	.5736	.4968	.4280	.3669	.3132	.2663	.2258	.1910	.1612	.1360	.1146	.0968	.0820
63	\$120	.5916	.5340	.4957	.4700	.4538	.4438	.4380	.4347	.4329	.4319	.4314	.4311	.4310
	\$160	.5871	.5148	.4660	.4300	.4044	.3868	.3751	.3675	.3627	.3597	.3579	.3568	.3562
	\$250	.5796	.4990	.4341	.3839	.3439	.3128	.2891	.2714	.2584	.2490	.2423	.2376	.2343
	\$275	.5780	.4976	.4299	.3773	.3347	.3009	.2746	.2544	.2393	.2281	.2199	.2140	.2098
	\$380	.5731	.4933	.4220	.3618	.3124	.2712	.2376	.2104	.1887	.1716	.1583	.1480	.1402
	\$500	.5700	.4907	.4197	.3569	.3030	.2581	.2204	.1890	.1632	.1423	.1254	.1118	.1011
	\$550	.5692	.4900	.4191	.3564	.3016	.2559	.2173	.1849	.1581	.1361	.1183	.1038	.0923
	\$800	.5674	.4885	.4178	.3553	.3006	.2532	.2125	.1780	.1492	.1251	.1052	.0888	.0754
	\$1,000	.5671	.4882	.4176	.3551	.3004	.2531	.2124	.1777	.1484	.1237	.1034	.0865	.0727
64	\$120	.5850	.5289	.4908	.4660	.4506	.4416	.4365	.4338	.4323	.4316	.4312	.4310	.4310
	\$160	.5806	.5087	.4597	.4240	.3992	.3826	.3719	.3652	.3611	.3586	.3572	.3564	.3559
	\$250	.5732	.4903	.4260	.3754	.3356	.3051	.2823	.2656	.2536	.2452	.2393	.2353	.2326
	\$275	.5716	.4889	.4214	.3683	.3257	.2924	.2669	.2478	.2337	.2235	.2162	.2111	.2075
	\$380	.5667	.4848	.4115	.3515	.3016	.2606	.2274	.2010	.1803	.1642	.1519	.1427	.1357
	\$500	.5636	.4821	.4092	.3450	.2912	.2461	.2086	.1778	.1528	.1328	.1169	.1045	.0948
	\$550	.5628	.4814	.4087	.3445	.2896	.2436	.2050	.1732	.1471	.1261	.1092	.0959	.0854
	\$800	.5611	.4800	.4074	.3435	.2878	.2398	.1991	.1651	.1369	.1137	.0947	.0794	.0670
	\$1,000	.5608	.4797	.4072	.3432	.2876	.2397	.1989	.1644	.1356	.1119	.0925	.0767	.0639
65	\$120	.5789	.5237	.4860	.4620	.4477	.4396	.4353	.4330	.4319	.4313	.4311	.4310	.4309
	\$160	.5744	.5027	.4534	.4182	.3943	.3787	.3690	.3631	.3597	.3577	.3566	.3560	.3557
	\$250	.5670	.4817	.4179	.3669	.3274	.2975	.2757	.2601	.2492	.2417	.2367	.2334	.2312

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.5654	.4804	.4130	.3593	.3168	.2840	.2594	.2413	.2283	.2192	.2128	.2085	.2056
	\$380	.5606	.4763	.4017	.3412	.2909	.2500	.2173	.1918	.1721	.1572	.1460	.1378	.1318
	\$500	.5575	.4737	.3989	.3336	.2794	.2341	.1968	.1667	.1426	.1237	.1090	.0976	.0890
	\$550	.5568	.4731	.3983	.3326	.2774	.2311	.1928	.1616	.1364	.1164	.1006	.0884	.0790
	\$800	.5551	.4717	.3971	.3316	.2748	.2263	.1858	.1523	.1248	.1025	.0846	.0704	.0592
	\$1,000	.5547	.4714	.3968	.3314	.2746	.2262	.1853	.1512	.1232	.1004	.0821	.0674	.0557
66	\$120	.5742	.5184	.4811	.4581	.4449	.4378	.4342	.4324	.4315	.4312	.4310	.4309	.4309
	\$160	.5684	.4965	.4470	.4123	.3894	.3750	.3663	.3613	.3585	.3570	.3562	.3558	.3556
	\$250	.5610	.4744	.4097	.3583	.3190	.2900	.2692	.2548	.2450	.2386	.2344	.2318	.2301
	\$275	.5595	.4720	.4045	.3502	.3078	.2756	.2520	.2351	.2233	.2153	.2099	.2063	.2040
	\$380	.5547	.4680	.3923	.3307	.2800	.2392	.2073	.1827	.1642	.1504	.1405	.1333	.1283
	\$500	.5517	.4655	.3884	.3224	.2674	.2219	.1850	.1556	.1326	.1149	.1014	.0912	.0837
	\$550	.5509	.4648	.3879	.3210	.2651	.2186	.1805	.1499	.1258	.1069	.0924	.0814	.0732
	\$800	.5493	.4634	.3867	.3195	.2616	.2128	.1725	.1395	.1128	.0916	.0749	.0619	.0519
67	\$120	.5695	.5131	.4763	.4543	.4423	.4362	.4332	.4319	.4313	.4310	.4310	.4309	.4309
	\$160	.5627	.4903	.4405	.4064	.3846	.3714	.3639	.3597	.3575	.3564	.3559	.3556	.3555
	\$250	.5555	.4674	.4014	.3496	.3106	.2825	.2630	.2498	.2413	.2358	.2325	.2304	.2292
	\$275	.5539	.4645	.3959	.3410	.2987	.2673	.2448	.2292	.2187	.2118	.2073	.2045	.2028
	\$380	.5492	.4599	.3830	.3202	.2689	.2284	.1972	.1737	.1565	.1441	.1354	.1294	.1253
	\$500	.5462	.4574	.3781	.3110	.2552	.2095	.1731	.1446	.1228	.1064	.0943	.0854	.0791
	\$550	.5455	.4568	.3775	.3094	.2526	.2058	.1681	.1384	.1153	.0978	.0847	.0750	.0679
	\$800	.5438	.4554	.3764	.3073	.2482	.1991	.1589	.1266	.1010	.0810	.0656	.0540	.0453
68	\$120	.5647	.5077	.4713	.4506	.4399	.4348	.4325	.4315	.4311	.4310	.4309	.4309	.4309
	\$160	.5574	.4840	.4338	.4005	.3800	.3682	.3617	.3584	.3568	.3560	.3556	.3555	.3554
	\$250	.5503	.4604	.3930	.3406	.3021	.2751	.2569	.2452	.2379	.2335	.2309	.2294	.2286
	\$275	.5487	.4574	.3872	.3315	.2894	.2589	.2378	.2236	.2144	.2087	.2051	.2030	.2018
	\$380	.5441	.4521	.3736	.3094	.2576	.2174	.1871	.1650	.1492	.1383	.1309	.1260	.1228
	\$500	.5411	.4496	.3678	.2995	.2427	.1970	.1611	.1337	.1133	.0983	.0877	.0802	.0750
	\$550	.5404	.4490	.3671	.2977	.2398	.1928	.1556	.1268	.1051	.0891	.0774	.0691	.0633
	\$800	.5387	.4476	.3660	.2949	.2346	.1851	.1452	.1136	.0892	.0707	.0568	.0467	.0393
69	\$120	.5598	.5020	.4663	.4470	.4377	.4335	.4319	.4312	.4310	.4309	.4309	.4309	.4309
	\$160	.5526	.4774	.4269	.3945	.3754	.3651	.3598	.3573	.3562	.3557	.3555	.3554	.3554
	\$250	.5455	.4534	.3842	.3313	.2934	.2676	.2511	.2409	.2349	.2315	.2296	.2286	.2281
	\$275	.5440	.4502	.3781	.3216	.2798	.2505	.2309	.2183	.2106	.2060	.2034	.2019	.2011
	\$380	.5394	.4444	.3639	.2981	.2459	.2061	.1769	.1563	.1422	.1329	.1269	.1231	.1208
	\$500	.5364	.4420	.3579	.2875	.2297	.1839	.1488	.1227	.1039	.0907	.0816	.0755	.0715
	\$550	.5357	.4414	.3568	.2855	.2265	.1792	.1427	.1152	.0950	.0807	.0707	.0639	.0594
	\$800	.5341	.4401	.3556	.2820	.2206	.1705	.1310	.1004	.0775	.0607	.0485	.0400	.0341
70	\$120	.5546	.4958	.4611	.4435	.4356	.4325	.4314	.4310	.4309	.4309	.4309	.4309	.4309
	\$160	.5483	.4703	.4196	.3883	.3710	.3622	.3582	.3565	.3558	.3555	.3554	.3554	.3554
	\$250	.5412	.4460	.3749	.3214	.2842	.2601	.2454	.2369	.2323	.2299	.2287	.2281	.2278
	\$275	.5397	.4429	.3685	.3111	.2697	.2417	.2240	.2133	.2072	.2038	.2020	.2011	.2006
	\$380	.5352	.4370	.3539	.2862	.2333	.1941	.1664	.1477	.1356	.1280	.1234	.1207	.1192
	\$500	.5323	.4346	.3476	.2749	.2158	.1700	.1359	.1115	.0946	.0834	.0761	.0715	.0687
	\$550	.5315	.4340	.3465	.2727	.2122	.1648	.1291	.1032	.0850	.0727	.0646	.0594	.0561
	\$800	.5299	.4327	.3449	.2687	.2056	.1550	.1159	.0868	.0657	.0509	.0408	.0340	.0296
\$1,000	.5296	.4324	.3447	.2683	.2045	.1534	.1136	.0838	.0621	.0467	.0361	.0290	.0243	

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
71	\$120	.5452	.4664	.4388	.4320	.4310	.4309	.4309	.4309	.4309	.4309	.4309	.4309	.4309
	\$160	.5411	.4400	.3869	.3640	.3571	.3556	.3554	.3554	.3554	.3554	.3554	.3554	.3554
	\$250	.5341	.4256	.3389	.2815	.2495	.2351	.2297	.2281	.2277	.2276	.2276	.2276	.2276
	\$275	.5326	.4245	.3334	.2699	.2314	.2121	.2041	.2014	.2005	.2003	.2003	.2002	.2002
	\$380	.5281	.4209	.3222	.2442	.1878	.1524	.1329	.1236	.1196	.1181	.1176	.1175	.1174
	\$500	.5252	.4186	.3183	.2339	.1684	.1228	.0945	.0787	.0708	.0671	.0656	.0651	.0649
	\$550	.5245	.4180	.3179	.2321	.1646	.1166	.0859	.0682	.0589	.0545	.0525	.0518	.0515
	\$800	.5229	.4167	.3169	.2288	.1577	.1049	.0692	.0471	.0346	.0280	.0248	.0234	.0228
	\$1,000	.5226	.4165	.3167	.2285	.1566	.1030	.0662	.0432	.0299	.0227	.0192	.0175	.0168
72	\$120	.5445	.4556	.4337	.4310	.4309	.4309	.4309	.4309	.4309	.4309	.4309	.4309	.4309
	\$160	.5404	.4289	.3749	.3582	.3556	.3554	.3554	.3554	.3554	.3554	.3554	.3554	.3554
	\$250	.5334	.4225	.3246	.2650	.2379	.2296	.2279	.2276	.2276	.2276	.2276	.2276	.2276
	\$275	.5319	.4213	.3198	.2521	.2171	.2043	.2010	.2003	.2003	.2002	.2002	.2002	.2002
	\$380	.5274	.4177	.3112	.2258	.1674	.1360	.1230	.1188	.1177	.1175	.1174	.1174	.1174
	\$500	.5246	.4154	.3094	.2164	.1460	.1016	.0788	.0693	.0660	.0651	.0648	.0648	.0648
	\$550	.5238	.4149	.3090	.2147	.1419	.0943	.0686	.0573	.0531	.0518	.0514	.0513	.0513
	\$800	.5223	.4136	.3080	.2118	.1344	.0804	.0486	.0327	.0259	.0235	.0227	.0225	.0224
	\$1,000	.5219	.4133	.3078	.2115	.1332	.0780	.0448	.0279	.0204	.0176	.0167	.0164	.0163
73	\$120	.5445	.4445	.4311	.4309	.4309	.4309	.4309	.4309	.4309	.4309	.4309	.4309	.4309
	\$160	.5403	.4273	.3635	.3556	.3554	.3554	.3554	.3554	.3554	.3554	.3554	.3554	.3554
	\$250	.5334	.4218	.3113	.2478	.2297	.2277	.2276	.2276	.2276	.2276	.2276	.2276	.2276
	\$275	.5319	.4206	.3097	.2333	.2051	.2006	.2003	.2002	.2002	.2002	.2002	.2002	.2002
	\$380	.5274	.4171	.3070	.2078	.1458	.1226	.1180	.1175	.1174	.1174	.1174	.1174	.1174
	\$500	.5245	.4148	.3054	.2011	.1220	.0807	.0676	.0651	.0648	.0648	.0648	.0648	.0648
	\$550	.5238	.4142	.3049	.2000	.1177	.0716	.0554	.0518	.0514	.0513	.0513	.0513	.0513
	\$800	.5222	.4130	.3040	.1985	.1102	.0544	.0306	.0238	.0226	.0224	.0224	.0224	.0224
	\$1,000	.5219	.4127	.3038	.1984	.1090	.0513	.0257	.0181	.0165	.0163	.0163	.0163	.0163
74	\$120	.5445	.4368	.4309	.4309	.4309	.4309	.4309	.4309	.4309	.4309	.4309	.4309	.4309
	\$160	.5403	.4273	.3572	.3554	.3554	.3554	.3554	.3554	.3554	.3554	.3554	.3554	.3554
	\$250	.5334	.4218	.3102	.2357	.2277	.2276	.2276	.2276	.2276	.2276	.2276	.2276	.2276
	\$275	.5319	.4206	.3093	.2189	.2007	.2002	.2002	.2002	.2002	.2002	.2002	.2002	.2002
	\$380	.5274	.4171	.3067	.1972	.1299	.1178	.1174	.1174	.1174	.1174	.1174	.1174	.1174
	\$500	.5245	.4148	.3051	.1955	.1038	.0685	.0649	.0648	.0648	.0648	.0648	.0648	.0648
	\$550	.5238	.4142	.3046	.1952	.0997	.0571	.0515	.0513	.0513	.0513	.0513	.0513	.0513
	\$800	.5222	.4130	.3037	.1946	.0935	.0355	.0232	.0224	.0224	.0224	.0224	.0224	.0224
	\$1,000	.5219	.4127	.3035	.1945	.0926	.0316	.0173	.0163	.0163	.0163	.0163	.0163	.0163))

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.7867	.7531	.7221	.6933	.6664	.6411	.6172	.5946	.5776	.5696	.5626	.5564	.5509
37	\$120	.7805	.7457	.7137	.6840	.6563	.6303	.6058	.5826	.5735	.5655	.5586	.5524	.5476
38	\$120	.7741	.7382	.7052	.6746	.6460	.6192	.5940	.5783	.5693	.5614	.5545	.5491	.5450
39	\$120	.7676	.7306	.6965	.6650	.6356	.6081	.5845	.5741	.5651	.5573	.5511	.5465	.5428
40	\$120	.7611	.7228	.6877	.6553	.6250	.5967	.5802	.5698	.5609	.5537	.5484	.5442	.5408
	\$160	.7561	.7181	.6833	.6510	.6210	.5928	.5663	.5413	.5269	.5171	.5085	.5010	.4943
41	\$120	.7544	.7150	.6788	.6454	.6143	.5879	.5758	.5655	.5570	.5507	.5459	.5420	.5388
	\$160	.7495	.7103	.6744	.6412	.6103	.5813	.5541	.5332	.5220	.5123	.5039	.4964	.4903
42	\$120	.7476	.7069	.6696	.6352	.6032	.5834	.5713	.5612	.5538	.5481	.5436	.5399	.5370
	\$160	.7427	.7023	.6653	.6311	.5993	.5695	.5415	.5281	.5171	.5075	.4991	.4923	.4870
43	\$120	.7407	.6987	.6603	.6249	.5932	.5789	.5668	.5578	.5510	.5457	.5414	.5380	.5354

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
44	\$160	.7359	.6942	.6561	.6209	.5881	.5575	.5359	.5231	.5122	.5027	.4949	.4889	.4842
	\$120	.7338	.6906	.6510	.6146	.5887	.5743	.5630	.5548	.5484	.5434	.5394	.5363	.5340
45	\$160	.7290	.6861	.6468	.6106	.5769	.5457	.5308	.5181	.5073	.4983	.4914	.4860	.4816
	\$120	.7260	.6814	.6406	.6030	.5833	.5693	.5591	.5515	.5455	.5408	.5372	.5346	.5326
46	\$160	.7213	.6769	.6364	.5991	.5644	.5397	.5249	.5124	.5019	.4940	.4878	.4829	.4788
	\$120	.7181	.6720	.6300	.5952	.5780	.5650	.5556	.5484	.5427	.5385	.5355	.5332	.5314
47	\$160	.7134	.6677	.6259	.5874	.5517	.5337	.5191	.5068	.4974	.4902	.4845	.4799	.4762
	\$120	.7102	.6626	.6193	.5899	.5731	.5612	.5522	.5454	.5403	.5366	.5339	.5319	.5304
	\$250	.7055	.6583	.6153	.5757	.5452	.5278	.5132	.5020	.4935	.4868	.4815	.4772	.4739
48	\$250	.6975	.6508	.6083	.5691	.5327	.4988	.4671	.4477	.4327	.4198	.4086	.3988	.3904
	\$120	.7020	.6530	.6083	.5844	.5688	.5575	.5490	.5427	.5382	.5349	.5325	.5308	.5296
	\$160	.6975	.6488	.6044	.5635	.5391	.5218	.5080	.4977	.4898	.4835	.4786	.4748	.4720
	\$275	.6895	.6414	.5975	.5571	.5196	.4848	.4577	.4404	.4257	.4130	.4020	.3927	.3853
49	\$275	.6877	.6396	.5959	.5556	.5182	.4835	.4510	.4298	.4138	.4001	.3882	.3778	.3686
	\$120	.6938	.6432	.6002	.5794	.5648	.5540	.5460	.5403	.5363	.5334	.5313	.5299	.5289
	\$160	.6893	.6390	.5933	.5539	.5329	.5159	.5033	.4937	.4863	.4804	.4760	.4728	.4703
	\$250	.6814	.6317	.5865	.5448	.5063	.4704	.4502	.4332	.4187	.4062	.3957	.3874	.3808
50	\$275	.6796	.6300	.5849	.5434	.5049	.4692	.4405	.4221	.4064	.3929	.3812	.3711	.3630
	\$120	.6856	.6335	.5947	.5750	.5610	.5507	.5433	.5382	.5346	.5321	.5303	.5291	.5283
	\$160	.6812	.6294	.5822	.5478	.5268	.5109	.4990	.4900	.4830	.4777	.4739	.4710	.4688
	\$250	.6734	.6222	.5755	.5326	.4929	.4628	.4429	.4262	.4119	.3998	.3904	.3829	.3768
51	\$275	.6716	.6205	.5740	.5312	.4916	.4549	.4327	.4146	.3992	.3859	.3745	.3654	.3582
	\$120	.6774	.6236	.5896	.5708	.5573	.5476	.5410	.5363	.5331	.5310	.5295	.5285	.5279
	\$160	.6730	.6195	.5709	.5416	.5212	.5063	.4950	.4865	.4800	.4754	.4720	.4694	.4676
	\$250	.6653	.6124	.5643	.5201	.4794	.4554	.4357	.4191	.4051	.3942	.3856	.3787	.3732
52	\$275	.6635	.6108	.5628	.5187	.4781	.4463	.4251	.4072	.3920	.3790	.3687	.3604	.3538
	\$120	.6688	.6133	.5849	.5667	.5537	.5448	.5387	.5346	.5318	.5300	.5288	.5280	.5275
	\$160	.6645	.6093	.5612	.5353	.5160	.5018	.4911	.4831	.4774	.4733	.4702	.4681	.4666
	\$250	.6569	.6023	.5527	.5071	.4712	.4478	.4283	.4119	.3991	.3891	.3812	.3748	.3697
	\$380	.6489	.5950	.5460	.5010	.4596	.4214	.3862	.3626	.3431	.3264	.3120	.2995	.2886
53	\$120	.6601	.6054	.5803	.5627	.5504	.5422	.5367	.5331	.5307	.5292	.5282	.5276	.5272
	\$160	.6558	.5988	.5548	.5294	.5110	.4974	.4873	.4801	.4750	.4713	.4688	.4670	.4657
	\$250	.6483	.5920	.5407	.4938	.4634	.4401	.4207	.4055	.3936	.3843	.3769	.3711	.3665
	\$275	.6466	.5904	.5393	.4925	.4551	.4302	.4094	.3919	.3780	.3671	.3584	.3515	.3459
	\$380	.6405	.5848	.5342	.4879	.4453	.4062	.3757	.3533	.3342	.3179	.3037	.2915	.2815
54	\$120	.6514	.6004	.5759	.5588	.5474	.5398	.5349	.5318	.5298	.5286	.5278	.5273	.5270
	\$160	.6471	.5883	.5484	.5240	.5063	.4932	.4840	.4775	.4729	.4697	.4675	.4660	.4650
	\$250	.6397	.5815	.5286	.4837	.4556	.4324	.4139	.3996	.3885	.3798	.3730	.3678	.3638
	\$275	.6380	.5800	.5272	.4791	.4469	.4222	.4015	.3849	.3721	.3619	.3539	.3474	.3424
	\$380	.6320	.5745	.5223	.4746	.4309	.3923	.3662	.3441	.3254	.3093	.2956	.2844	.2754
55	\$120	.6427	.5956	.5716	.5553	.5446	.5377	.5334	.5307	.5290	.5280	.5274	.5271	.5269
	\$160	.6385	.5777	.5425	.5189	.5017	.4895	.4810	.4751	.4710	.4683	.4665	.4652	.4644
	\$250	.6312	.5711	.5166	.4760	.4479	.4251	.4077	.3942	.3838	.3757	.3696	.3650	.3615
	\$275	.6295	.5696	.5152	.4688	.4389	.4141	.3941	.3787	.3666	.3571	.3496	.3439	.3395
	\$380	.6236	.5642	.5103	.4613	.4165	.3827	.3569	.3352	.3167	.3010	.2883	.2781	.2699
	\$500	.6187	.5598	.5063	.4576	.4132	.3728	.3361	.3086	.2860	.2667	.2500	.2356	.2232
56	\$120	.6336	.5909	.5673	.5519	.5420	.5358	.5320	.5298	.5284	.5276	.5272	.5269	.5268
	\$160	.6295	.5687	.5367	.5137	.4973	.4859	.4781	.4729	.4694	.4671	.4656	.4646	.4640
	\$250	.6223	.5602	.5039	.4680	.4399	.4182	.4016	.3889	.3791	.3718	.3664	.3624	.3594
	\$275	.6206	.5587	.5026	.4604	.4305	.4061	.3872	.3726	.3613	.3524	.3457	.3407	.3368

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.6148	.5534	.4978	.4473	.4034	.3729	.3474	.3259	.3078	.2932	.2816	.2722	.2647
	\$500	.6100	.5491	.4939	.4438	.3983	.3572	.3237	.2977	.2755	.2566	.2404	.2265	.2148
	\$550	.6085	.5477	.4927	.4427	.3974	.3563	.3192	.2902	.2667	.2465	.2292	.2143	.2014
57	\$120	.6246	.5862	.5633	.5487	.5396	.5341	.5309	.5290	.5279	.5273	.5270	.5268	.5267
	\$160	.6205	.5626	.5312	.5087	.4932	.4826	.4756	.4710	.4680	.4661	.4649	.4641	.4637
	\$250	.6134	.5493	.4948	.4599	.4325	.4117	.3959	.3839	.3750	.3685	.3637	.3602	.3577
	\$275	.6118	.5478	.4899	.4521	.4221	.3987	.3808	.3669	.3563	.3483	.3423	.3378	.3345
	\$380	.6060	.5426	.4853	.4334	.3936	.3633	.3379	.3167	.2997	.2862	.2754	.2668	.2599
	\$500	.6013	.5384	.4815	.4300	.3835	.3428	.3125	.2870	.2652	.2467	.2310	.2180	.2074
	\$550	.5998	.5371	.4803	.4289	.3826	.3408	.3059	.2788	.2558	.2361	.2193	.2049	.1929
	\$550	.5998	.5371	.4803	.4289	.3826	.3408	.3059	.2788	.2558	.2361	.2193	.2049	.1929
58	\$120	.6161	.5821	.5599	.5461	.5377	.5328	.5300	.5284	.5276	.5271	.5268	.5267	.5267
	\$160	.6121	.5574	.5263	.5045	.4898	.4799	.4736	.4695	.4669	.4654	.4644	.4638	.4635
	\$250	.6051	.5389	.4876	.4527	.4262	.4061	.3909	.3797	.3716	.3657	.3615	.3585	.3564
	\$275	.6035	.5374	.4814	.4443	.4149	.3924	.3751	.3619	.3521	.3449	.3395	.3356	.3328
	\$380	.5978	.5324	.4733	.4210	.3846	.3543	.3291	.3089	.2929	.2802	.2701	.2621	.2559
	\$500	.5931	.5282	.4696	.4168	.3694	.3322	.3023	.2771	.2557	.2376	.2229	.2109	.2011
	\$550	.5916	.5269	.4685	.4158	.3685	.3266	.2951	.2684	.2457	.2265	.2102	.1967	.1857
59	\$120	.6119	.5781	.5567	.5436	.5360	.5316	.5293	.5280	.5273	.5269	.5268	.5267	.5266
	\$160	.6035	.5523	.5215	.5005	.4865	.4775	.4718	.4682	.4661	.4648	.4640	.4636	.4633
	\$250	.5967	.5283	.4802	.4459	.4200	.4005	.3862	.3759	.3685	.3632	.3596	.3570	.3553
	\$275	.5951	.5269	.4738	.4366	.4080	.3862	.3696	.3573	.3483	.3418	.3370	.3337	.3313
	\$380	.5895	.5220	.4612	.4120	.3754	.3451	.3208	.3016	.2864	.2745	.2651	.2579	.2524
	\$500	.5848	.5179	.4576	.4035	.3570	.3218	.2921	.2671	.2462	.2292	.2155	.2043	.1953
	\$550	.5834	.5166	.4565	.4025	.3542	.3155	.2843	.2580	.2357	.2170	.2017	.1893	.1791
	\$550	.5834	.5166	.4565	.4025	.3542	.3155	.2843	.2580	.2357	.2170	.2017	.1893	.1791
60	\$120	.6075	.5742	.5535	.5413	.5344	.5306	.5286	.5276	.5271	.5268	.5267	.5266	.5266
	\$160	.5949	.5470	.5168	.4965	.4834	.4752	.4701	.4671	.4653	.4643	.4637	.4634	.4632
	\$250	.5881	.5176	.4729	.4392	.4138	.3952	.3818	.3723	.3656	.3610	.3579	.3558	.3544
	\$275	.5865	.5162	.4658	.4292	.4012	.3800	.3644	.3530	.3448	.3389	.3348	.3320	.3300
	\$380	.5810	.5113	.4488	.4028	.3659	.3363	.3129	.2945	.2801	.2690	.2605	.2541	.2492
	\$500	.5764	.5073	.4453	.3899	.3464	.3111	.2816	.2571	.2372	.2212	.2084	.1981	.1898
	\$550	.5750	.5061	.4442	.3889	.3412	.3044	.2734	.2473	.2257	.2081	.1938	.1822	.1729
	\$800	.5705	.5021	.4407	.3859	.3370	.2939	.2559	.2245	.1982	.1758	.1567	.1406	.1270
61	\$120	.6033	.5704	.5505	.5392	.5330	.5297	.5281	.5273	.5269	.5267	.5267	.5266	.5266
	\$160	.5863	.5419	.5122	.4928	.4806	.4731	.4687	.4661	.4647	.4639	.4635	.4632	.4631
	\$250	.5796	.5102	.4660	.4326	.4079	.3902	.3777	.3690	.3631	.3591	.3565	.3547	.3536
	\$275	.5781	.5055	.4583	.4220	.3946	.3743	.3595	.3490	.3416	.3364	.3329	.3305	.3289
	\$380	.5726	.5008	.4384	.3934	.3568	.3279	.3053	.2876	.2742	.2640	.2563	.2507	.2465
	\$500	.5681	.4969	.4331	.3779	.3358	.3005	.2713	.2477	.2288	.2137	.2017	.1923	.1849
	\$550	.5667	.4956	.4320	.3754	.3302	.2934	.2625	.2371	.2164	.1998	.1864	.1757	.1672
	\$800	.5623	.4917	.4286	.3725	.3228	.2792	.2424	.2120	.1862	.1644	.1461	.1309	.1182
62	\$120	.5990	.5667	.5477	.5372	.5317	.5290	.5277	.5271	.5268	.5267	.5266	.5266	.5266
	\$160	.5801	.5368	.5077	.4892	.4779	.4713	.4675	.4653	.4642	.4636	.4633	.4631	.4630
	\$250	.5711	.5032	.4590	.4260	.4022	.3854	.3738	.3660	.3608	.3574	.3553	.3539	.3530
	\$275	.5696	.4980	.4508	.4148	.3881	.3687	.3549	.3453	.3387	.3342	.3313	.3293	.3281
	\$380	.5642	.4902	.4294	.3840	.3479	.3196	.2977	.2811	.2686	.2593	.2525	.2476	.2441
	\$500	.5598	.4863	.4207	.3674	.3249	.2898	.2614	.2387	.2207	.2065	.1955	.1869	.1804
	\$550	.5584	.4851	.4197	.3630	.3189	.2821	.2517	.2272	.2075	.1918	.1793	.1695	.1620
	\$800	.5540	.4813	.4164	.3589	.3085	.2650	.2295	.1995	.1743	.1533	.1359	.1216	.1100
	\$1,000	.5525	.4800	.4153	.3580	.3077	.2638	.2258	.1936	.1668	.1441	.1251	.1093	.0961
63	\$120	.5947	.5629	.5449	.5353	.5306	.5284	.5273	.5269	.5267	.5266	.5266	.5266	.5266
	\$160	.5749	.5316	.5033	.4857	.4754	.4695	.4664	.4647	.4638	.4634	.4632	.4631	.4630

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.5625	.4962	.4518	.4194	.3964	.3807	.3701	.3632	.3588	.3560	.3543	.3532	.3526
	\$275	.5610	.4905	.4432	.4075	.3816	.3632	.3504	.3418	.3360	.3323	.3299	.3283	.3274
	\$380	.5557	.4793	.4199	.3745	.3388	.3112	.2903	.2747	.2633	.2550	.2491	.2449	.2420
	\$500	.5513	.4755	.4080	.3564	.3137	.2791	.2515	.2297	.2127	.1996	.1896	.1820	.1763
	\$550	.5500	.4743	.4070	.3517	.3072	.2706	.2410	.2174	.1986	.1839	.1726	.1638	.1571
	\$800	.5456	.4706	.4038	.3451	.2938	.2515	.2162	.1867	.1623	.1422	.1260	.1128	.1022
	\$1,000	.5442	.4693	.4028	.3441	.2930	.2487	.2111	.1799	.1537	.1319	.1139	.0991	.0870
<b>64</b>	\$120	.5904	.5592	.5422	.5337	.5296	.5278	.5271	.5268	.5267	.5266	.5266	.5266	.5266
	\$160	.5697	.5265	.4989	.4824	.4731	.4681	.4655	.4641	.4635	.4632	.4631	.4630	.4630
	\$250	.5540	.4891	.4447	.4129	.3909	.3763	.3667	.3607	.3570	.3548	.3535	.3527	.3523
	\$275	.5525	.4831	.4355	.4003	.3753	.3579	.3463	.3386	.3337	.3306	.3287	.3276	.3269
	\$380	.5473	.4684	.4106	.3652	.3299	.3031	.2832	.2688	.2584	.2511	.2460	.2426	.2402
	\$500	.5430	.4648	.3976	.3453	.3027	.2686	.2418	.2210	.2051	.1931	.1842	.1776	.1728
	\$550	.5417	.4636	.3944	.3403	.2956	.2594	.2306	.2078	.1902	.1766	.1664	.1586	.1529
	\$800	.5374	.4600	.3913	.3312	.2801	.2381	.2031	.1742	.1507	.1317	.1166	.1045	.0950
	\$1,000	.5360	.4587	.3903	.3303	.2783	.2338	.1970	.1664	.1410	.1202	.1032	.0895	.0786
<b>65</b>	\$120	.5861	.5557	.5397	.5322	.5288	.5274	.5269	.5267	.5266	.5266	.5266	.5266	.5266
	\$160	.5644	.5214	.4947	.4793	.4710	.4668	.4647	.4637	.4633	.4631	.4630	.4630	.4630
	\$250	.5457	.4820	.4377	.4066	.3856	.3721	.3637	.3586	.3556	.3538	.3529	.3523	.3520
	\$275	.5443	.4757	.4279	.3933	.3692	.3530	.3425	.3358	.3317	.3293	.3278	.3270	.3265
	\$380	.5391	.4593	.4014	.3558	.3210	.2952	.2764	.2632	.2539	.2476	.2434	.2406	.2388
	\$500	.5349	.4541	.3871	.3343	.2917	.2582	.2323	.2126	.1980	.1872	.1793	.1737	.1697
	\$550	.5336	.4530	.3836	.3287	.2841	.2484	.2203	.1986	.1822	.1698	.1607	.1540	.1492
	\$800	.5294	.4494	.3788	.3172	.2666	.2246	.1900	.1620	.1395	.1217	.1077	.0969	.0885
	\$1,000	.5280	.4483	.3778	.3164	.2635	.2195	.1830	.1530	.1285	.1088	.0931	.0806	.0708
<b>66</b>	\$120	.5818	.5522	.5374	.5309	.5282	.5271	.5268	.5266	.5266	.5266	.5266	.5266	.5266
	\$160	.5592	.5163	.4906	.4764	.4692	.4657	.4641	.4634	.4632	.4630	.4630	.4630	.4630
	\$250	.5378	.4749	.4307	.4004	.3806	.3683	.3610	.3568	.3544	.3531	.3524	.3521	.3519
	\$275	.5363	.4683	.4203	.3863	.3633	.3484	.3391	.3334	.3301	.3282	.3271	.3266	.3262
	\$380	.5313	.4510	.3922	.3465	.3123	.2875	.2700	.2580	.2500	.2447	.2413	.2391	.2377
	\$500	.5271	.4438	.3767	.3233	.2809	.2480	.2232	.2047	.1913	.1818	.1751	.1704	.1672
	\$550	.5258	.4427	.3729	.3173	.2726	.2374	.2103	.1898	.1747	.1636	.1556	.1500	.1461
	\$800	.5217	.4392	.3664	.3042	.2532	.2112	.1772	.1501	.1288	.1122	.0996	.0900	.0828
	\$1,000	.5203	.4380	.3655	.3025	.2492	.2052	.1692	.1399	.1166	.0981	.0836	.0724	.0639
<b>67</b>	\$120	.5772	.5485	.5352	.5297	.5276	.5269	.5267	.5266	.5266	.5266	.5266	.5266	.5266
	\$160	.5536	.5109	.4864	.4736	.4675	.4648	.4637	.4632	.4631	.4630	.4630	.4630	.4630
	\$250	.5296	.4673	.4231	.3938	.3755	.3646	.3585	.3552	.3534	.3525	.3521	.3519	.3518
	\$275	.5282	.4603	.4122	.3789	.3573	.3438	.3358	.3312	.3287	.3273	.3266	.3263	.3261
	\$380	.5233	.4420	.3822	.3365	.3031	.2796	.2636	.2530	.2462	.2420	.2394	.2378	.2369
	\$500	.5191	.4328	.3656	.3115	.2692	.2372	.2136	.1967	.1848	.1766	.1711	.1674	.1651
	\$550	.5179	.4318	.3614	.3050	.2603	.2258	.1999	.1808	.1672	.1575	.1509	.1464	.1434
	\$800	.5138	.4284	.3532	.2903	.2386	.1968	.1635	.1376	.1177	.1027	.0915	.0833	.0774
	\$1,000	.5124	.4272	.3522	.2875	.2339	.1899	.1544	.1262	.1041	.0871	.0742	.0645	.0573
<b>68</b>	\$120	.5725	.5450	.5331	.5287	.5272	.5267	.5266	.5266	.5266	.5266	.5266	.5266	.5266
	\$160	.5478	.5054	.4823	.4710	.4661	.4641	.4634	.4631	.4630	.4630	.4630	.4630	.4630
	\$250	.5228	.4595	.4155	.3874	.3706	.3613	.3564	.3539	.3527	.3521	.3519	.3518	.3517
	\$275	.5205	.4521	.4038	.3716	.3514	.3396	.3329	.3294	.3276	.3267	.3263	.3261	.3260
	\$380	.5156	.4330	.3720	.3263	.2939	.2718	.2575	.2485	.2430	.2398	.2379	.2369	.2363
	\$500	.5116	.4231	.3542	.2994	.2574	.2264	.2044	.1891	.1788	.1721	.1678	.1651	.1634
	\$550	.5103	.4210	.3498	.2924	.2477	.2141	.1896	.1722	.1602	.1521	.1468	.1434	.1412
	\$800	.5063	.4177	.3399	.2761	.2238	.1822	.1498	.1253	.1070	.0937	.0842	.0775	.0729

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
69	\$1,000	.5049	.4166	.3388	.2726	.2182	.1742	.1395	.1125	.0920	.0767	.0655	.0574	.0516
	\$120	.5680	.5417	.5314	.5279	.5269	.5267	.5266	.5266	.5266	.5266	.5266	.5266	.5266
	\$160	.5423	.5002	.4785	.4688	.4650	.4636	.4632	.4630	.4630	.4630	.4630	.4630	.4630
	\$250	.5166	.4519	.4082	.3814	.3664	.3585	.3547	.3530	.3522	.3519	.3518	.3517	.3517
	\$275	.5138	.4442	.3958	.3647	.3462	.3360	.3307	.3281	.3269	.3263	.3261	.3260	.3259
	\$380	.5090	.4244	.3621	.3165	.2852	.2648	.2522	.2447	.2405	.2382	.2369	.2363	.2360
	\$500	.5050	.4141	.3433	.2877	.2461	.2163	.1959	.1824	.1738	.1685	.1653	.1634	.1623
	\$550	.5037	.4116	.3386	.2803	.2357	.2031	.1802	.1646	.1543	.1478	.1437	.1412	.1398
	\$800	.4997	.4079	.3279	.2624	.2095	.1682	.1370	.1140	.0975	.0860	.0782	.0729	.0695
\$1,000	.4984	.4068	.3262	.2584	.2031	.1592	.1254	.0998	.0811	.0676	.0582	.0516	.0472	
70	\$120	.5626	.5382	.5297	.5273	.5267	.5266	.5266	.5266	.5266	.5266	.5266	.5266	.5266
	\$160	.5357	.4942	.4745	.4667	.4641	.4633	.4630	.4630	.4630	.4630	.4630	.4630	.4630
	\$250	.5095	.4430	.3997	.3748	.3619	.3559	.3533	.3523	.3519	.3518	.3517	.3517	.3517
	\$275	.5069	.4350	.3865	.3569	.3406	.3324	.3286	.3270	.3263	.3261	.3260	.3259	.3259
	\$380	.5022	.4144	.3505	.3051	.2754	.2572	.2468	.2412	.2383	.2369	.2362	.2359	.2358
	\$500	.4982	.4039	.3306	.2739	.2329	.2049	.1868	.1756	.1690	.1653	.1632	.1621	.1616
	\$550	.4970	.4014	.3256	.2659	.2217	.1906	.1698	.1566	.1485	.1437	.1410	.1395	.1387
	\$800	.4931	.3972	.3142	.2463	.1926	.1519	.1223	.1016	.0875	.0783	.0724	.0688	.0666
	\$1,000	.4918	.3961	.3117	.2417	.1854	.1417	.1092	.0858	.0694	.0583	.0510	.0463	.0433
71	\$120	.5575	.5350	.5284	.5269	.5266	.5266	.5266	.5266	.5266	.5266	.5266	.5266	.5266
	\$160	.5292	.4885	.4711	.4651	.4635	.4631	.4630	.4630	.4630	.4630	.4630	.4630	.4630
	\$250	.5029	.4343	.3916	.3688	.3583	.3540	.3524	.3519	.3518	.3517	.3517	.3517	.3517
	\$275	.5015	.4259	.3774	.3497	.3359	.3297	.3273	.3264	.3260	.3259	.3259	.3259	.3259
	\$380	.4968	.4049	.3392	.2941	.2663	.2507	.2426	.2387	.2369	.2362	.2359	.2358	.2357
	\$500	.4929	.3946	.3182	.2605	.2204	.1945	.1789	.1701	.1655	.1631	.1620	.1614	.1612
	\$550	.4917	.3921	.3131	.2520	.2081	.1789	.1607	.1500	.1440	.1408	.1392	.1385	.1381
	\$800	.4878	.3878	.3012	.2307	.1762	.1364	.1088	.0906	.0792	.0723	.0683	.0661	.0648
	\$1,000	.4865	.3867	.2985	.2256	.1680	.1248	.0941	.0731	.0594	.0508	.0456	.0426	.0408
72	\$120	.5505	.5314	.5273	.5267	.5266	.5266	.5266	.5266	.5266	.5266	.5266	.5266	.5266
	\$160	.5204	.4810	.4672	.4638	.4631	.4630	.4630	.4630	.4630	.4630	.4630	.4630	.4630
	\$250	.4979	.4225	.3809	.3618	.3547	.3525	.3519	.3517	.3517	.3517	.3517	.3517	.3517
	\$275	.4966	.4137	.3653	.3410	.3309	.3273	.3263	.3260	.3259	.3259	.3259	.3259	.3259
	\$380	.4919	.3927	.3238	.2796	.2552	.2435	.2385	.2366	.2360	.2358	.2357	.2357	.2357
	\$500	.4881	.3831	.3019	.2424	.2039	.1817	.1702	.1648	.1625	.1615	.1612	.1611	.1610
	\$550	.4869	.3810	.2967	.2331	.1902	.1644	.1503	.1433	.1400	.1387	.1381	.1379	.1379
	\$800	.4830	.3774	.2847	.2100	.1542	.1161	.0921	.0782	.0706	.0668	.0650	.0641	.0638
	\$1,000	.4817	.3764	.2820	.2043	.1447	.1026	.0750	.0583	.0488	.0436	.0411	.0398	.0392
73	\$120	.5431	.5285	.5267	.5266	.5266	.5266	.5266	.5266	.5266	.5266	.5266	.5266	.5266
	\$160	.5107	.4736	.4645	.4631	.4630	.4630	.4630	.4630	.4630	.4630	.4630	.4630	.4630
	\$250	.4955	.4096	.3700	.3560	.3525	.3518	.3517	.3517	.3517	.3517	.3517	.3517	.3517
	\$275	.4942	.4006	.3526	.3331	.3274	.3262	.3259	.3259	.3259	.3259	.3259	.3259	.3259
	\$380	.4896	.3808	.3072	.2644	.2452	.2383	.2363	.2358	.2357	.2357	.2357	.2357	.2357
	\$500	.4857	.3739	.2849	.2229	.1874	.1706	.1640	.1618	.1612	.1611	.1610	.1610	.1610
	\$550	.4845	.3730	.2800	.2128	.1718	.1511	.1424	.1392	.1382	.1379	.1378	.1378	.1378
	\$800	.4807	.3701	.2692	.1881	.1306	.0956	.0772	.0688	.0653	.0641	.0637	.0636	.0636
	\$1,000	.4794	.3691	.2668	.1821	.1197	.0797	.0574	.0464	.0416	.0398	.0391	.0389	.0388
74	\$120	.5382	.5273	.5266	.5266	.5266	.5266	.5266	.5266	.5266	.5266	.5266	.5266	.5266
	\$160	.5041	.4693	.4634	.4630	.4630	.4630	.4630	.4630	.4630	.4630	.4630	.4630	.4630
	\$250	.4951	.4009	.3634	.3534	.3519	.3517	.3517	.3517	.3517	.3517	.3517	.3517	.3517
	\$275	.4938	.3919	.3445	.3293	.3263	.3259	.3259	.3259	.3259	.3259	.3259	.3259	.3259
	\$380	.4892	.3746	.2962	.2550	.2402	.2365	.2358	.2357	.2357	.2357	.2357	.2357	.2357

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.4853	.3716	.2743	.2101	.1775	.1653	.1619	.1612	.1610	.1610	.1610	.1610	.1610
	\$550	.4841	.3707	.2699	.1993	.1604	.1444	.1394	.1381	.1379	.1378	.1378	.1378	.1378
	\$800	.4803	.3678	.2609	.1741	.1152	.0835	.0699	.0653	.0639	.0636	.0636	.0635	.0635
	\$1,000	.4790	.3668	.2592	.1684	.1034	.0657	.0482	.0416	.0395	.0390	.0388	.0388	.0388

\* 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 ((June 30, 2017)) October 1, 2023**

(Minimum Loss Ratio)										
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%	
36	\$120	.0145	.0376	.0645	.0939	.1579	.2268	.2994	.3750	
37	\$120	.0136	.0358	.0618	.0903	.1528	.2203	.2918	.3664	
38	\$120	.0127	.0339	.0591	.0868	.1477	.2139	.2842	.3577	
39	\$120	.0119	.0321	.0563	.0832	.1425	.2073	.2764	.3488	
40	\$120	.0110	.0303	.0536	.0795	.1372	.2007	.2685	.3398	
	\$160	.0110	.0303	.0536	.0795	.1372	.2007	.2685	.3398	
41	\$120	.0102	.0285	.0508	.0759	.1320	.1940	.2606	.3308	
	\$160	.0102	.0285	.0508	.0759	.1320	.1940	.2606	.3308	
42	\$120	.0094	.0267	.0481	.0723	.1267	.1873	.2526	.3217	
	\$160	.0094	.0267	.0481	.0723	.1267	.1873	.2526	.3217	
43	\$120	.0086	.0250	.0454	.0687	.1214	.1805	.2445	.3125	
	\$160	.0086	.0250	.0454	.0687	.1214	.1805	.2445	.3125	
44	\$120	.0079	.0233	.0427	.0650	.1161	.1737	.2363	.3031	
	\$160	.0079	.0233	.0427	.0650	.1161	.1737	.2363	.3031	
45	\$120	.0071	.0216	.0400	.0614	.1107	.1668	.2281	.2937	
	\$160	.0071	.0216	.0400	.0614	.1107	.1668	.2281	.2937	
46	\$120	.0064	.0199	.0374	.0578	.1054	.1599	.2198	.2853	
	\$160	.0064	.0199	.0374	.0578	.1054	.1599	.2198	.2842	
47	\$120	.0058	.0183	.0348	.0543	.1001	.1530	.2115	.2786	
	\$160	.0058	.0183	.0348	.0543	.1001	.1530	.2115	.2746	
	\$250	.0058	.0183	.0348	.0543	.1001	.1530	.2115	.2746	
48	\$120	.0051	.0167	.0322	.0508	.0947	.1460	.2031	.2723	
	\$160	.0051	.0167	.0322	.0508	.0947	.1460	.2031	.2649	
	\$250	.0051	.0167	.0322	.0508	.0947	.1460	.2031	.2649	
	\$275	.0051	.0167	.0322	.0508	.0947	.1460	.2031	.2649	
49	\$120	.0046	.0153	.0299	.0475	.0897	.1394	.1966	.2667	
	\$160	.0046	.0153	.0299	.0475	.0897	.1394	.1950	.2557	
	\$250	.0046	.0153	.0299	.0475	.0897	.1394	.1950	.2556	
	\$275	.0046	.0153	.0299	.0475	.0897	.1394	.1950	.2556	
50	\$120	.0041	.0139	.0276	.0443	.0847	.1327	.1909	.2613	
	\$160	.0041	.0139	.0276	.0443	.0847	.1327	.1869	.2477	



((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$250	.0041	.0139	.0276	.0443	.0847	.1327	.1869	.2462
	\$275	.0041	.0139	.0276	.0443	.0847	.1327	.1869	.2462
51	\$120	.0036	.0126	.0254	.0411	.0797	.1261	.1855	.2558
	\$160	.0036	.0126	.0254	.0411	.0797	.1261	.1788	.2406
	\$250	.0036	.0126	.0254	.0411	.0797	.1261	.1788	.2366
	\$275	.0036	.0126	.0254	.0411	.0797	.1261	.1788	.2366
52	\$120	.0032	.0114	.0232	.0380	.0747	.1203	.1802	.2503
	\$160	.0032	.0114	.0232	.0380	.0747	.1194	.1711	.2339
	\$250	.0032	.0114	.0232	.0380	.0747	.1194	.1705	.2269
	\$275	.0032	.0114	.0232	.0380	.0747	.1194	.1705	.2269
	\$380	.0032	.0114	.0232	.0380	.0747	.1194	.1705	.2269
53	\$120	.0027	.0101	.0210	.0349	.0698	.1152	.1749	.2446
	\$160	.0027	.0101	.0210	.0349	.0698	.1127	.1642	.2274
	\$250	.0027	.0101	.0210	.0349	.0698	.1127	.1621	.2170
	\$275	.0027	.0101	.0211	.0349	.0698	.1127	.1621	.2170
	\$380	.0027	.0101	.0211	.0349	.0698	.1127	.1621	.2170
54	\$120	.0023	.0090	.0190	.0318	.0648	.1103	.1696	.2388
	\$160	.0023	.0090	.0190	.0318	.0648	.1059	.1578	.2210
	\$250	.0023	.0090	.0190	.0318	.0648	.1059	.1537	.2070
	\$275	.0023	.0090	.0190	.0318	.0648	.1059	.1537	.2070
	\$380	.0023	.0090	.0190	.0318	.0648	.1059	.1537	.2070
55	\$120	.0020	.0079	.0170	.0289	.0599	.1055	.1641	.2333
	\$160	.0020	.0079	.0170	.0289	.0599	.0996	.1516	.2145
	\$250	.0020	.0079	.0170	.0289	.0599	.0991	.1451	.1969
	\$275	.0020	.0079	.0170	.0289	.0599	.0991	.1451	.1969
	\$380	.0020	.0079	.0170	.0289	.0599	.0991	.1451	.1969
	\$500	.0020	.0079	.0170	.0289	.0599	.0991	.1451	.1969
56	\$120	.0017	.0068	.0150	.0259	.0556	.1007	.1586	.2280
	\$160	.0017	.0068	.0150	.0259	.0550	.0938	.1456	.2080
	\$250	.0017	.0068	.0150	.0259	.0550	.0923	.1365	.1879
	\$275	.0017	.0068	.0150	.0259	.0550	.0923	.1365	.1869
	\$380	.0017	.0068	.0150	.0259	.0550	.0923	.1365	.1867
	\$500	.0017	.0068	.0150	.0259	.0550	.0923	.1365	.1867
	\$550	.0017	.0068	.0150	.0259	.0550	.0923	.1365	.1867
57	\$120	.0014	.0058	.0131	.0231	.0517	.0959	.1531	.2228
	\$160	.0014	.0058	.0131	.0231	.0502	.0883	.1395	.2014
	\$250	.0014	.0058	.0131	.0231	.0502	.0854	.1278	.1795
	\$275	.0014	.0058	.0132	.0231	.0502	.0854	.1278	.1776
	\$380	.0014	.0058	.0132	.0231	.0502	.0854	.1278	.1764
	\$500	.0014	.0058	.0131	.0231	.0502	.0854	.1278	.1764
	\$550	.0014	.0058	.0131	.0231	.0502	.0854	.1278	.1764
58	\$120	.0011	.0049	.0114	.0204	.0480	.0910	.1478	.2177
	\$160	.0011	.0049	.0114	.0204	.0455	.0830	.1334	.1947

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$250	.0011	.0049	.0114	.0204	.0454	.0786	.1196	.1714
	\$275	.0011	.0049	.0114	.0204	.0454	.0786	.1191	.1688
	\$380	.0011	.0049	.0114	.0204	.0454	.0786	.1190	.1660
	\$500	.0011	.0049	.0114	.0204	.0454	.0786	.1190	.1660
	\$550	.0011	.0049	.0114	.0204	.0454	.0786	.1190	.1660
59	\$120	.0009	.0041	.0097	.0178	.0443	.0860	.1427	.2125
	\$160	.0009	.0041	.0097	.0178	.0412	.0778	.1272	.1883
	\$250	.0009	.0041	.0097	.0178	.0407	.0717	.1121	.1634
	\$275	.0009	.0041	.0097	.0178	.0407	.0717	.1110	.1604
	\$380	.0009	.0041	.0097	.0178	.0407	.0717	.1102	.1556
	\$500	.0009	.0041	.0097	.0178	.0407	.0717	.1102	.1556
	\$550	.0009	.0041	.0097	.0178	.0407	.0717	.1102	.1556
60	\$120	.0007	.0033	.0081	.0153	.0406	.0813	.1375	.2075
	\$160	.0007	.0033	.0081	.0153	.0372	.0726	.1210	.1819
	\$250	.0007	.0033	.0081	.0153	.0360	.0650	.1049	.1554
	\$275	.0007	.0033	.0081	.0153	.0360	.0650	.1033	.1520
	\$380	.0007	.0033	.0081	.0153	.0360	.0649	.1014	.1455
	\$500	.0007	.0033	.0081	.0153	.0360	.0649	.1014	.1451
	\$550	.0007	.0033	.0081	.0153	.0360	.0649	.1014	.1451
	\$800	.0007	.0033	.0081	.0153	.0360	.0649	.1014	.1451
61	\$120	.0005	.0026	.0067	.0132	.0370	.0766	.1323	.2025
	\$160	.0005	.0026	.0067	.0129	.0334	.0674	.1149	.1756
	\$250	.0005	.0026	.0067	.0129	.0315	.0590	.0977	.1474
	\$275	.0005	.0026	.0067	.0129	.0315	.0585	.0958	.1438
	\$380	.0005	.0026	.0067	.0129	.0315	.0582	.0927	.1358
	\$500	.0005	.0026	.0067	.0129	.0315	.0582	.0927	.1347
	\$550	.0005	.0026	.0067	.0129	.0315	.0582	.0927	.1347
	\$800	.0005	.0026	.0067	.0129	.0315	.0582	.0927	.1347
62	\$120	.0003	.0020	.0054	.0112	.0334	.0719	.1272	.1976
	\$160	.0003	.0020	.0054	.0107	.0297	.0621	.1088	.1693
	\$250	.0003	.0020	.0054	.0107	.0272	.0532	.0907	.1392
	\$275	.0003	.0020	.0054	.0107	.0272	.0524	.0885	.1354
	\$380	.0003	.0020	.0054	.0107	.0272	.0516	.0843	.1265
	\$500	.0003	.0020	.0054	.0107	.0272	.0516	.0840	.1243
	\$550	.0003	.0020	.0054	.0107	.0272	.0516	.0840	.1243
	\$800	.0003	.0020	.0054	.0107	.0272	.0516	.0840	.1243
63	\$1,000	.0003	.0020	.0054	.0107	.0272	.0516	.0840	.1243
	\$120	.0002	.0015	.0042	.0094	.0300	.0672	.1220	.1927
	\$160	.0002	.0015	.0042	.0087	.0262	.0570	.1028	.1630
	\$250	.0002	.0015	.0042	.0086	.0231	.0476	.0836	.1311
	\$275	.0002	.0015	.0042	.0086	.0230	.0466	.0813	.1269
	\$380	.0002	.0015	.0042	.0086	.0230	.0451	.0762	.1172
\$500	.0002	.0015	.0042	.0086	.0230	.0451	.0754	.1140	

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$550	.0002	.0015	.0042	.0086	.0230	.0451	.0754	.1139
	\$800	.0002	.0015	.0042	.0086	.0230	.0451	.0754	.1139
	\$1,000	.0002	.0015	.0042	.0086	.0230	.0451	.0754	.1139
64	\$120	.0002	.0011	.0033	.0078	.0266	.0626	.1169	.1878
	\$160	.0002	.0011	.0032	.0070	.0227	.0520	.0967	.1567
	\$250	.0002	.0011	.0032	.0068	.0194	.0421	.0765	.1230
	\$275	.0002	.0011	.0032	.0068	.0192	.0410	.0740	.1184
	\$380	.0002	.0011	.0032	.0068	.0190	.0390	.0684	.1080
	\$500	.0002	.0011	.0032	.0068	.0190	.0388	.0669	.1040
	\$550	.0002	.0011	.0032	.0068	.0190	.0388	.0669	.1038
	\$800	.0002	.0011	.0032	.0068	.0190	.0388	.0669	.1035
	\$1,000	.0002	.0011	.0032	.0068	.0190	.0388	.0669	.1035
65	\$120	.0001	.0007	.0024	.0062	.0234	.0579	.1117	.1830
	\$160	.0001	.0007	.0023	.0055	.0194	.0470	.0907	.1504
	\$250	.0001	.0007	.0023	.0051	.0160	.0368	.0694	.1149
	\$275	.0001	.0007	.0023	.0051	.0157	.0357	.0668	.1100
	\$380	.0001	.0007	.0023	.0051	.0153	.0332	.0607	.0987
	\$500	.0001	.0007	.0023	.0051	.0153	.0328	.0587	.0943
	\$550	.0001	.0007	.0023	.0051	.0153	.0328	.0586	.0938
	\$800	.0001	.0007	.0023	.0051	.0153	.0328	.0586	.0932
	\$1,000	.0001	.0007	.0023	.0051	.0153	.0328	.0585	.0932
66	\$120	.0001	.0004	.0018	.0048	.0202	.0532	.1064	.1781
	\$160	.0001	.0004	.0016	.0041	.0163	.0420	.0845	.1440
	\$250	.0001	.0004	.0015	.0037	.0128	.0316	.0624	.1067
	\$275	.0001	.0004	.0015	.0037	.0125	.0304	.0596	.1015
	\$380	.0001	.0004	.0015	.0037	.0119	.0277	.0532	.0893
	\$500	.0001	.0004	.0015	.0037	.0119	.0270	.0508	.0845
	\$550	.0001	.0004	.0015	.0037	.0119	.0270	.0506	.0838
	\$800	.0001	.0004	.0015	.0037	.0119	.0270	.0504	.0828
	\$1,000	.0001	.0004	.0015	.0037	.0119	.0270	.0504	.0828
67	\$120	.0001	.0003	.0012	.0036	.0172	.0485	.1011	.1733
	\$160	.0001	.0003	.0010	.0030	.0133	.0371	.0783	.1375
	\$250	.0001	.0003	.0010	.0025	.0100	.0265	.0554	.0984
	\$275	.0001	.0003	.0010	.0025	.0096	.0253	.0525	.0929
	\$380	.0001	.0003	.0010	.0025	.0090	.0226	.0457	.0800
	\$500	.0001	.0003	.0010	.0025	.0088	.0216	.0431	.0746
	\$550	.0001	.0003	.0010	.0025	.0088	.0216	.0428	.0738
	\$800	.0001	.0003	.0010	.0025	.0088	.0216	.0424	.0726
	\$1,000	.0001	.0003	.0010	.0025	.0088	.0216	.0424	.0725
68	\$120	.0000	.0001	.0007	.0026	.0142	.0437	.0957	.1683
	\$160	.0000	.0001	.0006	.0020	.0105	.0322	.0720	.1308
	\$250	.0000	.0001	.0005	.0016	.0074	.0217	.0484	.0900
	\$275	.0000	.0001	.0005	.0016	.0071	.0205	.0454	.0842

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0000	.0001	.0005	.0015	.0064	.0177	.0384	.0706
	\$500	.0000	.0001	.0005	.0015	.0062	.0167	.0356	.0648
	\$550	.0000	.0001	.0005	.0015	.0062	.0166	.0352	.0639
	\$800	.0000	.0001	.0005	.0015	.0062	.0165	.0346	.0623
	\$1,000	.0000	.0001	.0005	.0015	.0062	.0165	.0346	.0622
69	\$120	.0000	.0001	.0004	.0017	.0114	.0388	.0900	.1633
	\$160	.0000	.0001	.0003	.0012	.0079	.0273	.0654	.1239
	\$250	.0000	.0001	.0003	.0009	.0051	.0170	.0414	.0812
	\$275	.0000	.0001	.0003	.0009	.0048	.0158	.0382	.0751
	\$380	.0000	.0001	.0003	.0008	.0042	.0131	.0311	.0609
	\$500	.0000	.0001	.0003	.0008	.0040	.0121	.0283	.0549
	\$550	.0000	.0001	.0003	.0008	.0040	.0120	.0278	.0538
	\$800	.0000	.0001	.0003	.0008	.0039	.0118	.0271	.0520
	\$1,000	.0000	.0001	.0003	.0008	.0039	.0118	.0270	.0518
70	\$120	.0000	.0000	.0002	.0010	.0086	.0336	.0838	.1581
	\$160	.0000	.0000	.0001	.0007	.0055	.0222	.0583	.1166
	\$250	.0000	.0000	.0001	.0004	.0032	.0126	.0340	.0719
	\$275	.0000	.0000	.0001	.0004	.0029	.0114	.0309	.0655
	\$380	.0000	.0000	.0001	.0004	.0024	.0090	.0239	.0509
	\$500	.0000	.0000	.0001	.0004	.0022	.0080	.0211	.0446
	\$550	.0000	.0000	.0001	.0004	.0022	.0079	.0206	.0435
	\$800	.0000	.0000	.0001	.0004	.0022	.0077	.0198	.0414
	\$1,000	.0000	.0000	.0001	.0004	.0022	.0077	.0197	.0412
71	\$120	.0000	.0000	.0000	.0001	.0008	.0115	.0544	.1358
	\$160	.0000	.0000	.0000	.0001	.0003	.0050	.0280	.0839
	\$250	.0000	.0000	.0000	.0001	.0002	.0016	.0101	.0359
	\$275	.0000	.0000	.0000	.0001	.0002	.0014	.0084	.0304
	\$380	.0000	.0000	.0000	.0001	.0002	.0009	.0052	.0192
	\$500	.0000	.0000	.0000	.0001	.0002	.0007	.0042	.0152
	\$550	.0000	.0000	.0000	.0001	.0002	.0007	.0040	.0145
	\$800	.0000	.0000	.0000	.0001	.0002	.0007	.0038	.0133
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0007	.0038	.0132
72	\$120	.0000	.0000	.0000	.0000	.0001	.0051	.0436	.1307
	\$160	.0000	.0000	.0000	.0000	.0001	.0014	.0169	.0719
	\$250	.0000	.0000	.0000	.0000	.0001	.0002	.0034	.0216
	\$275	.0000	.0000	.0000	.0000	.0001	.0002	.0026	.0168
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0012	.0082
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0008	.0055
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0007	.0051
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0007	.0044
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0006	.0044
73	\$120	.0000	.0000	.0000	.0000	.0000	.0009	.0325	.1281
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0065	.0605

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0083
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0051
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0012
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0005
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0005
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0248	.1279
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0012	.0542
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0015
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0005
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001))	

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	\$120	.0219	.0526	.0868	.1233	.2007	.2826	.3679	.4557
<b>37</b>	\$120	.0210	.0507	.0841	.1197	.1957	.2764	.3605	.4474
<b>38</b>	\$120	.0200	.0488	.0813	.1161	.1906	.2700	.3530	.4388
<b>39</b>	\$120	.0190	.0469	.0785	.1125	.1855	.2635	.3454	.4302
<b>40</b>	\$120	.0181	.0450	.0756	.1088	.1803	.2570	.3376	.4214
	\$160	.0179	.0447	.0751	.1081	.1791	.2553	.3354	.4187
<b>41</b>	\$120	.0171	.0430	.0728	.1050	.1750	.2503	.3298	.4125
	\$160	.0170	.0427	.0723	.1043	.1738	.2487	.3276	.4098
<b>42</b>	\$120	.0161	.0411	.0698	.1012	.1696	.2435	.3217	.4033
	\$160	.0160	.0408	.0694	.1006	.1685	.2419	.3196	.4007
<b>43</b>	\$120	.0152	.0391	.0669	.0974	.1641	.2366	.3135	.3940
	\$160	.0151	.0388	.0665	.0967	.1630	.2350	.3115	.3915
<b>44</b>	\$120	.0143	.0371	.0640	.0936	.1586	.2297	.3054	.3847
	\$160	.0142	.0369	.0636	.0929	.1576	.2282	.3034	.3822
<b>45</b>	\$120	.0132	.0349	.0606	.0892	.1524	.2219	.2962	.3743
	\$160	.0131	.0347	.0603	.0886	.1514	.2204	.2942	.3719
<b>46</b>	\$120	.0121	.0327	.0573	.0848	.1461	.2140	.2868	.3643
	\$160	.0121	.0325	.0569	.0842	.1452	.2126	.2850	.3613
<b>47</b>	\$120	.0111	.0305	.0540	.0804	.1399	.2061	.2774	.3590
	\$160	.0110	.0303	.0536	.0799	.1390	.2047	.2756	.3507
	\$250	.0109	.0299	.0530	.0790	.1374	.2024	.2725	.3467
<b>48</b>	\$120	.0101	.0283	.0506	.0760	.1335	.1979	.2678	.3536
	\$160	.0100	.0281	.0503	.0755	.1326	.1967	.2661	.3398
	\$250	.0099	.0278	.0497	.0746	.1311	.1944	.2630	.3359

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>49</b>	\$275	.0099	.0277	.0496	.0744	.1307	.1939	.2623	.3350
	\$120	.0091	.0261	.0473	.0715	.1270	.1897	.2624	.3482
	\$160	.0091	.0259	.0470	.0711	.1262	.1885	.2563	.3287
	\$250	.0090	.0256	.0464	.0702	.1247	.1863	.2534	.3249
<b>50</b>	\$275	.0089	.0256	.0463	.0701	.1244	.1858	.2527	.3240
	\$120	.0082	.0240	.0440	.0672	.1206	.1815	.2572	.3427
	\$160	.0082	.0239	.0437	.0667	.1198	.1804	.2467	.3215
	\$250	.0081	.0236	.0432	.0660	.1185	.1783	.2438	.3139
<b>51</b>	\$275	.0080	.0235	.0431	.0658	.1181	.1778	.2432	.3131
	\$120	.0073	.0219	.0408	.0628	.1142	.1743	.2519	.3376
	\$160	.0073	.0218	.0405	.0624	.1134	.1722	.2368	.3154
	\$250	.0072	.0215	.0401	.0617	.1121	.1702	.2341	.3028
<b>52</b>	\$275	.0072	.0215	.0399	.0615	.1118	.1697	.2335	.3020
	\$120	.0064	.0199	.0375	.0583	.1076	.1692	.2464	.3329
	\$160	.0064	.0197	.0373	.0580	.1069	.1636	.2291	.3092
	\$250	.0063	.0195	.0368	.0573	.1056	.1618	.2240	.2911
	\$275	.0063	.0195	.0367	.0571	.1054	.1613	.2234	.2903
<b>53</b>	\$380	.0063	.0193	.0364	.0566	.1044	.1598	.2213	.2876
	\$120	.0056	.0179	.0343	.0539	.1009	.1641	.2409	.3283
	\$160	.0056	.0177	.0340	.0535	.1002	.1550	.2230	.3028
	\$250	.0055	.0175	.0336	.0529	.0991	.1532	.2136	.2792
	\$275	.0055	.0175	.0335	.0528	.0988	.1528	.2131	.2784
<b>54</b>	\$380	.0054	.0173	.0332	.0523	.0979	.1514	.2111	.2758
	\$120	.0048	.0159	.0311	.0495	.0942	.1589	.2359	.3239
	\$160	.0048	.0158	.0309	.0492	.0936	.1464	.2169	.2964
	\$250	.0048	.0156	.0305	.0486	.0925	.1446	.2032	.2671
	\$275	.0047	.0156	.0304	.0485	.0923	.1442	.2027	.2664
<b>55</b>	\$380	.0047	.0154	.0302	.0480	.0914	.1429	.2008	.2639
	\$120	.0041	.0141	.0280	.0452	.0897	.1536	.2311	.3196
	\$160	.0041	.0140	.0278	.0449	.0871	.1408	.2107	.2905
	\$250	.0041	.0138	.0275	.0444	.0861	.1361	.1928	.2585
	\$275	.0040	.0138	.0274	.0443	.0858	.1357	.1923	.2543
	\$380	.0040	.0136	.0272	.0439	.0850	.1345	.1905	.2519
<b>56</b>	\$500	.0040	.0135	.0270	.0435	.0844	.1334	.1890	.2500
	\$120	.0034	.0122	.0249	.0409	.0851	.1483	.2264	.3153
	\$160	.0034	.0122	.0248	.0406	.0803	.1350	.2042	.2847
	\$250	.0034	.0120	.0245	.0402	.0794	.1272	.1819	.2507
	\$275	.0034	.0120	.0244	.0401	.0792	.1269	.1814	.2450
	\$380	.0033	.0119	.0242	.0397	.0784	.1257	.1797	.2394
	\$500	.0033	.0118	.0240	.0394	.0778	.1247	.1783	.2376
<b>57</b>	\$550	.0033	.0118	.0240	.0393	.0776	.1244	.1778	.2370
	\$120	.0028	.0105	.0220	.0367	.0806	.1434	.2217	.3113
	\$160	.0028	.0105	.0219	.0365	.0737	.1292	.1981	.2792

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0028	.0103	.0216	.0360	.0728	.1183	.1735	.2428
	\$275	.0028	.0103	.0216	.0359	.0726	.1180	.1705	.2369
	\$380	.0028	.0102	.0214	.0356	.0720	.1169	.1689	.2269
	\$500	.0027	.0101	.0212	.0353	.0714	.1160	.1676	.2251
	\$550	.0027	.0101	.0211	.0352	.0712	.1157	.1671	.2246
<b>58</b>	\$120	.0023	.0091	.0194	.0329	.0765	.1391	.2176	.3079
	\$160	.0023	.0090	.0193	.0327	.0690	.1238	.1929	.2743
	\$250	.0023	.0089	.0191	.0323	.0668	.1100	.1667	.2356
	\$275	.0023	.0089	.0190	.0322	.0666	.1097	.1626	.2294
	\$380	.0023	.0088	.0188	.0319	.0660	.1087	.1586	.2149
	\$500	.0023	.0087	.0187	.0317	.0654	.1078	.1574	.2132
	\$550	.0023	.0087	.0187	.0316	.0653	.1075	.1570	.2127
<b>59</b>	\$120	.0019	.0077	.0169	.0296	.0724	.1349	.2136	.3047
	\$160	.0019	.0077	.0168	.0290	.0647	.1185	.1878	.2695
	\$250	.0019	.0076	.0166	.0287	.0607	.1024	.1599	.2282
	\$275	.0019	.0075	.0166	.0286	.0605	.1013	.1555	.2218
	\$380	.0018	.0075	.0164	.0283	.0600	.1003	.1482	.2041
	\$500	.0018	.0074	.0163	.0281	.0595	.0995	.1470	.2012
	\$550	.0018	.0074	.0163	.0281	.0593	.0993	.1467	.2007
<b>60</b>	\$120	.0015	.0064	.0145	.0269	.0684	.1305	.2097	.3015
	\$160	.0015	.0064	.0144	.0254	.0603	.1133	.1825	.2648
	\$250	.0015	.0063	.0143	.0251	.0546	.0962	.1528	.2209
	\$275	.0015	.0063	.0142	.0251	.0544	.0937	.1483	.2138
	\$380	.0015	.0062	.0141	.0248	.0539	.0919	.1376	.1952
	\$500	.0014	.0062	.0140	.0246	.0535	.0911	.1365	.1889
	\$550	.0014	.0062	.0139	.0246	.0534	.0909	.1362	.1885
	\$800	.0014	.0061	.0138	.0244	.0529	.0902	.1351	.1870
<b>61</b>	\$120	.0012	.0052	.0123	.0242	.0645	.1263	.2059	.2985
	\$160	.0011	.0052	.0122	.0220	.0559	.1082	.1774	.2602
	\$250	.0011	.0051	.0120	.0217	.0486	.0901	.1457	.2140
	\$275	.0011	.0051	.0120	.0217	.0485	.0874	.1409	.2063
	\$380	.0011	.0051	.0119	.0214	.0480	.0835	.1284	.1864
	\$500	.0011	.0050	.0118	.0213	.0476	.0828	.1260	.1767
	\$550	.0011	.0050	.0118	.0212	.0475	.0826	.1257	.1763
	\$800	.0011	.0050	.0117	.0211	.0471	.0820	.1247	.1749
<b>62</b>	\$120	.0009	.0042	.0103	.0216	.0606	.1220	.2022	.2957
	\$160	.0009	.0041	.0101	.0190	.0515	.1031	.1723	.2557
	\$250	.0008	.0041	.0100	.0184	.0433	.0839	.1387	.2070
	\$275	.0008	.0041	.0099	.0184	.0426	.0811	.1335	.1988
	\$380	.0008	.0040	.0098	.0182	.0422	.0751	.1202	.1774
	\$500	.0008	.0040	.0098	.0181	.0418	.0745	.1155	.1662
	\$550	.0008	.0040	.0097	.0180	.0417	.0743	.1152	.1640
	\$800	.0008	.0040	.0097	.0179	.0414	.0737	.1143	.1627

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>63</b>	\$1,000	.0008	.0040	.0096	.0178	.0413	.0735	.1140	.1622
	\$120	.0006	.0032	.0087	.0190	.0566	.1177	.1984	.2929
	\$160	.0006	.0032	.0081	.0164	.0472	.0979	.1671	.2513
	\$250	.0006	.0031	.0080	.0152	.0386	.0775	.1317	.1998
	\$275	.0006	.0031	.0080	.0152	.0374	.0746	.1260	.1912
	\$380	.0006	.0031	.0079	.0151	.0363	.0672	.1118	.1679
	\$500	.0006	.0031	.0078	.0149	.0360	.0660	.1049	.1559
	\$550	.0006	.0031	.0078	.0149	.0360	.0659	.1044	.1528
	\$800	.0006	.0030	.0077	.0148	.0357	.0653	.1036	.1501
	\$1,000	.0006	.0030	.0077	.0147	.0356	.0652	.1033	.1497
<b>64</b>	\$120	.0004	.0024	.0072	.0165	.0527	.1134	.1947	.2902
	\$160	.0004	.0023	.0063	.0140	.0429	.0927	.1620	.2469
	\$250	.0004	.0023	.0062	.0123	.0340	.0712	.1246	.1927
	\$275	.0004	.0023	.0062	.0122	.0328	.0681	.1186	.1835
	\$380	.0004	.0023	.0061	.0121	.0307	.0603	.1033	.1586
	\$500	.0004	.0023	.0061	.0120	.0305	.0577	.0957	.1456
	\$550	.0004	.0023	.0061	.0120	.0304	.0576	.0939	.1423
	\$800	.0004	.0022	.0060	.0119	.0301	.0571	.0930	.1376
	\$1,000	.0004	.0022	.0060	.0119	.0301	.0570	.0927	.1372
	<b>65</b>	\$120	.0003	.0017	.0057	.0141	.0487	.1091	.1912
\$160		.0003	.0016	.0049	.0116	.0387	.0874	.1569	.2427
\$250		.0003	.0016	.0046	.0096	.0295	.0651	.1175	.1857
\$275		.0003	.0016	.0046	.0095	.0283	.0617	.1112	.1759
\$380		.0003	.0016	.0046	.0094	.0253	.0535	.0948	.1494
\$500		.0003	.0016	.0045	.0094	.0251	.0498	.0867	.1351
\$550		.0002	.0016	.0045	.0093	.0251	.0495	.0846	.1316
\$800		.0002	.0016	.0045	.0093	.0249	.0491	.0825	.1251
\$1,000		.0002	.0016	.0045	.0092	.0248	.0490	.0822	.1248
<b>66</b>		\$120	.0002	.0012	.0045	.0119	.0448	.1048	.1877
	\$160	.0002	.0011	.0037	.0094	.0346	.0822	.1518	.2386
	\$250	.0001	.0011	.0033	.0074	.0252	.0589	.1104	.1787
	\$275	.0001	.0011	.0033	.0072	.0239	.0555	.1038	.1683
	\$380	.0001	.0011	.0033	.0071	.0209	.0469	.0865	.1402
	\$500	.0001	.0011	.0032	.0070	.0202	.0429	.0777	.1247
	\$550	.0001	.0011	.0032	.0070	.0201	.0419	.0755	.1209
	\$800	.0001	.0010	.0032	.0069	.0200	.0414	.0722	.1131
	\$1,000	.0001	.0010	.0032	.0069	.0199	.0413	.0720	.1124
	<b>67</b>	\$120	.0001	.0007	.0033	.0097	.0406	.1002	.1840
\$160		.0001	.0006	.0026	.0073	.0302	.0766	.1464	.2344
\$250		.0001	.0006	.0021	.0055	.0208	.0524	.1028	.1711
\$275		.0001	.0006	.0021	.0052	.0195	.0488	.0958	.1602
\$380		.0001	.0006	.0021	.0049	.0165	.0399	.0775	.1302
\$500		.0001	.0006	.0021	.0048	.0153	.0357	.0681	.1136



<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$550	.0001	.0006	.0021	.0048	.0152	.0347	.0658	.1094
	\$800	.0001	.0006	.0021	.0048	.0151	.0335	.0614	.1006
	\$1,000	.0001	.0006	.0021	.0048	.0151	.0334	.0612	.0992
<b>68</b>	\$120	.0000	.0004	.0023	.0076	.0363	.0955	.1805	.2811
	\$160	.0000	.0004	.0017	.0054	.0259	.0708	.1409	.2303
	\$250	.0000	.0003	.0013	.0037	.0166	.0458	.0950	.1635
	\$275	.0000	.0003	.0013	.0035	.0154	.0422	.0876	.1518
	\$380	.0000	.0003	.0012	.0031	.0125	.0331	.0685	.1200
	\$500	.0000	.0003	.0012	.0031	.0112	.0288	.0586	.1022
	\$550	.0000	.0003	.0012	.0031	.0109	.0277	.0561	.0978
	\$800	.0000	.0003	.0012	.0030	.0108	.0260	.0512	.0879
	\$1,000	.0000	.0003	.0012	.0030	.0108	.0260	.0506	.0861
<b>69</b>	\$120	.0000	.0002	.0015	.0057	.0322	.0910	.1772	.2794
	\$160	.0000	.0002	.0011	.0039	.0219	.0653	.1357	.2265
	\$250	.0000	.0001	.0007	.0024	.0129	.0396	.0874	.1562
	\$275	.0000	.0001	.0007	.0023	.0118	.0359	.0797	.1438
	\$380	.0000	.0001	.0006	.0019	.0090	.0269	.0599	.1101
	\$500	.0000	.0001	.0006	.0018	.0079	.0226	.0496	.0913
	\$550	.0000	.0001	.0006	.0018	.0076	.0215	.0471	.0866
	\$800	.0000	.0001	.0006	.0018	.0073	.0196	.0418	.0759
	\$1,000	.0000	.0001	.0006	.0017	.0073	.0194	.0409	.0737
<b>70</b>	\$120	.0000	.0001	.0008	.0039	.0275	.0856	.1737	.2777
	\$160	.0000	.0001	.0005	.0024	.0173	.0587	.1297	.2225
	\$250	.0000	.0000	.0003	.0013	.0091	.0325	.0785	.1477
	\$275	.0000	.0000	.0003	.0012	.0080	.0288	.0705	.1345
	\$380	.0000	.0000	.0002	.0009	.0057	.0201	.0499	.0985
	\$500	.0000	.0000	.0002	.0008	.0047	.0160	.0394	.0786
	\$550	.0000	.0000	.0002	.0008	.0044	.0150	.0369	.0736
	\$800	.0000	.0000	.0002	.0008	.0041	.0131	.0315	.0622
	\$1,000	.0000	.0000	.0002	.0008	.0041	.0128	.0304	.0597
<b>71</b>	\$120	.0000	.0000	.0004	.0024	.0229	.0805	.1705	.2764
	\$160	.0000	.0000	.0002	.0013	.0131	.0522	.1240	.2191
	\$250	.0000	.0000	.0001	.0006	.0059	.0258	.0698	.1396
	\$275	.0000	.0000	.0001	.0005	.0050	.0223	.0614	.1254
	\$380	.0000	.0000	.0001	.0003	.0032	.0141	.0404	.0872
	\$500	.0000	.0000	.0001	.0003	.0024	.0105	.0301	.0662
	\$550	.0000	.0000	.0001	.0003	.0023	.0096	.0276	.0611
	\$800	.0000	.0000	.0001	.0003	.0020	.0079	.0223	.0492
	\$1,000	.0000	.0000	.0001	.0003	.0019	.0076	.0212	.0465
<b>72</b>	\$120	.0000	.0000	.0001	.0010	.0169	.0735	.1669	.2753
	\$160	.0000	.0000	.0000	.0004	.0081	.0434	.1165	.2152
	\$250	.0000	.0000	.0000	.0001	.0026	.0173	.0580	.1289
	\$275	.0000	.0000	.0000	.0001	.0021	.0142	.0492	.1133

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$380	.0000	.0000	.0000	.0001	.0011	.0075	.0282	.0718
	\$500	.0000	.0000	.0000	.0000	.0007	.0048	.0186	.0499
	\$550	.0000	.0000	.0000	.0000	.0006	.0042	.0165	.0447
	\$800	.0000	.0000	.0000	.0000	.0005	.0031	.0119	.0327
	\$1,000	.0000	.0000	.0000	.0000	.0004	.0028	.0109	.0300
<b>73</b>	\$120	.0000	.0000	.0000	.0002	.0106	.0661	.1640	.2747
	\$160	.0000	.0000	.0000	.0001	.0037	.0337	.1091	.2125
	\$250	.0000	.0000	.0000	.0000	.0007	.0093	.0451	.1180
	\$275	.0000	.0000	.0000	.0000	.0005	.0069	.0361	.1006
	\$380	.0000	.0000	.0000	.0000	.0001	.0025	.0163	.0552
	\$500	.0000	.0000	.0000	.0000	.0001	.0012	.0086	.0329
	\$550	.0000	.0000	.0000	.0000	.0001	.0010	.0071	.0280
	\$800	.0000	.0000	.0000	.0000	.0000	.0005	.0041	.0172
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0035	.0148
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0068	.0612	.1628	.2746
	\$160	.0000	.0000	.0000	.0000	.0017	.0271	.1048	.2114
	\$250	.0000	.0000	.0000	.0000	.0001	.0050	.0364	.1114
	\$275	.0000	.0000	.0000	.0000	.0001	.0033	.0274	.0925
	\$380	.0000	.0000	.0000	.0000	.0000	.0008	.0094	.0442
	\$500	.0000	.0000	.0000	.0000	.0000	.0003	.0038	.0223
	\$550	.0000	.0000	.0000	.0000	.0000	.0002	.0029	.0179
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0013	.0089
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0010	.0072

\* 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 ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>1</b>	.9574	.9501	.9433	.9369	.9308	.9249	.9193	.9138	.9086	.9035	.8985	.8936	.8889
<b>2</b>	.9532	.9453	.9378	.9308	.9241	.9178	.9116	.9057	.8999	.8943	.8889	.8836	.8785
<b>3</b>	.9494	.9408	.9327	.9252	.9180	.9111	.9044	.8980	.8918	.8858	.8799	.8742	.8686
<b>4</b>	.9454	.9362	.9276	.9194	.9117	.9042	.8971	.8902	.8836	.8771	.8708	.8647	.8587
<b>5</b>	.9414	.9315	.9223	.9135	.9052	.8973	.8896	.8822	.8751	.8682	.8614	.8549	.8485
<b>6</b>	.9374	.9268	.9169	.9075	.8987	.8902	.8820	.8741	.8665	.8591	.8520	.8450	.8382
<b>7</b>	.9332	.9219	.9114	.9015	.8920	.8830	.8743	.8659	.8578	.8499	.8423	.8349	.8277
<b>8</b>	.9290	.9170	.9058	.8953	.8852	.8756	.8664	.8575	.8489	.8406	.8325	.8247	.8171
<b>9</b>	.9247	.9120	.9001	.8889	.8783	.8681	.8584	.8490	.8399	.8311	.8226	.8143	.8062
<b>10</b>	.9204	.9070	.8944	.8826	.8713	.8606	.8503	.8404	.8308	.8215	.8126	.8038	.7954
<b>11</b>	.9161	.9019	.8886	.8762	.8643	.8530	.8421	.8317	.8216	.8119	.8024	.7933	.7844
<b>12</b>	.9116	.8967	.8827	.8696	.8571	.8452	.8338	.8228	.8122	.8020	.7921	.7825	.7731
<b>13</b>	.9071	.8913	.8767	.8629	.8497	.8373	.8253	.8138	.8027	.7920	.7816	.7715	.7617
<b>14</b>	.9025	.8860	.8706	.8561	.8423	.8292	.8167	.8046	.7930	.7818	.7710	.7604	.7502
<b>15</b>	.8979	.8805	.8644	.8492	.8348	.8211	.8080	.7954	.7833	.7716	.7602	.7493	.7386

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
16	.8931	.8750	.8581	.8422	.8272	.8129	.7992	.7860	.7734	.7612	.7494	.7379	.7269
17	.8883	.8694	.8517	.8351	.8194	.8045	.7902	.7765	.7633	.7506	.7383	.7264	.7149
18	.8835	.8637	.8452	.8279	.8116	.7960	.7811	.7668	.7531	.7399	.7272	.7148	.7029
19	.8786	.8579	.8387	.8206	.8036	.7874	.7719	.7570	.7428	.7291	.7159	.7031	.6907
20	.8736	.8520	.8320	.8132	.7955	.7786	.7625	.7471	.7324	.7182	.7045	.6912	.6785
21	.8685	.8460	.8252	.8057	.7872	.7697	.7530	.7371	.7218	.7070	.6929	.6792	.6660
22	.8633	.8400	.8183	.7980	.7789	.7607	.7434	.7268	.7110	.6958	.6811	.6670	.6534
23	.8581	.8338	.8113	.7902	.7704	.7515	.7336	.7165	.7001	.6843	.6692	.6547	.6406
24	.8527	.8275	.8042	.7823	.7617	.7422	.7236	.7059	.6890	.6728	.6572	.6422	.6277
25	.8473	.8211	.7969	.7743	.7529	.7327	.7135	.6953	.6778	.6610	.6450	.6295	.6147
26	.8418	.8147	.7895	.7661	.7440	.7231	.7033	.6844	.6664	.6491	.6326	.6167	.6014
27	.8362	.8081	.7821	.7578	.7349	.7133	.6929	.6734	.6549	.6371	.6201	.6038	.5881
28	.8305	.8014	.7744	.7493	.7257	.7034	.6823	.6623	.6432	.6249	.6074	.5907	.5746
29	.8247	.7946	.7667	.7407	.7163	.6934	.6716	.6510	.6313	.6125	.5946	.5774	.5609
30	.8188	.7876	.7588	.7320	.7068	.6831	.6607	.6395	.6193	.6000	.5816	.5639	.5470
31	.8129	.7806	.7508	.7231	.6971	.6727	.6497	.6278	.6071	.5873	.5684	.5503	.5330
32	.8068	.7734	.7426	.7140	.6873	.6622	.6385	.6160	.5947	.5744	.5550	.5365	.5187
33	.8006	.7661	.7343	.7048	.6773	.6514	.6270	.6040	.5821	.5612	.5414	.5224	.5042
34	.7943	.7587	.7259	.6955	.6671	.6405	.6154	.5918	.5693	.5480	.5276	.5082	.4896
35	.7879	.7511	.7173	.6860	.6568	.6294	.6037	.5794	.5564	.5345	.5137	.4938	.4747
36	.7814	.7434	.7085	.6762	.6462	.6180	.5916	.5666	.5430	.5206	.4993	.4789	.4594
37	.7747	.7354	.6995	.6662	.6353	.6064	.5792	.5536	.5294	.5065	.4846	.4637	.4437
38	.7679	.7274	.6904	.6561	.6243	.5946	.5668	.5405	.5157	.4922	.4698	.4483	.4279
39	.7611	.7193	.6811	.6459	.6132	.5827	.5541	.5272	.5018	.4776	.4546	.4327	.4118
40	.7541	.7111	.6717	.6355	.6019	.5705	.5412	.5136	.4875	.4627	.4392	.4167	.3954
41	.7471	.7028	.6623	.6250	.5905	.5583	.5282	.4999	.4731	.4477	.4236	.4008	.3790
42	.7401	.6944	.6528	.6144	.5790	.5460	.5151	.4860	.4585	.4326	.4080	.3847	.3626
43	.7331	.6860	.6432	.6038	.5674	.5335	.5018	.4719	.4438	.4173	.3922	.3685	.3461
44	.7259	.6775	.6334	.5929	.5555	.5207	.4881	.4576	.4288	.4017	.3762	.3521	.3296
45	.7187	.6689	.6235	.5819	.5435	.5078	.4743	.4430	.4136	.3860	.3601	.3358	.3132
46	.7115	.6602	.6136	.5709	.5314	.4947	.4604	.4284	.3984	.3703	.3441	.3197	.2970
47	.7043	.6515	.6036	.5597	.5191	.4814	.4463	.4136	.3831	.3547	.3283	.3038	.2810
48	.6970	.6427	.5934	.5483	.5066	.4680	.4321	.3987	.3677	.3390	.3124	.2879	.2652
49	.6900	.6343	.5837	.5373	.4945	.4549	.4182	.3842	.3528	.3239	.2972	.2727	.2501
50	.6831	.6258	.5738	.5261	.4822	.4417	.4043	.3698	.3381	.3090	.2823	.2578	.2354
51	.6762	.6173	.5639	.5149	.4698	.4284	.3903	.3554	.3234	.2942	.2675	.2432	.2210
52	.6692	.6087	.5537	.5034	.4573	.4149	.3763	.3410	.3088	.2795	.2529	.2287	.2068
53	.6621	.5999	.5434	.4917	.4445	.4014	.3621	.3265	.2941	.2648	.2383	.2145	.1929
54	.6551	.5911	.5329	.4799	.4316	.3878	.3480	.3120	.2796	.2504	.2241	.2005	.1794
55	.6480	.5822	.5224	.4680	.4187	.3741	.3339	.2977	.2652	.2361	.2101	.1869	.1664
56	.6409	.5731	.5117	.4560	.4057	.3604	.3198	.2834	.2509	.2220	.1964	.1737	.1537
57	.6337	.5640	.5009	.4439	.3926	.3467	.3056	.2691	.2367	.2081	.1829	.1608	.1413
58	.6265	.5548	.4901	.4318	.3795	.3329	.2915	.2550	.2227	.1945	.1697	.1481	.1294
59	.6194	.5457	.4792	.4195	.3663	.3192	.2775	.2409	.2089	.1810	.1568	.1358	.1177
60	.6123	.5365	.4683	.4073	.3532	.3054	.2635	.2269	.1952	.1678	.1441	.1238	.1065
61	.6052	.5273	.4574	.3950	.3399	.2916	.2495	.2131	.1817	.1547	.1317	.1121	.0956
62	.5983	.5183	.4465	.3827	.3267	.2778	.2356	.1992	.1682	.1418	.1195	.1008	.0851
63	.5916	.5093	.4356	.3704	.3134	.2640	.2215	.1854	.1548	.1291	.1076	.0897	.0749
64	.5850	.5004	.4248	.3581	.3000	.2500	.2075	.1715	.1415	.1165	.0959	.0790	.0652
65	.5787	.4917	.4140	.3457	.2865	.2360	.1933	.1577	.1283	.1041	.0845	.0687	.0560
66	.5726	.4831	.4032	.3331	.2727	.2216	.1789	.1437	.1150	.0918	.0734	.0587	.0471
67	.5669	.4748	.3924	.3204	.2587	.2070	.1642	.1295	.1017	.0797	.0625	.0491	.0388

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
68	.5616	.4667	.3816	.3074	.2443	.1919	.1492	.1151	.0884	.0677	.0519	.0399	.0309
69	.5568	.4588	.3707	.2940	.2292	.1761	.1336	.1003	.0749	.0557	.0415	.0311	.0235
70	.5524	.4511	.3596	.2799	.2131	.1591	.1168	.0847	.0608	.0436	.0312	.0226	.0165
71	.5451	.4344	.3304	.2384	.1630	.1061	.0664	.0406	.0249	.0156	.0102	.0070	.0050
72	.5445	.4312	.3211	.2206	.1382	.0790	.0420	.0217	.0113	.0062	.0035	.0019	.0010
73	.5444	.4305	.3169	.2069	.1125	.0492	.0179	.0059	.0018	.0005	.0001	.0000	.0000
74	.5444	.4305	.3166	.2029	.0956	.0254	.0034	.0003	.0000	.0000	.0000	.0000	.0000))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9607	.9539	.9476	.9417	.9360	.9307	.9255	.9205	.9156	.9109	.9064	.9019	.8975
2	.9581	.9509	.9442	.9379	.9319	.9262	.9207	.9154	.9102	.9052	.9004	.8956	.8910
3	.9547	.9470	.9398	.9330	.9265	.9203	.9144	.9087	.9031	.8978	.8925	.8874	.8824
4	.9513	.9430	.9353	.9280	.9210	.9144	.9080	.9019	.8959	.8901	.8845	.8790	.8736
5	.9478	.9389	.9306	.9228	.9154	.9083	.9015	.8949	.8885	.8824	.8763	.8704	.8647
6	.9442	.9348	.9260	.9176	.9097	.9022	.8949	.8879	.8811	.8744	.8680	.8617	.8556
7	.9406	.9305	.9211	.9123	.9039	.8958	.8880	.8805	.8733	.8662	.8594	.8527	.8462
8	.9369	.9262	.9163	.9069	.8979	.8894	.8811	.8732	.8655	.8580	.8507	.8437	.8368
9	.9332	.9219	.9113	.9014	.8919	.8828	.8741	.8656	.8575	.8496	.8419	.8344	.8271
10	.9295	.9175	.9064	.8958	.8858	.8762	.8670	.8581	.8495	.8411	.8330	.8251	.8175
11	.9257	.9131	.9013	.8902	.8796	.8695	.8597	.8504	.8413	.8325	.8240	.8157	.8077
12	.9218	.9085	.8961	.8844	.8732	.8626	.8523	.8425	.8329	.8237	.8148	.8061	.7976
13	.9178	.9039	.8908	.8785	.8668	.8556	.8448	.8345	.8245	.8148	.8054	.7963	.7874
14	.9138	.8991	.8854	.8724	.8601	.8484	.8371	.8262	.8157	.8056	.7958	.7862	.7770
15	.9097	.8943	.8799	.8663	.8535	.8411	.8293	.8180	.8070	.7964	.7862	.7762	.7665
16	.9055	.8894	.8743	.8601	.8466	.8338	.8214	.8095	.7981	.7870	.7763	.7660	.7559
17	.9013	.8844	.8687	.8538	.8397	.8263	.8134	.8010	.7891	.7775	.7664	.7556	.7451
18	.8970	.8793	.8629	.8474	.8327	.8186	.8052	.7923	.7799	.7679	.7563	.7451	.7342
19	.8926	.8742	.8570	.8408	.8254	.8108	.7968	.7834	.7705	.7580	.7460	.7344	.7231
20	.8881	.8689	.8510	.8342	.8182	.8030	.7884	.7745	.7611	.7482	.7357	.7236	.7120
21	.8836	.8636	.8449	.8274	.8108	.7950	.7798	.7654	.7515	.7381	.7252	.7127	.7006
22	.8789	.8581	.8387	.8204	.8031	.7867	.7710	.7560	.7416	.7277	.7144	.7015	.6890
23	.8742	.8525	.8324	.8134	.7955	.7784	.7622	.7466	.7317	.7174	.7035	.6902	.6773
24	.8694	.8468	.8259	.8062	.7875	.7699	.7530	.7369	.7215	.7067	.6924	.6787	.6654
25	.8644	.8410	.8192	.7988	.7795	.7612	.7437	.7271	.7112	.6959	.6811	.6669	.6533
26	.8594	.8351	.8125	.7913	.7713	.7524	.7344	.7172	.7007	.6850	.6698	.6552	.6411
27	.8543	.8291	.8057	.7837	.7630	.7434	.7248	.7071	.6901	.6738	.6582	.6432	.6287
28	.8491	.8229	.7986	.7759	.7545	.7343	.7151	.6968	.6793	.6625	.6464	.6310	.6161
29	.8438	.8167	.7916	.7681	.7460	.7251	.7053	.6864	.6684	.6511	.6346	.6187	.6034
30	.8383	.8103	.7842	.7599	.7371	.7156	.6951	.6757	.6571	.6394	.6223	.6060	.5903
31	.8328	.8037	.7768	.7517	.7281	.7059	.6848	.6648	.6457	.6274	.6099	.5931	.5770
32	.8270	.7969	.7691	.7432	.7189	.6959	.6742	.6536	.6340	.6152	.5972	.5800	.5634
33	.8212	.7901	.7614	.7346	.7095	.6859	.6635	.6423	.6221	.6028	.5844	.5666	.5496
34	.8153	.7831	.7534	.7258	.6999	.6756	.6526	.6308	.6100	.5902	.5712	.5531	.5356
35	.8092	.7760	.7453	.7168	.6901	.6651	.6414	.6189	.5976	.5772	.5578	.5391	.5212
36	.8031	.7687	.7371	.7077	.6802	.6544	.6301	.6070	.5851	.5642	.5442	.5250	.5066
37	.7967	.7612	.7285	.6982	.6699	.6434	.6183	.5946	.5721	.5506	.5301	.5104	.4916
38	.7902	.7535	.7198	.6886	.6594	.6321	.6063	.5820	.5588	.5368	.5157	.4955	.4761
39	.7836	.7457	.7110	.6788	.6488	.6207	.5942	.5692	.5454	.5228	.5011	.4804	.4606
40	.7769	.7378	.7020	.6689	.6380	.6091	.5819	.5561	.5317	.5085	.4863	.4651	.4448
41	.7701	.7298	.6929	.6588	.6270	.5973	.5693	.5428	.5178	.4939	.4711	.4494	.4287
42	.7631	.7216	.6835	.6484	.6157	.5851	.5564	.5292	.5034	.4789	.4556	.4334	.4123
43	.7561	.7132	.6741	.6379	.6043	.5728	.5432	.5153	.4889	.4638	.4399	.4173	.3958

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
44	.7490	.7049	.6646	.6274	.5928	.5604	.5301	.5014	.4743	.4486	.4243	.4012	.3794
45	.7411	.6955	.6539	.6155	.5799	.5466	.5154	.4859	.4582	.4319	.4071	.3837	.3615
46	.7330	.6860	.6431	.6035	.5669	.5326	.5005	.4703	.4418	.4151	.3898	.3660	.3436
47	.7249	.6764	.6322	.5915	.5537	.5184	.4854	.4545	.4255	.3982	.3725	.3484	.3258
48	.7166	.6666	.6210	.5790	.5401	.5038	.4700	.4383	.4087	.3809	.3549	.3306	.3080
49	.7082	.6566	.6095	.5663	.5262	.4889	.4542	.4219	.3917	.3635	.3373	.3129	.2903
50	.6999	.6466	.5981	.5535	.5123	.4741	.4386	.4056	.3749	.3464	.3201	.2957	.2731
51	.6914	.6365	.5865	.5406	.4982	.4590	.4227	.3891	.3580	.3293	.3029	.2785	.2560
52	.6827	.6260	.5744	.5271	.4835	.4433	.4063	.3721	.3407	.3119	.2854	.2610	.2387
53	.6738	.6153	.5620	.5132	.4685	.4273	.3895	.3550	.3233	.2944	.2679	.2437	.2217
54	.6649	.6044	.5494	.4992	.4533	.4112	.3729	.3379	.3060	.2770	.2506	.2268	.2053
55	.6560	.5936	.5369	.4853	.4382	.3953	.3564	.3211	.2890	.2601	.2340	.2107	.1897
56	.6468	.5822	.5237	.4706	.4224	.3787	.3393	.3037	.2716	.2429	.2173	.1944	.1740
57	.6376	.5709	.5106	.4559	.4067	.3623	.3223	.2866	.2546	.2263	.2011	.1788	.1590
58	.6289	.5601	.4979	.4419	.3917	.3466	.3063	.2705	.2388	.2108	.1861	.1644	.1452
59	.6201	.5491	.4852	.4278	.3765	.3308	.2903	.2545	.2231	.1956	.1714	.1503	.1319
60	.6112	.5379	.4722	.4134	.3611	.3149	.2742	.2386	.2075	.1804	.1569	.1365	.1189
61	.6024	.5268	.4592	.3991	.3459	.2992	.2584	.2230	.1922	.1657	.1429	.1233	.1065
62	.5936	.5156	.4461	.3846	.3305	.2834	.2426	.2073	.1770	.1512	.1291	.1104	.0945
63	.5846	.5042	.4327	.3697	.3148	.2672	.2263	.1914	.1617	.1365	.1154	.0976	.0827
64	.5758	.4928	.4192	.3548	.2990	.2510	.2102	.1756	.1465	.1223	.1021	.0853	.0716
65	.5672	.4815	.4059	.3399	.2831	.2347	.1940	.1599	.1316	.1083	.0892	.0736	.0610
66	.5589	.4705	.3926	.3250	.2672	.2185	.1778	.1443	.1170	.0948	.0769	.0626	.0512
67	.5505	.4590	.3784	.3088	.2499	.2008	.1604	.1277	.1015	.0806	.0642	.0514	.0414
68	.5424	.4475	.3640	.2923	.2321	.1827	.1427	.1110	.0861	.0669	.0521	.0409	.0325
69	.5354	.4370	.3504	.2764	.2149	.1651	.1257	.0951	.0718	.0544	.0414	.0319	.0249
70	.5283	.4255	.3348	.2576	.1944	.1443	.1058	.0770	.0559	.0408	.0301	.0225	.0173
71	.5227	.4155	.3202	.2395	.1743	.1240	.0867	.0600	.0415	.0289	.0206	.0150	.0113
72	.5175	.4043	.3020	.2154	.1470	.0966	.0616	.0387	.0244	.0156	.0104	.0072	.0052
73	.5150	.3965	.2858	.1906	.1173	.0670	.0361	.0187	.0096	.0050	.0027	.0014	.0007
74	.5146	.3940	.2780	.1756	.0975	.0475	.0206	.0081	.0030	.0010	.0003	.0001	.0000

**Loss-Based Plan, with no Single Loss Limit**  
**Insurance Savings Table**  
**Hazard Group 8**  
**Effective ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0490	.0992	.1503	.2022	.3070	.4130	.5196	.6267
2	.0000	.0481	.0975	.1482	.1996	.3036	.4088	.5148	.6212
3	.0000	.0471	.0959	.1462	.1971	.3004	.4050	.5103	.6161
4	.0000	.0462	.0944	.1442	.1947	.2972	.4010	.5057	.6110
5	.0000	.0452	.0928	.1421	.1922	.2939	.3970	.5010	.6056
6	.0000	.0442	.0913	.1400	.1896	.2906	.3929	.4963	.6003
7	.0000	.0432	.0897	.1379	.1871	.2872	.3888	.4914	.5948
8	.0000	.0422	.0881	.1358	.1845	.2838	.3846	.4865	.5892
9	.0000	.0412	.0865	.1337	.1819	.2803	.3803	.4815	.5835
10	.0000	.0402	.0849	.1315	.1793	.2768	.3760	.4765	.5778
11	.0000	.0392	.0833	.1294	.1766	.2732	.3717	.4714	.5720

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
12	.0000	.0383	.0817	.1272	.1739	.2696	.3672	.4661	.5661
13	.0000	.0373	.0800	.1250	.1712	.2659	.3627	.4608	.5601
14	.0000	.0363	.0784	.1228	.1684	.2622	.3581	.4555	.5540
15	.0000	.0354	.0768	.1205	.1657	.2584	.3534	.4500	.5478
16	.0000	.0344	.0751	.1183	.1628	.2546	.3487	.4445	.5415
17	.0000	.0334	.0734	.1160	.1600	.2507	.3439	.4389	.5351
18	.0000	.0324	.0717	.1137	.1571	.2468	.3391	.4332	.5286
19	.0000	.0315	.0701	.1113	.1542	.2428	.3341	.4274	.5221
20	.0000	.0305	.0684	.1090	.1512	.2388	.3292	.4215	.5154
21	.0000	.0295	.0666	.1066	.1482	.2347	.3241	.4155	.5086
22	.0000	.0286	.0649	.1042	.1452	.2305	.3189	.4095	.5017
23	.0000	.0276	.0632	.1017	.1421	.2263	.3136	.4033	.4947
24	.0000	.0266	.0614	.0993	.1390	.2220	.3083	.3970	.4876
25	.0000	.0256	.0596	.0968	.1358	.2176	.3029	.3906	.4803
26	.0000	.0247	.0578	.0942	.1326	.2132	.2974	.3841	.4729
27	.0000	.0237	.0560	.0917	.1293	.2087	.2918	.3776	.4654
28	.0000	.0227	.0542	.0891	.1261	.2041	.2861	.3709	.4578
29	.0000	.0218	.0524	.0865	.1227	.1995	.2803	.3640	.4501
30	.0000	.0208	.0506	.0838	.1193	.1948	.2744	.3571	.4422
31	.0000	.0199	.0487	.0812	.1159	.1900	.2685	.3501	.4342
32	.0000	.0189	.0469	.0785	.1125	.1852	.2624	.3429	.4260
33	.0000	.0180	.0450	.0758	.1089	.1802	.2562	.3356	.4177
34	.0000	.0170	.0431	.0730	.1054	.1752	.2499	.3281	.4093
35	.0000	.0161	.0412	.0702	.1018	.1701	.2435	.3206	.4007
36	.0000	.0151	.0393	.0674	.0981	.1649	.2370	.3128	.3919
37	.0000	.0142	.0374	.0646	.0944	.1596	.2302	.3049	.3828
38	.0000	.0133	.0355	.0617	.0907	.1543	.2235	.2969	.3738
39	.0000	.0124	.0336	.0588	.0869	.1489	.2167	.2888	.3645
40	.0000	.0115	.0317	.0560	.0831	.1434	.2097	.2805	.3551
41	.0000	.0107	.0298	.0531	.0793	.1379	.2027	.2723	.3457
42	.0000	.0098	.0279	.0503	.0755	.1324	.1957	.2639	.3361
43	.0000	.0090	.0261	.0474	.0718	.1269	.1886	.2555	.3265
44	.0000	.0082	.0243	.0446	.0680	.1213	.1815	.2470	.3168
45	.0000	.0075	.0225	.0418	.0642	.1157	.1743	.2383	.3069
46	.0000	.0067	.0208	.0391	.0604	.1101	.1671	.2297	.2970
47	.0000	.0060	.0191	.0364	.0567	.1046	.1598	.2210	.2870
48	.0000	.0054	.0175	.0337	.0530	.0990	.1526	.2122	.2768
49	.0000	.0048	.0160	.0312	.0496	.0937	.1456	.2038	.2671
50	.0000	.0043	.0146	.0289	.0463	.0885	.1387	.1953	.2572
51	.0000	.0038	.0132	.0265	.0430	.0833	.1318	.1868	.2472
52	.0000	.0033	.0119	.0242	.0397	.0781	.1248	.1782	.2371
53	.0000	.0029	.0106	.0220	.0364	.0729	.1177	.1694	.2268
54	.0000	.0025	.0094	.0198	.0333	.0677	.1107	.1606	.2163
55	.0000	.0021	.0082	.0177	.0302	.0626	.1036	.1516	.2058
56	.0000	.0017	.0071	.0157	.0271	.0575	.0964	.1426	.1951

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
57	.0000	.0014	.0061	.0137	.0242	.0524	.0893	.1335	.1843
58	.0000	.0011	.0051	.0119	.0213	.0474	.0821	.1243	.1734
59	.0000	.0009	.0042	.0101	.0186	.0425	.0750	.1151	.1626
60	.0000	.0007	.0034	.0085	.0159	.0377	.0679	.1060	.1517
61	.0000	.0005	.0027	.0070	.0135	.0330	.0608	.0968	.1408
62	.0000	.0004	.0021	.0056	.0112	.0284	.0539	.0877	.1299
63	.0000	.0002	.0016	.0044	.0090	.0240	.0472	.0788	.1190
64	.0000	.0002	.0011	.0033	.0071	.0199	.0406	.0699	.1081
65	.0000	.0001	.0007	.0024	.0053	.0160	.0343	.0612	.0974
66	.0000	.0001	.0005	.0016	.0038	.0124	.0282	.0526	.0866
67	.0000	.0000	.0003	.0010	.0026	.0092	.0225	.0443	.0758
68	.0000	.0000	.0001	.0006	.0016	.0065	.0172	.0361	.0650
69	.0000	.0000	.0001	.0003	.0008	.0041	.0124	.0283	.0541
70	.0000	.0000	.0000	.0001	.0004	.0023	.0080	.0206	.0429
71	.0000	.0000	.0000	.0000	.0000	.0001	.0007	.0039	.0138
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0007	.0045
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0003
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0534	.1079	.1633	.2192	.3322	.4461	.5607	.6758
2	.0000	.0527	.1069	.1619	.2175	.3300	.4435	.5577	.6724
3	.0000	.0520	.1056	.1601	.2154	.3273	.4402	.5538	.6679
4	.0000	.0511	.1042	.1584	.2133	.3244	.4367	.5498	.6634
5	.0000	.0503	.1029	.1566	.2111	.3216	.4332	.5457	.6588
6	.0000	.0495	.1015	.1548	.2089	.3186	.4297	.5416	.6541
7	.0000	.0486	.1001	.1529	.2067	.3157	.4260	.5373	.6493
8	.0000	.0478	.0987	.1511	.2044	.3127	.4224	.5330	.6444
9	.0000	.0469	.0973	.1492	.2021	.3096	.4187	.5287	.6395
10	.0000	.0461	.0959	.1474	.1998	.3066	.4149	.5243	.6345
11	.0000	.0453	.0945	.1455	.1975	.3035	.4111	.5199	.6295
12	.0000	.0444	.0930	.1436	.1951	.3003	.4072	.5153	.6242
13	.0000	.0435	.0916	.1416	.1928	.2971	.4033	.5107	.6190
14	.0000	.0426	.0901	.1396	.1903	.2938	.3992	.5059	.6135
15	.0000	.0418	.0887	.1377	.1879	.2905	.3951	.5011	.6081
16	.0000	.0409	.0872	.1357	.1854	.2871	.3910	.4962	.6025
17	.0000	.0400	.0857	.1336	.1828	.2837	.3867	.4912	.5968
18	.0000	.0391	.0842	.1316	.1803	.2802	.3824	.4861	.5910
19	.0000	.0382	.0827	.1295	.1777	.2767	.3780	.4809	.5851
20	.0000	.0374	.0812	.1274	.1750	.2731	.3736	.4757	.5792
21	.0000	.0365	.0796	.1252	.1724	.2695	.3690	.4704	.5731
22	.0000	.0356	.0780	.1230	.1696	.2657	.3644	.4649	.5668
23	.0000	.0347	.0764	.1209	.1669	.2619	.3597	.4593	.5605
24	.0000	.0338	.0748	.1186	.1640	.2580	.3548	.4536	.5540

<u>Minimum Loss Ratio</u>									
<u>Size</u>	<u>0%</u>	<u>5%</u>	<u>10%</u>	<u>15%</u>	<u>20%</u>	<u>30%</u>	<u>40%</u>	<u>50%</u>	<u>60%</u>
<u>25</u>	<u>.0000</u>	<u>.0328</u>	<u>.0732</u>	<u>.1163</u>	<u>.1612</u>	<u>.2540</u>	<u>.3499</u>	<u>.4478</u>	<u>.5474</u>
<u>26</u>	<u>.0000</u>	<u>.0319</u>	<u>.0715</u>	<u>.1140</u>	<u>.1582</u>	<u>.2500</u>	<u>.3449</u>	<u>.4419</u>	<u>.5407</u>
<u>27</u>	<u>.0000</u>	<u>.0310</u>	<u>.0698</u>	<u>.1117</u>	<u>.1553</u>	<u>.2459</u>	<u>.3397</u>	<u>.4359</u>	<u>.5338</u>
<u>28</u>	<u>.0000</u>	<u>.0301</u>	<u>.0681</u>	<u>.1093</u>	<u>.1522</u>	<u>.2417</u>	<u>.3345</u>	<u>.4297</u>	<u>.5268</u>
<u>29</u>	<u>.0000</u>	<u>.0291</u>	<u>.0664</u>	<u>.1069</u>	<u>.1492</u>	<u>.2375</u>	<u>.3292</u>	<u>.4235</u>	<u>.5197</u>
<u>30</u>	<u>.0000</u>	<u>.0282</u>	<u>.0647</u>	<u>.1044</u>	<u>.1460</u>	<u>.2331</u>	<u>.3238</u>	<u>.4170</u>	<u>.5124</u>
<u>31</u>	<u>.0000</u>	<u>.0272</u>	<u>.0629</u>	<u>.1019</u>	<u>.1428</u>	<u>.2286</u>	<u>.3182</u>	<u>.4105</u>	<u>.5049</u>
<u>32</u>	<u>.0000</u>	<u>.0263</u>	<u>.0611</u>	<u>.0993</u>	<u>.1395</u>	<u>.2241</u>	<u>.3125</u>	<u>.4037</u>	<u>.4973</u>
<u>33</u>	<u>.0000</u>	<u>.0253</u>	<u>.0593</u>	<u>.0967</u>	<u>.1362</u>	<u>.2194</u>	<u>.3067</u>	<u>.3969</u>	<u>.4895</u>
<u>34</u>	<u>.0000</u>	<u>.0243</u>	<u>.0575</u>	<u>.0941</u>	<u>.1328</u>	<u>.2147</u>	<u>.3008</u>	<u>.3899</u>	<u>.4816</u>
<u>35</u>	<u>.0000</u>	<u>.0234</u>	<u>.0556</u>	<u>.0914</u>	<u>.1293</u>	<u>.2098</u>	<u>.2947</u>	<u>.3827</u>	<u>.4734</u>
<u>36</u>	<u>.0000</u>	<u>.0224</u>	<u>.0537</u>	<u>.0886</u>	<u>.1258</u>	<u>.2049</u>	<u>.2885</u>	<u>.3755</u>	<u>.4652</u>
<u>37</u>	<u>.0000</u>	<u>.0214</u>	<u>.0518</u>	<u>.0858</u>	<u>.1222</u>	<u>.1998</u>	<u>.2821</u>	<u>.3680</u>	<u>.4567</u>
<u>38</u>	<u>.0000</u>	<u>.0204</u>	<u>.0498</u>	<u>.0830</u>	<u>.1185</u>	<u>.1946</u>	<u>.2756</u>	<u>.3603</u>	<u>.4480</u>
<u>39</u>	<u>.0000</u>	<u>.0194</u>	<u>.0479</u>	<u>.0801</u>	<u>.1148</u>	<u>.1894</u>	<u>.2690</u>	<u>.3525</u>	<u>.4391</u>
<u>40</u>	<u>.0000</u>	<u>.0184</u>	<u>.0459</u>	<u>.0772</u>	<u>.1110</u>	<u>.1840</u>	<u>.2623</u>	<u>.3446</u>	<u>.4302</u>
<u>41</u>	<u>.0000</u>	<u>.0175</u>	<u>.0439</u>	<u>.0743</u>	<u>.1072</u>	<u>.1786</u>	<u>.2555</u>	<u>.3366</u>	<u>.4210</u>
<u>42</u>	<u>.0000</u>	<u>.0165</u>	<u>.0419</u>	<u>.0713</u>	<u>.1033</u>	<u>.1731</u>	<u>.2485</u>	<u>.3284</u>	<u>.4117</u>
<u>43</u>	<u>.0000</u>	<u>.0155</u>	<u>.0399</u>	<u>.0683</u>	<u>.0994</u>	<u>.1675</u>	<u>.2415</u>	<u>.3200</u>	<u>.4022</u>
<u>44</u>	<u>.0000</u>	<u>.0146</u>	<u>.0379</u>	<u>.0653</u>	<u>.0955</u>	<u>.1619</u>	<u>.2345</u>	<u>.3117</u>	<u>.3927</u>
<u>45</u>	<u>.0000</u>	<u>.0135</u>	<u>.0356</u>	<u>.0619</u>	<u>.0910</u>	<u>.1556</u>	<u>.2265</u>	<u>.3023</u>	<u>.3821</u>
<u>46</u>	<u>.0000</u>	<u>.0124</u>	<u>.0334</u>	<u>.0585</u>	<u>.0865</u>	<u>.1492</u>	<u>.2184</u>	<u>.2928</u>	<u>.3712</u>
<u>47</u>	<u>.0000</u>	<u>.0114</u>	<u>.0311</u>	<u>.0551</u>	<u>.0821</u>	<u>.1428</u>	<u>.2103</u>	<u>.2832</u>	<u>.3603</u>
<u>48</u>	<u>.0000</u>	<u>.0103</u>	<u>.0289</u>	<u>.0517</u>	<u>.0776</u>	<u>.1362</u>	<u>.2020</u>	<u>.2734</u>	<u>.3491</u>
<u>49</u>	<u>.0000</u>	<u>.0093</u>	<u>.0267</u>	<u>.0483</u>	<u>.0730</u>	<u>.1296</u>	<u>.1936</u>	<u>.2634</u>	<u>.3377</u>
<u>50</u>	<u>.0000</u>	<u>.0084</u>	<u>.0245</u>	<u>.0449</u>	<u>.0686</u>	<u>.1231</u>	<u>.1853</u>	<u>.2534</u>	<u>.3263</u>
<u>51</u>	<u>.0000</u>	<u>.0075</u>	<u>.0224</u>	<u>.0416</u>	<u>.0641</u>	<u>.1166</u>	<u>.1769</u>	<u>.2433</u>	<u>.3147</u>
<u>52</u>	<u>.0000</u>	<u>.0066</u>	<u>.0203</u>	<u>.0383</u>	<u>.0595</u>	<u>.1098</u>	<u>.1681</u>	<u>.2328</u>	<u>.3025</u>
<u>53</u>	<u>.0000</u>	<u>.0057</u>	<u>.0182</u>	<u>.0350</u>	<u>.0550</u>	<u>.1030</u>	<u>.1592</u>	<u>.2220</u>	<u>.2901</u>
<u>54</u>	<u>.0000</u>	<u>.0049</u>	<u>.0162</u>	<u>.0317</u>	<u>.0505</u>	<u>.0962</u>	<u>.1503</u>	<u>.2112</u>	<u>.2776</u>
<u>55</u>	<u>.0000</u>	<u>.0042</u>	<u>.0144</u>	<u>.0286</u>	<u>.0462</u>	<u>.0895</u>	<u>.1414</u>	<u>.2004</u>	<u>.2650</u>
<u>56</u>	<u>.0000</u>	<u>.0035</u>	<u>.0125</u>	<u>.0255</u>	<u>.0418</u>	<u>.0825</u>	<u>.1322</u>	<u>.1890</u>	<u>.2519</u>
<u>57</u>	<u>.0000</u>	<u>.0029</u>	<u>.0108</u>	<u>.0225</u>	<u>.0375</u>	<u>.0757</u>	<u>.1230</u>	<u>.1777</u>	<u>.2387</u>
<u>58</u>	<u>.0000</u>	<u>.0024</u>	<u>.0093</u>	<u>.0198</u>	<u>.0336</u>	<u>.0694</u>	<u>.1143</u>	<u>.1669</u>	<u>.2261</u>
<u>59</u>	<u>.0000</u>	<u>.0019</u>	<u>.0079</u>	<u>.0173</u>	<u>.0298</u>	<u>.0631</u>	<u>.1055</u>	<u>.1559</u>	<u>.2133</u>
<u>60</u>	<u>.0000</u>	<u>.0015</u>	<u>.0065</u>	<u>.0148</u>	<u>.0261</u>	<u>.0567</u>	<u>.0966</u>	<u>.1447</u>	<u>.2003</u>
<u>61</u>	<u>.0000</u>	<u>.0012</u>	<u>.0053</u>	<u>.0125</u>	<u>.0226</u>	<u>.0505</u>	<u>.0878</u>	<u>.1336</u>	<u>.1874</u>
<u>62</u>	<u>.0000</u>	<u>.0009</u>	<u>.0043</u>	<u>.0104</u>	<u>.0191</u>	<u>.0444</u>	<u>.0790</u>	<u>.1224</u>	<u>.1743</u>
<u>63</u>	<u>.0000</u>	<u>.0006</u>	<u>.0033</u>	<u>.0083</u>	<u>.0158</u>	<u>.0382</u>	<u>.0700</u>	<u>.1110</u>	<u>.1608</u>
<u>64</u>	<u>.0000</u>	<u>.0004</u>	<u>.0024</u>	<u>.0065</u>	<u>.0128</u>	<u>.0323</u>	<u>.0612</u>	<u>.0996</u>	<u>.1474</u>
<u>65</u>	<u>.0000</u>	<u>.0003</u>	<u>.0017</u>	<u>.0048</u>	<u>.0099</u>	<u>.0266</u>	<u>.0526</u>	<u>.0883</u>	<u>.1340</u>
<u>66</u>	<u>.0000</u>	<u>.0002</u>	<u>.0011</u>	<u>.0034</u>	<u>.0074</u>	<u>.0214</u>	<u>.0444</u>	<u>.0773</u>	<u>.1208</u>
<u>67</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0022</u>	<u>.0051</u>	<u>.0162</u>	<u>.0359</u>	<u>.0657</u>	<u>.1065</u>
<u>68</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0013</u>	<u>.0032</u>	<u>.0116</u>	<u>.0279</u>	<u>.0543</u>	<u>.0922</u>
<u>69</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0007</u>	<u>.0019</u>	<u>.0078</u>	<u>.0209</u>	<u>.0438</u>	<u>.0785</u>



<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>70</b>	.0000	.0000	.0000	.0002	.0008	.0044	.0137	.0323	.0629
<b>71</b>	.0000	.0000	.0000	.0001	.0003	.0021	.0081	.0223	.0483
<b>72</b>	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0111	.0302
<b>73</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0033	.0139
<b>74</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0008	.0061

**Loss-Based Plan, with Various Single Loss Limits  
Insurance Charge Table  
Hazard Group 8  
Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>														
<b>Size Group</b>	<b>Single Loss Limit±</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>36</b>	\$120	.8165	.7768	.7404	.7067	.6752	.6459	.6182	.5922	.5675	.5441	.5221	.5125	.5041
	\$160	.7821	.7375	.6967	.6591	.6242	.5917	.5613	.5327	.5056	.4799	.4601	.4483	.4380
<b>37</b>	\$120	.8095	.7685	.7310	.6962	.6639	.6337	.6053	.5786	.5533	.5293	.5165	.5071	.4989
	\$160	.7749	.7289	.6869	.6482	.6124	.5790	.5478	.5184	.4907	.4667	.4534	.4419	.4320
<b>38</b>	\$120	.8025	.7602	.7215	.6857	.6525	.6214	.5923	.5649	.5389	.5215	.5110	.5019	.4939
	\$160	.7676	.7202	.6770	.6373	.6005	.5662	.5342	.5040	.4756	.4598	.4469	.4358	.4261
<b>39</b>	\$120	.7953	.7517	.7118	.6750	.6408	.6089	.5791	.5509	.5279	.5159	.5056	.4967	.4889
	\$160	.7603	.7115	.6670	.6262	.5884	.5533	.5204	.4895	.4678	.4532	.4407	.4298	.4203
<b>40</b>	\$120	.7881	.7431	.7020	.6641	.6290	.5962	.5656	.5367	.5221	.5104	.5003	.4915	.4838
	\$160	.7528	.7026	.6569	.6149	.5761	.5400	.5063	.4778	.4610	.4467	.4344	.4238	.4145
<b>41</b>	\$120	.7808	.7344	.6921	.6532	.6171	.5835	.5520	.5298	.5164	.5049	.4950	.4863	.4790
	\$160	.7454	.6937	.6467	.6035	.5637	.5266	.4920	.4707	.4543	.4403	.4283	.4178	.4088
<b>42</b>	\$120	.7734	.7257	.6821	.6421	.6050	.5705	.5396	.5240	.5108	.4994	.4897	.4815	.4753
	\$160	.7379	.6847	.6364	.5921	.5511	.5131	.4829	.4639	.4477	.4340	.4221	.4120	.4041
<b>43</b>	\$120	.7661	.7169	.6721	.6310	.5929	.5575	.5337	.5183	.5052	.4940	.4846	.4776	.4721
	\$160	.7304	.6757	.6260	.5805	.5384	.4993	.4759	.4571	.4412	.4276	.4161	.4071	.4000
<b>44</b>	\$120	.7586	.7080	.6619	.6196	.5805	.5459	.5277	.5125	.4995	.4887	.4805	.4742	.4692
	\$160	.7210	.6670	.6179	.5730	.5315	.4929	.4570	.4235	.3922	.3670	.3491	.3338	.3205
<b>45</b>	\$120	.7511	.6990	.6516	.6081	.5680	.5398	.5218	.5066	.4939	.4843	.4770	.4712	.4666
	\$160	.7145	.6588	.6076	.5613	.5187	.4791	.4423	.4082	.3781	.3579	.3407	.3259	.3130
<b>46</b>	\$120	.7435	.6899	.6412	.5966	.5553	.5337	.5158	.5008	.4892	.4805	.4737	.4683	.4641
	\$160	.7074	.6494	.5976	.5501	.5062	.4657	.4281	.3933	.3694	.3498	.3331	.3186	.3060
<b>47</b>	\$120	.7360	.6808	.6308	.5849	.5491	.5276	.5098	.4957	.4851	.4770	.4707	.4656	.4618
	\$160	.6923	.6338	.5805	.5384	.4993	.4759	.4571	.4412	.4276	.4161	.4071	.4000	
<b>48</b>	\$120	.7283	.6716	.6202	.5730	.5429	.5214	.5041	.4911	.4813	.4737	.4677	.4632	.4599
	\$160	.6847	.6260	.5805	.5384	.4993	.4759	.4571	.4412	.4276	.4161	.4071	.4000	
<b>49</b>	\$120	.7211	.6628	.6100	.5632	.5370	.5157	.4995	.4873	.4780	.4708	.4653	.4613	.4584
	\$160	.6774	.6179	.5730	.5315	.4929	.4570	.4235	.3922	.3670	.3491	.3338	.3205	
<b>50</b>	\$120	.7139	.6540	.5997	.5574	.5311	.5106	.4953	.4837	.4748	.4681	.4632	.4596	.4570
	\$160	.6694	.6076	.5613	.5187	.4791	.4423	.4082	.3781	.3579	.3407	.3259	.3130	
<b>51</b>	\$120	.7066	.6451	.5892	.5515	.5254	.5060	.4913	.4802	.4718	.4658	.4614	.4581	.4558
	\$160	.6623	.6003	.5537	.5115	.4737	.4374	.4028	.3700	.3448	.3259	.3130	.3016	.2916

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
52	\$120	.6993	.6361	.5786	.5454	.5203	.5016	.4875	.4768	.4692	.4637	.4597	.4568	.4548
	\$160	.6940	.6313	.5743	.5222	.4905	.4643	.4430	.4265	.4137	.4036	.3958	.3897	.3851
	\$250	.6851	.6232	.5669	.5154	.4681	.4248	.3920	.3666	.3450	.3265	.3107	.2971	.2862
	\$275	.6832	.6214	.5653	.5139	.4668	.4236	.3849	.3575	.3342	.3143	.2972	.2824	.2696
	\$380	.6774	.6162	.5605	.5096	.4629	.4200	.3809	.3451	.3126	.2844	.2623	.2432	.2267
53	\$120	.6920	.6270	.5722	.5397	.5154	.4972	.4836	.4738	.4668	.4617	.4581	.4556	.4539
	\$160	.6867	.6222	.5636	.5154	.4836	.4575	.4372	.4215	.4093	.3998	.3925	.3871	.3830
	\$250	.6779	.6142	.5563	.5034	.4550	.4131	.3833	.3582	.3369	.3187	.3033	.2908	.2807
	\$275	.6760	.6125	.5548	.5020	.4538	.4098	.3754	.3485	.3256	.3060	.2892	.2747	.2628
	\$380	.6703	.6073	.5501	.4978	.4499	.4063	.3666	.3305	.2984	.2735	.2522	.2337	.2177
54	\$120	.6846	.6177	.5662	.5343	.5107	.4930	.4801	.4710	.4645	.4599	.4568	.4546	.4532
	\$160	.6794	.6130	.5527	.5085	.4766	.4513	.4318	.4168	.4051	.3962	.3896	.3847	.3811
	\$250	.6707	.6051	.5456	.4913	.4419	.4042	.3748	.3499	.3287	.3110	.2966	.2850	.2756
	\$275	.6688	.6035	.5441	.4900	.4407	.3977	.3662	.3396	.3170	.2977	.2812	.2677	.2567
	\$380	.6631	.5983	.5395	.4858	.4369	.3925	.3523	.3159	.2873	.2632	.2424	.2244	.2089
55	\$120	.6772	.6084	.5604	.5292	.5060	.4890	.4769	.4684	.4624	.4584	.4556	.4538	.4525
	\$160	.6721	.6038	.5418	.5015	.4698	.4454	.4266	.4121	.4012	.3930	.3870	.3826	.3793
	\$250	.6634	.5960	.5348	.4791	.4304	.3955	.3662	.3414	.3207	.3040	.2905	.2797	.2709
	\$275	.6616	.5943	.5333	.4778	.4275	.3883	.3572	.3308	.3084	.2894	.2740	.2614	.2512
	\$380	.6559	.5893	.5288	.4738	.4239	.3787	.3380	.3042	.2767	.2531	.2328	.2153	.2002
56	\$500	.6524	.5861	.5259	.4712	.4216	.3767	.3362	.2997	.2670	.2377	.2138	.1932	.1755
	\$120	.6697	.5989	.5548	.5241	.5014	.4852	.4738	.4659	.4606	.4570	.4546	.4530	.4520
	\$160	.6647	.5944	.5340	.4944	.4634	.4397	.4215	.4077	.3975	.3901	.3846	.3807	.3779
	\$250	.6561	.5868	.5239	.4668	.4215	.3867	.3575	.3330	.3133	.2975	.2848	.2746	.2664
	\$275	.6543	.5851	.5224	.4655	.4158	.3790	.3480	.3218	.2998	.2818	.2672	.2555	.2459
	\$380	.6487	.5802	.5180	.4616	.4107	.3648	.3249	.2933	.2663	.2431	.2232	.2062	.1917
	\$500	.6452	.5770	.5151	.4591	.4085	.3629	.3219	.2853	.2526	.2255	.2025	.1826	.1654
\$550	.6443	.5762	.5144	.4584	.4079	.3623	.3215	.2849	.2522	.2232	.1992	.1784	.1604	
57	\$120	.6622	.5905	.5495	.5190	.4970	.4816	.4709	.4637	.4589	.4557	.4537	.4524	.4516
	\$160	.6572	.5850	.5270	.4876	.4573	.4341	.4165	.4036	.3942	.3873	.3824	.3790	.3766
	\$250	.6488	.5774	.5128	.4545	.4127	.3778	.3487	.3252	.3063	.2913	.2792	.2697	.2623
	\$275	.6470	.5758	.5114	.4532	.4064	.3697	.3388	.3128	.2917	.2747	.2609	.2499	.2410
	\$380	.6415	.5709	.5070	.4494	.3974	.3509	.3138	.2826	.2559	.2332	.2138	.1974	.1839
	\$500	.6380	.5678	.5043	.4469	.3953	.3490	.3077	.2709	.2399	.2139	.1915	.1722	.1556
	\$550	.6371	.5670	.5036	.4463	.3947	.3485	.3073	.2706	.2380	.2109	.1875	.1674	.1501
58	\$120	.6547	.5850	.5441	.5141	.4928	.4781	.4682	.4617	.4574	.4547	.4529	.4519	.4512
	\$160	.6498	.5754	.5201	.4811	.4512	.4286	.4119	.3997	.3910	.3848	.3805	.3775	.3755
	\$250	.6414	.5680	.5017	.4456	.4037	.3688	.3404	.3177	.2996	.2853	.2740	.2653	.2585
	\$275	.6396	.5665	.5003	.4409	.3971	.3603	.3295	.3043	.2841	.2679	.2549	.2445	.2364
	\$380	.6342	.5617	.4961	.4370	.3842	.3392	.3028	.2719	.2456	.2233	.2046	.1892	.1766
	\$500	.6308	.5586	.4934	.4347	.3821	.3352	.2935	.2577	.2280	.2025	.1806	.1620	.1461
	\$550	.6299	.5578	.4927	.4341	.3815	.3347	.2931	.2563	.2253	.1989	.1762	.1567	.1401
59	\$120	.6473	.5796	.5387	.5093	.4888	.4749	.4657	.4598	.4561	.4537	.4523	.4515	.4510
	\$160	.6424	.5659	.5133	.4746	.4452	.4233	.4074	.3961	.3881	.3826	.3788	.3762	.3745
	\$250	.6341	.5586	.4906	.4368	.3946	.3601	.3324	.3105	.2931	.2796	.2691	.2612	.2551
	\$275	.6323	.5571	.4892	.4317	.3876	.3507	.3205	.2962	.2768	.2613	.2491	.2396	.2322
	\$380	.6270	.5523	.4851	.4247	.3708	.3281	.2919	.2612	.2353	.2137	.1960	.1815	.1697
	\$500	.6236	.5493	.4824	.4224	.3688	.3213	.2797	.2455	.2162	.1912	.1700	.1521	.1370
	\$550	.6227	.5486	.4817	.4218	.3683	.3209	.2790	.2431	.2130	.1871	.1651	.1463	.1304
60	\$120	.6398	.5742	.5334	.5046	.4849	.4718	.4634	.4581	.4549	.4530	.4518	.4511	.4507
	\$160	.6350	.5569	.5067	.4682	.4393	.4183	.4032	.3927	.3855	.3806	.3773	.3751	.3737

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.6268	.5492	.4794	.4278	.3856	.3516	.3246	.3034	.2869	.2742	.2646	.2574	.2521
	\$275	.6251	.5477	.4781	.4225	.3780	.3414	.3119	.2883	.2697	.2550	.2437	.2350	.2284
	\$380	.6198	.5431	.4740	.4123	.3597	.3170	.2809	.2505	.2253	.2047	.1879	.1742	.1632
	\$500	.6164	.5401	.4714	.4101	.3556	.3075	.2673	.2334	.2046	.1802	.1597	.1426	.1285
	\$550	.6156	.5394	.4708	.4095	.3551	.3070	.2654	.2305	.2008	.1756	.1542	.1362	.1212
	\$800	.6137	.5377	.4694	.4083	.3540	.3061	.2641	.2275	.1957	.1682	.1448	.1249	.1081
<b>61</b>	\$120	.6325	.5688	.5282	.5000	.4811	.4690	.4613	.4567	.4539	.4523	.4514	.4509	.4506
	\$160	.6277	.5505	.5001	.4618	.4336	.4134	.3992	.3895	.3830	.3788	.3760	.3742	.3731
	\$250	.6196	.5399	.4706	.4188	.3768	.3433	.3169	.2965	.2809	.2692	.2605	.2540	.2493
	\$275	.6179	.5384	.4669	.4130	.3684	.3323	.3034	.2806	.2628	.2491	.2387	.2308	.2250
	\$380	.6127	.5338	.4630	.3999	.3487	.3059	.2698	.2400	.2157	.1959	.1800	.1673	.1572
	\$500	.6093	.5309	.4605	.3977	.3422	.2946	.2550	.2213	.1930	.1693	.1497	.1336	.1204
	\$550	.6085	.5302	.4598	.3972	.3418	.2932	.2526	.2180	.1888	.1642	.1436	.1265	.1124
	\$800	.6067	.5286	.4584	.3960	.3407	.2923	.2501	.2136	.1821	.1554	.1328	.1138	.0978
<b>62</b>	\$120	.6253	.5634	.5231	.4955	.4776	.4663	.4594	.4554	.4531	.4518	.4510	.4507	.4505
	\$160	.6205	.5442	.4935	.4555	.4280	.4087	.3954	.3866	.3809	.3772	.3749	.3735	.3726
	\$250	.6126	.5306	.4621	.4100	.3681	.3350	.3094	.2899	.2753	.2645	.2567	.2510	.2469
	\$275	.6108	.5291	.4581	.4036	.3591	.3233	.2951	.2731	.2563	.2436	.2341	.2270	.2219
	\$380	.6057	.5246	.4520	.3887	.3376	.2946	.2590	.2299	.2064	.1875	.1725	.1608	.1516
	\$500	.6024	.5218	.4495	.3853	.3289	.2822	.2426	.2094	.1817	.1588	.1402	.1250	.1128
	\$550	.6015	.5210	.4489	.3848	.3284	.2803	.2398	.2056	.1769	.1531	.1334	.1173	.1042
	\$800	.5997	.5195	.4475	.3836	.3275	.2785	.2361	.1997	.1688	.1429	.1212	.1031	.0881
	\$1,000	.5993	.5191	.4472	.3834	.3272	.2783	.2360	.1996	.1685	.1421	.1197	.1011	.0857
<b>63</b>	\$120	.6182	.5580	.5180	.4912	.4741	.4638	.4577	.4542	.4523	.4513	.4508	.4505	.4504
	\$160	.6135	.5379	.4869	.4493	.4225	.4041	.3919	.3840	.3790	.3759	.3740	.3729	.3722
	\$250	.6056	.5214	.4536	.4012	.3594	.3269	.3021	.2836	.2700	.2602	.2532	.2483	.2449
	\$275	.6039	.5199	.4492	.3942	.3497	.3144	.2869	.2659	.2501	.2383	.2298	.2236	.2192
	\$380	.5988	.5155	.4409	.3781	.3264	.2834	.2483	.2199	.1972	.1794	.1654	.1547	.1465
	\$500	.5956	.5127	.4385	.3729	.3166	.2697	.2303	.1975	.1706	.1486	.1310	.1169	.1057
	\$550	.5947	.5120	.4379	.3724	.3152	.2674	.2270	.1932	.1652	.1423	.1236	.1085	.0964
	\$800	.5929	.5105	.4366	.3713	.3141	.2646	.2221	.1860	.1559	.1307	.1099	.0928	.0788
	\$1,000	.5926	.5101	.4363	.3710	.3139	.2644	.2219	.1857	.1551	.1293	.1080	.0904	.0760
<b>64</b>	\$120	.6113	.5526	.5129	.4869	.4709	.4615	.4562	.4533	.4518	.4510	.4506	.4504	.4503
	\$160	.6067	.5316	.4803	.4431	.4172	.3998	.3886	.3816	.3773	.3747	.3732	.3724	.3719
	\$250	.5989	.5123	.4452	.3923	.3507	.3188	.2950	.2775	.2650	.2562	.2501	.2459	.2431
	\$275	.5972	.5109	.4404	.3849	.3404	.3056	.2789	.2589	.2442	.2335	.2259	.2205	.2168
	\$380	.5922	.5065	.4300	.3673	.3152	.2723	.2376	.2100	.1884	.1716	.1588	.1491	.1418
	\$500	.5890	.5038	.4276	.3605	.3043	.2571	.2179	.1858	.1597	.1388	.1222	.1092	.0991
	\$550	.5881	.5031	.4270	.3600	.3026	.2545	.2142	.1810	.1537	.1318	.1142	.1002	.0892
	\$800	.5864	.5016	.4257	.3589	.3007	.2506	.2080	.1726	.1431	.1188	.0990	.0829	.0700
	\$1,000	.5860	.5012	.4255	.3587	.3005	.2505	.2078	.1718	.1417	.1170	.0967	.0802	.0668
<b>65</b>	\$120	.6049	.5472	.5078	.4828	.4678	.4594	.4548	.4525	.4513	.4507	.4505	.4503	.4503
	\$160	.6002	.5253	.4737	.4370	.4120	.3957	.3856	.3794	.3758	.3738	.3726	.3720	.3717
	\$250	.5924	.5034	.4367	.3834	.3421	.3109	.2881	.2718	.2604	.2526	.2473	.2439	.2416
	\$275	.5908	.5020	.4316	.3755	.3310	.2968	.2711	.2522	.2386	.2290	.2224	.2179	.2149
	\$380	.5858	.4977	.4197	.3565	.3040	.2612	.2271	.2004	.1798	.1642	.1526	.1440	.1377
	\$500	.5826	.4950	.4168	.3486	.2919	.2446	.2057	.1742	.1490	.1292	.1138	.1020	.0930
	\$550	.5818	.4943	.4162	.3475	.2899	.2415	.2015	.1688	.1425	.1216	.1052	.0924	.0826
	\$800	.5800	.4928	.4149	.3465	.2872	.2365	.1942	.1592	.1304	.1072	.0885	.0736	.0619
	\$1,000	.5797	.4925	.4147	.3462	.2870	.2364	.1936	.1580	.1287	.1049	.0858	.0704	.0582
<b>66</b>	\$120	.6000	.5417	.5027	.4787	.4649	.4575	.4537	.4518	.4509	.4505	.4504	.4503	.4503

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$160	.5939	.5188	.4670	.4308	.4069	.3918	.3828	.3775	.3746	.3730	.3722	.3717	.3715
	\$250	.5863	.4958	.4281	.3744	.3334	.3030	.2813	.2663	.2561	.2493	.2449	.2422	.2404
	\$275	.5846	.4932	.4227	.3660	.3216	.2880	.2634	.2457	.2334	.2249	.2193	.2156	.2132
	\$380	.5797	.4891	.4100	.3456	.2926	.2500	.2166	.1909	.1715	.1572	.1468	.1393	.1340
	\$500	.5765	.4864	.4059	.3368	.2794	.2319	.1933	.1626	.1386	.1200	.1059	.0953	.0875
	\$550	.5757	.4857	.4053	.3354	.2770	.2284	.1886	.1567	.1314	.1117	.0966	.0851	.0765
	\$800	.5740	.4843	.4041	.3339	.2734	.2223	.1802	.1457	.1179	.0957	.0783	.0647	.0543
	\$1,000	.5736	.4840	.4039	.3337	.2732	.2220	.1792	.1442	.1158	.0931	.0752	.0611	.0502
67	\$120	.5951	.5362	.4976	.4747	.4622	.4558	.4527	.4513	.4507	.4504	.4503	.4503	.4503
	\$160	.5880	.5123	.4603	.4247	.4019	.3881	.3802	.3759	.3736	.3724	.3718	.3716	.3714
	\$250	.5804	.4885	.4195	.3653	.3246	.2952	.2748	.2611	.2521	.2464	.2429	.2408	.2395
	\$275	.5788	.4853	.4137	.3563	.3121	.2793	.2558	.2395	.2285	.2213	.2166	.2137	.2119
	\$380	.5739	.4806	.4002	.3345	.2810	.2387	.2060	.1815	.1636	.1506	.1415	.1352	.1309
	\$500	.5708	.4780	.3950	.3250	.2666	.2190	.1809	.1511	.1283	.1112	.0985	.0892	.0826
	\$550	.5700	.4773	.3945	.3233	.2640	.2151	.1757	.1446	.1205	.1022	.0885	.0783	.0710
	\$800	.5683	.4759	.3933	.3211	.2593	.2081	.1661	.1323	.1055	.0846	.0686	.0564	.0473
\$1,000	.5679	.4756	.3931	.3209	.2592	.2073	.1647	.1304	.1030	.0816	.0651	.0524	.0429	
68	\$120	.5901	.5305	.4925	.4709	.4597	.4543	.4519	.4509	.4505	.4503	.4503	.4503	.4503
	\$160	.5825	.5057	.4533	.4185	.3971	.3847	.3780	.3745	.3728	.3720	.3716	.3715	.3714
	\$250	.5750	.4811	.4106	.3560	.3157	.2875	.2685	.2562	.2486	.2440	.2412	.2397	.2388
	\$275	.5734	.4779	.4046	.3464	.3024	.2706	.2485	.2337	.2241	.2180	.2144	.2122	.2109
	\$380	.5685	.4724	.3903	.3233	.2692	.2272	.1955	.1724	.1559	.1445	.1368	.1316	.1283
	\$500	.5654	.4698	.3843	.3129	.2536	.2058	.1683	.1397	.1183	.1028	.0916	.0838	.0783
	\$550	.5646	.4692	.3836	.3110	.2506	.2014	.1626	.1325	.1098	.0931	.0809	.0722	.0662
	\$800	.5629	.4677	.3825	.3081	.2452	.1934	.1517	.1187	.0932	.0739	.0594	.0488	.0411
\$1,000	.5626	.4674	.3822	.3079	.2447	.1923	.1500	.1165	.0904	.0704	.0554	.0443	.0362	
69	\$120	.5850	.5245	.4873	.4671	.4573	.4530	.4513	.4506	.4504	.4503	.4503	.4503	.4503
	\$160	.5774	.4988	.4461	.4122	.3923	.3815	.3760	.3734	.3722	.3717	.3715	.3714	.3713
	\$250	.5700	.4737	.4015	.3462	.3066	.2797	.2624	.2517	.2454	.2419	.2399	.2389	.2384
	\$275	.5684	.4704	.3951	.3361	.2924	.2617	.2412	.2281	.2200	.2153	.2125	.2110	.2101
	\$380	.5636	.4644	.3803	.3115	.2569	.2153	.1849	.1633	.1486	.1389	.1326	.1286	.1262
	\$500	.5605	.4619	.3739	.3004	.2400	.1922	.1555	.1282	.1086	.0947	.0853	.0789	.0747
	\$550	.5598	.4612	.3728	.2983	.2367	.1873	.1491	.1203	.0993	.0843	.0739	.0668	.0620
	\$800	.5581	.4598	.3716	.2947	.2305	.1782	.1368	.1050	.0810	.0634	.0507	.0418	.0356
\$1,000	.5577	.4595	.3713	.2945	.2296	.1768	.1348	.1023	.0777	.0595	.0463	.0369	.0304	
70	\$120	.5795	.5181	.4818	.4634	.4552	.4520	.4508	.4504	.4503	.4503	.4503	.4503	.4502
	\$160	.5729	.4914	.4384	.4057	.3876	.3785	.3743	.3725	.3718	.3715	.3714	.3713	.3713
	\$250	.5656	.4661	.3917	.3358	.2970	.2717	.2564	.2476	.2427	.2402	.2390	.2383	.2381
	\$275	.5640	.4628	.3851	.3250	.2818	.2526	.2340	.2229	.2165	.2129	.2111	.2101	.2097
	\$380	.5592	.4566	.3698	.2991	.2438	.2028	.1739	.1543	.1417	.1337	.1290	.1262	.1246
	\$500	.5562	.4542	.3632	.2872	.2255	.1776	.1420	.1165	.0989	.0871	.0795	.0748	.0718
	\$550	.5554	.4535	.3620	.2849	.2218	.1722	.1349	.1078	.0889	.0760	.0675	.0621	.0586
	\$800	.5537	.4522	.3604	.2807	.2148	.1619	.1211	.0907	.0687	.0532	.0426	.0356	.0310
\$1,000	.5534	.4519	.3602	.2803	.2137	.1602	.1187	.0876	.0649	.0488	.0377	.0303	.0253	
71	\$120	.5697	.4873	.4586	.4514	.4504	.4503	.4502	.4502	.4502	.4502	.4502	.4502	.4502
	\$160	.5654	.4598	.4043	.3803	.3732	.3716	.3714	.3713	.3713	.3713	.3713	.3713	.3713
	\$250	.5581	.4448	.3541	.2942	.2607	.2456	.2401	.2384	.2379	.2379	.2378	.2378	.2378
	\$275	.5565	.4435	.3484	.2820	.2418	.2217	.2133	.2104	.2095	.2093	.2093	.2092	.2092
	\$380	.5518	.4398	.3367	.2552	.1963	.1592	.1389	.1291	.1250	.1235	.1229	.1228	.1227
	\$500	.5488	.4374	.3326	.2445	.1760	.1284	.0987	.0822	.0739	.0702	.0686	.0680	.0678
	\$550	.5481	.4368	.3322	.2425	.1720	.1219	.0898	.0712	.0615	.0569	.0549	.0541	.0538

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$800	.5464	.4354	.3312	.2391	.1648	.1096	.0723	.0492	.0362	.0293	.0260	.0245	.0238
	\$1,000	.5461	.4352	.3309	.2388	.1636	.1076	.0692	.0451	.0312	.0238	.0200	.0183	.0175
72	\$120	.5690	.4761	.4531	.4504	.4503	.4502	.4502	.4502	.4502	.4502	.4502	.4502	.4502
	\$160	.5647	.4481	.3918	.3743	.3716	.3713	.3713	.3713	.3713	.3713	.3713	.3713	.3713
	\$250	.5574	.4414	.3392	.2769	.2486	.2399	.2381	.2379	.2378	.2378	.2378	.2378	.2378
	\$275	.5559	.4402	.3341	.2635	.2268	.2134	.2100	.2093	.2093	.2092	.2092	.2092	.2092
	\$380	.5511	.4365	.3251	.2360	.1749	.1421	.1285	.1241	.1230	.1228	.1227	.1227	.1227
	\$500	.5481	.4341	.3233	.2261	.1526	.1062	.0824	.0724	.0690	.0680	.0677	.0677	.0677
	\$550	.5474	.4335	.3228	.2244	.1483	.0985	.0717	.0598	.0554	.0541	.0537	.0537	.0536
	\$800	.5457	.4322	.3219	.2213	.1404	.0840	.0507	.0341	.0271	.0245	.0237	.0235	.0234
	\$1,000	.5454	.4319	.3217	.2210	.1392	.0815	.0468	.0291	.0213	.0184	.0174	.0171	.0171
73	\$120	.5689	.4645	.4505	.4503	.4502	.4502	.4502	.4502	.4502	.4502	.4502	.4502	.4502
	\$160	.5646	.4465	.3798	.3716	.3713	.3713	.3713	.3713	.3713	.3713	.3713	.3713	.3713
	\$250	.5574	.4408	.3252	.2589	.2400	.2379	.2378	.2378	.2378	.2378	.2378	.2378	.2378
	\$275	.5558	.4395	.3236	.2437	.2143	.2096	.2093	.2092	.2092	.2092	.2092	.2092	.2092
	\$380	.5511	.4358	.3208	.2171	.1523	.1281	.1233	.1227	.1227	.1227	.1227	.1227	.1227
	\$500	.5481	.4334	.3191	.2101	.1275	.0844	.0706	.0680	.0677	.0677	.0677	.0677	.0677
	\$550	.5473	.4328	.3186	.2090	.1230	.0749	.0579	.0542	.0537	.0536	.0536	.0536	.0536
	\$800	.5457	.4315	.3177	.2074	.1151	.0569	.0319	.0249	.0236	.0234	.0234	.0234	.0234
	\$1,000	.5453	.4313	.3175	.2073	.1139	.0537	.0268	.0189	.0173	.0171	.0170	.0170	.0170
74	\$120	.5689	.4565	.4503	.4502	.4502	.4502	.4502	.4502	.4502	.4502	.4502	.4502	.4502
	\$160	.5646	.4465	.3733	.3713	.3713	.3713	.3713	.3713	.3713	.3713	.3713	.3713	.3713
	\$250	.5574	.4408	.3241	.2463	.2379	.2378	.2378	.2378	.2378	.2378	.2378	.2378	.2378
	\$275	.5558	.4395	.3232	.2288	.2097	.2092	.2092	.2092	.2092	.2092	.2092	.2092	.2092
	\$380	.5511	.4358	.3205	.2061	.1358	.1231	.1227	.1227	.1227	.1227	.1227	.1227	.1227
	\$500	.5481	.4334	.3188	.2043	.1084	.0715	.0678	.0677	.0677	.0677	.0677	.0677	.0677
	\$550	.5473	.4328	.3183	.2040	.1042	.0597	.0538	.0536	.0536	.0536	.0536	.0536	.0536
	\$800	.5457	.4315	.3174	.2034	.0977	.0371	.0242	.0234	.0234	.0234	.0234	.0234	.0234
	\$1,000	.5453	.4312	.3172	.2032	.0968	.0330	.0181	.0171	.0170	.0170	.0170	.0170	.0170

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.8487	.8124	.7789	.7479	.7188	.6916	.6659	.6415	.6231	.6145	.6069	.6002	.5942
37	\$120	.8419	.8044	.7699	.7379	.7080	.6799	.6535	.6285	.6186	.6101	.6026	.5959	.5907
38	\$120	.8350	.7963	.7607	.7277	.6969	.6680	.6408	.6239	.6141	.6056	.5982	.5924	.5880
39	\$120	.8281	.7881	.7514	.7174	.6857	.6560	.6305	.6193	.6096	.6012	.5945	.5895	.5856
40	\$120	.8210	.7798	.7419	.7069	.6743	.6437	.6258	.6147	.6050	.5973	.5915	.5870	.5833
	\$160	.8157	.7747	.7371	.7023	.6699	.6395	.6109	.5839	.5684	.5578	.5486	.5404	.5332
41	\$120	.8138	.7713	.7323	.6962	.6626	.6342	.6211	.6100	.6008	.5941	.5889	.5847	.5813
	\$160	.8085	.7663	.7275	.6917	.6583	.6271	.5977	.5752	.5631	.5527	.5435	.5355	.5289
42	\$120	.8065	.7626	.7224	.6852	.6507	.6293	.6163	.6054	.5974	.5913	.5864	.5825	.5792
	\$160	.8012	.7576	.7177	.6808	.6465	.6143	.5841	.5697	.5578	.5475	.5384	.5310	.5254
43	\$120	.7990	.7538	.7123	.6741	.6399	.6245	.6115	.6017	.5944	.5886	.5841	.5803	.5775
	\$160	.7938	.7489	.7077	.6697	.6344	.6014	.5781	.5643	.5525	.5423	.5338	.5274	.5223
44	\$120	.7916	.7449	.7023	.6630	.6350	.6196	.6073	.5984	.5916	.5862	.5818	.5785	.5761
	\$160	.7864	.7401	.6978	.6587	.6224	.5887	.5726	.5589	.5472	.5375	.5301	.5243	.5195
45	\$120	.7831	.7350	.6910	.6505	.6293	.6141	.6032	.5949	.5885	.5834	.5796	.5767	.5746
	\$160	.7781	.7302	.6866	.6463	.6089	.5822	.5663	.5527	.5414	.5329	.5263	.5209	.5165
46	\$120	.7746	.7249	.6796	.6421	.6235	.6095	.5993	.5915	.5855	.5809	.5776	.5751	.5733
	\$160	.7696	.7202	.6752	.6337	.5952	.5757	.5599	.5467	.5366	.5289	.5227	.5177	.5137

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
47	\$120	.7661	.7148	.6681	.6363	.6182	.6054	.5957	.5884	.5828	.5789	.5759	.5738	.5722
	\$160	.7611	.7102	.6637	.6210	.5881	.5694	.5537	.5415	.5323	.5251	.5194	.5148	.5112
	\$250	.7524	.7021	.6562	.6139	.5747	.5381	.5039	.4830	.4668	.4529	.4408	.4302	.4211
48	\$120	.7573	.7044	.6562	.6304	.6136	.6014	.5923	.5854	.5805	.5770	.5744	.5726	.5713
	\$160	.7524	.6999	.6520	.6079	.5815	.5628	.5480	.5369	.5283	.5216	.5163	.5122	.5091
	\$250	.7438	.6919	.6445	.6009	.5606	.5229	.4937	.4751	.4592	.4455	.4337	.4236	.4156
	\$275	.7418	.6900	.6428	.5993	.5591	.5215	.4865	.4637	.4464	.4316	.4187	.4075	.3977
49	\$120	.7484	.6939	.6474	.6250	.6092	.5976	.5890	.5828	.5785	.5754	.5732	.5716	.5705
	\$160	.7436	.6894	.6400	.5975	.5749	.5565	.5429	.5326	.5246	.5183	.5135	.5100	.5073
	\$250	.7351	.6815	.6327	.5877	.5462	.5075	.4856	.4673	.4517	.4382	.4269	.4179	.4108
	\$275	.7331	.6797	.6310	.5862	.5447	.5061	.4752	.4553	.4384	.4239	.4113	.4003	.3915
50	\$120	.7396	.6834	.6416	.6203	.6052	.5940	.5861	.5806	.5767	.5740	.5721	.5708	.5699
	\$160	.7348	.6789	.6280	.5909	.5683	.5511	.5383	.5286	.5210	.5154	.5112	.5081	.5058
	\$250	.7264	.6712	.6208	.5745	.5318	.4993	.4778	.4597	.4443	.4313	.4211	.4131	.4065
	\$275	.7245	.6694	.6192	.5730	.5303	.4908	.4668	.4473	.4306	.4163	.4040	.3942	.3864
51	\$120	.7307	.6727	.6361	.6158	.6012	.5907	.5836	.5786	.5751	.5728	.5712	.5701	.5694
	\$160	.7260	.6683	.6158	.5843	.5622	.5461	.5340	.5248	.5178	.5128	.5091	.5064	.5044
	\$250	.7177	.6607	.6088	.5611	.5171	.4912	.4700	.4521	.4370	.4253	.4160	.4086	.4026
	\$275	.7157	.6589	.6071	.5596	.5157	.4814	.4586	.4393	.4229	.4088	.3977	.3888	.3817
52	\$120	.7215	.6616	.6309	.6113	.5973	.5877	.5812	.5767	.5737	.5717	.5704	.5696	.5690
	\$160	.7168	.6573	.6054	.5774	.5566	.5413	.5297	.5211	.5150	.5105	.5073	.5050	.5033
	\$250	.7086	.6497	.5962	.5470	.5083	.4831	.4620	.4443	.4306	.4197	.4112	.4043	.3988
	\$275	.7067	.6480	.5946	.5456	.5005	.4727	.4501	.4311	.4149	.4021	.3919	.3838	.3773
	\$380	.7001	.6419	.5890	.5405	.4958	.4546	.4166	.3911	.3701	.3521	.3366	.3231	.3113
53	\$120	.7121	.6531	.6260	.6070	.5938	.5849	.5790	.5751	.5725	.5709	.5698	.5692	.5687
	\$160	.7075	.6460	.5985	.5711	.5513	.5366	.5257	.5179	.5124	.5084	.5057	.5037	.5024
	\$250	.6994	.6386	.5833	.5327	.4999	.4748	.4539	.4374	.4246	.4146	.4066	.4003	.3954
	\$275	.6975	.6369	.5817	.5313	.4909	.4641	.4417	.4228	.4078	.3960	.3867	.3792	.3731
	\$380	.6909	.6309	.5763	.5263	.4804	.4382	.4053	.3811	.3605	.3429	.3277	.3145	.3037
54	\$120	.7027	.6477	.6212	.6028	.5905	.5824	.5771	.5737	.5715	.5702	.5693	.5688	.5685
	\$160	.6981	.6346	.5915	.5653	.5462	.5321	.5221	.5151	.5101	.5067	.5043	.5027	.5016
	\$250	.6901	.6273	.5703	.5218	.4915	.4664	.4465	.4311	.4191	.4098	.4024	.3968	.3925
	\$275	.6883	.6257	.5687	.5168	.4821	.4554	.4331	.4153	.4014	.3904	.3817	.3748	.3694
	\$380	.6818	.6198	.5634	.5119	.4648	.4232	.3950	.3712	.3510	.3337	.3188	.3068	.2971
55	\$120	.6933	.6426	.6166	.5990	.5875	.5801	.5754	.5725	.5707	.5696	.5690	.5686	.5684
	\$160	.6888	.6232	.5852	.5598	.5412	.5280	.5189	.5125	.5081	.5052	.5032	.5019	.5010
	\$250	.6809	.6161	.5573	.5135	.4832	.4586	.4398	.4253	.4140	.4053	.3987	.3937	.3900
	\$275	.6791	.6144	.5558	.5057	.4734	.4468	.4252	.4085	.3955	.3852	.3772	.3710	.3662
	\$380	.6727	.6087	.5505	.4976	.4493	.4128	.3850	.3616	.3416	.3247	.3110	.3001	.2912
	\$500	.6674	.6039	.5462	.4937	.4458	.4022	.3626	.3330	.3086	.2877	.2697	.2542	.2408
56	\$120	.6835	.6374	.6120	.5953	.5846	.5780	.5739	.5715	.5700	.5692	.5687	.5684	.5682
	\$160	.6791	.6135	.5790	.5542	.5364	.5242	.5158	.5101	.5063	.5039	.5022	.5012	.5005
	\$250	.6713	.6043	.5436	.5049	.4745	.4511	.4333	.4195	.4090	.4011	.3953	.3910	.3877
	\$275	.6695	.6027	.5421	.4967	.4644	.4381	.4177	.4020	.3897	.3802	.3729	.3675	.3634
	\$380	.6632	.5970	.5370	.4826	.4352	.4023	.3748	.3515	.3320	.3163	.3038	.2937	.2855
	\$500	.6580	.5923	.5328	.4788	.4297	.3853	.3491	.3211	.2972	.2768	.2593	.2443	.2317
	\$550	.6564	.5909	.5315	.4776	.4286	.3844	.3443	.3130	.2877	.2659	.2472	.2312	.2173
57	\$120	.6738	.6323	.6077	.5919	.5821	.5762	.5727	.5706	.5695	.5688	.5685	.5683	.5682
	\$160	.6694	.6069	.5730	.5488	.5320	.5206	.5130	.5081	.5048	.5028	.5015	.5007	.5002
	\$250	.6617	.5925	.5338	.4961	.4666	.4442	.4271	.4141	.4045	.3975	.3923	.3886	.3859
	\$275	.6600	.5909	.5285	.4877	.4553	.4301	.4108	.3958	.3843	.3757	.3692	.3645	.3609

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.6538	.5854	.5235	.4675	.4246	.3919	.3645	.3416	.3233	.3088	.2971	.2878	.2803
	\$500	.6486	.5808	.5194	.4639	.4137	.3697	.3371	.3096	.2861	.2662	.2492	.2352	.2237
	\$550	.6470	.5794	.5181	.4627	.4127	.3677	.3300	.3008	.2759	.2547	.2365	.2210	.2080
58	\$120	.6647	.6279	.6040	.5891	.5800	.5748	.5717	.5700	.5691	.5686	.5683	.5682	.5681
	\$160	.6603	.6013	.5678	.5443	.5283	.5177	.5109	.5065	.5037	.5020	.5010	.5003	.5000
	\$250	.6527	.5813	.5260	.4884	.4598	.4381	.4217	.4097	.4009	.3945	.3899	.3867	.3844
	\$275	.6510	.5797	.5193	.4792	.4476	.4233	.4047	.3905	.3799	.3720	.3663	.3620	.3590
	\$380	.6449	.5743	.5106	.4542	.4149	.3822	.3550	.3332	.3160	.3023	.2914	.2828	.2761
	\$500	.6398	.5698	.5066	.4496	.3985	.3584	.3261	.2989	.2758	.2564	.2404	.2275	.2170
	\$550	.6382	.5684	.5054	.4485	.3975	.3523	.3183	.2896	.2651	.2443	.2267	.2122	.2003
	\$550	.6382	.5684	.5054	.4485	.3975	.3523	.3183	.2896	.2651	.2443	.2267	.2122	.2003
59	\$120	.6600	.6237	.6005	.5864	.5782	.5735	.5709	.5695	.5688	.5684	.5682	.5681	.5681
	\$160	.6511	.5957	.5626	.5399	.5248	.5151	.5089	.5051	.5028	.5014	.5005	.5001	.4998
	\$250	.6436	.5699	.5180	.4810	.4531	.4321	.4167	.4055	.3975	.3918	.3879	.3851	.3833
	\$275	.6419	.5684	.5111	.4710	.4401	.4166	.3987	.3855	.3758	.3687	.3636	.3599	.3574
	\$380	.6359	.5631	.4975	.4444	.4050	.3723	.3461	.3253	.3090	.2961	.2860	.2782	.2723
	\$500	.6309	.5587	.4936	.4353	.3852	.3471	.3151	.2881	.2656	.2472	.2324	.2204	.2107
	\$550	.6293	.5573	.4924	.4342	.3821	.3404	.3067	.2783	.2542	.2341	.2176	.2042	.1932
	\$550	.6293	.5573	.4924	.4342	.3821	.3404	.3067	.2783	.2542	.2341	.2176	.2042	.1932
60	\$120	.6553	.6194	.5971	.5839	.5765	.5724	.5702	.5691	.5686	.5683	.5682	.5681	.5681
	\$160	.6417	.5901	.5575	.5356	.5215	.5126	.5071	.5039	.5019	.5008	.5002	.4998	.4996
	\$250	.6344	.5583	.5102	.4738	.4464	.4263	.4119	.4016	.3944	.3895	.3861	.3838	.3823
	\$275	.6327	.5568	.5025	.4630	.4328	.4100	.3931	.3808	.3719	.3656	.3612	.3581	.3560
	\$380	.6267	.5516	.4842	.4345	.3948	.3627	.3375	.3177	.3021	.2901	.2810	.2741	.2689
	\$500	.6218	.5473	.4804	.4206	.3736	.3356	.3038	.2773	.2559	.2386	.2248	.2137	.2048
	\$550	.6203	.5459	.4792	.4196	.3681	.3284	.2949	.2668	.2435	.2245	.2090	.1966	.1865
	\$800	.6154	.5416	.4754	.4162	.3636	.3170	.2761	.2422	.2138	.1896	.1691	.1517	.1370
	\$800	.6154	.5416	.4754	.4162	.3636	.3170	.2761	.2422	.2138	.1896	.1691	.1517	.1370
61	\$120	.6508	.6153	.5939	.5816	.5750	.5715	.5697	.5688	.5684	.5682	.5681	.5681	.5681
	\$160	.6325	.5846	.5526	.5316	.5184	.5104	.5056	.5028	.5013	.5004	.4999	.4997	.4996
	\$250	.6253	.5504	.5027	.4666	.4400	.4209	.4074	.3981	.3917	.3874	.3845	.3827	.3815
	\$275	.6236	.5454	.4944	.4553	.4256	.4037	.3878	.3765	.3685	.3629	.3591	.3566	.3548
	\$380	.6177	.5402	.4730	.4244	.3849	.3537	.3293	.3103	.2957	.2848	.2765	.2704	.2659
	\$500	.6129	.5360	.4672	.4077	.3622	.3242	.2927	.2672	.2469	.2306	.2176	.2074	.1995
	\$550	.6114	.5347	.4661	.4050	.3562	.3165	.2832	.2557	.2335	.2155	.2011	.1895	.1803
	\$800	.6065	.5304	.4624	.4018	.3483	.3012	.2615	.2287	.2009	.1774	.1577	.1412	.1275
\$800	.6065	.5304	.4624	.4018	.3483	.3012	.2615	.2287	.2009	.1774	.1577	.1412	.1275	
62	\$120	.6462	.6113	.5908	.5795	.5736	.5707	.5692	.5686	.5683	.5681	.5681	.5681	.5681
	\$160	.6258	.5791	.5477	.5278	.5156	.5084	.5043	.5020	.5008	.5001	.4998	.4996	.4995
	\$250	.6161	.5428	.4951	.4595	.4338	.4157	.4032	.3948	.3892	.3856	.3832	.3818	.3808
	\$275	.6144	.5372	.4863	.4475	.4186	.3977	.3828	.3725	.3654	.3606	.3574	.3553	.3539
	\$380	.6086	.5288	.4632	.4142	.3753	.3448	.3212	.3032	.2898	.2798	.2724	.2671	.2633
	\$500	.6039	.5246	.4539	.3963	.3505	.3126	.2820	.2575	.2381	.2228	.2109	.2017	.1946
	\$550	.6024	.5233	.4528	.3916	.3440	.3043	.2715	.2451	.2238	.2069	.1934	.1829	.1747
	\$800	.5976	.5192	.4492	.3872	.3328	.2859	.2476	.2152	.1880	.1653	.1466	.1312	.1187
	\$1,000	.5960	.5178	.4480	.3862	.3319	.2846	.2436	.2089	.1799	.1555	.1350	.1179	.1037
\$1,000	.5960	.5178	.4480	.3862	.3319	.2846	.2436	.2089	.1799	.1555	.1350	.1179	.1037	
63	\$120	.6415	.6072	.5878	.5775	.5724	.5700	.5689	.5684	.5682	.5681	.5681	.5681	.5681
	\$160	.6201	.5735	.5429	.5240	.5128	.5065	.5031	.5013	.5003	.4999	.4996	.4995	.4995
	\$250	.6068	.5352	.4874	.4524	.4277	.4106	.3993	.3918	.3870	.3840	.3822	.3810	.3803
	\$275	.6051	.5291	.4781	.4396	.4116	.3918	.3780	.3687	.3625	.3585	.3559	.3542	.3532
	\$380	.5994	.5170	.4530	.4040	.3655	.3357	.3132	.2964	.2840	.2751	.2687	.2642	.2610
	\$500	.5947	.5129	.4402	.3845	.3384	.3010	.2713	.2478	.2294	.2153	.2045	.1963	.1902
	\$550	.5933	.5117	.4391	.3794	.3314	.2919	.2600	.2345	.2143	.1984	.1861	.1767	.1695
	\$800	.5886	.5076	.4356	.3722	.3169	.2714	.2333	.2014	.1751	.1534	.1359	.1217	.1103
	\$1,000	.5870	.5063	.4345	.3712	.3161	.2683	.2277	.1941	.1658	.1423	.1229	.1069	.0938

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
64	\$120	.6369	.6033	.5849	.5757	.5713	.5694	.5686	.5683	.5681	.5681	.5681	.5681	.5681
	\$160	.6145	.5679	.5382	.5204	.5104	.5049	.5021	.5007	.5000	.4997	.4995	.4995	.4994
	\$250	.5976	.5276	.4798	.4454	.4217	.4059	.3956	.3891	.3851	.3827	.3813	.3805	.3800
	\$275	.5960	.5212	.4698	.4319	.4048	.3861	.3736	.3653	.3600	.3567	.3546	.3534	.3526
	\$380	.5904	.5053	.4430	.3940	.3559	.3270	.3055	.2899	.2787	.2709	.2654	.2617	.2591
	\$500	.5858	.5014	.4289	.3725	.3265	.2898	.2608	.2384	.2212	.2083	.1987	.1916	.1864
	\$550	.5843	.5001	.4255	.3671	.3189	.2799	.2487	.2242	.2052	.1905	.1795	.1711	.1649
	\$800	.5797	.4962	.4221	.3573	.3021	.2568	.2191	.1879	.1626	.1421	.1258	.1128	.1025
	\$1,000	.5782	.4949	.4210	.3563	.3002	.2522	.2126	.1795	.1521	.1296	.1113	.0966	.0847
65	\$120	.6323	.5994	.5822	.5741	.5705	.5690	.5684	.5682	.5681	.5681	.5681	.5681	.5681
	\$160	.6089	.5624	.5336	.5171	.5081	.5035	.5013	.5003	.4998	.4996	.4995	.4994	.4994
	\$250	.5887	.5200	.4721	.4386	.4160	.4014	.3923	.3868	.3836	.3817	.3806	.3801	.3797
	\$275	.5871	.5132	.4616	.4242	.3982	.3808	.3695	.3623	.3579	.3552	.3536	.3527	.3522
	\$380	.5816	.4955	.4330	.3838	.3463	.3184	.2982	.2839	.2739	.2672	.2626	.2596	.2576
	\$500	.5770	.4899	.4176	.3606	.3147	.2785	.2506	.2294	.2135	.2019	.1934	.1874	.1831
	\$550	.5756	.4887	.4138	.3546	.3064	.2679	.2376	.2143	.1965	.1832	.1733	.1661	.1609
	\$800	.5711	.4848	.4086	.3422	.2876	.2423	.2049	.1747	.1505	.1313	.1162	.1045	.0955
	\$1,000	.5695	.4836	.4076	.3413	.2843	.2368	.1974	.1651	.1387	.1174	.1004	.0870	.0764
66	\$120	.6276	.5957	.5798	.5727	.5698	.5686	.5683	.5681	.5681	.5681	.5681	.5681	.5681
	\$160	.6033	.5570	.5292	.5140	.5062	.5024	.5007	.4999	.4996	.4995	.4994	.4994	.4994
	\$250	.5801	.5123	.4646	.4319	.4106	.3974	.3894	.3849	.3823	.3809	.3802	.3798	.3796
	\$275	.5786	.5052	.4534	.4167	.3919	.3758	.3658	.3597	.3561	.3540	.3529	.3523	.3519
	\$380	.5731	.4865	.4230	.3738	.3369	.3102	.2913	.2783	.2696	.2639	.2603	.2579	.2565
	\$500	.5686	.4787	.4064	.3488	.3030	.2676	.2407	.2209	.2064	.1961	.1888	.1838	.1804
	\$550	.5672	.4775	.4022	.3423	.2941	.2561	.2269	.2048	.1884	.1765	.1679	.1618	.1576
	\$800	.5628	.4738	.3953	.3282	.2731	.2278	.1911	.1619	.1389	.1211	.1074	.0971	.0893
	\$1,000	.5613	.4725	.3942	.3263	.2688	.2214	.1825	.1510	.1257	.1058	.0902	.0781	.0689
67	\$120	.6227	.5917	.5773	.5714	.5692	.5684	.5682	.5681	.5681	.5681	.5681	.5681	.5681
	\$160	.5972	.5511	.5247	.5109	.5043	.5014	.5002	.4997	.4995	.4995	.4994	.4994	.4994
	\$250	.5713	.5041	.4565	.4248	.4051	.3934	.3867	.3831	.3812	.3803	.3798	.3796	.3795
	\$275	.5698	.4965	.4446	.4088	.3854	.3709	.3622	.3573	.3546	.3531	.3523	.3519	.3518
	\$380	.5645	.4768	.4123	.3630	.3270	.3016	.2843	.2729	.2656	.2610	.2582	.2565	.2556
	\$500	.5600	.4669	.3944	.3360	.2904	.2559	.2305	.2122	.1993	.1905	.1846	.1806	.1781
	\$550	.5586	.4658	.3899	.3290	.2808	.2436	.2156	.1951	.1803	.1700	.1628	.1579	.1546
	\$800	.5542	.4621	.3810	.3131	.2574	.2123	.1764	.1484	.1269	.1108	.0987	.0899	.0835
	\$1,000	.5528	.4609	.3800	.3101	.2523	.2048	.1665	.1361	.1123	.0940	.0800	.0696	.0618
68	\$120	.6176	.5879	.5751	.5703	.5687	.5682	.5681	.5681	.5681	.5681	.5681	.5681	.5681
	\$160	.5910	.5452	.5202	.5081	.5028	.5006	.4998	.4996	.4995	.4994	.4994	.4994	.4994
	\$250	.5640	.4957	.4482	.4179	.3998	.3898	.3844	.3817	.3805	.3799	.3796	.3795	.3794
	\$275	.5615	.4877	.4356	.4008	.3791	.3663	.3592	.3553	.3534	.3524	.3520	.3517	.3516
	\$380	.5562	.4671	.4013	.3520	.3170	.2932	.2778	.2680	.2621	.2587	.2567	.2556	.2549
	\$500	.5519	.4564	.3821	.3230	.2777	.2443	.2204	.2040	.1929	.1856	.1810	.1781	.1763
	\$550	.5505	.4542	.3773	.3154	.2672	.2310	.2045	.1858	.1728	.1641	.1584	.1547	.1523
	\$800	.5462	.4506	.3667	.2978	.2414	.1965	.1616	.1351	.1155	.1011	.0909	.0836	.0786
	\$1,000	.5447	.4494	.3655	.2940	.2354	.1880	.1504	.1214	.0993	.0828	.0707	.0619	.0557
69	\$120	.6127	.5844	.5732	.5695	.5684	.5681	.5681	.5681	.5681	.5681	.5681	.5681	.5681
	\$160	.5850	.5396	.5162	.5058	.5016	.5001	.4996	.4995	.4994	.4994	.4994	.4994	.4994
	\$250	.5573	.4875	.4404	.4114	.3952	.3868	.3827	.3808	.3800	.3796	.3795	.3794	.3794
	\$275	.5543	.4792	.4270	.3934	.3735	.3624	.3567	.3539	.3526	.3520	.3517	.3516	.3516
	\$380	.5490	.4578	.3906	.3415	.3077	.2857	.2721	.2640	.2594	.2569	.2556	.2549	.2546
	\$500	.5447	.4467	.3704	.3104	.2655	.2334	.2114	.1968	.1875	.1818	.1783	.1763	.1751



Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$550	.5434	.4440	.3653	.3023	.2543	.2191	.1943	.1775	.1665	.1594	.1550	.1523	.1508
	\$800	.5391	.4400	.3538	.2830	.2260	.1814	.1477	.1230	.1052	.0928	.0843	.0787	.0749
	\$1,000	.5377	.4389	.3518	.2787	.2191	.1718	.1352	.1077	.0875	.0730	.0627	.0557	.0509
70	\$120	.6070	.5805	.5714	.5688	.5682	.5681	.5681	.5681	.5681	.5681	.5681	.5681	.5681
	\$160	.5778	.5331	.5119	.5035	.5006	.4997	.4995	.4994	.4994	.4994	.4994	.4994	.4994
	\$250	.5496	.4779	.4312	.4043	.3904	.3839	.3812	.3800	.3796	.3795	.3794	.3794	.3794
	\$275	.5469	.4692	.4169	.3850	.3675	.3586	.3545	.3527	.3520	.3517	.3516	.3516	.3516
	\$380	.5417	.4470	.3781	.3292	.2971	.2775	.2663	.2602	.2571	.2556	.2548	.2545	.2544
	\$500	.5375	.4358	.3566	.2955	.2513	.2211	.2015	.1894	.1823	.1783	.1761	.1749	.1743
	\$550	.5361	.4330	.3513	.2869	.2391	.2056	.1832	.1689	.1601	.1550	.1521	.1504	.1496
	\$800	.5319	.4284	.3389	.2657	.2078	.1639	.1320	.1096	.0944	.0845	.0781	.0742	.0718
	\$1,000	.5305	.4273	.3362	.2608	.2000	.1529	.1178	.0925	.0749	.0629	.0550	.0499	.0467
	71	\$120	.6014	.5771	.5700	.5684	.5681	.5681	.5681	.5681	.5681	.5681	.5681	.5681
\$160		.5709	.5269	.5082	.5018	.5000	.4995	.4994	.4994	.4994	.4994	.4994	.4994	.4994
\$250		.5425	.4685	.4224	.3978	.3865	.3819	.3802	.3796	.3795	.3794	.3794	.3794	.3794
\$275		.5410	.4595	.4071	.3773	.3624	.3557	.3530	.3521	.3517	.3516	.3516	.3516	.3516
\$380		.5360	.4368	.3659	.3173	.2873	.2704	.2617	.2575	.2556	.2548	.2545	.2543	.2543
\$500		.5317	.4256	.3433	.2810	.2377	.2098	.1930	.1835	.1785	.1759	.1747	.1741	.1739
\$550		.5304	.4230	.3378	.2718	.2245	.1930	.1733	.1618	.1553	.1519	.1502	.1494	.1490
\$800		.5262	.4183	.3249	.2489	.1901	.1471	.1174	.0978	.0854	.0780	.0737	.0713	.0699
\$1,000		.5249	.4172	.3220	.2434	.1813	.1347	.1015	.0788	.0641	.0548	.0492	.0459	.0440
72		\$120	.5939	.5732	.5688	.5681	.5681	.5681	.5681	.5681	.5681	.5681	.5681	.5681
	\$160	.5614	.5189	.5040	.5003	.4995	.4994	.4994	.4994	.4994	.4994	.4994	.4994	.4994
	\$250	.5371	.4558	.4109	.3903	.3826	.3802	.3796	.3794	.3794	.3794	.3794	.3794	.3794
	\$275	.5357	.4463	.3941	.3678	.3569	.3531	.3520	.3517	.3516	.3516	.3516	.3516	.3516
	\$380	.5307	.4237	.3493	.3016	.2752	.2626	.2573	.2553	.2546	.2544	.2543	.2543	.2543
	\$500	.5265	.4133	.3257	.2615	.2200	.1961	.1836	.1778	.1753	.1743	.1739	.1738	.1737
	\$550	.5252	.4110	.3201	.2515	.2052	.1773	.1621	.1545	.1511	.1496	.1490	.1488	.1487
	\$800	.5210	.4071	.3071	.2265	.1663	.1252	.0994	.0843	.0762	.0721	.0701	.0692	.0688
	\$1,000	.5197	.4060	.3042	.2204	.1561	.1107	.0810	.0629	.0526	.0471	.0443	.0429	.0423
	73	\$120	.5858	.5701	.5682	.5681	.5681	.5681	.5681	.5681	.5681	.5681	.5681	.5681
\$160		.5509	.5109	.5010	.4996	.4994	.4994	.4994	.4994	.4994	.4994	.4994	.4994	.4994
\$250		.5346	.4418	.3991	.3840	.3802	.3795	.3794	.3794	.3794	.3794	.3794	.3794	.3794
\$275		.5331	.4321	.3804	.3594	.3532	.3518	.3516	.3516	.3516	.3516	.3516	.3516	.3516
\$380		.5281	.4107	.3314	.2853	.2645	.2570	.2549	.2544	.2543	.2543	.2543	.2543	.2543
\$500		.5240	.4034	.3073	.2405	.2021	.1840	.1770	.1746	.1739	.1737	.1737	.1737	.1737
\$550		.5227	.4024	.3021	.2295	.1853	.1630	.1536	.1501	.1491	.1488	.1487	.1487	.1487
\$800		.5185	.3992	.2904	.2029	.1409	.1031	.0833	.0742	.0705	.0692	.0687	.0686	.0686
\$1,000		.5172	.3982	.2878	.1965	.1292	.0860	.0619	.0501	.0449	.0429	.0422	.0420	.0419
74		\$120	.5806	.5688	.5681	.5681	.5681	.5681	.5681	.5681	.5681	.5681	.5681	.5681
	\$160	.5438	.5063	.4999	.4994	.4994	.4994	.4994	.4994	.4994	.4994	.4994	.4994	.4994
	\$250	.5341	.4325	.3920	.3813	.3796	.3794	.3794	.3794	.3794	.3794	.3794	.3794	.3794
	\$275	.5327	.4227	.3716	.3553	.3520	.3516	.3516	.3516	.3516	.3516	.3516	.3516	.3516
	\$380	.5277	.4040	.3195	.2751	.2591	.2551	.2544	.2543	.2543	.2543	.2543	.2543	.2543
	\$500	.5235	.4009	.2959	.2266	.1915	.1784	.1747	.1739	.1737	.1737	.1737	.1737	.1737
	\$550	.5223	.3999	.2912	.2150	.1731	.1558	.1503	.1490	.1487	.1487	.1487	.1487	.1487
	\$800	.5181	.3967	.2815	.1878	.1243	.0900	.0754	.0704	.0690	.0686	.0686	.0685	.0685
	\$1,000	.5168	.3957	.2796	.1816	.1115	.0709	.0520	.0449	.0426	.0420	.0419	.0419	.0419

\* 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 ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
36	\$120	.0151	.0393	.0674	.0981	.1649	.2370	.3128	.3919
37	\$120	.0142	.0374	.0646	.0944	.1596	.2302	.3049	.3828
38	\$120	.0133	.0355	.0617	.0907	.1543	.2235	.2969	.3738
39	\$120	.0124	.0336	.0588	.0869	.1489	.2167	.2888	.3645
40	\$120	.0115	.0317	.0560	.0831	.1434	.2097	.2805	.3551
	\$160	.0115	.0317	.0560	.0831	.1434	.2097	.2806	.3551
41	\$120	.0107	.0298	.0531	.0793	.1379	.2027	.2723	.3457
	\$160	.0107	.0298	.0531	.0793	.1379	.2027	.2723	.3457
42	\$120	.0098	.0279	.0503	.0755	.1324	.1957	.2639	.3361
	\$160	.0098	.0279	.0503	.0755	.1324	.1957	.2639	.3361
43	\$120	.0090	.0261	.0474	.0718	.1269	.1886	.2555	.3265
	\$160	.0090	.0261	.0474	.0718	.1269	.1886	.2555	.3265
44	\$120	.0082	.0243	.0446	.0680	.1213	.1815	.2470	.3168
	\$160	.0082	.0243	.0446	.0680	.1213	.1815	.2470	.3168
45	\$120	.0075	.0225	.0418	.0642	.1157	.1743	.2383	.3069
	\$160	.0075	.0225	.0418	.0642	.1157	.1743	.2383	.3069
46	\$120	.0067	.0208	.0391	.0604	.1101	.1671	.2297	.2981
	\$160	.0067	.0208	.0391	.0604	.1101	.1671	.2297	.2970
47	\$120	.0060	.0191	.0364	.0567	.1046	.1598	.2210	.2911
	\$160	.0060	.0191	.0364	.0567	.1046	.1598	.2210	.2870
	\$250	.0060	.0191	.0364	.0567	.1046	.1598	.2210	.2870
48	\$120	.0054	.0175	.0337	.0530	.0990	.1526	.2122	.2845
	\$160	.0054	.0175	.0337	.0530	.0990	.1526	.2122	.2768
	\$250	.0054	.0175	.0337	.0530	.0990	.1526	.2122	.2768
	\$275	.0054	.0175	.0337	.0530	.0990	.1526	.2122	.2768
49	\$120	.0048	.0160	.0312	.0496	.0937	.1456	.2054	.2787
	\$160	.0048	.0160	.0312	.0496	.0937	.1456	.2038	.2672
	\$250	.0048	.0160	.0312	.0496	.0937	.1456	.2038	.2671
	\$275	.0048	.0160	.0312	.0496	.0937	.1456	.2038	.2671
50	\$120	.0043	.0146	.0289	.0463	.0885	.1387	.1995	.2730
	\$160	.0043	.0146	.0289	.0463	.0885	.1387	.1953	.2588
	\$250	.0043	.0146	.0289	.0463	.0885	.1387	.1953	.2572
	\$275	.0043	.0146	.0289	.0463	.0885	.1387	.1953	.2572
51	\$120	.0038	.0132	.0265	.0430	.0833	.1318	.1938	.2673
	\$160	.0038	.0132	.0265	.0430	.0833	.1318	.1868	.2514
	\$250	.0038	.0132	.0265	.0430	.0833	.1318	.1868	.2472
	\$275	.0038	.0132	.0265	.0430	.0833	.1318	.1868	.2472
52	\$120	.0033	.0119	.0242	.0397	.0781	.1257	.1883	.2616
	\$160	.0033	.0119	.0242	.0397	.0781	.1248	.1788	.2444
	\$250	.0033	.0119	.0242	.0397	.0781	.1248	.1782	.2371

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$275	.0033	.0119	.0242	.0397	.0781	.1248	.1782	.2371
	\$380	.0033	.0119	.0242	.0397	.0781	.1248	.1782	.2371
53	\$120	.0029	.0106	.0220	.0364	.0729	.1203	.1828	.2556
	\$160	.0029	.0106	.0220	.0364	.0729	.1177	.1716	.2376
	\$250	.0029	.0106	.0220	.0364	.0729	.1177	.1694	.2268
	\$275	.0029	.0106	.0220	.0364	.0729	.1177	.1694	.2268
	\$380	.0029	.0106	.0220	.0364	.0729	.1177	.1694	.2268
	\$380	.0029	.0106	.0220	.0364	.0729	.1177	.1694	.2268
54	\$120	.0025	.0094	.0198	.0333	.0677	.1152	.1772	.2496
	\$160	.0025	.0094	.0198	.0333	.0677	.1107	.1649	.2309
	\$250	.0025	.0094	.0198	.0333	.0677	.1107	.1606	.2163
	\$275	.0025	.0094	.0198	.0333	.0677	.1107	.1606	.2163
	\$380	.0025	.0094	.0198	.0333	.0677	.1107	.1606	.2163
55	\$120	.0021	.0082	.0177	.0302	.0626	.1102	.1715	.2438
	\$160	.0021	.0082	.0177	.0302	.0626	.1041	.1585	.2242
	\$250	.0021	.0082	.0177	.0302	.0626	.1036	.1516	.2058
	\$275	.0021	.0082	.0177	.0302	.0626	.1036	.1516	.2058
	\$380	.0021	.0082	.0177	.0302	.0626	.1036	.1516	.2058
	\$500	.0021	.0082	.0177	.0302	.0626	.1036	.1516	.2058
56	\$120	.0017	.0071	.0157	.0271	.0581	.1052	.1657	.2382
	\$160	.0017	.0071	.0157	.0271	.0575	.0980	.1521	.2174
	\$250	.0017	.0071	.0157	.0271	.0575	.0964	.1426	.1963
	\$275	.0017	.0071	.0157	.0271	.0575	.0964	.1426	.1953
	\$380	.0017	.0071	.0157	.0271	.0575	.0964	.1426	.1951
	\$500	.0017	.0071	.0157	.0271	.0575	.0964	.1426	.1951
	\$550	.0017	.0071	.0157	.0271	.0575	.0964	.1426	.1951
57	\$120	.0014	.0061	.0137	.0242	.0540	.1002	.1600	.2328
	\$160	.0014	.0061	.0137	.0242	.0524	.0923	.1458	.2104
	\$250	.0014	.0061	.0137	.0242	.0524	.0893	.1335	.1875
	\$275	.0014	.0061	.0137	.0242	.0524	.0893	.1335	.1856
	\$380	.0014	.0061	.0137	.0242	.0524	.0893	.1335	.1843
	\$500	.0014	.0061	.0137	.0242	.0524	.0893	.1335	.1843
	\$550	.0014	.0061	.0137	.0242	.0524	.0893	.1335	.1843
58	\$120	.0011	.0051	.0119	.0213	.0501	.0951	.1545	.2275
	\$160	.0011	.0051	.0119	.0213	.0476	.0868	.1394	.2035
	\$250	.0011	.0051	.0119	.0213	.0474	.0821	.1250	.1791
	\$275	.0011	.0051	.0119	.0213	.0474	.0821	.1245	.1764
	\$380	.0011	.0051	.0119	.0213	.0474	.0821	.1243	.1734
	\$500	.0011	.0051	.0119	.0213	.0474	.0821	.1243	.1734
	\$550	.0011	.0051	.0119	.0213	.0474	.0821	.1243	.1734
59	\$120	.0009	.0042	.0101	.0186	.0463	.0899	.1491	.2221
	\$160	.0009	.0042	.0101	.0186	.0431	.0813	.1329	.1967
	\$250	.0009	.0042	.0101	.0186	.0425	.0750	.1171	.1707
	\$275	.0009	.0042	.0101	.0186	.0425	.0750	.1160	.1676

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0009	.0042	.0101	.0186	.0425	.0750	.1151	.1626
	\$500	.0009	.0042	.0101	.0186	.0425	.0750	.1151	.1626
	\$550	.0009	.0042	.0101	.0186	.0425	.0750	.1151	.1626
60	\$120	.0007	.0034	.0085	.0160	.0425	.0849	.1437	.2168
	\$160	.0007	.0034	.0085	.0159	.0389	.0759	.1264	.1901
	\$250	.0007	.0034	.0085	.0159	.0377	.0680	.1096	.1624
	\$275	.0007	.0034	.0085	.0159	.0377	.0679	.1079	.1589
	\$380	.0007	.0034	.0085	.0159	.0377	.0679	.1060	.1520
	\$500	.0007	.0034	.0085	.0159	.0377	.0679	.1060	.1517
	\$550	.0007	.0034	.0085	.0159	.0377	.0679	.1060	.1517
	\$800	.0007	.0034	.0085	.0159	.0377	.0679	.1060	.1517
61	\$120	.0005	.0027	.0070	.0137	.0387	.0800	.1383	.2116
	\$160	.0005	.0027	.0070	.0135	.0349	.0704	.1200	.1835
	\$250	.0005	.0027	.0070	.0135	.0330	.0616	.1021	.1540
	\$275	.0005	.0027	.0070	.0135	.0330	.0611	.1001	.1502
	\$380	.0005	.0027	.0070	.0135	.0330	.0608	.0969	.1419
	\$500	.0005	.0027	.0070	.0135	.0330	.0608	.0968	.1408
	\$550	.0005	.0027	.0070	.0135	.0330	.0608	.0968	.1408
	\$800	.0005	.0027	.0070	.0135	.0330	.0608	.0968	.1408
62	\$120	.0004	.0021	.0056	.0117	.0349	.0751	.1329	.2065
	\$160	.0004	.0021	.0056	.0112	.0311	.0649	.1137	.1769
	\$250	.0004	.0021	.0056	.0112	.0284	.0556	.0948	.1455
	\$275	.0004	.0021	.0056	.0112	.0284	.0548	.0925	.1415
	\$380	.0004	.0021	.0056	.0112	.0284	.0539	.0881	.1321
	\$500	.0004	.0021	.0056	.0112	.0284	.0539	.0877	.1299
	\$550	.0004	.0021	.0056	.0112	.0284	.0539	.0877	.1299
	\$800	.0004	.0021	.0056	.0112	.0284	.0539	.0878	.1299
	\$1,000	.0004	.0021	.0056	.0112	.0284	.0539	.0877	.1299
63	\$120	.0002	.0016	.0044	.0098	.0313	.0702	.1275	.2013
	\$160	.0002	.0016	.0044	.0091	.0274	.0596	.1074	.1703
	\$250	.0002	.0016	.0044	.0090	.0241	.0497	.0873	.1370
	\$275	.0002	.0016	.0044	.0090	.0241	.0487	.0849	.1326
	\$380	.0002	.0016	.0044	.0090	.0240	.0472	.0796	.1225
	\$500	.0002	.0016	.0044	.0090	.0240	.0472	.0788	.1191
	\$550	.0002	.0016	.0044	.0090	.0240	.0472	.0788	.1190
	\$800	.0002	.0016	.0044	.0090	.0240	.0472	.0788	.1190
	\$1,000	.0002	.0016	.0044	.0090	.0240	.0472	.0788	.1190
64	\$120	.0002	.0011	.0034	.0081	.0278	.0654	.1221	.1962
	\$160	.0002	.0011	.0033	.0073	.0237	.0543	.1011	.1637
	\$250	.0002	.0011	.0033	.0071	.0202	.0440	.0799	.1285
	\$275	.0002	.0011	.0033	.0071	.0201	.0429	.0773	.1238
	\$380	.0002	.0011	.0033	.0071	.0199	.0407	.0715	.1128
	\$500	.0002	.0011	.0033	.0071	.0199	.0406	.0699	.1087

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$550	.0002	.0011	.0033	.0071	.0199	.0406	.0699	.1084
	\$800	.0002	.0011	.0033	.0071	.0199	.0406	.0699	.1081
	\$1,000	.0002	.0011	.0033	.0071	.0199	.0406	.0699	.1081
65	\$120	.0001	.0007	.0026	.0065	.0244	.0605	.1167	.1912
	\$160	.0001	.0007	.0024	.0057	.0203	.0491	.0947	.1571
	\$250	.0001	.0007	.0024	.0053	.0167	.0384	.0726	.1201
	\$275	.0001	.0007	.0024	.0053	.0164	.0373	.0698	.1150
	\$380	.0001	.0007	.0024	.0053	.0160	.0347	.0635	.1031
	\$500	.0001	.0007	.0024	.0053	.0160	.0343	.0613	.0985
	\$550	.0001	.0007	.0024	.0053	.0160	.0343	.0613	.0980
	\$800	.0001	.0007	.0024	.0053	.0160	.0343	.0612	.0974
	\$1,000	.0001	.0007	.0024	.0053	.0160	.0343	.0612	.0974
66	\$120	.0001	.0005	.0018	.0051	.0211	.0556	.1112	.1861
	\$160	.0001	.0005	.0017	.0043	.0170	.0439	.0883	.1504
	\$250	.0001	.0005	.0016	.0038	.0134	.0330	.0652	.1115
	\$275	.0001	.0005	.0016	.0038	.0131	.0317	.0623	.1061
	\$380	.0001	.0005	.0016	.0038	.0125	.0290	.0555	.0934
	\$500	.0001	.0005	.0016	.0038	.0124	.0282	.0531	.0883
	\$550	.0001	.0005	.0016	.0038	.0124	.0282	.0529	.0876
	\$800	.0001	.0005	.0016	.0038	.0124	.0282	.0526	.0866
	\$1,000	.0001	.0005	.0016	.0038	.0124	.0282	.0526	.0866
67	\$120	.0001	.0003	.0012	.0038	.0179	.0507	.1057	.1810
	\$160	.0001	.0003	.0011	.0031	.0139	.0388	.0818	.1437
	\$250	.0001	.0003	.0010	.0026	.0104	.0277	.0579	.1029
	\$275	.0001	.0003	.0010	.0026	.0101	.0264	.0548	.0971
	\$380	.0001	.0003	.0010	.0026	.0094	.0236	.0477	.0836
	\$500	.0001	.0003	.0010	.0026	.0092	.0226	.0450	.0780
	\$550	.0001	.0003	.0010	.0026	.0092	.0226	.0447	.0772
	\$800	.0001	.0003	.0010	.0026	.0092	.0225	.0443	.0758
	\$1,000	.0001	.0003	.0010	.0026	.0092	.0225	.0443	.0758
68	\$120	.0000	.0001	.0008	.0027	.0149	.0457	.0999	.1759
	\$160	.0000	.0001	.0007	.0021	.0110	.0336	.0752	.1367
	\$250	.0000	.0001	.0006	.0017	.0077	.0227	.0506	.0940
	\$275	.0000	.0001	.0006	.0016	.0074	.0214	.0474	.0880
	\$380	.0000	.0001	.0006	.0016	.0066	.0185	.0401	.0737
	\$500	.0000	.0001	.0006	.0016	.0065	.0174	.0372	.0677
	\$550	.0000	.0001	.0006	.0016	.0065	.0173	.0368	.0667
	\$800	.0000	.0001	.0006	.0016	.0065	.0172	.0362	.0651
	\$1,000	.0000	.0001	.0006	.0016	.0065	.0172	.0361	.0650
69	\$120	.0000	.0001	.0004	.0018	.0119	.0406	.0940	.1707
	\$160	.0000	.0001	.0003	.0013	.0083	.0285	.0683	.1295
	\$250	.0000	.0001	.0003	.0009	.0053	.0178	.0432	.0848
	\$275	.0000	.0001	.0003	.0009	.0050	.0165	.0399	.0785

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0000	.0001	.0003	.0009	.0044	.0137	.0325	.0637
	\$500	.0000	.0001	.0003	.0008	.0041	.0127	.0295	.0573
	\$550	.0000	.0001	.0003	.0008	.0041	.0126	.0291	.0562
	\$800	.0000	.0001	.0003	.0008	.0041	.0124	.0283	.0543
	\$1,000	.0000	.0001	.0003	.0008	.0041	.0124	.0283	.0541
70	\$120	.0000	.0000	.0002	.0010	.0090	.0351	.0876	.1652
	\$160	.0000	.0000	.0001	.0007	.0058	.0232	.0609	.1218
	\$250	.0000	.0000	.0001	.0004	.0033	.0131	.0356	.0751
	\$275	.0000	.0000	.0001	.0004	.0031	.0119	.0323	.0685
	\$380	.0000	.0000	.0001	.0004	.0025	.0094	.0250	.0532
	\$500	.0000	.0000	.0001	.0004	.0023	.0084	.0220	.0466
	\$550	.0000	.0000	.0001	.0004	.0023	.0083	.0215	.0454
	\$800	.0000	.0000	.0001	.0004	.0023	.0080	.0207	.0433
	\$1,000	.0000	.0000	.0001	.0004	.0023	.0080	.0206	.0430
71	\$120	.0000	.0000	.0000	.0001	.0009	.0120	.0568	.1419
	\$160	.0000	.0000	.0000	.0001	.0003	.0052	.0293	.0877
	\$250	.0000	.0000	.0000	.0001	.0002	.0017	.0105	.0375
	\$275	.0000	.0000	.0000	.0001	.0002	.0014	.0088	.0317
	\$380	.0000	.0000	.0000	.0001	.0002	.0009	.0055	.0201
	\$500	.0000	.0000	.0000	.0001	.0002	.0008	.0044	.0158
	\$550	.0000	.0000	.0000	.0001	.0002	.0008	.0042	.0151
	\$800	.0000	.0000	.0000	.0001	.0002	.0007	.0040	.0139
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0007	.0039	.0138
72	\$120	.0000	.0000	.0000	.0000	.0001	.0053	.0456	.1365
	\$160	.0000	.0000	.0000	.0000	.0001	.0014	.0176	.0752
	\$250	.0000	.0000	.0000	.0000	.0001	.0002	.0036	.0226
	\$275	.0000	.0000	.0000	.0000	.0001	.0002	.0027	.0175
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0012	.0085
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0008	.0058
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0008	.0054
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0007	.0046
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0007	.0045
73	\$120	.0000	.0000	.0000	.0000	.0000	.0009	.0340	.1339
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0068	.0632
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0086
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0053
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0013
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0006
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0005
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
74	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0259	.1336
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0013	.0566

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0015
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0005
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001))

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	\$120	.0237	.0568	.0937	.1330	.2165	.3049	.3968	.4916
<b>37</b>	\$120	.0226	.0547	.0907	.1291	.2112	.2981	.3889	.4826
<b>38</b>	\$120	.0216	.0527	.0877	.1252	.2057	.2913	.3808	.4734
<b>39</b>	\$120	.0205	.0506	.0847	.1213	.2001	.2843	.3726	.4641
<b>40</b>	\$120	.0195	.0485	.0816	.1173	.1945	.2772	.3642	.4546
	\$160	.0194	.0482	.0811	.1166	.1932	.2754	.3618	.4517
<b>41</b>	\$120	.0185	.0464	.0785	.1133	.1888	.2700	.3557	.4450
	\$160	.0183	.0461	.0780	.1126	.1875	.2683	.3534	.4421
<b>42</b>	\$120	.0174	.0443	.0753	.1092	.1829	.2627	.3470	.4351
	\$160	.0173	.0440	.0748	.1085	.1817	.2610	.3448	.4322
<b>43</b>	\$120	.0164	.0422	.0722	.1050	.1770	.2552	.3382	.4251
	\$160	.0163	.0419	.0717	.1044	.1759	.2536	.3360	.4223
<b>44</b>	\$120	.0154	.0401	.0690	.1009	.1711	.2478	.3294	.4150
	\$160	.0153	.0398	.0686	.1003	.1700	.2462	.3273	.4123
<b>45</b>	\$120	.0142	.0377	.0654	.0962	.1644	.2394	.3195	.4038
	\$160	.0141	.0374	.0650	.0956	.1633	.2378	.3174	.4011
<b>46</b>	\$120	.0131	.0352	.0618	.0915	.1576	.2308	.3094	.3930
	\$160	.0130	.0350	.0614	.0909	.1566	.2293	.3074	.3898
<b>47</b>	\$120	.0120	.0329	.0582	.0868	.1509	.2223	.2993	.3873
	\$160	.0119	.0327	.0579	.0862	.1499	.2208	.2973	.3833
	\$250	.0118	.0323	.0572	.0852	.1482	.2183	.2939	.3740
<b>48</b>	\$120	.0109	.0305	.0546	.0820	.1440	.2135	.2889	.3815
	\$160	.0108	.0303	.0543	.0814	.1430	.2121	.2870	.3665
	\$250	.0107	.0300	.0536	.0805	.1414	.2097	.2837	.3624
	\$275	.0107	.0299	.0535	.0803	.1410	.2092	.2830	.3614
<b>49</b>	\$120	.0099	.0282	.0510	.0772	.1370	.2046	.2831	.3756
	\$160	.0098	.0280	.0507	.0767	.1361	.2033	.2765	.3546
	\$250	.0097	.0277	.0501	.0758	.1346	.2010	.2734	.3505
	\$275	.0097	.0276	.0500	.0756	.1342	.2005	.2726	.3496
<b>50</b>	\$120	.0089	.0259	.0475	.0724	.1301	.1958	.2775	.3697
	\$160	.0088	.0257	.0472	.0720	.1293	.1946	.2661	.3468
	\$250	.0087	.0254	.0466	.0712	.1278	.1923	.2630	.3387
	\$275	.0087	.0254	.0465	.0710	.1275	.1918	.2623	.3378

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>51</b>	\$120	.0079	.0237	.0440	.0677	.1232	.1880	.2718	.3642
	\$160	.0078	.0235	.0437	.0673	.1224	.1857	.2555	.3403
	\$250	.0077	.0232	.0432	.0665	.1210	.1836	.2525	.3266
	\$275	.0077	.0232	.0431	.0663	.1207	.1831	.2519	.3257
<b>52</b>	\$120	.0069	.0214	.0405	.0629	.1160	.1826	.2658	.3591
	\$160	.0069	.0213	.0402	.0625	.1153	.1765	.2471	.3335
	\$250	.0068	.0211	.0397	.0618	.1140	.1745	.2416	.3140
	\$275	.0068	.0210	.0396	.0616	.1137	.1740	.2410	.3132
	\$380	.0067	.0208	.0393	.0611	.1126	.1724	.2387	.3102
<b>53</b>	\$120	.0061	.0193	.0369	.0581	.1088	.1770	.2599	.3542
	\$160	.0060	.0191	.0367	.0578	.1081	.1672	.2405	.3266
	\$250	.0059	.0189	.0363	.0571	.1069	.1653	.2305	.3011
	\$275	.0059	.0189	.0362	.0569	.1066	.1648	.2299	.3003
	\$380	.0059	.0187	.0359	.0564	.1056	.1633	.2277	.2975
<b>54</b>	\$120	.0052	.0172	.0335	.0534	.1016	.1714	.2545	.3494
	\$160	.0052	.0170	.0333	.0531	.1010	.1579	.2339	.3197
	\$250	.0051	.0169	.0329	.0524	.0998	.1560	.2192	.2881
	\$275	.0051	.0168	.0328	.0523	.0995	.1556	.2186	.2873
	\$380	.0051	.0166	.0325	.0518	.0986	.1541	.2166	.2846
<b>55</b>	\$120	.0044	.0152	.0302	.0488	.0967	.1657	.2493	.3447
	\$160	.0044	.0151	.0300	.0485	.0939	.1518	.2273	.3133
	\$250	.0044	.0149	.0297	.0479	.0928	.1468	.2080	.2789
	\$275	.0044	.0149	.0296	.0478	.0926	.1464	.2074	.2744
	\$380	.0043	.0147	.0293	.0473	.0917	.1450	.2055	.2718
	\$500	.0043	.0146	.0291	.0470	.0910	.1439	.2038	.2696
<b>56</b>	\$120	.0037	.0132	.0269	.0441	.0919	.1600	.2442	.3401
	\$160	.0037	.0131	.0267	.0438	.0867	.1456	.2203	.3072
	\$250	.0037	.0130	.0264	.0433	.0857	.1372	.1962	.2704
	\$275	.0036	.0129	.0264	.0432	.0854	.1369	.1957	.2643
	\$380	.0036	.0128	.0261	.0428	.0846	.1356	.1938	.2583
	\$500	.0036	.0127	.0259	.0425	.0840	.1345	.1923	.2563
	\$550	.0036	.0127	.0258	.0424	.0838	.1342	.1918	.2556
<b>57</b>	\$120	.0031	.0114	.0237	.0396	.0870	.1547	.2391	.3358
	\$160	.0030	.0113	.0236	.0393	.0795	.1393	.2137	.3012
	\$250	.0030	.0112	.0233	.0389	.0786	.1277	.1872	.2620
	\$275	.0030	.0111	.0233	.0388	.0784	.1273	.1839	.2555
	\$380	.0030	.0110	.0230	.0384	.0776	.1261	.1822	.2448
	\$500	.0029	.0109	.0229	.0381	.0770	.1251	.1807	.2429
	\$550	.0029	.0109	.0228	.0380	.0768	.1248	.1803	.2423
<b>58</b>	\$120	.0025	.0098	.0210	.0355	.0825	.1501	.2347	.3322
	\$160	.0025	.0097	.0208	.0353	.0744	.1336	.2081	.2959
	\$250	.0025	.0096	.0206	.0349	.0720	.1186	.1799	.2541
	\$275	.0025	.0096	.0205	.0348	.0718	.1183	.1754	.2475



<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$380	.0025	.0095	.0203	.0345	.0711	.1172	.1711	.2319
	\$500	.0024	.0094	.0202	.0342	.0706	.1163	.1698	.2300
	\$550	.0024	.0094	.0201	.0341	.0704	.1160	.1693	.2295
<b>59</b>	\$120	.0021	.0083	.0183	.0319	.0781	.1455	.2305	.3287
	\$160	.0020	.0083	.0181	.0313	.0698	.1278	.2025	.2907
	\$250	.0020	.0082	.0179	.0310	.0655	.1104	.1725	.2461
	\$275	.0020	.0081	.0179	.0309	.0653	.1093	.1677	.2392
	\$380	.0020	.0081	.0177	.0306	.0647	.1082	.1599	.2202
	\$500	.0020	.0080	.0176	.0303	.0642	.1074	.1586	.2170
	\$550	.0020	.0080	.0175	.0303	.0640	.1071	.1582	.2165
<b>60</b>	\$120	.0016	.0069	.0157	.0290	.0738	.1408	.2262	.3253
	\$160	.0016	.0069	.0156	.0274	.0650	.1222	.1969	.2856
	\$250	.0016	.0068	.0154	.0271	.0589	.1038	.1648	.2383
	\$275	.0016	.0068	.0153	.0270	.0587	.1010	.1599	.2307
	\$380	.0016	.0067	.0152	.0268	.0582	.0991	.1484	.2106
	\$500	.0016	.0067	.0151	.0266	.0577	.0983	.1472	.2038
	\$550	.0016	.0066	.0150	.0265	.0576	.0981	.1469	.2033
	\$800	.0015	.0066	.0149	.0263	.0571	.0973	.1457	.2017
<b>61</b>	\$120	.0012	.0057	.0132	.0261	.0696	.1362	.2221	.3221
	\$160	.0012	.0056	.0131	.0237	.0603	.1168	.1913	.2807
	\$250	.0012	.0056	.0130	.0234	.0524	.0972	.1572	.2308
	\$275	.0012	.0055	.0130	.0234	.0523	.0943	.1520	.2225
	\$380	.0012	.0055	.0128	.0231	.0518	.0901	.1385	.2011
	\$500	.0012	.0054	.0127	.0230	.0514	.0894	.1360	.1906
	\$550	.0012	.0054	.0127	.0229	.0513	.0891	.1356	.1902
	\$800	.0012	.0054	.0126	.0227	.0509	.0884	.1345	.1887
<b>62</b>	\$120	.0009	.0045	.0111	.0233	.0654	.1316	.2181	.3190
	\$160	.0009	.0045	.0109	.0205	.0556	.1112	.1859	.2759
	\$250	.0009	.0044	.0107	.0199	.0467	.0905	.1496	.2233
	\$275	.0009	.0044	.0107	.0198	.0459	.0875	.1440	.2145
	\$380	.0009	.0044	.0106	.0196	.0455	.0810	.1297	.1913
	\$500	.0009	.0043	.0105	.0195	.0451	.0804	.1246	.1793
	\$550	.0009	.0043	.0105	.0194	.0450	.0802	.1243	.1769
	\$800	.0009	.0043	.0104	.0193	.0447	.0795	.1233	.1755
	\$1,000	.0009	.0043	.0104	.0192	.0446	.0793	.1229	.1750
<b>63</b>	\$120	.0007	.0034	.0094	.0205	.0611	.1270	.2140	.3159
	\$160	.0007	.0034	.0087	.0177	.0509	.1056	.1803	.2711
	\$250	.0006	.0034	.0086	.0164	.0416	.0836	.1420	.2156
	\$275	.0006	.0034	.0086	.0164	.0403	.0805	.1359	.2062
	\$380	.0006	.0033	.0085	.0162	.0392	.0725	.1206	.1812
	\$500	.0006	.0033	.0084	.0161	.0389	.0712	.1131	.1682
	\$550	.0006	.0033	.0084	.0161	.0388	.0711	.1126	.1649
	\$800	.0006	.0033	.0084	.0159	.0385	.0705	.1117	.1619

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>64</b>	\$1,000	.0006	.0033	.0083	.0159	.0384	.0703	.1114	.1615
	\$120	.0004	.0025	.0077	.0178	.0568	.1223	.2101	.3131
	\$160	.0004	.0025	.0068	.0151	.0463	.1000	.1747	.2664
	\$250	.0004	.0025	.0067	.0132	.0367	.0768	.1344	.2079
	\$275	.0004	.0025	.0067	.0132	.0353	.0734	.1280	.1980
	\$380	.0004	.0025	.0066	.0131	.0331	.0651	.1114	.1711
	\$500	.0004	.0024	.0066	.0130	.0329	.0623	.1033	.1571
	\$550	.0004	.0024	.0065	.0129	.0328	.0621	.1013	.1535
	\$800	.0004	.0024	.0065	.0128	.0325	.0616	.1003	.1484
	\$1,000	.0004	.0024	.0065	.0128	.0324	.0615	.1000	.1480
<b>65</b>	\$120	.0003	.0018	.0062	.0153	.0525	.1177	.2062	.3104
	\$160	.0003	.0018	.0053	.0125	.0418	.0943	.1692	.2618
	\$250	.0003	.0018	.0050	.0103	.0318	.0702	.1267	.2003
	\$275	.0003	.0018	.0050	.0103	.0305	.0666	.1199	.1897
	\$380	.0003	.0017	.0049	.0102	.0273	.0578	.1023	.1612
	\$500	.0003	.0017	.0049	.0101	.0271	.0537	.0935	.1458
	\$550	.0003	.0017	.0049	.0101	.0270	.0534	.0913	.1419
	\$800	.0003	.0017	.0049	.0100	.0268	.0530	.0889	.1349
	\$1,000	.0003	.0017	.0048	.0100	.0268	.0528	.0887	.1346
<b>66</b>	\$120	.0002	.0012	.0048	.0128	.0483	.1131	.2025	.3079
	\$160	.0002	.0012	.0040	.0102	.0373	.0887	.1638	.2574
	\$250	.0002	.0012	.0036	.0080	.0272	.0636	.1191	.1927
	\$275	.0002	.0012	.0036	.0078	.0258	.0598	.1120	.1816
	\$380	.0002	.0011	.0035	.0076	.0226	.0506	.0933	.1512
	\$500	.0002	.0011	.0035	.0076	.0217	.0463	.0838	.1346
	\$550	.0002	.0011	.0035	.0075	.0217	.0452	.0815	.1304
	\$800	.0002	.0011	.0035	.0075	.0215	.0447	.0779	.1220
	\$1,000	.0002	.0011	.0035	.0075	.0215	.0445	.0777	.1213
<b>67</b>	\$120	.0001	.0008	.0036	.0104	.0438	.1081	.1985	.3055
	\$160	.0001	.0007	.0028	.0079	.0326	.0826	.1579	.2528
	\$250	.0001	.0007	.0023	.0059	.0225	.0565	.1109	.1846
	\$275	.0001	.0007	.0023	.0056	.0211	.0527	.1033	.1728
	\$380	.0001	.0007	.0023	.0053	.0178	.0430	.0836	.1404
	\$500	.0001	.0007	.0023	.0052	.0165	.0385	.0735	.1225
	\$550	.0001	.0007	.0023	.0052	.0164	.0374	.0710	.1180
	\$800	.0001	.0007	.0022	.0052	.0163	.0361	.0663	.1085
	\$1,000	.0001	.0007	.0022	.0052	.0163	.0360	.0660	.1070
<b>68</b>	\$120	.0000	.0005	.0025	.0082	.0392	.1030	.1947	.3032
	\$160	.0000	.0004	.0019	.0059	.0279	.0764	.1520	.2484
	\$250	.0000	.0004	.0014	.0040	.0180	.0495	.1025	.1764
	\$275	.0000	.0004	.0014	.0038	.0166	.0455	.0945	.1638
	\$380	.0000	.0003	.0013	.0033	.0135	.0357	.0739	.1294
	\$500	.0000	.0003	.0013	.0033	.0121	.0310	.0632	.1103

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$550	.0000	.0003	.0013	.0033	.0118	.0299	.0605	.1055
	\$800	.0000	.0003	.0013	.0033	.0116	.0281	.0553	.0949
	\$1,000	.0000	.0003	.0013	.0033	.0116	.0280	.0546	.0928
<b>69</b>	\$120	.0000	.0002	.0016	.0062	.0348	.0981	.1912	.3014
	\$160	.0000	.0002	.0011	.0042	.0236	.0704	.1464	.2444
	\$250	.0000	.0002	.0008	.0026	.0140	.0427	.0943	.1685
	\$275	.0000	.0002	.0008	.0024	.0127	.0388	.0860	.1552
	\$380	.0000	.0002	.0007	.0020	.0098	.0290	.0646	.1188
	\$500	.0000	.0002	.0007	.0019	.0085	.0243	.0535	.0985
	\$550	.0000	.0002	.0007	.0019	.0082	.0232	.0508	.0934
	\$800	.0000	.0002	.0007	.0019	.0078	.0211	.0451	.0819
	\$1,000	.0000	.0002	.0007	.0019	.0078	.0210	.0441	.0796
<b>70</b>	\$120	.0000	.0001	.0009	.0042	.0296	.0924	.1873	.2995
	\$160	.0000	.0001	.0006	.0025	.0187	.0633	.1399	.2401
	\$250	.0000	.0000	.0003	.0014	.0098	.0351	.0847	.1593
	\$275	.0000	.0000	.0003	.0013	.0087	.0311	.0760	.1451
	\$380	.0000	.0000	.0003	.0010	.0061	.0216	.0538	.1063
	\$500	.0000	.0000	.0003	.0009	.0050	.0172	.0425	.0847
	\$550	.0000	.0000	.0003	.0008	.0048	.0162	.0398	.0794
	\$800	.0000	.0000	.0003	.0008	.0044	.0141	.0339	.0670
	\$1,000	.0000	.0000	.0003	.0008	.0044	.0138	.0328	.0644
<b>71</b>	\$120	.0000	.0000	.0004	.0026	.0247	.0868	.1839	.2981
	\$160	.0000	.0000	.0002	.0014	.0142	.0563	.1337	.2363
	\$250	.0000	.0000	.0001	.0006	.0063	.0278	.0753	.1506
	\$275	.0000	.0000	.0001	.0005	.0054	.0240	.0663	.1353
	\$380	.0000	.0000	.0001	.0004	.0034	.0152	.0436	.0940
	\$500	.0000	.0000	.0001	.0003	.0026	.0113	.0324	.0714
	\$550	.0000	.0000	.0001	.0003	.0024	.0104	.0298	.0659
	\$800	.0000	.0000	.0001	.0003	.0021	.0086	.0241	.0530
	\$1,000	.0000	.0000	.0001	.0003	.0021	.0082	.0229	.0501
<b>72</b>	\$120	.0000	.0000	.0001	.0011	.0182	.0793	.1800	.2969
	\$160	.0000	.0000	.0000	.0004	.0087	.0468	.1257	.2322
	\$250	.0000	.0000	.0000	.0001	.0028	.0187	.0626	.1390
	\$275	.0000	.0000	.0000	.0001	.0023	.0153	.0531	.1223
	\$380	.0000	.0000	.0000	.0001	.0011	.0080	.0305	.0775
	\$500	.0000	.0000	.0000	.0000	.0007	.0051	.0201	.0538
	\$550	.0000	.0000	.0000	.0000	.0007	.0045	.0178	.0482
	\$800	.0000	.0000	.0000	.0000	.0005	.0033	.0128	.0353
	\$1,000	.0000	.0000	.0000	.0000	.0005	.0031	.0118	.0323
<b>73</b>	\$120	.0000	.0000	.0000	.0002	.0115	.0713	.1769	.2963
	\$160	.0000	.0000	.0000	.0001	.0040	.0364	.1177	.2292
	\$250	.0000	.0000	.0000	.0000	.0007	.0100	.0486	.1273
	\$275	.0000	.0000	.0000	.0000	.0005	.0074	.0389	.1085

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$380	.0000	.0000	.0000	.0000	.0002	.0027	.0175	.0596
	\$500	.0000	.0000	.0000	.0000	.0001	.0013	.0093	.0355
	\$550	.0000	.0000	.0000	.0000	.0001	.0011	.0076	.0302
	\$800	.0000	.0000	.0000	.0000	.0000	.0006	.0044	.0185
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0038	.0160
<b>74</b>	\$120	.0000	.0000	.0000	.0000	.0074	.0661	.1756	.2962
	\$160	.0000	.0000	.0000	.0000	.0018	.0292	.1131	.2281
	\$250	.0000	.0000	.0000	.0000	.0002	.0054	.0393	.1201
	\$275	.0000	.0000	.0000	.0000	.0001	.0035	.0295	.0998
	\$380	.0000	.0000	.0000	.0000	.0000	.0008	.0102	.0477
	\$500	.0000	.0000	.0000	.0000	.0000	.0003	.0041	.0241
	\$550	.0000	.0000	.0000	.0000	.0000	.0002	.0031	.0193
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0014	.0096
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0011	.0077

\* Single Loss Limit values are expressed in thousands of dollars.

**OTS-4660.1**

AMENDATORY SECTION (Amending WSR 17-12-020, filed 5/30/17, effective 6/30/17)

**WAC 296-17B-990 Hazard Group 9 tables.**

**Premium-Based Plan, with no Single Loss Limit**

**Insurance Charge Table**

**Hazard Group 9**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>1</b>	.9247	.9190	.9136	.9085	.9036	.8989	.8944	.8900	.8857	.8815	.8774	.8734	.8695
<b>2</b>	.9214	.9151	.9092	.9036	.8982	.8931	.8880	.8832	.8785	.8739	.8694	.8650	.8607
<b>3</b>	.9183	.9115	.9051	.8990	.8931	.8875	.8821	.8768	.8717	.8667	.8618	.8570	.8524
<b>4</b>	.9151	.9078	.9009	.8943	.8879	.8819	.8760	.8703	.8648	.8594	.8541	.8490	.8440
<b>5</b>	.9119	.9040	.8965	.8894	.8826	.8760	.8697	.8636	.8576	.8518	.8462	.8407	.8353
<b>6</b>	.9086	.9001	.8920	.8844	.8771	.8701	.8633	.8567	.8504	.8442	.8381	.8322	.8265
<b>7</b>	.9052	.8961	.8875	.8793	.8715	.8640	.8567	.8497	.8429	.8363	.8299	.8236	.8175
<b>8</b>	.9017	.8920	.8828	.8741	.8658	.8578	.8501	.8426	.8354	.8283	.8215	.8149	.8084
<b>9</b>	.8982	.8878	.8780	.8688	.8599	.8514	.8432	.8353	.8276	.8202	.8130	.8059	.7991
<b>10</b>	.8946	.8836	.8732	.8634	.8540	.8450	.8363	.8279	.8198	.8120	.8043	.7969	.7897
<b>11</b>	.8909	.8793	.8683	.8579	.8480	.8385	.8293	.8205	.8119	.8037	.7956	.7878	.7802
<b>12</b>	.8872	.8749	.8633	.8523	.8418	.8317	.8221	.8128	.8038	.7951	.7866	.7784	.7704
<b>13</b>	.8833	.8703	.8581	.8465	.8355	.8249	.8148	.8050	.7955	.7864	.7775	.7689	.7605
<b>14</b>	.8795	.8657	.8529	.8407	.8291	.8180	.8073	.7971	.7872	.7776	.7683	.7592	.7504
<b>15</b>	.8755	.8611	.8475	.8348	.8226	.8110	.7998	.7891	.7787	.7686	.7589	.7494	.7402

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
16	.8714	.8563	.8421	.8287	.8160	.8038	.7921	.7809	.7700	.7595	.7494	.7395	.7299
17	.8673	.8514	.8366	.8225	.8092	.7965	.7843	.7725	.7612	.7503	.7396	.7293	.7193
18	.8631	.8465	.8310	.8163	.8024	.7891	.7763	.7641	.7523	.7409	.7298	.7191	.7087
19	.8588	.8415	.8252	.8099	.7954	.7815	.7682	.7555	.7432	.7313	.7198	.7087	.6979
20	.8545	.8363	.8194	.8035	.7883	.7739	.7600	.7468	.7340	.7216	.7097	.6981	.6869
21	.8500	.8311	.8135	.7968	.7811	.7660	.7516	.7378	.7246	.7117	.6994	.6874	.6758
22	.8455	.8258	.8074	.7901	.7737	.7580	.7431	.7287	.7150	.7017	.6888	.6764	.6644
23	.8409	.8204	.8012	.7832	.7661	.7499	.7344	.7195	.7052	.6914	.6782	.6653	.6529
24	.8362	.8148	.7949	.7762	.7585	.7416	.7255	.7101	.6953	.6811	.6673	.6540	.6412
25	.8314	.8092	.7885	.7690	.7507	.7332	.7165	.7005	.6852	.6705	.6563	.6426	.6293
26	.8265	.8034	.7819	.7617	.7427	.7246	.7073	.6908	.6749	.6597	.6450	.6309	.6172
27	.8215	.7975	.7752	.7543	.7345	.7158	.6979	.6808	.6645	.6487	.6336	.6190	.6049
28	.8164	.7915	.7684	.7467	.7263	.7069	.6884	.6707	.6538	.6376	.6220	.6070	.5924
29	.8112	.7854	.7614	.7390	.7178	.6977	.6786	.6604	.6430	.6263	.6102	.5947	.5798
30	.8059	.7792	.7543	.7311	.7092	.6885	.6687	.6499	.6320	.6147	.5982	.5822	.5669
31	.8005	.7728	.7471	.7230	.7004	.6790	.6586	.6392	.6207	.6030	.5859	.5695	.5537
32	.7949	.7663	.7397	.7148	.6914	.6693	.6483	.6283	.6092	.5910	.5734	.5566	.5403
33	.7893	.7596	.7321	.7064	.6822	.6594	.6378	.6172	.5975	.5787	.5607	.5433	.5266
34	.7835	.7528	.7244	.6978	.6729	.6493	.6270	.6058	.5856	.5662	.5477	.5299	.5127
35	.7777	.7459	.7165	.6891	.6633	.6391	.6161	.5942	.5734	.5535	.5345	.5162	.4985
36	.7716	.7387	.7083	.6800	.6535	.6285	.6048	.5823	.5609	.5404	.5208	.5020	.4838
37	.7654	.7314	.7000	.6707	.6433	.6175	.5932	.5700	.5480	.5269	.5068	.4873	.4687
38	.7591	.7239	.6915	.6613	.6331	.6065	.5814	.5576	.5349	.5133	.4925	.4725	.4533
39	.7527	.7164	.6829	.6517	.6226	.5952	.5694	.5449	.5216	.4992	.4779	.4573	.4376
40	.7461	.7086	.6740	.6419	.6119	.5837	.5571	.5319	.5078	.4848	.4628	.4418	.4216
41	.7395	.7008	.6651	.6320	.6011	.5720	.5446	.5187	.4939	.4703	.4477	.4261	.4054
42	.7328	.6928	.6560	.6219	.5901	.5602	.5320	.5052	.4798	.4555	.4323	.4102	.3891
43	.7261	.6848	.6469	.6117	.5789	.5482	.5191	.4916	.4654	.4405	.4168	.3942	.3727
44	.7192	.6766	.6375	.6013	.5675	.5358	.5059	.4775	.4506	.4251	.4009	.3779	.3562
45	.7122	.6683	.6280	.5907	.5559	.5232	.4924	.4632	.4357	.4096	.3849	.3616	.3397
46	.7052	.6599	.6184	.5799	.5441	.5104	.4787	.4488	.4206	.3940	.3689	.3454	.3233
47	.6981	.6514	.6086	.5690	.5321	.4974	.4648	.4342	.4053	.3783	.3530	.3293	.3071
48	.6909	.6428	.5987	.5578	.5197	.4841	.4507	.4193	.3899	.3625	.3370	.3131	.2909
49	.6841	.6346	.5891	.5471	.5079	.4712	.4370	.4050	.3752	.3475	.3218	.2978	.2756
50	.6773	.6263	.5795	.5362	.4959	.4583	.4233	.3907	.3606	.3326	.3067	.2828	.2606
51	.6704	.6179	.5697	.5251	.4837	.4452	.4095	.3765	.3460	.3178	.2918	.2679	.2459
52	.6634	.6093	.5597	.5137	.4712	.4318	.3955	.3621	.3313	.3030	.2770	.2531	.2313
53	.6563	.6006	.5494	.5022	.4585	.4184	.3815	.3476	.3166	.2882	.2622	.2385	.2170
54	.6491	.5917	.5389	.4904	.4457	.4048	.3674	.3331	.3019	.2735	.2477	.2242	.2031
55	.6419	.5826	.5283	.4785	.4329	.3912	.3532	.3187	.2874	.2590	.2334	.2103	.1895
56	.6345	.5734	.5175	.4664	.4198	.3775	.3391	.3043	.2729	.2447	.2193	.1966	.1764
57	.6270	.5641	.5066	.4543	.4067	.3637	.3249	.2899	.2586	.2305	.2056	.1834	.1636
58	.6195	.5546	.4956	.4420	.3936	.3499	.3107	.2757	.2444	.2167	.1921	.1704	.1511
59	.6119	.5451	.4845	.4297	.3803	.3361	.2966	.2615	.2304	.2030	.1789	.1576	.1390
60	.6042	.5355	.4733	.4173	.3671	.3223	.2825	.2475	.2166	.1896	.1659	.1452	.1271
61	.5966	.5259	.4621	.4048	.3537	.3085	.2686	.2335	.2029	.1762	.1530	.1329	.1155
62	.5890	.5163	.4509	.3924	.3404	.2947	.2546	.2196	.1893	.1630	.1404	.1209	.1043
63	.5815	.5068	.4396	.3798	.3271	.2808	.2406	.2057	.1757	.1499	.1279	.1092	.0933
64	.5741	.4973	.4284	.3673	.3136	.2669	.2264	.1917	.1621	.1369	.1156	.0977	.0827
65	.5669	.4879	.4172	.3547	.3001	.2528	.2122	.1777	.1485	.1240	.1036	.0865	.0724
66	.5599	.4786	.4059	.3419	.2863	.2384	.1978	.1635	.1349	.1111	.0916	.0755	.0624
67	.5532	.4694	.3946	.3289	.2722	.2238	.1830	.1491	.1211	.0983	.0797	.0648	.0528

((Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
68	.5467	.4603	.3832	.3157	.2576	.2086	.1679	.1344	.1072	.0854	.0680	.0543	.0435
69	.5406	.4513	.3715	.3019	.2424	.1928	.1520	.1191	.0929	.0723	.0563	.0439	.0344
70	.5348	.4423	.3594	.2872	.2261	.1756	.1349	.1028	.0778	.0587	.0443	.0334	.0254
71	.5225	.4181	.3213	.2362	.1663	.1127	.0741	.0479	.0309	.0202	.0136	.0095	.0067
72	.5211	.4133	.3096	.2162	.1397	.0840	.0477	.0264	.0146	.0083	.0048	.0027	.0015
73	.5210	.4120	.3036	.1999	.1122	.0526	.0212	.0077	.0026	.0008	.0003	.0001	.0000
74	.5210	.4120	.3030	.1944	.0936	.0277	.0047	.0005	.0000	.0000	.0000	.0000	.0000))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8955	.8901	.8850	.8802	.8757	.8714	.8672	.8631	.8592	.8554	.8517	.8480	.8445
2	.8934	.8876	.8823	.8772	.8724	.8677	.8633	.8590	.8548	.8507	.8468	.8429	.8391
3	.8906	.8844	.8786	.8732	.8679	.8629	.8581	.8535	.8489	.8445	.8402	.8360	.8319
4	.8879	.8812	.8750	.8691	.8635	.8581	.8529	.8479	.8430	.8383	.8336	.8291	.8246
5	.8850	.8779	.8712	.8649	.8589	.8531	.8475	.8421	.8369	.8318	.8268	.8219	.8172
6	.8821	.8745	.8674	.8606	.8542	.8480	.8420	.8363	.8306	.8252	.8198	.8146	.8096
7	.8791	.8710	.8634	.8562	.8493	.8427	.8363	.8301	.8241	.8183	.8126	.8070	.8016
8	.8761	.8675	.8594	.8517	.8444	.8373	.8305	.8240	.8176	.8114	.8053	.7995	.7937
9	.8731	.8639	.8553	.8471	.8394	.8319	.8246	.8176	.8109	.8043	.7979	.7917	.7856
10	.8700	.8603	.8512	.8425	.8342	.8263	.8187	.8113	.8041	.7972	.7904	.7839	.7775
11	.8668	.8566	.8469	.8378	.8290	.8207	.8126	.8048	.7972	.7899	.7828	.7759	.7692
12	.8636	.8527	.8426	.8329	.8237	.8148	.8063	.7981	.7901	.7824	.7750	.7677	.7606
13	.8603	.8489	.8381	.8280	.8182	.8089	.8000	.7913	.7830	.7749	.7671	.7595	.7520
14	.8569	.8449	.8335	.8228	.8126	.8028	.7934	.7843	.7756	.7671	.7589	.7509	.7431
15	.8535	.8408	.8289	.8177	.8069	.7967	.7868	.7774	.7682	.7593	.7507	.7424	.7343
16	.8500	.8367	.8242	.8124	.8011	.7904	.7801	.7702	.7606	.7514	.7424	.7337	.7252
17	.8464	.8325	.8194	.8070	.7953	.7840	.7733	.7629	.7529	.7433	.7339	.7248	.7160
18	.8428	.8282	.8145	.8015	.7893	.7775	.7663	.7555	.7451	.7350	.7253	.7158	.7067
19	.8390	.8237	.8094	.7959	.7831	.7709	.7592	.7479	.7371	.7266	.7165	.7067	.6971
20	.8352	.8193	.8043	.7903	.7769	.7642	.7520	.7403	.7290	.7181	.7076	.6974	.6876
21	.8313	.8147	.7991	.7845	.7706	.7573	.7446	.7325	.7208	.7095	.6986	.6880	.6778
22	.8273	.8100	.7937	.7785	.7640	.7502	.7371	.7244	.7123	.7006	.6893	.6783	.6677
23	.8233	.8052	.7883	.7725	.7574	.7431	.7294	.7163	.7037	.6916	.6799	.6686	.6577
24	.8191	.8003	.7827	.7662	.7506	.7358	.7216	.7080	.6950	.6824	.6703	.6586	.6473
25	.8148	.7952	.7770	.7599	.7437	.7283	.7136	.6995	.6860	.6730	.6605	.6484	.6367
26	.8105	.7902	.7712	.7534	.7366	.7207	.7055	.6909	.6769	.6635	.6506	.6381	.6261
27	.8061	.7849	.7653	.7469	.7294	.7129	.6972	.6821	.6677	.6538	.6405	.6276	.6152
28	.8015	.7796	.7592	.7401	.7221	.7050	.6887	.6731	.6583	.6440	.6302	.6169	.6041
29	.7969	.7742	.7531	.7333	.7146	.6969	.6801	.6641	.6487	.6340	.6198	.6061	.5930
30	.7922	.7686	.7467	.7262	.7069	.6886	.6713	.6547	.6388	.6236	.6090	.5950	.5814
31	.7873	.7628	.7402	.7190	.6990	.6801	.6622	.6451	.6288	.6131	.5981	.5836	.5696
32	.7823	.7569	.7335	.7115	.6909	.6714	.6529	.6353	.6185	.6023	.5868	.5719	.5575
33	.7772	.7509	.7267	.7040	.6827	.6626	.6435	.6253	.6080	.5914	.5754	.5601	.5453
34	.7720	.7448	.7197	.6963	.6743	.6535	.6338	.6151	.5973	.5802	.5637	.5479	.5327
35	.7666	.7385	.7125	.6883	.6656	.6442	.6239	.6046	.5862	.5686	.5517	.5355	.5198
36	.7611	.7321	.7052	.6802	.6568	.6347	.6138	.5940	.5750	.5569	.5395	.5228	.5067
37	.7554	.7254	.6977	.6719	.6477	.6249	.6034	.5829	.5634	.5447	.5269	.5097	.4931
38	.7496	.7185	.6899	.6633	.6383	.6148	.5926	.5716	.5515	.5323	.5139	.4962	.4791
39	.7437	.7116	.6820	.6545	.6288	.6046	.5818	.5601	.5394	.5196	.5007	.4824	.4649
40	.7377	.7045	.6740	.6456	.6191	.5942	.5707	.5483	.5270	.5067	.4872	.4684	.4504
41	.7316	.6973	.6658	.6366	.6092	.5836	.5593	.5363	.5144	.4934	.4733	.4540	.4355
42	.7253	.6899	.6574	.6272	.5990	.5726	.5476	.5239	.5013	.4797	.4590	.4392	.4203
43	.7189	.6824	.6488	.6177	.5886	.5614	.5356	.5112	.4879	.4657	.4445	.4242	.4048

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
44	.7125	.6748	.6402	.6081	.5782	.5501	.5236	.4984	.4745	.4517	.4299	.4092	.3893
45	.7053	.6663	.6305	.5974	.5665	.5376	.5102	.4843	.4596	.4362	.4139	.3926	.3723
46	.6979	.6576	.6206	.5865	.5546	.5247	.4965	.4698	.4444	.4204	.3976	.3758	.3552
47	.6905	.6488	.6107	.5754	.5425	.5117	.4826	.4551	.4291	.4045	.3811	.3590	.3380
48	.6828	.6398	.6003	.5639	.5300	.4981	.4682	.4399	.4133	.3881	.3642	.3417	.3206
49	.6750	.6305	.5898	.5522	.5171	.4843	.4535	.4245	.3971	.3714	.3472	.3245	.3031
50	.6673	.6213	.5792	.5404	.5042	.4704	.4387	.4090	.3810	.3548	.3304	.3074	.2859
51	.6594	.6119	.5684	.5283	.4910	.4562	.4236	.3932	.3647	.3382	.3134	.2902	.2685
52	.6511	.6020	.5571	.5156	.4771	.4413	.4079	.3767	.3478	.3209	.2959	.2725	.2507
53	.6427	.5919	.5454	.5025	.4628	.4260	.3917	.3600	.3307	.3034	.2781	.2547	.2333
54	.6342	.5816	.5335	.4892	.4483	.4104	.3755	.3432	.3134	.2859	.2605	.2374	.2165
55	.6257	.5712	.5215	.4758	.4337	.3949	.3593	.3265	.2963	.2687	.2436	.2210	.2006
56	.6167	.5603	.5088	.4616	.4183	.3787	.3423	.3090	.2786	.2512	.2266	.2045	.1847
57	.6078	.5493	.4960	.4473	.4029	.3624	.3254	.2917	.2615	.2344	.2103	.1887	.1695
58	.5992	.5387	.4837	.4336	.3880	.3466	.3091	.2754	.2454	.2188	.1951	.1741	.1555
59	.5905	.5279	.4710	.4195	.3729	.3307	.2929	.2594	.2297	.2035	.1803	.1599	.1419
60	.5815	.5167	.4581	.4051	.3573	.3146	.2768	.2434	.2141	.1883	.1657	.1459	.1286
61	.5726	.5056	.4451	.3906	.3420	.2989	.2611	.2279	.1989	.1736	.1516	.1325	.1159
62	.5635	.4942	.4318	.3760	.3266	.2832	.2453	.2123	.1837	.1590	.1376	.1193	.1036
63	.5542	.4825	.4181	.3610	.3109	.2671	.2292	.1965	.1683	.1442	.1237	.1062	.0914
64	.5450	.4707	.4045	.3461	.2952	.2511	.2132	.1807	.1532	.1298	.1101	.0936	.0797
65	.5359	.4591	.3909	.3312	.2794	.2350	.1971	.1651	.1381	.1156	.0969	.0814	.0686
66	.5270	.4477	.3775	.3163	.2637	.2189	.1811	.1495	.1234	.1018	.0842	.0698	.0582
67	.5179	.4356	.3631	.3002	.2465	.2013	.1638	.1329	.1077	.0874	.0711	.0581	.0477
68	.5092	.4238	.3485	.2837	.2289	.1834	.1461	.1161	.0921	.0732	.0584	.0469	.0380
69	.5015	.4128	.3347	.2677	.2118	.1659	.1291	.1001	.0775	.0602	.0470	.0370	.0296
70	.4935	.4006	.3188	.2490	.1914	.1453	.1093	.0817	.0611	.0459	.0348	.0268	.0210
71	.4871	.3898	.3038	.2308	.1715	.1251	.0901	.0644	.0461	.0332	.0243	.0182	.0140
72	.4809	.3777	.2850	.2066	.1443	.0977	.0647	.0424	.0278	.0185	.0127	.0090	.0066
73	.4777	.3687	.2677	.1814	.1147	.0681	.0385	.0211	.0115	.0063	.0034	.0019	.0010
74	.4771	.3656	.2592	.1660	.0949	.0484	.0223	.0095	.0037	.0014	.0005	.0002	.0001

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table  
Hazard Group 9

Effective ((June 30, 2017)) October 1, 2023

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0486	.0980	.1481	.1988	.3009	.4037	.5070	.6106
2	.0000	.0478	.0967	.1465	.1967	.2982	.4004	.5031	.6062
3	.0000	.0471	.0955	.1449	.1948	.2957	.3973	.4995	.6021
4	.0000	.0464	.0943	.1433	.1929	.2931	.3941	.4958	.5979
5	.0000	.0456	.0931	.1417	.1909	.2904	.3909	.4920	.5935
6	.0000	.0449	.0919	.1401	.1889	.2877	.3876	.4881	.5890
7	.0000	.0441	.0906	.1384	.1869	.2850	.3842	.4841	.5845
8	.0000	.0433	.0894	.1367	.1848	.2822	.3807	.4800	.5798
9	.0000	.0425	.0881	.1350	.1826	.2793	.3772	.4758	.5750
10	.0000	.0417	.0868	.1333	.1805	.2764	.3736	.4716	.5702
11	.0000	.0409	.0855	.1315	.1783	.2735	.3699	.4673	.5653

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
12	.0000	.0401	.0842	.1297	.1761	.2705	.3662	.4629	.5603
13	.0000	.0393	.0828	.1279	.1738	.2674	.3623	.4583	.5551
14	.0000	.0385	.0815	.1260	.1715	.2642	.3585	.4537	.5499
15	.0000	.0377	.0801	.1242	.1692	.2610	.3545	.4491	.5445
16	.0000	.0369	.0787	.1223	.1668	.2578	.3504	.4443	.5391
17	.0000	.0361	.0773	.1203	.1644	.2545	.3463	.4394	.5336
18	.0000	.0353	.0759	.1184	.1619	.2511	.3421	.4345	.5280
19	.0000	.0345	.0745	.1164	.1594	.2476	.3378	.4295	.5222
20	.0000	.0336	.0730	.1144	.1569	.2441	.3335	.4243	.5164
21	.0000	.0328	.0715	.1123	.1543	.2406	.3290	.4191	.5105
22	.0000	.0319	.0700	.1102	.1516	.2369	.3245	.4138	.5044
23	.0000	.0311	.0685	.1080	.1489	.2332	.3199	.4084	.4982
24	.0000	.0302	.0669	.1059	.1461	.2294	.3152	.4028	.4919
25	.0000	.0293	.0653	.1036	.1433	.2255	.3104	.3972	.4855
26	.0000	.0285	.0637	.1014	.1405	.2216	.3055	.3914	.4789
27	.0000	.0276	.0621	.0991	.1376	.2175	.3005	.3855	.4722
28	.0000	.0267	.0605	.0968	.1346	.2135	.2954	.3795	.4654
29	.0000	.0258	.0588	.0944	.1316	.2093	.2902	.3734	.4584
30	.0000	.0249	.0571	.0920	.1285	.2050	.2849	.3672	.4513
31	.0000	.0240	.0554	.0895	.1254	.2007	.2795	.3608	.4441
32	.0000	.0231	.0536	.0870	.1222	.1963	.2739	.3543	.4367
33	.0000	.0221	.0519	.0845	.1189	.1917	.2683	.3476	.4291
34	.0000	.0212	.0501	.0819	.1156	.1871	.2625	.3408	.4214
35	.0000	.0203	.0483	.0793	.1123	.1825	.2567	.3339	.4135
36	.0000	.0193	.0464	.0766	.1088	.1776	.2506	.3267	.4053
37	.0000	.0184	.0445	.0738	.1053	.1727	.2444	.3194	.3970
38	.0000	.0174	.0426	.0711	.1017	.1677	.2381	.3119	.3885
39	.0000	.0165	.0407	.0683	.0981	.1626	.2317	.3044	.3799
40	.0000	.0155	.0388	.0655	.0944	.1574	.2251	.2966	.3710
41	.0000	.0146	.0369	.0626	.0908	.1521	.2185	.2888	.3621
42	.0000	.0137	.0350	.0598	.0871	.1468	.2118	.2808	.3530
43	.0000	.0128	.0331	.0570	.0834	.1415	.2051	.2728	.3439
44	.0000	.0119	.0312	.0541	.0796	.1361	.1982	.2646	.3345
45	.0000	.0110	.0293	.0512	.0758	.1306	.1912	.2563	.3250
46	.0000	.0101	.0274	.0484	.0720	.1251	.1842	.2479	.3154
47	.0000	.0093	.0255	.0455	.0682	.1196	.1771	.2394	.3056
48	.0000	.0084	.0237	.0427	.0644	.1140	.1699	.2308	.2957
49	.0000	.0077	.0221	.0401	.0609	.1087	.1631	.2226	.2861
50	.0000	.0070	.0205	.0376	.0574	.1035	.1563	.2143	.2765
51	.0000	.0064	.0189	.0350	.0540	.0983	.1494	.2059	.2667
52	.0000	.0057	.0173	.0325	.0505	.0930	.1424	.1973	.2567
53	.0000	.0051	.0158	.0300	.0470	.0876	.1353	.1886	.2464
54	.0000	.0045	.0143	.0276	.0436	.0823	.1281	.1797	.2359
55	.0000	.0040	.0129	.0251	.0401	.0769	.1209	.1706	.2253
56	.0000	.0035	.0115	.0227	.0367	.0714	.1135	.1614	.2145



<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
57	.0000	.0030	.0101	.0204	.0334	.0660	.1060	.1521	.2036
58	.0000	.0025	.0088	.0181	.0301	.0606	.0985	.1426	.1926
59	.0000	.0021	.0076	.0159	.0268	.0551	.0909	.1331	.1815
60	.0000	.0017	.0064	.0138	.0236	.0497	.0832	.1235	.1703
61	.0000	.0013	.0053	.0118	.0206	.0443	.0756	.1139	.1591
62	.0000	.0010	.0043	.0099	.0176	.0390	.0680	.1043	.1479
63	.0000	.0008	.0034	.0081	.0148	.0338	.0605	.0948	.1366
64	.0000	.0006	.0026	.0064	.0121	.0288	.0531	.0853	.1254
65	.0000	.0004	.0019	.0049	.0096	.0240	.0459	.0759	.1142
66	.0000	.0002	.0013	.0036	.0073	.0194	.0389	.0666	.1029
67	.0000	.0001	.0009	.0025	.0053	.0152	.0322	.0574	.0916
68	.0000	.0001	.0005	.0016	.0036	.0113	.0257	.0483	.0802
69	.0000	.0000	.0003	.0009	.0022	.0079	.0196	.0393	.0685
70	.0000	.0000	.0001	.0004	.0011	.0049	.0138	.0303	.0564
71	.0000	.0000	.0000	.0000	.0000	.0002	.0015	.0061	.0183
72	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0013	.0066
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0006
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<u>1</u>	<u>.0000</u>	<u>.0503</u>	<u>.1016</u>	<u>.1536</u>	<u>.2061</u>	<u>.3119</u>	<u>.4185</u>	<u>.5256</u>	<u>.6330</u>
<u>2</u>	<u>.0000</u>	<u>.0498</u>	<u>.1008</u>	<u>.1525</u>	<u>.2047</u>	<u>.3102</u>	<u>.4164</u>	<u>.5231</u>	<u>.6303</u>
<u>3</u>	<u>.0000</u>	<u>.0492</u>	<u>.0997</u>	<u>.1511</u>	<u>.2030</u>	<u>.3079</u>	<u>.4136</u>	<u>.5199</u>	<u>.6266</u>
<u>4</u>	<u>.0000</u>	<u>.0485</u>	<u>.0986</u>	<u>.1496</u>	<u>.2013</u>	<u>.3056</u>	<u>.4109</u>	<u>.5167</u>	<u>.6230</u>
<u>5</u>	<u>.0000</u>	<u>.0478</u>	<u>.0975</u>	<u>.1482</u>	<u>.1995</u>	<u>.3033</u>	<u>.4080</u>	<u>.5134</u>	<u>.6192</u>
<u>6</u>	<u>.0000</u>	<u>.0471</u>	<u>.0964</u>	<u>.1467</u>	<u>.1977</u>	<u>.3009</u>	<u>.4051</u>	<u>.5100</u>	<u>.6154</u>
<u>7</u>	<u>.0000</u>	<u>.0464</u>	<u>.0952</u>	<u>.1452</u>	<u>.1959</u>	<u>.2985</u>	<u>.4021</u>	<u>.5065</u>	<u>.6114</u>
<u>8</u>	<u>.0000</u>	<u>.0457</u>	<u>.0941</u>	<u>.1437</u>	<u>.1940</u>	<u>.2960</u>	<u>.3991</u>	<u>.5030</u>	<u>.6074</u>
<u>9</u>	<u>.0000</u>	<u>.0450</u>	<u>.0929</u>	<u>.1422</u>	<u>.1922</u>	<u>.2935</u>	<u>.3961</u>	<u>.4994</u>	<u>.6033</u>
<u>10</u>	<u>.0000</u>	<u>.0443</u>	<u>.0918</u>	<u>.1407</u>	<u>.1903</u>	<u>.2910</u>	<u>.3930</u>	<u>.4958</u>	<u>.5992</u>
<u>11</u>	<u>.0000</u>	<u>.0436</u>	<u>.0906</u>	<u>.1391</u>	<u>.1884</u>	<u>.2885</u>	<u>.3898</u>	<u>.4921</u>	<u>.5949</u>
<u>12</u>	<u>.0000</u>	<u>.0429</u>	<u>.0895</u>	<u>.1375</u>	<u>.1864</u>	<u>.2858</u>	<u>.3866</u>	<u>.4882</u>	<u>.5906</u>
<u>13</u>	<u>.0000</u>	<u>.0422</u>	<u>.0883</u>	<u>.1359</u>	<u>.1845</u>	<u>.2832</u>	<u>.3833</u>	<u>.4844</u>	<u>.5861</u>
<u>14</u>	<u>.0000</u>	<u>.0414</u>	<u>.0870</u>	<u>.1343</u>	<u>.1824</u>	<u>.2804</u>	<u>.3799</u>	<u>.4804</u>	<u>.5815</u>
<u>15</u>	<u>.0000</u>	<u>.0407</u>	<u>.0858</u>	<u>.1326</u>	<u>.1804</u>	<u>.2777</u>	<u>.3765</u>	<u>.4763</u>	<u>.5769</u>
<u>16</u>	<u>.0000</u>	<u>.0400</u>	<u>.0846</u>	<u>.1309</u>	<u>.1783</u>	<u>.2748</u>	<u>.3730</u>	<u>.4722</u>	<u>.5722</u>
<u>17</u>	<u>.0000</u>	<u>.0392</u>	<u>.0833</u>	<u>.1292</u>	<u>.1762</u>	<u>.2720</u>	<u>.3694</u>	<u>.4680</u>	<u>.5674</u>
<u>18</u>	<u>.0000</u>	<u>.0385</u>	<u>.0821</u>	<u>.1275</u>	<u>.1740</u>	<u>.2690</u>	<u>.3658</u>	<u>.4637</u>	<u>.5625</u>
<u>19</u>	<u>.0000</u>	<u>.0377</u>	<u>.0808</u>	<u>.1257</u>	<u>.1718</u>	<u>.2660</u>	<u>.3620</u>	<u>.4592</u>	<u>.5574</u>
<u>20</u>	<u>.0000</u>	<u>.0370</u>	<u>.0795</u>	<u>.1240</u>	<u>.1696</u>	<u>.2630</u>	<u>.3582</u>	<u>.4548</u>	<u>.5523</u>
<u>21</u>	<u>.0000</u>	<u>.0362</u>	<u>.0782</u>	<u>.1222</u>	<u>.1673</u>	<u>.2599</u>	<u>.3543</u>	<u>.4502</u>	<u>.5471</u>
<u>22</u>	<u>.0000</u>	<u>.0354</u>	<u>.0768</u>	<u>.1203</u>	<u>.1650</u>	<u>.2567</u>	<u>.3503</u>	<u>.4455</u>	<u>.5417</u>
<u>23</u>	<u>.0000</u>	<u>.0347</u>	<u>.0755</u>	<u>.1184</u>	<u>.1627</u>	<u>.2534</u>	<u>.3463</u>	<u>.4407</u>	<u>.5363</u>
<u>24</u>	<u>.0000</u>	<u>.0339</u>	<u>.0741</u>	<u>.1165</u>	<u>.1602</u>	<u>.2501</u>	<u>.3421</u>	<u>.4358</u>	<u>.5307</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>25</b>	<u>.0000</u>	<u>.0331</u>	<u>.0727</u>	<u>.1145</u>	<u>.1577</u>	<u>.2466</u>	<u>.3378</u>	<u>.4307</u>	<u>.5250</u>
<b>26</b>	<u>.0000</u>	<u>.0323</u>	<u>.0712</u>	<u>.1125</u>	<u>.1552</u>	<u>.2431</u>	<u>.3335</u>	<u>.4257</u>	<u>.5192</u>
<b>27</b>	<u>.0000</u>	<u>.0315</u>	<u>.0698</u>	<u>.1105</u>	<u>.1526</u>	<u>.2396</u>	<u>.3291</u>	<u>.4204</u>	<u>.5133</u>
<b>28</b>	<u>.0000</u>	<u>.0306</u>	<u>.0683</u>	<u>.1084</u>	<u>.1500</u>	<u>.2359</u>	<u>.3245</u>	<u>.4151</u>	<u>.5072</u>
<b>29</b>	<u>.0000</u>	<u>.0298</u>	<u>.0668</u>	<u>.1063</u>	<u>.1473</u>	<u>.2322</u>	<u>.3199</u>	<u>.4097</u>	<u>.5011</u>
<b>30</b>	<u>.0000</u>	<u>.0290</u>	<u>.0653</u>	<u>.1042</u>	<u>.1446</u>	<u>.2284</u>	<u>.3152</u>	<u>.4041</u>	<u>.4947</u>
<b>31</b>	<u>.0000</u>	<u>.0281</u>	<u>.0637</u>	<u>.1019</u>	<u>.1417</u>	<u>.2245</u>	<u>.3103</u>	<u>.3983</u>	<u>.4882</u>
<b>32</b>	<u>.0000</u>	<u>.0273</u>	<u>.0621</u>	<u>.0997</u>	<u>.1388</u>	<u>.2204</u>	<u>.3053</u>	<u>.3924</u>	<u>.4815</u>
<b>33</b>	<u>.0000</u>	<u>.0264</u>	<u>.0605</u>	<u>.0973</u>	<u>.1359</u>	<u>.2164</u>	<u>.3002</u>	<u>.3864</u>	<u>.4747</u>
<b>34</b>	<u>.0000</u>	<u>.0255</u>	<u>.0588</u>	<u>.0950</u>	<u>.1328</u>	<u>.2122</u>	<u>.2950</u>	<u>.3803</u>	<u>.4677</u>
<b>35</b>	<u>.0000</u>	<u>.0246</u>	<u>.0572</u>	<u>.0926</u>	<u>.1297</u>	<u>.2078</u>	<u>.2896</u>	<u>.3740</u>	<u>.4605</u>
<b>36</b>	<u>.0000</u>	<u>.0237</u>	<u>.0555</u>	<u>.0901</u>	<u>.1266</u>	<u>.2035</u>	<u>.2841</u>	<u>.3676</u>	<u>.4532</u>
<b>37</b>	<u>.0000</u>	<u>.0228</u>	<u>.0537</u>	<u>.0875</u>	<u>.1233</u>	<u>.1989</u>	<u>.2784</u>	<u>.3609</u>	<u>.4457</u>
<b>38</b>	<u>.0000</u>	<u>.0219</u>	<u>.0519</u>	<u>.0849</u>	<u>.1200</u>	<u>.1943</u>	<u>.2726</u>	<u>.3540</u>	<u>.4379</u>
<b>39</b>	<u>.0000</u>	<u>.0210</u>	<u>.0501</u>	<u>.0823</u>	<u>.1166</u>	<u>.1896</u>	<u>.2667</u>	<u>.3471</u>	<u>.4300</u>
<b>40</b>	<u>.0000</u>	<u>.0200</u>	<u>.0483</u>	<u>.0797</u>	<u>.1132</u>	<u>.1848</u>	<u>.2607</u>	<u>.3400</u>	<u>.4220</u>
<b>41</b>	<u>.0000</u>	<u>.0191</u>	<u>.0464</u>	<u>.0770</u>	<u>.1097</u>	<u>.1799</u>	<u>.2546</u>	<u>.3328</u>	<u>.4138</u>
<b>42</b>	<u>.0000</u>	<u>.0182</u>	<u>.0445</u>	<u>.0742</u>	<u>.1061</u>	<u>.1748</u>	<u>.2483</u>	<u>.3254</u>	<u>.4054</u>
<b>43</b>	<u>.0000</u>	<u>.0172</u>	<u>.0426</u>	<u>.0714</u>	<u>.1025</u>	<u>.1697</u>	<u>.2419</u>	<u>.3179</u>	<u>.3968</u>
<b>44</b>	<u>.0000</u>	<u>.0163</u>	<u>.0407</u>	<u>.0686</u>	<u>.0989</u>	<u>.1646</u>	<u>.2355</u>	<u>.3103</u>	<u>.3882</u>
<b>45</b>	<u>.0000</u>	<u>.0152</u>	<u>.0386</u>	<u>.0654</u>	<u>.0948</u>	<u>.1588</u>	<u>.2283</u>	<u>.3018</u>	<u>.3785</u>
<b>46</b>	<u>.0000</u>	<u>.0142</u>	<u>.0364</u>	<u>.0622</u>	<u>.0906</u>	<u>.1530</u>	<u>.2209</u>	<u>.2931</u>	<u>.3686</u>
<b>47</b>	<u>.0000</u>	<u>.0131</u>	<u>.0342</u>	<u>.0590</u>	<u>.0864</u>	<u>.1470</u>	<u>.2135</u>	<u>.2843</u>	<u>.3587</u>
<b>48</b>	<u>.0000</u>	<u>.0121</u>	<u>.0320</u>	<u>.0557</u>	<u>.0822</u>	<u>.1410</u>	<u>.2058</u>	<u>.2753</u>	<u>.3483</u>
<b>49</b>	<u>.0000</u>	<u>.0111</u>	<u>.0298</u>	<u>.0525</u>	<u>.0779</u>	<u>.1348</u>	<u>.1980</u>	<u>.2660</u>	<u>.3378</u>
<b>50</b>	<u>.0000</u>	<u>.0101</u>	<u>.0277</u>	<u>.0492</u>	<u>.0736</u>	<u>.1287</u>	<u>.1903</u>	<u>.2568</u>	<u>.3272</u>
<b>51</b>	<u>.0000</u>	<u>.0091</u>	<u>.0256</u>	<u>.0460</u>	<u>.0693</u>	<u>.1225</u>	<u>.1824</u>	<u>.2474</u>	<u>.3164</u>
<b>52</b>	<u>.0000</u>	<u>.0082</u>	<u>.0234</u>	<u>.0427</u>	<u>.0649</u>	<u>.1161</u>	<u>.1741</u>	<u>.2375</u>	<u>.3051</u>
<b>53</b>	<u>.0000</u>	<u>.0072</u>	<u>.0213</u>	<u>.0394</u>	<u>.0605</u>	<u>.1095</u>	<u>.1657</u>	<u>.2274</u>	<u>.2934</u>
<b>54</b>	<u>.0000</u>	<u>.0063</u>	<u>.0193</u>	<u>.0361</u>	<u>.0560</u>	<u>.1029</u>	<u>.1572</u>	<u>.2171</u>	<u>.2815</u>
<b>55</b>	<u>.0000</u>	<u>.0055</u>	<u>.0173</u>	<u>.0330</u>	<u>.0517</u>	<u>.0964</u>	<u>.1487</u>	<u>.2067</u>	<u>.2695</u>
<b>56</b>	<u>.0000</u>	<u>.0047</u>	<u>.0153</u>	<u>.0297</u>	<u>.0473</u>	<u>.0896</u>	<u>.1397</u>	<u>.1958</u>	<u>.2568</u>
<b>57</b>	<u>.0000</u>	<u>.0040</u>	<u>.0134</u>	<u>.0266</u>	<u>.0429</u>	<u>.0829</u>	<u>.1308</u>	<u>.1848</u>	<u>.2440</u>
<b>58</b>	<u>.0000</u>	<u>.0034</u>	<u>.0117</u>	<u>.0238</u>	<u>.0389</u>	<u>.0765</u>	<u>.1222</u>	<u>.1742</u>	<u>.2317</u>
<b>59</b>	<u>.0000</u>	<u>.0028</u>	<u>.0101</u>	<u>.0210</u>	<u>.0349</u>	<u>.0702</u>	<u>.1135</u>	<u>.1634</u>	<u>.2190</u>
<b>60</b>	<u>.0000</u>	<u>.0023</u>	<u>.0086</u>	<u>.0183</u>	<u>.0310</u>	<u>.0637</u>	<u>.1045</u>	<u>.1522</u>	<u>.2061</u>
<b>61</b>	<u>.0000</u>	<u>.0018</u>	<u>.0072</u>	<u>.0158</u>	<u>.0271</u>	<u>.0572</u>	<u>.0956</u>	<u>.1411</u>	<u>.1931</u>
<b>62</b>	<u>.0000</u>	<u>.0014</u>	<u>.0059</u>	<u>.0133</u>	<u>.0234</u>	<u>.0508</u>	<u>.0865</u>	<u>.1297</u>	<u>.1798</u>
<b>63</b>	<u>.0000</u>	<u>.0010</u>	<u>.0046</u>	<u>.0109</u>	<u>.0197</u>	<u>.0443</u>	<u>.0772</u>	<u>.1180</u>	<u>.1661</u>
<b>64</b>	<u>.0000</u>	<u>.0007</u>	<u>.0035</u>	<u>.0087</u>	<u>.0162</u>	<u>.0379</u>	<u>.0680</u>	<u>.1062</u>	<u>.1525</u>
<b>65</b>	<u>.0000</u>	<u>.0005</u>	<u>.0026</u>	<u>.0067</u>	<u>.0129</u>	<u>.0317</u>	<u>.0589</u>	<u>.0946</u>	<u>.1389</u>
<b>66</b>	<u>.0000</u>	<u>.0003</u>	<u>.0018</u>	<u>.0049</u>	<u>.0099</u>	<u>.0258</u>	<u>.0500</u>	<u>.0832</u>	<u>.1255</u>
<b>67</b>	<u>.0000</u>	<u>.0002</u>	<u>.0011</u>	<u>.0033</u>	<u>.0071</u>	<u>.0199</u>	<u>.0409</u>	<u>.0711</u>	<u>.1111</u>
<b>68</b>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0020</u>	<u>.0047</u>	<u>.0145</u>	<u>.0322</u>	<u>.0593</u>	<u>.0965</u>
<b>69</b>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0011</u>	<u>.0028</u>	<u>.0101</u>	<u>.0245</u>	<u>.0483</u>	<u>.0827</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>70</b>	.0000	.0000	.0001	.0005	.0013	.0059	.0165	.0361	.0668
<b>71</b>	.0000	.0000	.0000	.0001	.0005	.0029	.0101	.0253	.0518
<b>72</b>	.0000	.0000	.0000	.0000	.0001	.0007	.0039	.0132	.0330
<b>73</b>	.0000	.0000	.0000	.0000	.0000	.0001	.0007	.0042	.0157
<b>74</b>	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0011	.0072

**Premium-Based Plan, with Various Single Loss Limits**

**Insurance Charge Table**

**Hazard Group 9**

**Effective ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>														
<b>Size Group</b>	<b>Single Loss Limit<sup>a</sup></b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
<b>36</b>	\$120	.8099	.7754	.7435	.7138	.6859	.6597	.6348	.6112	.5887	.5672	.5467	.5350	.5274
	\$160	.7773	.7382	.7022	.6687	.6374	.6081	.5803	.5541	.5290	.5051	.4847	.4741	.4648
<b>41</b>	\$120	.7762	.7356	.6981	.6634	.6309	.6004	.5717	.5492	.5374	.5271	.5182	.5103	.5035
	\$160	.7704	.7300	.6929	.6584	.6262	.5959	.5674	.5403	.5145	.4903	.4785	.4682	.4591
<b>42</b>	\$120	.7692	.7272	.6886	.6528	.6194	.5880	.5584	.5438	.5321	.5220	.5131	.5056	.5000
	\$160	.7634	.7218	.6834	.6479	.6147	.5836	.5542	.5263	.4998	.4839	.4724	.4624	.4535
<b>43</b>	\$120	.7621	.7188	.6790	.6421	.6077	.5754	.5520	.5385	.5269	.5168	.5083	.5020	.4970
	\$160	.7564	.7134	.6739	.6373	.6031	.5711	.5408	.5121	.4908	.4778	.4665	.4567	.4479
<b>44</b>	\$120	.7549	.7102	.6691	.6311	.5957	.5624	.5465	.5331	.5215	.5118	.5045	.4988	.4942
	\$160	.7492	.7048	.6641	.6264	.5912	.5582	.5270	.4993	.4845	.4717	.4606	.4509	.4423
<b>45</b>	\$120	.7476	.7015	.6592	.6200	.5835	.5567	.5410	.5276	.5163	.5078	.5012	.4959	.4916
	\$160	.7420	.6962	.6542	.6153	.5791	.5451	.5129	.4928	.4782	.4657	.4547	.4451	.4367
<b>46</b>	\$120	.7402	.6927	.6491	.6087	.5711	.5511	.5354	.5221	.5120	.5042	.4981	.4932	.4891
	\$160	.7346	.6875	.6442	.6041	.5668	.5317	.5032	.4864	.4721	.4597	.4488	.4395	.4322
<b>47</b>	\$120	.7328	.6838	.6388	.5973	.5640	.5454	.5297	.5174	.5082	.5009	.4952	.4905	.4869
	\$160	.7272	.6786	.6340	.5928	.5543	.5182	.4967	.4801	.4659	.4536	.4430	.4348	.4283
	\$250	.7176	.6696	.6256	.5849	.5469	.5113	.4778	.4463	.4167	.3928	.3766	.3626	.3503
<b>48</b>	\$120	.7252	.6747	.6284	.5855	.5583	.5396	.5245	.5133	.5046	.4978	.4924	.4882	.4850
	\$160	.7197	.6696	.6237	.5811	.5414	.5095	.4902	.4737	.4596	.4475	.4382	.4308	.4248
	\$250	.7102	.6607	.6154	.5734	.5342	.4976	.4632	.4310	.4025	.3843	.3687	.3550	.3430
	\$275	.7081	.6587	.6135	.5717	.5327	.4961	.4619	.4297	.3996	.3742	.3568	.3418	.3286
<b>49</b>	\$120	.7181	.6661	.6184	.5755	.5530	.5344	.5205	.5099	.5016	.4951	.4901	.4864	.4836
	\$160	.7127	.6611	.6137	.5699	.5291	.5035	.4843	.4678	.4538	.4429	.4343	.4274	.4218
	\$250	.7032	.6523	.6056	.5623	.5220	.4844	.4492	.4163	.3946	.3769	.3616	.3481	.3363
	\$275	.7011	.6503	.6038	.5607	.5205	.4830	.4479	.4150	.3854	.3658	.3490	.3344	.3215
<b>50</b>	\$120	.7109	.6574	.6083	.5702	.5476	.5299	.5168	.5066	.4987	.4926	.4882	.4848	.4823
	\$160	.7056	.6524	.6037	.5586	.5204	.4975	.4783	.4619	.4489	.4388	.4308	.4243	.4190
	\$250	.6962	.6438	.5957	.5511	.5097	.4711	.4351	.4071	.3870	.3696	.3545	.3413	.3296
	\$275	.6941	.6418	.5939	.5495	.5082	.4697	.4338	.4004	.3768	.3579	.3415	.3271	.3145
<b>51</b>	\$120	.7037	.6486	.5980	.5649	.5425	.5258	.5132	.5034	.4960	.4905	.4864	.4834	.4811
	\$160	.6984	.6437	.5935	.5470	.5143	.4915	.4721	.4566	.4446	.4350	.4274	.4212	.4163
	\$250	.6891	.6351	.5856	.5397	.4972	.4576	.4225	.3993	.3795	.3624	.3474	.3343	.3228
	\$275	.6871	.6333	.5839	.5381	.4957	.4562	.4196	.3902	.3687	.3501	.3340	.3198	.3073

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
52	\$120	.6964	.6396	.5874	.5593	.5379	.5219	.5097	.5004	.4936	.4885	.4848	.4821	.4801
	\$160	.6911	.6348	.5830	.5356	.5081	.4852	.4663	.4518	.4404	.4314	.4241	.4184	.4140
	\$250	.6819	.6263	.5753	.5281	.4844	.4439	.4144	.3916	.3720	.3550	.3401	.3274	.3170
	\$275	.6799	.6245	.5736	.5265	.4829	.4426	.4065	.3818	.3607	.3424	.3264	.3124	.3001
	\$380	.6735	.6186	.5682	.5216	.4784	.4384	.4016	.3676	.3363	.3095	.2889	.2710	.2552
53	\$120	.6889	.6304	.5819	.5542	.5336	.5181	.5063	.4976	.4913	.4867	.4833	.4809	.4792
	\$160	.6837	.6257	.5723	.5294	.5018	.4789	.4612	.4473	.4364	.4277	.4210	.4159	.4120
	\$250	.6746	.6173	.5647	.5162	.4713	.4330	.4065	.3839	.3644	.3474	.3330	.3213	.3118
	\$275	.6726	.6155	.5630	.5146	.4699	.4288	.3978	.3735	.3526	.3345	.3187	.3049	.2935
	\$380	.6663	.6097	.5578	.5098	.4655	.4247	.3873	.3529	.3224	.2994	.2794	.2619	.2465
54	\$120	.6814	.6211	.5763	.5494	.5294	.5143	.5031	.4951	.4892	.4850	.4820	.4799	.4785
	\$160	.6762	.6164	.5615	.5231	.4952	.4733	.4563	.4430	.4325	.4244	.4183	.4136	.4101
	\$250	.6673	.6082	.5540	.5041	.4582	.4249	.3986	.3760	.3565	.3401	.3268	.3159	.3069
	\$275	.6653	.6064	.5523	.5026	.4568	.4174	.3893	.3653	.3445	.3265	.3109	.2982	.2877
	\$380	.6590	.6007	.5472	.4979	.4525	.4110	.3730	.3382	.3121	.2896	.2701	.2529	.2378
55	\$120	.6737	.6116	.5710	.5449	.5252	.5107	.5002	.4927	.4873	.4835	.4809	.4791	.4778
	\$160	.6687	.6070	.5504	.5165	.4891	.4680	.4516	.4387	.4289	.4214	.4158	.4116	.4084
	\$250	.6598	.5989	.5431	.4918	.4477	.4168	.3905	.3680	.3489	.3336	.3210	.3108	.3023
	\$275	.6578	.5971	.5415	.4904	.4436	.4088	.3809	.3569	.3362	.3185	.3040	.2921	.2823
	\$380	.6517	.5915	.5364	.4858	.4395	.3972	.3586	.3275	.3021	.2800	.2608	.2439	.2291
56	\$500	.6475	.5877	.5330	.4827	.4366	.3946	.3563	.3215	.2899	.2615	.2388	.2189	.2015
	\$120	.6660	.6019	.5661	.5403	.5211	.5073	.4974	.4904	.4856	.4822	.4799	.4783	.4772
	\$160	.6610	.5974	.5441	.5099	.4834	.4629	.4469	.4347	.4255	.4186	.4135	.4097	.4069
	\$250	.6522	.5894	.5320	.4794	.4395	.4086	.3822	.3600	.3420	.3274	.3155	.3058	.2978
	\$275	.6503	.5877	.5304	.4780	.4329	.4002	.3723	.3483	.3279	.3113	.2976	.2865	.2772
	\$380	.6442	.5822	.5254	.4735	.4263	.3832	.3463	.3173	.2922	.2704	.2514	.2349	.2206
	\$500	.6400	.5785	.5221	.4705	.4235	.3808	.3420	.3070	.2753	.2499	.2278	.2085	.1915
\$550	.6389	.5774	.5212	.4697	.4228	.3801	.3414	.3064	.2748	.2467	.2235	.2032	.1854	
57	\$120	.6582	.5955	.5613	.5358	.5173	.5041	.4948	.4884	.4840	.4810	.4790	.4777	.4768
	\$160	.6532	.5877	.5375	.5038	.4778	.4578	.4424	.4309	.4224	.4160	.4114	.4080	.4056
	\$250	.6445	.5798	.5207	.4680	.4313	.4002	.3739	.3527	.3355	.3216	.3102	.3010	.2938
	\$275	.6426	.5781	.5192	.4656	.4242	.3915	.3635	.3397	.3203	.3045	.2916	.2810	.2722
	\$380	.6366	.5727	.5143	.4612	.4129	.3693	.3359	.3071	.2823	.2607	.2420	.2261	.2128
	\$500	.6325	.5690	.5110	.4582	.4103	.3669	.3277	.2925	.2634	.2386	.2170	.1981	.1816
	\$550	.6314	.5680	.5102	.4574	.4096	.3663	.3272	.2920	.2605	.2346	.2121	.1923	.1750
58	\$120	.6502	.5905	.5564	.5314	.5136	.5010	.4924	.4865	.4826	.4800	.4782	.4771	.4764
	\$160	.6453	.5778	.5311	.4979	.4723	.4528	.4382	.4274	.4194	.4137	.4095	.4065	.4044
	\$250	.6368	.5701	.5094	.4598	.4228	.3916	.3662	.3458	.3292	.3158	.3051	.2967	.2901
	\$275	.6349	.5684	.5079	.4542	.4155	.3825	.3546	.3318	.3132	.2981	.2857	.2757	.2677
	\$380	.6289	.5631	.5031	.4488	.3996	.3586	.3255	.2969	.2722	.2510	.2330	.2181	.2056
	\$500	.6249	.5595	.4999	.4459	.3970	.3530	.3134	.2800	.2519	.2275	.2063	.1878	.1719
	\$550	.6238	.5585	.4991	.4451	.3963	.3524	.3129	.2776	.2483	.2229	.2008	.1815	.1648
59	\$120	.6422	.5856	.5516	.5272	.5100	.4981	.4901	.4848	.4813	.4790	.4776	.4767	.4761
	\$160	.6374	.5679	.5249	.4920	.4669	.4480	.4341	.4240	.4167	.4115	.4078	.4052	.4034
	\$250	.6289	.5603	.4980	.4515	.4141	.3835	.3588	.3390	.3230	.3103	.3004	.2927	.2866
	\$275	.6271	.5586	.4965	.4456	.4065	.3734	.3462	.3242	.3063	.2917	.2801	.2708	.2635
	\$380	.6212	.5534	.4919	.4362	.3867	.3482	.3150	.2865	.2621	.2417	.2246	.2105	.1987
	\$500	.6172	.5499	.4887	.4334	.3837	.3390	.3002	.2682	.2404	.2164	.1957	.1778	.1626
	\$550	.6161	.5489	.4879	.4327	.3830	.3384	.2987	.2650	.2363	.2113	.1897	.1710	.1548
60	\$120	.6342	.5806	.5469	.5230	.5065	.4954	.4880	.4832	.4802	.4782	.4770	.4763	.4758
	\$160	.6295	.5613	.5188	.4862	.4616	.4435	.4303	.4209	.4142	.4095	.4063	.4041	.4026

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.6211	.5505	.4879	.4429	.4057	.3757	.3516	.3323	.3171	.3052	.2960	.2889	.2835
	\$275	.6192	.5488	.4851	.4368	.3972	.3646	.3382	.3168	.2995	.2857	.2748	.2663	.2596
	\$380	.6134	.5437	.4805	.4236	.3763	.3376	.3044	.2761	.2525	.2329	.2166	.2032	.1921
	\$500	.6095	.5402	.4775	.4209	.3703	.3251	.2883	.2565	.2290	.2054	.1852	.1682	.1538
	\$550	.6085	.5393	.4766	.4202	.3696	.3245	.2855	.2527	.2243	.1998	.1787	.1607	.1453
	\$800	.6061	.5372	.4748	.4186	.3682	.3233	.2834	.2482	.2173	.1901	.1668	.1467	.1293
	\$1,000	.6042	.5353	.4729	.4167	.3663	.3214	.2815	.2463	.2154	.1882	.1649	.1448	.1274
61	\$120	.6262	.5756	.5423	.5190	.5032	.4928	.4861	.4818	.4792	.4776	.4766	.4760	.4756
	\$160	.6215	.5552	.5127	.4804	.4565	.4390	.4266	.4179	.4119	.4078	.4050	.4031	.4019
	\$250	.6132	.5406	.4797	.4344	.3975	.3680	.3444	.3259	.3115	.3004	.2919	.2855	.2807
	\$275	.6114	.5390	.4752	.4277	.3883	.3562	.3303	.3094	.2929	.2800	.2699	.2621	.2561
	\$380	.6057	.5339	.4692	.4113	.3658	.3269	.2937	.2661	.2432	.2244	.2088	.1961	.1859
	\$500	.6018	.5305	.4662	.4084	.3568	.3131	.2763	.2447	.2176	.1946	.1752	.1590	.1455
	\$550	.6008	.5296	.4653	.4077	.3562	.3109	.2731	.2405	.2124	.1884	.1680	.1507	.1362
\$800	.5984	.5275	.4635	.4061	.3548	.3094	.2694	.2343	.2035	.1772	.1546	.1352	.1185	
62	\$120	.6183	.5706	.5376	.5151	.5001	.4904	.4843	.4806	.4783	.4770	.4762	.4757	.4755
	\$160	.6136	.5493	.5066	.4747	.4514	.4348	.4232	.4152	.4098	.4062	.4038	.4023	.4013
	\$250	.6055	.5308	.4714	.4260	.3895	.3603	.3374	.3197	.3061	.2958	.2881	.2824	.2781
	\$275	.6036	.5292	.4666	.4187	.3795	.3478	.3224	.3024	.2867	.2746	.2653	.2582	.2529
	\$380	.5980	.5242	.4578	.4011	.3551	.3160	.2833	.2564	.2342	.2160	.2013	.1895	.1801
	\$500	.5942	.5209	.4548	.3958	.3439	.3011	.2643	.2329	.2064	.1841	.1656	.1502	.1375
	\$550	.5931	.5200	.4540	.3951	.3428	.2984	.2607	.2283	.2006	.1773	.1576	.1412	.1276
	\$800	.5908	.5179	.4523	.3936	.3415	.2956	.2554	.2203	.1903	.1646	.1427	.1240	.1081
	\$1,000	.5903	.5175	.4519	.3932	.3412	.2953	.2551	.2201	.1897	.1634	.1407	.1215	.1052
63	\$120	.6122	.5657	.5331	.5112	.4970	.4882	.4827	.4795	.4776	.4765	.4759	.4756	.4754
	\$160	.6058	.5432	.5006	.4691	.4465	.4307	.4199	.4127	.4079	.4048	.4029	.4016	.4008
	\$250	.5977	.5209	.4632	.4178	.3813	.3527	.3306	.3137	.3010	.2916	.2846	.2795	.2759
	\$275	.5960	.5194	.4579	.4098	.3708	.3394	.3147	.2955	.2807	.2695	.2610	.2547	.2500
	\$380	.5904	.5145	.4463	.3907	.3442	.3053	.2731	.2467	.2253	.2080	.1942	.1833	.1747
	\$500	.5866	.5112	.4435	.3832	.3321	.2890	.2522	.2213	.1954	.1740	.1563	.1418	.1300
	\$550	.5856	.5103	.4427	.3825	.3300	.2859	.2481	.2160	.1890	.1664	.1476	.1321	.1194
	\$800	.5833	.5083	.4410	.3810	.3281	.2817	.2413	.2067	.1772	.1522	.1310	.1131	.0982
	\$1,000	.5828	.5079	.4406	.3807	.3278	.2814	.2411	.2062	.1761	.1502	.1286	.1102	.0948
64	\$120	.6074	.5607	.5286	.5075	.4942	.4861	.4813	.4785	.4770	.4761	.4757	.4754	.4753
	\$160	.5981	.5372	.4945	.4635	.4417	.4268	.4169	.4104	.4063	.4036	.4020	.4010	.4005
	\$250	.5902	.5117	.4551	.4094	.3732	.3452	.3239	.3079	.2962	.2876	.2814	.2770	.2739
	\$275	.5884	.5097	.4493	.4010	.3620	.3312	.3072	.2889	.2750	.2647	.2571	.2515	.2475
	\$380	.5829	.5049	.4356	.3801	.3334	.2947	.2630	.2372	.2166	.2003	.1875	.1775	.1697
	\$500	.5791	.5016	.4321	.3708	.3200	.2767	.2402	.2098	.1846	.1640	.1473	.1338	.1229
	\$550	.5781	.5008	.4314	.3699	.3176	.2733	.2356	.2039	.1776	.1558	.1379	.1234	.1116
	\$800	.5759	.4988	.4297	.3684	.3146	.2677	.2273	.1932	.1643	.1399	.1196	.1027	.0887
	\$1,000	.5754	.4984	.4294	.3681	.3143	.2675	.2269	.1922	.1625	.1376	.1167	.0993	.0848
65	\$120	.6026	.5558	.5241	.5038	.4915	.4842	.4800	.4777	.4765	.4758	.4755	.4753	.4752
	\$160	.5906	.5311	.4884	.4580	.4370	.4231	.4140	.4083	.4048	.4026	.4014	.4006	.4002
	\$250	.5828	.5043	.4469	.4010	.3652	.3379	.3174	.3025	.2916	.2840	.2786	.2748	.2723
	\$275	.5810	.5006	.4408	.3920	.3532	.3230	.2998	.2825	.2696	.2602	.2534	.2486	.2452
	\$380	.5756	.4954	.4258	.3696	.3227	.2841	.2528	.2279	.2082	.1929	.1811	.1721	.1652
	\$500	.5719	.4922	.4208	.3594	.3079	.2645	.2283	.1984	.1741	.1544	.1386	.1262	.1163
	\$550	.5709	.4913	.4201	.3576	.3052	.2605	.2231	.1920	.1663	.1455	.1286	.1151	.1043
	\$800	.5687	.4894	.4185	.3558	.3010	.2536	.2136	.1798	.1515	.1279	.1085	.0926	.0797
	\$1,000	.5682	.4890	.4181	.3555	.3007	.2534	.2127	.1781	.1493	.1252	.1052	.0888	.0753
66	\$120	.5977	.5507	.5196	.5003	.4889	.4824	.4789	.4770	.4761	.4756	.4754	.4752	.4752

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$160	.5833	.5249	.4823	.4525	.4325	.4195	.4114	.4065	.4035	.4018	.4008	.4003	.4000
	\$250	.5756	.4968	.4386	.3925	.3571	.3305	.3111	.2972	.2874	.2806	.2760	.2729	.2709
	\$275	.5738	.4929	.4320	.3829	.3444	.3148	.2926	.2763	.2645	.2561	.2502	.2461	.2433
	\$380	.5685	.4859	.4160	.3589	.3117	.2733	.2427	.2187	.2001	.1858	.1751	.1671	.1611
	\$500	.5648	.4828	.4095	.3477	.2956	.2521	.2162	.1870	.1636	.1450	.1303	.1190	.1102
	\$550	.5638	.4819	.4088	.3456	.2925	.2477	.2105	.1799	.1552	.1353	.1196	.1072	.0975
	\$800	.5616	.4801	.4072	.3430	.2871	.2396	.1997	.1663	.1387	.1161	.0977	.0829	.0711
	\$1,000	.5612	.4797	.4068	.3427	.2869	.2390	.1982	.1642	.1361	.1129	.0939	.0786	.0663
67	\$120	.5928	.5456	.5152	.4969	.4864	.4808	.4779	.4765	.4758	.4754	.4753	.4752	.4752
	\$160	.5774	.5186	.4761	.4470	.4280	.4162	.4090	.4048	.4024	.4011	.4004	.4000	.3998
	\$250	.5686	.4893	.4302	.3839	.3489	.3233	.3049	.2922	.2834	.2776	.2738	.2713	.2697
	\$275	.5669	.4851	.4232	.3737	.3354	.3066	.2855	.2703	.2596	.2523	.2473	.2439	.2417
	\$380	.5616	.4766	.4061	.3481	.3006	.2625	.2326	.2096	.1921	.1791	.1695	.1625	.1575
	\$500	.5580	.4735	.3984	.3359	.2832	.2395	.2041	.1757	.1533	.1358	.1224	.1122	.1046
	\$550	.5570	.4727	.3974	.3335	.2796	.2346	.1977	.1679	.1442	.1255	.1109	.0997	.0912
	\$800	.5549	.4709	.3958	.3299	.2731	.2254	.1856	.1527	.1260	.1044	.0873	.0737	.0631
\$1,000	.5544	.4705	.3955	.3297	.2728	.2243	.1837	.1503	.1229	.1008	.0830	.0689	.0578	
68	\$120	.5877	.5404	.5107	.4935	.4842	.4794	.4771	.4760	.4755	.4753	.4752	.4752	.4752
	\$160	.5719	.5122	.4697	.4415	.4237	.4130	.4068	.4034	.4015	.4006	.4001	.3998	.3997
	\$250	.5620	.4816	.4215	.3751	.3407	.3160	.2989	.2874	.2798	.2749	.2719	.2700	.2688
	\$275	.5603	.4773	.4141	.3643	.3263	.2984	.2785	.2646	.2551	.2488	.2447	.2421	.2404
	\$380	.5551	.4674	.3961	.3370	.2892	.2515	.2225	.2006	.1844	.1727	.1643	.1584	.1543
	\$500	.5515	.4644	.3877	.3238	.2704	.2267	.1918	.1643	.1431	.1270	.1149	.1060	.0995
	\$550	.5506	.4636	.3862	.3212	.2664	.2213	.1848	.1559	.1333	.1159	.1027	.0928	.0855
	\$800	.5484	.4618	.3844	.3166	.2590	.2109	.1712	.1390	.1133	.0930	.0772	.0650	.0557
\$1,000	.5480	.4614	.3841	.3164	.2582	.2093	.1690	.1362	.1098	.0888	.0724	.0597	.0499	
69	\$120	.5824	.5349	.5061	.4902	.4821	.4782	.4764	.4757	.4754	.4752	.4752	.4752	.4752
	\$160	.5662	.5054	.4632	.4359	.4194	.4100	.4049	.4022	.4008	.4002	.3999	.3997	.3997
	\$250	.5557	.4738	.4125	.3659	.3322	.3088	.2931	.2829	.2765	.2726	.2703	.2689	.2681
	\$275	.5540	.4693	.4047	.3544	.3170	.2901	.2715	.2591	.2509	.2458	.2425	.2406	.2394
	\$380	.5489	.4586	.3857	.3255	.2774	.2401	.2121	.1916	.1769	.1666	.1596	.1548	.1516
	\$500	.5453	.4553	.3768	.3113	.2571	.2134	.1791	.1528	.1330	.1184	.1078	.1003	.0950
	\$550	.5444	.4545	.3751	.3083	.2527	.2074	.1715	.1436	.1224	.1065	.0948	.0864	.0803
	\$800	.5423	.4527	.3727	.3029	.2443	.1957	.1564	.1250	.1005	.0817	.0674	.0567	.0488
\$1,000	.5418	.4524	.3724	.3025	.2430	.1939	.1538	.1217	.0965	.0770	.0621	.0509	.0426	
70	\$120	.5767	.5291	.5014	.4870	.4801	.4771	.4759	.4754	.4752	.4752	.4752	.4752	.4751
	\$160	.5602	.4982	.4561	.4301	.4152	.4072	.4031	.4012	.4003	.3999	.3997	.3997	.3996
	\$250	.5498	.4655	.4028	.3561	.3233	.3013	.2873	.2787	.2736	.2706	.2690	.2681	.2676
	\$275	.5481	.4608	.3946	.3439	.3070	.2815	.2646	.2538	.2471	.2431	.2407	.2394	.2386
	\$380	.5430	.4500	.3747	.3131	.2647	.2281	.2014	.1826	.1696	.1610	.1553	.1517	.1494
	\$500	.5395	.4462	.3654	.2979	.2428	.1992	.1658	.1410	.1229	.1101	.1012	.0951	.0910
	\$550	.5386	.4454	.3635	.2947	.2379	.1926	.1575	.1309	.1114	.0973	.0874	.0805	.0758
	\$800	.5365	.4437	.3605	.2886	.2286	.1795	.1406	.1103	.0874	.0703	.0579	.0490	.0427
\$1,000	.5360	.4433	.3602	.2878	.2270	.1773	.1376	.1066	.0829	.0652	.0521	.0427	.0360	
71	\$120	.5484	.4966	.4795	.4757	.4752	.4752	.4751	.4751	.4751	.4751	.4751	.4751	.4751
	\$160	.5443	.4599	.4203	.4050	.4007	.3998	.3996	.3996	.3996	.3996	.3996	.3996	.3996
	\$250	.5370	.4305	.3571	.3095	.2842	.2730	.2689	.2676	.2672	.2671	.2671	.2671	.2671
	\$275	.5354	.4285	.3489	.2947	.2631	.2476	.2411	.2388	.2380	.2378	.2378	.2378	.2378
	\$380	.5304	.4245	.3317	.2603	.2099	.1783	.1608	.1522	.1483	.1468	.1462	.1460	.1460
	\$500	.5270	.4218	.3250	.2455	.1843	.1416	.1146	.0990	.0907	.0867	.0849	.0841	.0838
	\$550	.5261	.4211	.3238	.2426	.1790	.1334	.1037	.0858	.0760	.0710	.0686	.0676	.0671

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$800	.5241	.4194	.3222	.2373	.1689	.1175	.0818	.0587	.0449	.0371	.0330	.0310	.0300
	\$1,000	.5236	.4191	.3220	.2367	.1674	.1148	.0779	.0537	.0388	.0303	.0257	.0234	.0222
72	\$120	.5470	.4870	.4762	.4752	.4751	.4751	.4751	.4751	.4751	.4751	.4751	.4751	.4751
	\$160	.5429	.4465	.4100	.4009	.3997	.3996	.3996	.3996	.3996	.3996	.3996	.3996	.3996
	\$250	.5357	.4248	.3401	.2932	.2739	.2684	.2673	.2671	.2671	.2671	.2671	.2671	.2671
	\$275	.5341	.4236	.3321	.2763	.2498	.2406	.2383	.2378	.2378	.2378	.2378	.2378	.2378
	\$380	.5291	.4196	.3171	.2393	.1885	.1619	.1509	.1472	.1462	.1460	.1459	.1459	.1459
	\$500	.5257	.4169	.3123	.2249	.1599	.1192	.0979	.0886	.0851	.0840	.0838	.0837	.0837
	\$550	.5248	.4162	.3118	.2221	.1540	.1095	.0850	.0736	.0691	.0675	.0670	.0669	.0669
	\$800	.5227	.4146	.3106	.2174	.1430	.0907	.0588	.0419	.0341	.0309	.0298	.0294	.0293
	\$1,000	.5223	.4142	.3103	.2167	.1412	.0874	.0539	.0357	.0270	.0234	.0220	.0215	.0214
73	\$120	.5469	.4789	.4752	.4751	.4751	.4751	.4751	.4751	.4751	.4751	.4751	.4751	.4751
	\$160	.5428	.4326	.4021	.3996	.3996	.3996	.3996	.3996	.3996	.3996	.3996	.3996	.3996
	\$250	.5355	.4235	.3227	.2778	.2680	.2671	.2671	.2671	.2671	.2671	.2671	.2671	.2671
	\$275	.5339	.4223	.3158	.2577	.2403	.2379	.2378	.2378	.2378	.2378	.2378	.2378	.2378
	\$380	.5289	.4183	.3083	.2177	.1669	.1496	.1463	.1460	.1459	.1459	.1459	.1459	.1459
	\$500	.5256	.4156	.3063	.2057	.1339	.0979	.0864	.0840	.0837	.0837	.0837	.0837	.0837
	\$550	.5246	.4149	.3058	.2038	.1274	.0859	.0710	.0675	.0669	.0669	.0669	.0669	.0669
	\$800	.5226	.4133	.3046	.2007	.1160	.0627	.0387	.0312	.0296	.0293	.0293	.0293	.0293
	\$1,000	.5222	.4129	.3043	.2003	.1142	.0585	.0325	.0238	.0217	.0214	.0213	.0213	.0213
74	\$120	.5469	.4756	.4751	.4751	.4751	.4751	.4751	.4751	.4751	.4751	.4751	.4751	.4751
	\$160	.5428	.4292	.3998	.3996	.3996	.3996	.3996	.3996	.3996	.3996	.3996	.3996	.3996
	\$250	.5355	.4235	.3115	.2695	.2671	.2671	.2671	.2671	.2671	.2671	.2671	.2671	.2671
	\$275	.5339	.4222	.3105	.2452	.2379	.2378	.2378	.2378	.2378	.2378	.2378	.2378	.2378
	\$380	.5289	.4183	.3076	.2030	.1529	.1461	.1459	.1459	.1459	.1459	.1459	.1459	.1459
	\$500	.5256	.4156	.3057	.1961	.1142	.0865	.0837	.0837	.0837	.0837	.0837	.0837	.0837
	\$550	.5246	.4149	.3051	.1957	.1074	.0718	.0671	.0669	.0669	.0669	.0669	.0669	.0669
	\$800	.5226	.4133	.3039	.1950	.0971	.0428	.0303	.0293	.0293	.0293	.0293	.0293	.0293
	\$1,000	.5222	.4129	.3037	.1948	.0956	.0375	.0227	.0214	.0213	.0213	.0213	.0213	.0213

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.8077	.7769	.7484	.7219	.6971	.6736	.6514	.6304	.6110	.6041	.5980	.5927	.5879
37	\$120	.8017	.7698	.7404	.7130	.6874	.6632	.6403	.6186	.6073	.6005	.5945	.5891	.5851
38	\$120	.7956	.7626	.7322	.7039	.6774	.6525	.6290	.6113	.6036	.5968	.5908	.5863	.5829
39	\$120	.7893	.7552	.7238	.6946	.6674	.6417	.6174	.6076	.5998	.5931	.5879	.5841	.5810
40	\$120	.7829	.7477	.7153	.6852	.6571	.6306	.6127	.6037	.5960	.5899	.5855	.5821	.5793
	\$160	.7782	.7432	.7109	.6810	.6531	.6268	.6019	.5784	.5625	.5540	.5466	.5400	.5342
41	\$120	.7764	.7400	.7066	.6756	.6466	.6193	.6087	.5998	.5926	.5874	.5835	.5803	.5777
	\$160	.7717	.7355	.7023	.6714	.6426	.6155	.5899	.5678	.5581	.5497	.5424	.5359	.5306
42	\$120	.7697	.7322	.6976	.6656	.6357	.6151	.6047	.5960	.5899	.5852	.5815	.5785	.5761
	\$160	.7650	.7277	.6934	.6616	.6318	.6039	.5776	.5633	.5537	.5454	.5381	.5322	.5278
43	\$120	.7630	.7242	.6885	.6555	.6247	.6110	.6007	.5931	.5875	.5831	.5797	.5769	.5747
	\$160	.7583	.7197	.6843	.6515	.6209	.5921	.5698	.5588	.5493	.5410	.5343	.5293	.5254
44	\$120	.7562	.7161	.6794	.6454	.6193	.6069	.5973	.5905	.5853	.5812	.5779	.5755	.5737
	\$160	.7516	.7118	.6753	.6414	.6099	.5803	.5653	.5543	.5448	.5370	.5313	.5268	.5232
45	\$120	.7485	.7071	.6691	.6340	.6145	.6024	.5940	.5877	.5828	.5790	.5762	.5741	.5725
	\$160	.7439	.7028	.6650	.6301	.5976	.5728	.5600	.5491	.5400	.5334	.5282	.5241	.5208
46	\$120	.7406	.6979	.6586	.6244	.6096	.5987	.5910	.5851	.5805	.5771	.5747	.5729	.5716
	\$160	.7361	.6936	.6546	.6186	.5850	.5673	.5546	.5439	.5361	.5301	.5254	.5216	.5185

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
47	\$120	.7328	.6886	.6481	.6196	.6053	.5954	.5881	.5826	.5785	.5756	.5735	.5719	.5708
	\$160	.7283	.6844	.6441	.6069	.5770	.5620	.5493	.5398	.5327	.5272	.5228	.5193	.5166
	\$250	.7203	.6769	.6371	.6003	.5660	.5338	.5035	.4846	.4714	.4600	.4501	.4414	.4339
48	\$120	.7247	.6789	.6371	.6146	.6015	.5923	.5854	.5803	.5767	.5742	.5723	.5710	.5701
	\$160	.7202	.6748	.6332	.5948	.5715	.5564	.5446	.5361	.5295	.5244	.5203	.5172	.5150
	\$250	.7124	.6674	.6263	.5883	.5529	.5197	.4931	.4779	.4650	.4538	.4440	.4357	.4294
	\$275	.7105	.6657	.6247	.5868	.5514	.5183	.4872	.4667	.4526	.4404	.4299	.4206	.4124
49	\$120	.7164	.6692	.6279	.6102	.5981	.5893	.5828	.5783	.5752	.5729	.5714	.5703	.5696
	\$160	.7120	.6651	.6221	.5840	.5658	.5511	.5406	.5326	.5265	.5217	.5182	.5156	.5136
	\$250	.7042	.6578	.6153	.5761	.5395	.5052	.4863	.4713	.4585	.4475	.4382	.4311	.4255
	\$275	.7024	.6561	.6137	.5746	.5381	.5039	.4759	.4596	.4458	.4338	.4234	.4144	.4073
50	\$120	.7081	.6594	.6228	.6063	.5948	.5865	.5806	.5766	.5738	.5719	.5706	.5697	.5691
	\$160	.7038	.6553	.6110	.5784	.5602	.5467	.5369	.5295	.5237	.5195	.5164	.5141	.5124
	\$250	.6961	.6482	.6043	.5638	.5260	.4971	.4796	.4648	.4522	.4416	.4335	.4271	.4220
	\$275	.6943	.6465	.6027	.5623	.5246	.4895	.4688	.4528	.4391	.4273	.4172	.4093	.4030
51	\$120	.6998	.6493	.6183	.6027	.5917	.5839	.5787	.5751	.5727	.5711	.5700	.5693	.5688
	\$160	.6955	.6454	.6096	.5727	.5552	.5427	.5334	.5264	.5212	.5175	.5148	.5128	.5114
	\$250	.6879	.6383	.5930	.5511	.5122	.4902	.4729	.4582	.4460	.4366	.4293	.4235	.4188
	\$275	.6861	.6367	.5915	.5497	.5109	.4804	.4617	.4459	.4324	.4208	.4119	.4049	.3992
52	\$120	.6910	.6389	.6140	.5991	.5886	.5816	.5769	.5737	.5717	.5703	.5695	.5689	.5686
	\$160	.6868	.6350	.5893	.5668	.5506	.5388	.5300	.5236	.5190	.5158	.5134	.5118	.5106
	\$250	.6793	.6280	.5812	.5379	.5038	.4832	.4660	.4516	.4406	.4321	.4254	.4200	.4157
	\$275	.6775	.6264	.5796	.5365	.4964	.4730	.4545	.4388	.4255	.4152	.4072	.4008	.3956
	\$380	.6711	.6205	.5741	.5314	.4917	.4548	.4204	.3987	.3812	.3662	.3531	.3417	.3317
53	\$120	.6821	.6310	.6100	.5956	.5858	.5795	.5753	.5726	.5708	.5697	.5691	.5686	.5684
	\$160	.6779	.6243	.5833	.5616	.5462	.5350	.5268	.5211	.5171	.5142	.5122	.5109	.5099
	\$250	.6705	.6175	.5690	.5242	.4965	.4760	.4589	.4458	.4357	.4279	.4217	.4167	.4130
	\$275	.6687	.6159	.5675	.5229	.4875	.4655	.4471	.4316	.4195	.4102	.4028	.3969	.3922
	\$380	.6624	.6100	.5621	.5179	.4770	.4390	.4102	.3900	.3728	.3581	.3452	.3340	.3250
54	\$120	.6730	.6264	.6062	.5923	.5834	.5775	.5739	.5716	.5701	.5693	.5687	.5684	.5682
	\$160	.6689	.6134	.5773	.5568	.5421	.5314	.5240	.5189	.5153	.5129	.5113	.5101	.5094
	\$250	.6616	.6067	.5565	.5141	.4893	.4688	.4527	.4406	.4313	.4239	.4182	.4139	.4107
	\$275	.6599	.6051	.5551	.5090	.4799	.4580	.4396	.4253	.4143	.4056	.3988	.3934	.3892
	\$380	.6536	.5994	.5498	.5042	.4620	.4248	.4013	.3814	.3645	.3499	.3374	.3274	.3194
55	\$120	.6640	.6222	.6023	.5893	.5811	.5759	.5727	.5707	.5696	.5689	.5685	.5683	.5681
	\$160	.6600	.6025	.5720	.5523	.5381	.5282	.5215	.5169	.5138	.5118	.5104	.5096	.5090
	\$250	.6527	.5959	.5440	.5068	.4820	.4621	.4472	.4358	.4271	.4203	.4153	.4115	.4087
	\$275	.6510	.5944	.5426	.4988	.4723	.4504	.4329	.4197	.4094	.4014	.3951	.3903	.3866
	\$380	.6449	.5887	.5375	.4904	.4470	.4158	.3926	.3730	.3562	.3419	.3306	.3216	.3144
	\$500	.6394	.5838	.5329	.4862	.4432	.4036	.3672	.3419	.3211	.3032	.2877	.2742	.2625
56	\$120	.6545	.6179	.5986	.5865	.5789	.5744	.5716	.5700	.5691	.5686	.5683	.5681	.5681
	\$160	.6505	.5940	.5668	.5477	.5343	.5253	.5192	.5152	.5126	.5109	.5098	.5091	.5087
	\$250	.6434	.5845	.5308	.4992	.4745	.4559	.4418	.4311	.4230	.4170	.4126	.4094	.4070
	\$275	.6417	.5830	.5294	.4909	.4643	.4429	.4267	.4143	.4047	.3972	.3917	.3875	.3844
	\$380	.6357	.5775	.5244	.4758	.4340	.4065	.3835	.3640	.3477	.3347	.3245	.3163	.3096
	\$500	.6303	.5726	.5200	.4718	.4275	.3870	.3554	.3314	.3110	.2935	.2783	.2652	.2541
	\$550	.6285	.5710	.5186	.4705	.4263	.3859	.3489	.3221	.3002	.2814	.2651	.2509	.2386
57	\$120	.6450	.6136	.5952	.5839	.5771	.5731	.5708	.5695	.5688	.5684	.5682	.5681	.5680
	\$160	.6411	.5883	.5618	.5433	.5308	.5225	.5171	.5137	.5115	.5101	.5093	.5087	.5084
	\$250	.6340	.5731	.5223	.4914	.4677	.4501	.4368	.4267	.4194	.4141	.4103	.4075	.4056
	\$275	.6324	.5716	.5161	.4829	.4564	.4362	.4209	.4092	.4002	.3936	.3887	.3851	.3825



Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.6264	.5662	.5113	.4611	.4247	.3974	.3744	.3553	.3402	.3283	.3189	.3113	.3052
	\$500	.6211	.5614	.5070	.4572	.4118	.3726	.3447	.3212	.3011	.2838	.2690	.2568	.2470
	\$550	.6194	.5598	.5055	.4559	.4106	.3693	.3363	.3111	.2896	.2712	.2552	.2415	.2300
58	\$120	.6382	.6100	.5924	.5818	.5756	.5721	.5701	.5691	.5685	.5682	.5681	.5680	.5680
	\$160	.6320	.5835	.5574	.5396	.5279	.5203	.5155	.5125	.5107	.5096	.5089	.5085	.5083
	\$250	.6251	.5620	.5153	.4847	.4620	.4450	.4323	.4231	.4166	.4118	.4085	.4061	.4045
	\$275	.6235	.5605	.5084	.4754	.4497	.4305	.4159	.4048	.3966	.3907	.3864	.3832	.3810
	\$380	.6176	.5552	.4985	.4489	.4160	.3887	.3659	.3480	.3339	.3228	.3140	.3070	.3017
	\$500	.6124	.5505	.4943	.4431	.3966	.3624	.3349	.3116	.2916	.2748	.2611	.2501	.2411
	\$550	.6106	.5490	.4929	.4419	.3955	.3551	.3259	.3010	.2798	.2616	.2461	.2334	.2230
	\$550	.6106	.5490	.4929	.4419	.3955	.3551	.3259	.3010	.2798	.2616	.2461	.2334	.2230
59	\$120	.6342	.6065	.5896	.5798	.5743	.5712	.5696	.5688	.5684	.5681	.5680	.5680	.5680
	\$160	.6228	.5787	.5531	.5362	.5252	.5183	.5141	.5116	.5100	.5091	.5086	.5083	.5082
	\$250	.6160	.5507	.5081	.4784	.4564	.4400	.4282	.4199	.4139	.4098	.4069	.4050	.4036
	\$275	.6144	.5493	.5009	.4681	.4435	.4249	.4109	.4008	.3934	.3881	.3843	.3816	.3798
	\$380	.6086	.5441	.4855	.4402	.4072	.3798	.3581	.3413	.3280	.3175	.3094	.3032	.2985
	\$500	.6034	.5395	.4814	.4288	.3848	.3523	.3249	.3017	.2823	.2666	.2540	.2439	.2356
	\$550	.6018	.5380	.4801	.4276	.3800	.3444	.3154	.2908	.2698	.2521	.2378	.2261	.2167
60	\$120	.6301	.6031	.5870	.5780	.5731	.5705	.5692	.5685	.5682	.5681	.5680	.5680	.5680
	\$160	.6134	.5738	.5489	.5328	.5227	.5165	.5129	.5107	.5095	.5088	.5084	.5082	.5081
	\$250	.6067	.5403	.5012	.4722	.4508	.4353	.4244	.4168	.4115	.4080	.4056	.4040	.4029
	\$275	.6051	.5377	.4932	.4612	.4373	.4193	.4063	.3970	.3903	.3857	.3825	.3802	.3787
	\$380	.5994	.5326	.4721	.4311	.3978	.3714	.3508	.3347	.3221	.3125	.3053	.2998	.2957
	\$500	.5943	.5281	.4681	.4140	.3744	.3419	.3145	.2918	.2736	.2590	.2473	.2379	.2303
	\$550	.5926	.5266	.4668	.4128	.3677	.3335	.3046	.2801	.2598	.2434	.2301	.2194	.2106
	\$800	.5868	.5214	.4622	.4088	.3605	.3175	.2793	.2491	.2233	.2011	.1821	.1658	.1519
	\$800	.5868	.5214	.4622	.4088	.3605	.3175	.2793	.2491	.2233	.2011	.1821	.1658	.1519
61	\$120	.6262	.5998	.5846	.5763	.5720	.5699	.5688	.5684	.5681	.5680	.5680	.5680	.5680
	\$160	.6058	.5691	.5449	.5297	.5204	.5149	.5118	.5100	.5091	.5085	.5083	.5081	.5080
	\$250	.5973	.5333	.4947	.4661	.4455	.4310	.4209	.4140	.4094	.4064	.4044	.4032	.4023
	\$275	.5958	.5277	.4859	.4546	.4311	.4142	.4021	.3936	.3877	.3836	.3809	.3791	.3779
	\$380	.5901	.5211	.4627	.4219	.3890	.3635	.3437	.3284	.3168	.3081	.3016	.2968	.2933
	\$500	.5852	.5167	.4549	.4028	.3639	.3313	.3044	.2828	.2656	.2519	.2409	.2323	.2257
	\$550	.5835	.5152	.4536	.3981	.3568	.3225	.2937	.2699	.2508	.2354	.2230	.2130	.2050
	\$800	.5778	.5101	.4491	.3942	.3451	.3016	.2660	.2363	.2110	.1893	.1709	.1554	.1425
62	\$120	.6223	.5965	.5823	.5748	.5711	.5694	.5686	.5682	.5681	.5680	.5680	.5680	.5679
	\$160	.6008	.5644	.5410	.5267	.5183	.5135	.5109	.5095	.5087	.5083	.5082	.5081	.5080
	\$250	.5879	.5264	.4881	.4601	.4404	.4268	.4176	.4116	.4076	.4051	.4035	.4025	.4019
	\$275	.5864	.5203	.4788	.4478	.4253	.4093	.3981	.3904	.3853	.3819	.3796	.3782	.3772
	\$380	.5808	.5094	.4536	.4126	.3806	.3558	.3367	.3224	.3118	.3039	.2982	.2941	.2912
	\$500	.5759	.5051	.4413	.3923	.3531	.3207	.2948	.2742	.2579	.2450	.2350	.2273	.2215
	\$550	.5743	.5037	.4401	.3866	.3456	.3112	.2830	.2603	.2421	.2276	.2161	.2070	.2000
	\$800	.5686	.4987	.4357	.3794	.3295	.2873	.2528	.2234	.1986	.1776	.1601	.1457	.1338
	\$1,000	.5666	.4969	.4342	.3781	.3284	.2848	.2467	.2148	.1879	.1650	.1455	.1291	.1153
63	\$120	.6183	.5934	.5801	.5735	.5703	.5690	.5684	.5681	.5680	.5680	.5680	.5679	.5679
	\$160	.5957	.5597	.5371	.5238	.5163	.5122	.5101	.5090	.5085	.5082	.5081	.5080	.5080
	\$250	.5782	.5195	.4813	.4541	.4353	.4228	.4146	.4093	.4060	.4040	.4028	.4020	.4016
	\$275	.5767	.5129	.4715	.4411	.4195	.4044	.3943	.3875	.3831	.3803	.3785	.3774	.3767
	\$380	.5712	.4973	.4441	.4035	.3720	.3479	.3299	.3167	.3070	.3001	.2952	.2918	.2894
	\$500	.5664	.4931	.4289	.3812	.3418	.3103	.2853	.2655	.2502	.2384	.2295	.2227	.2176
	\$550	.5648	.4917	.4261	.3752	.3338	.2998	.2725	.2508	.2335	.2200	.2095	.2015	.1954
	\$800	.5592	.4868	.4219	.3643	.3140	.2735	.2392	.2102	.1860	.1660	.1497	.1364	.1256
	\$1,000	.5573	.4851	.4204	.3630	.3126	.2686	.2315	.2005	.1742	.1520	.1334	.1180	.1053

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
64	\$120	.6143	.5903	.5780	.5722	.5697	.5686	.5682	.5680	.5680	.5680	.5679	.5679	.5679
	\$160	.5906	.5550	.5335	.5212	.5146	.5112	.5095	.5087	.5083	.5081	.5080	.5080	.5080
	\$250	.5686	.5126	.4747	.4483	.4306	.4191	.4118	.4074	.4047	.4031	.4022	.4016	.4013
	\$275	.5671	.5055	.4642	.4345	.4139	.4000	.3908	.3850	.3813	.3790	.3776	.3768	.3763
	\$380	.5617	.4867	.4349	.3945	.3635	.3404	.3235	.3113	.3027	.2967	.2926	.2898	.2879
	\$500	.5570	.4811	.4183	.3700	.3310	.3001	.2759	.2572	.2430	.2324	.2244	.2186	.2143
	\$550	.5554	.4797	.4138	.3635	.3221	.2888	.2623	.2415	.2253	.2130	.2036	.1966	.1913
	\$800	.5499	.4750	.4081	.3492	.3002	.2596	.2255	.1971	.1739	.1551	.1399	.1277	.1179
	\$1,000	.5480	.4733	.4067	.3480	.2968	.2531	.2168	.1862	.1606	.1394	.1219	.1077	.0961
65	\$120	.6104	.5873	.5761	.5712	.5692	.5684	.5681	.5680	.5680	.5679	.5679	.5679	.5679
	\$160	.5855	.5504	.5299	.5188	.5131	.5103	.5090	.5084	.5082	.5080	.5080	.5080	.5080
	\$250	.5591	.5056	.4681	.4426	.4260	.4157	.4094	.4057	.4036	.4024	.4017	.4014	.4012
	\$275	.5576	.4981	.4570	.4280	.4085	.3958	.3877	.3827	.3797	.3780	.3770	.3764	.3761
	\$380	.5523	.4779	.4257	.3854	.3552	.3331	.3174	.3064	.2988	.2938	.2904	.2882	.2868
	\$500	.5477	.4692	.4075	.3589	.3203	.2900	.2668	.2493	.2363	.2268	.2199	.2150	.2115
	\$550	.5461	.4678	.4027	.3518	.3106	.2779	.2523	.2326	.2177	.2065	.1982	.1922	.1878
	\$800	.5407	.4632	.3944	.3348	.2863	.2455	.2119	.1844	.1623	.1446	.1306	.1196	.1110
	\$1,000	.5388	.4616	.3930	.3330	.2810	.2381	.2020	.1720	.1474	.1273	.1111	.0980	.0876
66	\$120	.6066	.5845	.5745	.5703	.5688	.5682	.5680	.5680	.5680	.5679	.5679	.5679	.5679
	\$160	.5805	.5459	.5266	.5166	.5118	.5096	.5086	.5082	.5081	.5080	.5080	.5080	.5080
	\$250	.5520	.4987	.4616	.4371	.4218	.4126	.4073	.4043	.4027	.4019	.4014	.4012	.4011
	\$275	.5484	.4908	.4498	.4218	.4035	.3919	.3850	.3809	.3785	.3772	.3765	.3761	.3759
	\$380	.5432	.4692	.4165	.3764	.3471	.3262	.3117	.3019	.2955	.2913	.2886	.2869	.2859
	\$500	.5386	.4575	.3968	.3480	.3096	.2802	.2582	.2419	.2302	.2219	.2160	.2120	.2093
	\$550	.5371	.4562	.3916	.3402	.2992	.2672	.2426	.2242	.2105	.2006	.1935	.1884	.1849
	\$800	.5318	.4517	.3809	.3213	.2722	.2316	.1986	.1721	.1512	.1347	.1220	.1122	.1048
	\$1,000	.5300	.4501	.3796	.3181	.2662	.2231	.1874	.1583	.1347	.1158	.1008	.0891	.0799
67	\$120	.6024	.5816	.5729	.5696	.5684	.5681	.5680	.5680	.5679	.5679	.5679	.5679	.5679
	\$160	.5750	.5412	.5232	.5145	.5106	.5090	.5083	.5081	.5080	.5080	.5080	.5080	.5080
	\$250	.5451	.4912	.4547	.4315	.4176	.4097	.4054	.4032	.4020	.4015	.4012	.4011	.4010
	\$275	.5404	.4828	.4422	.4152	.3983	.3882	.3824	.3792	.3775	.3766	.3761	.3759	.3758
	\$380	.5338	.4599	.4065	.3669	.3385	.3190	.3060	.2976	.2923	.2891	.2871	.2859	.2852
	\$500	.5293	.4472	.3853	.3361	.2982	.2699	.2492	.2344	.2242	.2172	.2125	.2093	.2073
	\$550	.5278	.4440	.3797	.3278	.2870	.2558	.2326	.2156	.2034	.1949	.1890	.1850	.1823
	\$800	.5226	.4396	.3664	.3066	.2570	.2167	.1845	.1592	.1397	.1247	.1135	.1052	.0991
	\$1,000	.5208	.4380	.3651	.3020	.2500	.2069	.1719	.1437	.1214	.1040	.0906	.0803	.0726
68	\$120	.5983	.5789	.5715	.5690	.5682	.5680	.5680	.5679	.5679	.5679	.5679	.5679	.5679
	\$160	.5694	.5365	.5200	.5126	.5097	.5085	.5082	.5080	.5080	.5080	.5080	.5080	.5080
	\$250	.5381	.4836	.4478	.4260	.4137	.4072	.4039	.4023	.4016	.4012	.4011	.4010	.4010
	\$275	.5332	.4746	.4344	.4088	.3935	.3849	.3803	.3779	.3767	.3761	.3759	.3758	.3757
	\$380	.5248	.4504	.3964	.3572	.3301	.3122	.3008	.2938	.2897	.2873	.2860	.2852	.2848
	\$500	.5204	.4369	.3736	.3240	.2867	.2596	.2405	.2275	.2188	.2131	.2095	.2073	.2059
	\$550	.5189	.4334	.3675	.3150	.2746	.2445	.2228	.2075	.1970	.1899	.1853	.1823	.1804
	\$800	.5138	.4276	.3528	.2916	.2416	.2016	.1704	.1465	.1286	.1154	.1058	.0990	.0942
	\$1,000	.5120	.4261	.3505	.2863	.2335	.1905	.1562	.1293	.1086	.0929	.0811	.0725	.0662
69	\$120	.5943	.5765	.5703	.5685	.5681	.5680	.5679	.5679	.5679	.5679	.5679	.5679	.5679
	\$160	.5640	.5321	.5172	.5112	.5090	.5083	.5081	.5080	.5080	.5080	.5080	.5080	.5080
	\$250	.5314	.4762	.4412	.4211	.4104	.4052	.4028	.4017	.4013	.4011	.4010	.4010	.4010
	\$275	.5264	.4668	.4271	.4029	.3893	.3822	.3786	.3770	.3762	.3759	.3758	.3757	.3757
	\$380	.5169	.4413	.3866	.3480	.3223	.3061	.2964	.2908	.2877	.2861	.2852	.2848	.2846
	\$500	.5125	.4271	.3623	.3124	.2758	.2501	.2328	.2215	.2143	.2100	.2073	.2058	.2049

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$550	.5111	.4235	.3558	.3027	.2628	.2339	.2139	.2003	.1915	.1859	.1824	.1803	.1790
	\$800	.5060	.4165	.3398	.2772	.2267	.1872	.1572	.1349	.1188	.1074	.0995	.0941	.0904
	\$1,000	.5043	.4151	.3365	.2712	.2176	.1748	.1414	.1159	.0969	.0830	.0731	.0660	.0611
70	\$120	.5898	.5740	.5693	.5682	.5680	.5680	.5679	.5679	.5679	.5679	.5679	.5679	.5679
	\$160	.5576	.5271	.5143	.5098	.5085	.5081	.5080	.5080	.5080	.5080	.5080	.5080	.5080
	\$250	.5235	.4675	.4338	.4157	.4071	.4034	.4019	.4013	.4011	.4010	.4010	.4010	.4010
	\$275	.5184	.4575	.4186	.3964	.3850	.3796	.3772	.3763	.3759	.3758	.3757	.3757	.3757
	\$380	.5087	.4306	.3751	.3373	.3136	.2997	.2921	.2881	.2861	.2852	.2847	.2845	.2844
	\$500	.5044	.4159	.3490	.2987	.2633	.2396	.2246	.2155	.2102	.2072	.2056	.2047	.2043
	\$550	.5030	.4121	.3421	.2883	.2491	.2220	.2042	.1930	.1862	.1822	.1800	.1787	.1781
	\$800	.4980	.4042	.3249	.2603	.2092	.1705	.1422	.1222	.1084	.0993	.0934	.0896	.0873
	\$1,000	.4963	.4028	.3210	.2534	.1989	.1564	.1244	.1010	.0844	.0729	.0651	.0600	.0567
	71	\$120	.5855	.5719	.5687	.5680	.5680	.5679	.5679	.5679	.5679	.5679	.5679	.5679
\$160		.5514	.5226	.5120	.5089	.5082	.5080	.5080	.5080	.5080	.5080	.5080	.5080	.5080
\$250		.5159	.4591	.4268	.4112	.4046	.4022	.4013	.4011	.4010	.4010	.4010	.4010	.4010
\$275		.5108	.4484	.4105	.3906	.3815	.3778	.3764	.3759	.3757	.3757	.3757	.3757	.3757
\$380		.5020	.4203	.3638	.3272	.3059	.2945	.2888	.2862	.2851	.2847	.2845	.2844	.2844
\$500		.4978	.4053	.3360	.2855	.2514	.2301	.2177	.2108	.2072	.2054	.2046	.2042	.2040
\$550		.4964	.4016	.3288	.2742	.2360	.2111	.1959	.1871	.1823	.1798	.1785	.1779	.1776
\$800		.4915	.3934	.3107	.2438	.1922	.1546	.1284	.1109	.0998	.0930	.0890	.0866	.0853
\$1,000		.4898	.3920	.3065	.2362	.1807	.1387	.1085	.0876	.0737	.0647	.0591	.0557	.0538
72		\$120	.5801	.5698	.5681	.5680	.5679	.5679	.5679	.5679	.5679	.5679	.5679	.5679
	\$160	.5430	.5171	.5098	.5082	.5080	.5080	.5080	.5080	.5080	.5080	.5080	.5080	.5080
	\$250	.5060	.4476	.4180	.4062	.4024	.4013	.4011	.4010	.4010	.4010	.4010	.4010	.4010
	\$275	.5010	.4361	.4001	.3840	.3782	.3763	.3758	.3757	.3757	.3757	.3757	.3757	.3757
	\$380	.4957	.4066	.3486	.3143	.2968	.2890	.2860	.2849	.2845	.2844	.2844	.2844	.2844
	\$500	.4915	.3919	.3186	.2677	.2363	.2190	.2104	.2065	.2049	.2042	.2040	.2039	.2039
	\$550	.4901	.3884	.3111	.2552	.2190	.1980	.1868	.1814	.1790	.1780	.1776	.1775	.1774
	\$800	.4853	.3811	.2924	.2217	.1695	.1339	.1115	.0983	.0910	.0873	.0854	.0846	.0842
	\$1,000	.4836	.3797	.2881	.2133	.1561	.1155	.0886	.0719	.0621	.0568	.0539	.0525	.0518
	73	\$120	.5748	.5685	.5680	.5679	.5679	.5679	.5679	.5679	.5679	.5679	.5679	.5679
\$160		.5338	.5123	.5084	.5080	.5080	.5080	.5080	.5080	.5080	.5080	.5080	.5080	.5080
\$250		.4983	.4353	.4099	.4027	.4012	.4010	.4010	.4010	.4010	.4010	.4010	.4010	.4010
\$275		.4970	.4227	.3898	.3789	.3762	.3758	.3757	.3757	.3757	.3757	.3757	.3757	.3757
\$380		.4923	.3924	.3323	.3016	.2894	.2856	.2846	.2844	.2844	.2844	.2844	.2844	.2844
\$500		.4882	.3791	.3001	.2488	.2218	.2100	.2057	.2044	.2040	.2039	.2039	.2039	.2039
\$550		.4868	.3764	.2925	.2349	.2021	.1866	.1804	.1783	.1776	.1774	.1774	.1774	.1774
\$800		.4820	.3720	.2746	.1983	.1453	.1134	.0966	.0889	.0857	.0845	.0841	.0839	.0839
\$1,000		.4803	.3707	.2708	.1894	.1299	.0918	.0702	.0593	.0544	.0524	.0516	.0513	.0513
74		\$120	.5718	.5681	.5679	.5679	.5679	.5679	.5679	.5679	.5679	.5679	.5679	.5679
	\$160	.5277	.5099	.5081	.5080	.5080	.5080	.5080	.5080	.5080	.5080	.5080	.5080	.5080
	\$250	.4977	.4271	.4056	.4015	.4010	.4010	.4010	.4010	.4010	.4010	.4010	.4010	.4010
	\$275	.4964	.4137	.3840	.3768	.3758	.3757	.3757	.3757	.3757	.3757	.3757	.3757	.3757
	\$380	.4917	.3835	.3215	.2943	.2863	.2847	.2844	.2844	.2844	.2844	.2844	.2844	.2844
	\$500	.4876	.3737	.2880	.2367	.2138	.2062	.2043	.2040	.2039	.2039	.2039	.2039	.2039
	\$550	.4862	.3726	.2806	.2216	.1923	.1814	.1782	.1775	.1774	.1774	.1774	.1774	.1774
	\$800	.4814	.3689	.2647	.1831	.1296	.1015	.0896	.0855	.0843	.0840	.0839	.0839	.0839
	\$1,000	.4797	.3677	.2617	.1743	.1128	.0774	.0607	.0542	.0520	.0514	.0513	.0512	.0512

\* 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 ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
36	\$120	.0193	.0464	.0766	.1088	.1776	.2506	.3267	.4053
37	\$120	.0184	.0445	.0738	.1053	.1727	.2444	.3194	.3970
38	\$120	.0174	.0426	.0711	.1017	.1677	.2381	.3119	.3885
39	\$120	.0165	.0407	.0683	.0981	.1626	.2317	.3044	.3799
40	\$120	.0155	.0388	.0655	.0944	.1574	.2251	.2966	.3710
	\$160	.0155	.0388	.0655	.0945	.1574	.2251	.2966	.3710
41	\$120	.0146	.0369	.0626	.0908	.1521	.2185	.2888	.3621
	\$160	.0146	.0369	.0626	.0908	.1521	.2185	.2888	.3621
42	\$120	.0137	.0350	.0598	.0871	.1468	.2118	.2808	.3530
	\$160	.0137	.0350	.0598	.0871	.1468	.2118	.2808	.3530
43	\$120	.0128	.0331	.0570	.0834	.1415	.2051	.2728	.3439
	\$160	.0128	.0331	.0570	.0834	.1415	.2051	.2728	.3439
44	\$120	.0119	.0312	.0541	.0796	.1361	.1982	.2646	.3345
	\$160	.0119	.0312	.0541	.0796	.1361	.1982	.2646	.3345
45	\$120	.0110	.0293	.0512	.0758	.1306	.1912	.2563	.3250
	\$160	.0110	.0293	.0512	.0758	.1306	.1912	.2563	.3250
46	\$120	.0101	.0274	.0484	.0720	.1251	.1842	.2479	.3173
	\$160	.0101	.0274	.0484	.0720	.1251	.1842	.2479	.3154
47	\$120	.0093	.0255	.0455	.0682	.1196	.1771	.2394	.3110
	\$160	.0093	.0255	.0455	.0682	.1196	.1771	.2394	.3056
	\$250	.0093	.0255	.0455	.0682	.1196	.1771	.2394	.3056
48	\$120	.0084	.0237	.0427	.0644	.1140	.1699	.2310	.3050
	\$160	.0084	.0237	.0427	.0644	.1140	.1699	.2308	.2957
	\$250	.0084	.0237	.0427	.0644	.1140	.1699	.2308	.2957
	\$275	.0084	.0237	.0427	.0644	.1140	.1699	.2308	.2957
49	\$120	.0077	.0221	.0401	.0609	.1087	.1631	.2251	.2998
	\$160	.0077	.0221	.0401	.0609	.1088	.1631	.2226	.2864
	\$250	.0077	.0221	.0401	.0609	.1087	.1631	.2226	.2861
	\$275	.0077	.0221	.0401	.0609	.1088	.1631	.2226	.2861
50	\$120	.0070	.0205	.0376	.0574	.1035	.1563	.2198	.2947
	\$160	.0070	.0205	.0376	.0574	.1035	.1563	.2143	.2789
	\$250	.0070	.0205	.0376	.0574	.1035	.1563	.2143	.2765
	\$275	.0070	.0205	.0376	.0574	.1035	.1563	.2143	.2765
51	\$120	.0064	.0189	.0350	.0540	.0983	.1495	.2148	.2896
	\$160	.0064	.0189	.0350	.0540	.0983	.1494	.2059	.2722
	\$250	.0064	.0189	.0350	.0540	.0983	.1494	.2059	.2667
	\$275	.0064	.0189	.0350	.0540	.0983	.1494	.2059	.2667
52	\$120	.0057	.0173	.0325	.0505	.0930	.1442	.2098	.2843
	\$160	.0057	.0173	.0325	.0505	.0930	.1424	.1984	.2659
	\$250	.0057	.0173	.0325	.0505	.0930	.1424	.1973	.2567

<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$275	.0057	.0173	.0325	.0505	.0930	.1424	.1973	.2567
	\$380	.0057	.0173	.0325	.0505	.0930	.1424	.1973	.2567
<b>53</b>	\$120	.0051	.0158	.0300	.0470	.0876	.1392	.2047	.2789
	\$160	.0051	.0158	.0300	.0470	.0876	.1353	.1918	.2597
	\$250	.0051	.0158	.0300	.0470	.0876	.1353	.1886	.2464
	\$275	.0051	.0158	.0300	.0470	.0876	.1353	.1886	.2464
	\$380	.0051	.0158	.0300	.0470	.0876	.1353	.1886	.2464
	\$380	.0051	.0158	.0300	.0470	.0876	.1353	.1886	.2464
<b>54</b>	\$120	.0045	.0143	.0276	.0436	.0823	.1345	.1996	.2733
	\$160	.0045	.0143	.0276	.0436	.0823	.1282	.1856	.2536
	\$250	.0045	.0143	.0276	.0436	.0823	.1281	.1797	.2359
	\$275	.0045	.0143	.0276	.0436	.0823	.1281	.1797	.2359
	\$380	.0045	.0143	.0276	.0436	.0823	.1281	.1797	.2359
	\$380	.0045	.0143	.0276	.0436	.0823	.1281	.1797	.2359
<b>55</b>	\$120	.0040	.0129	.0251	.0401	.0772	.1298	.1943	.2680
	\$160	.0040	.0129	.0251	.0401	.0769	.1218	.1797	.2474
	\$250	.0040	.0129	.0251	.0401	.0769	.1209	.1706	.2256
	\$275	.0040	.0129	.0251	.0401	.0769	.1209	.1707	.2253
	\$380	.0040	.0129	.0251	.0401	.0769	.1209	.1707	.2253
	\$500	.0040	.0129	.0251	.0401	.0769	.1209	.1706	.2253
	\$500	.0040	.0129	.0251	.0401	.0769	.1209	.1706	.2253
<b>56</b>	\$120	.0035	.0115	.0227	.0367	.0729	.1251	.1888	.2631
	\$160	.0035	.0115	.0227	.0367	.0714	.1161	.1738	.2411
	\$250	.0035	.0115	.0227	.0367	.0714	.1135	.1614	.2168
	\$275	.0035	.0115	.0227	.0367	.0714	.1135	.1614	.2150
	\$380	.0035	.0115	.0227	.0367	.0714	.1135	.1614	.2145
	\$500	.0035	.0115	.0227	.0367	.0714	.1135	.1614	.2145
	\$550	.0035	.0115	.0228	.0367	.0715	.1135	.1614	.2145
<b>57</b>	\$120	.0030	.0101	.0204	.0334	.0689	.1202	.1835	.2583
	\$160	.0030	.0101	.0204	.0334	.0660	.1106	.1679	.2345
	\$250	.0030	.0101	.0204	.0334	.0660	.1060	.1521	.2086
	\$275	.0030	.0101	.0204	.0334	.0660	.1060	.1521	.2058
	\$380	.0030	.0101	.0204	.0334	.0660	.1060	.1521	.2036
	\$500	.0030	.0101	.0204	.0334	.0660	.1060	.1521	.2036
	\$550	.0030	.0101	.0204	.0334	.0660	.1060	.1521	.2036
<b>58</b>	\$120	.0025	.0088	.0181	.0301	.0649	.1152	.1785	.2534
	\$160	.0025	.0088	.0181	.0301	.0609	.1053	.1618	.2281
	\$250	.0025	.0088	.0181	.0301	.0606	.0985	.1441	.2007
	\$275	.0025	.0088	.0181	.0301	.0606	.0985	.1430	.1971
	\$380	.0025	.0088	.0181	.0301	.0606	.0985	.1426	.1926
	\$500	.0025	.0088	.0181	.0301	.0606	.0985	.1426	.1926
	\$550	.0025	.0088	.0181	.0301	.0606	.0985	.1426	.1926
<b>59</b>	\$120	.0021	.0076	.0159	.0268	.0610	.1102	.1736	.2486
	\$160	.0021	.0076	.0159	.0268	.0563	.0999	.1555	.2219
	\$250	.0021	.0076	.0159	.0268	.0551	.0909	.1366	.1928
	\$275	.0021	.0076	.0159	.0268	.0551	.0909	.1346	.1888

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0021	.0076	.0159	.0268	.0551	.0909	.1331	.1815
	\$500	.0021	.0076	.0159	.0268	.0551	.0909	.1331	.1815
	\$550	.0021	.0076	.0159	.0268	.0551	.0909	.1331	.1815
60	\$120	.0017	.0064	.0138	.0239	.0571	.1054	.1686	.2439
	\$160	.0017	.0064	.0138	.0236	.0520	.0945	.1493	.2158
	\$250	.0017	.0064	.0138	.0236	.0497	.0838	.1292	.1849
	\$275	.0017	.0064	.0138	.0236	.0497	.0833	.1268	.1805
	\$380	.0017	.0064	.0138	.0236	.0497	.0832	.1235	.1711
	\$500	.0017	.0064	.0138	.0236	.0497	.0832	.1235	.1703
	\$550	.0017	.0064	.0138	.0236	.0497	.0832	.1235	.1703
	\$800	.0017	.0064	.0138	.0236	.0497	.0832	.1235	.1703
61	\$120	.0013	.0053	.0118	.0214	.0530	.1007	.1636	.2393
	\$160	.0013	.0053	.0118	.0206	.0478	.0890	.1432	.2097
	\$250	.0013	.0053	.0118	.0206	.0443	.0773	.1220	.1767
	\$275	.0013	.0053	.0118	.0206	.0443	.0763	.1192	.1722
	\$380	.0013	.0053	.0118	.0206	.0443	.0756	.1140	.1613
	\$500	.0013	.0053	.0118	.0206	.0443	.0756	.1139	.1591
	\$550	.0013	.0053	.0118	.0206	.0443	.0756	.1139	.1591
	\$800	.0013	.0053	.0118	.0206	.0443	.0756	.1139	.1591
62	\$120	.0010	.0043	.0099	.0189	.0490	.0960	.1586	.2346
	\$160	.0010	.0043	.0099	.0177	.0436	.0835	.1373	.2036
	\$250	.0010	.0043	.0099	.0176	.0390	.0711	.1147	.1684
	\$275	.0010	.0043	.0099	.0176	.0390	.0697	.1117	.1636
	\$380	.0010	.0043	.0099	.0176	.0390	.0680	.1051	.1517
	\$500	.0010	.0043	.0099	.0176	.0390	.0680	.1043	.1479
	\$550	.0010	.0043	.0099	.0176	.0390	.0680	.1043	.1479
	\$800	.0010	.0043	.0099	.0176	.0390	.0680	.1043	.1479
	\$1,000	.0010	.0043	.0099	.0176	.0390	.0680	.1043	.1479
63	\$120	.0008	.0034	.0082	.0166	.0452	.0912	.1537	.2301
	\$160	.0008	.0034	.0081	.0151	.0395	.0781	.1312	.1976
	\$250	.0008	.0034	.0081	.0148	.0342	.0650	.1072	.1602
	\$275	.0008	.0034	.0081	.0148	.0340	.0634	.1040	.1549
	\$380	.0008	.0034	.0081	.0148	.0338	.0606	.0965	.1422
	\$500	.0008	.0034	.0081	.0148	.0338	.0605	.0948	.1371
	\$550	.0008	.0034	.0081	.0148	.0338	.0605	.0948	.1368
	\$800	.0008	.0034	.0081	.0148	.0338	.0605	.0948	.1366
	\$1,000	.0008	.0034	.0081	.0148	.0338	.0605	.0948	.1366
64	\$120	.0006	.0026	.0068	.0143	.0414	.0864	.1487	.2256
	\$160	.0006	.0026	.0065	.0128	.0354	.0727	.1252	.1915
	\$250	.0006	.0026	.0064	.0121	.0298	.0590	.0997	.1521
	\$275	.0006	.0026	.0064	.0121	.0293	.0573	.0963	.1463
	\$380	.0006	.0026	.0064	.0121	.0288	.0536	.0882	.1326
	\$500	.0006	.0026	.0064	.0121	.0288	.0531	.0854	.1267

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$550	.0006	.0026	.0064	.0121	.0288	.0531	.0853	.1260
	\$800	.0006	.0026	.0064	.0121	.0288	.0531	.0853	.1254
	\$1,000	.0006	.0026	.0064	.0121	.0288	.0531	.0853	.1254
65	\$120	.0004	.0019	.0055	.0122	.0376	.0816	.1438	.2211
	\$160	.0004	.0019	.0051	.0107	.0314	.0673	.1191	.1854
	\$250	.0004	.0019	.0049	.0096	.0256	.0529	.0923	.1439
	\$275	.0004	.0019	.0049	.0096	.0250	.0511	.0886	.1378
	\$380	.0004	.0019	.0049	.0096	.0240	.0470	.0799	.1228
	\$500	.0004	.0019	.0049	.0096	.0240	.0459	.0765	.1164
	\$550	.0004	.0019	.0050	.0096	.0240	.0459	.0762	.1154
	\$800	.0004	.0019	.0050	.0096	.0240	.0459	.0759	.1142
	\$1,000	.0004	.0019	.0050	.0096	.0240	.0459	.0759	.1142
66	\$120	.0002	.0014	.0043	.0101	.0338	.0767	.1387	.2166
	\$160	.0002	.0013	.0038	.0086	.0275	.0619	.1129	.1793
	\$250	.0002	.0013	.0036	.0074	.0216	.0469	.0848	.1356
	\$275	.0002	.0013	.0036	.0073	.0210	.0450	.0809	.1290
	\$380	.0002	.0013	.0036	.0073	.0196	.0406	.0716	.1130
	\$500	.0002	.0013	.0036	.0073	.0194	.0390	.0677	.1059
	\$550	.0002	.0013	.0036	.0073	.0194	.0390	.0672	.1048
	\$800	.0002	.0013	.0036	.0073	.0194	.0389	.0666	.1030
	\$1,000	.0002	.0013	.0036	.0073	.0194	.0389	.0666	.1029
67	\$120	.0001	.0009	.0033	.0082	.0301	.0718	.1336	.2122
	\$160	.0001	.0009	.0028	.0068	.0237	.0564	.1066	.1731
	\$250	.0001	.0009	.0025	.0055	.0178	.0410	.0773	.1272
	\$275	.0001	.0009	.0025	.0054	.0171	.0390	.0731	.1202
	\$380	.0001	.0009	.0025	.0053	.0156	.0343	.0632	.1031
	\$500	.0001	.0009	.0025	.0053	.0152	.0325	.0590	.0954
	\$550	.0001	.0009	.0025	.0053	.0152	.0324	.0584	.0940
	\$800	.0001	.0009	.0025	.0053	.0152	.0322	.0574	.0918
	\$1,000	.0001	.0009	.0025	.0053	.0152	.0322	.0574	.0916
68	\$120	.0001	.0006	.0023	.0065	.0263	.0667	.1284	.2077
	\$160	.0001	.0005	.0019	.0051	.0200	.0509	.1002	.1667
	\$250	.0001	.0005	.0016	.0039	.0142	.0352	.0696	.1185
	\$275	.0001	.0005	.0016	.0038	.0135	.0331	.0653	.1111
	\$380	.0001	.0005	.0016	.0036	.0119	.0283	.0549	.0931
	\$500	.0001	.0005	.0016	.0036	.0114	.0264	.0504	.0847
	\$550	.0001	.0005	.0016	.0036	.0114	.0261	.0497	.0832
	\$800	.0001	.0005	.0016	.0036	.0113	.0257	.0484	.0805
	\$1,000	.0001	.0005	.0016	.0036	.0113	.0257	.0483	.0802
69	\$120	.0001	.0003	.0016	.0048	.0226	.0614	.1229	.2031
	\$160	.0001	.0003	.0012	.0036	.0164	.0452	.0934	.1602
	\$250	.0001	.0003	.0009	.0026	.0108	.0293	.0618	.1095
	\$275	.0001	.0003	.0009	.0025	.0101	.0273	.0573	.1017

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0001	.0003	.0009	.0022	.0086	.0224	.0466	.0827
	\$500	.0001	.0003	.0009	.0022	.0080	.0204	.0418	.0738
	\$550	.0001	.0003	.0009	.0022	.0080	.0201	.0410	.0721
	\$800	.0001	.0003	.0009	.0022	.0079	.0196	.0395	.0690
	\$1,000	.0001	.0003	.0009	.0022	.0079	.0196	.0394	.0686
70	\$120	.0000	.0002	.0009	.0034	.0187	.0557	.1171	.1984
	\$160	.0000	.0001	.0007	.0023	.0127	.0392	.0862	.1531
	\$250	.0000	.0001	.0005	.0015	.0076	.0235	.0535	.0998
	\$275	.0000	.0001	.0005	.0014	.0070	.0214	.0488	.0916
	\$380	.0000	.0001	.0004	.0012	.0056	.0168	.0380	.0717
	\$500	.0000	.0001	.0004	.0011	.0051	.0148	.0331	.0624
	\$550	.0000	.0001	.0004	.0011	.0050	.0145	.0322	.0605
	\$800	.0000	.0001	.0004	.0011	.0049	.0139	.0306	.0571
	\$1,000	.0000	.0001	.0004	.0011	.0049	.0138	.0304	.0566
71	\$120	.0000	.0000	.0000	.0001	.0030	.0247	.0846	.1765
	\$160	.0000	.0000	.0000	.0001	.0013	.0118	.0479	.1173
	\$250	.0000	.0000	.0000	.0001	.0004	.0040	.0185	.0541
	\$275	.0000	.0000	.0000	.0001	.0004	.0033	.0154	.0459
	\$380	.0000	.0000	.0000	.0001	.0002	.0020	.0093	.0287
	\$500	.0000	.0000	.0000	.0001	.0002	.0016	.0072	.0220
	\$550	.0000	.0000	.0000	.0001	.0002	.0016	.0068	.0208
	\$800	.0000	.0000	.0000	.0001	.0002	.0015	.0062	.0186
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0015	.0062	.0183
72	\$120	.0000	.0000	.0000	.0000	.0006	.0149	.0750	.1732
	\$160	.0000	.0000	.0000	.0000	.0002	.0047	.0345	.1070
	\$250	.0000	.0000	.0000	.0000	.0001	.0008	.0082	.0371
	\$275	.0000	.0000	.0000	.0000	.0001	.0006	.0061	.0291
	\$380	.0000	.0000	.0000	.0000	.0001	.0003	.0027	.0141
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0017	.0091
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0016	.0083
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0013	.0069
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0013	.0067
73	\$120	.0000	.0000	.0000	.0000	.0000	.0059	.0669	.1722
	\$160	.0000	.0000	.0000	.0000	.0000	.0006	.0206	.0991
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0014	.0197
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0008	.0128
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0032
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0013
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0011
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0007
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0007
74	\$120	.0000	.0000	.0000	.0000	.0000	.0013	.0636	.1721
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0108	.0968



<b>((Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0079
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0033
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002))

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	\$120	.0252	.0588	.0956	.1343	.2159	.3015	.3901	.4810
<b>37</b>	\$120	.0242	.0570	.0929	.1309	.2111	.2955	.3830	.4730
<b>38</b>	\$120	.0232	.0551	.0901	.1273	.2062	.2893	.3757	.4647
<b>39</b>	\$120	.0223	.0532	.0874	.1238	.2012	.2831	.3684	.4564
<b>40</b>	\$120	.0213	.0512	.0845	.1201	.1961	.2767	.3609	.4479
	\$160	.0211	.0509	.0840	.1194	.1949	.2750	.3587	.4451
<b>41</b>	\$120	.0203	.0492	.0817	.1164	.1909	.2702	.3532	.4392
	\$160	.0202	.0489	.0812	.1157	.1897	.2686	.3511	.4365
<b>42</b>	\$120	.0193	.0472	.0787	.1126	.1855	.2635	.3453	.4302
	\$160	.0192	.0470	.0783	.1119	.1844	.2619	.3432	.4276
<b>43</b>	\$120	.0183	.0452	.0758	.1088	.1801	.2567	.3373	.4211
	\$160	.0182	.0450	.0753	.1081	.1790	.2552	.3353	.4185
<b>44</b>	\$120	.0173	.0432	.0728	.1050	.1747	.2499	.3293	.4120
	\$160	.0172	.0430	.0724	.1043	.1737	.2484	.3273	.4094
<b>45</b>	\$120	.0162	.0409	.0694	.1006	.1686	.2422	.3202	.4017
	\$160	.0161	.0407	.0690	.1000	.1675	.2408	.3183	.3992
<b>46</b>	\$120	.0150	.0386	.0660	.0962	.1623	.2344	.3110	.3912
	\$160	.0149	.0384	.0656	.0956	.1613	.2330	.3091	.3888
<b>47</b>	\$120	.0139	.0363	.0626	.0917	.1561	.2265	.3017	.3858
	\$160	.0138	.0361	.0622	.0912	.1551	.2252	.2999	.3783
	\$250	.0137	.0357	.0616	.0902	.1534	.2227	.2966	.3742
<b>48</b>	\$120	.0128	.0340	.0592	.0872	.1496	.2184	.2921	.3809
	\$160	.0127	.0338	.0588	.0867	.1487	.2171	.2903	.3674
	\$250	.0126	.0334	.0582	.0857	.1471	.2147	.2872	.3634
	\$275	.0126	.0333	.0580	.0855	.1467	.2142	.2864	.3625
<b>49</b>	\$120	.0117	.0317	.0557	.0826	.1431	.2102	.2865	.3759
	\$160	.0117	.0315	.0553	.0821	.1422	.2089	.2806	.3563
	\$250	.0115	.0311	.0547	.0812	.1406	.2066	.2775	.3524
	\$275	.0115	.0310	.0546	.0810	.1403	.2061	.2768	.3515
<b>50</b>	\$120	.0107	.0294	.0523	.0781	.1366	.2019	.2817	.3708
	\$160	.0106	.0292	.0519	.0776	.1357	.2007	.2709	.3487
	\$250	.0105	.0289	.0514	.0768	.1343	.1985	.2679	.3414
	\$275	.0105	.0288	.0512	.0766	.1339	.1980	.2672	.3405

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>51</b>	\$120	.0097	.0272	.0488	.0736	.1300	.1945	.2767	.3663
	\$160	.0096	.0270	.0485	.0731	.1292	.1924	.2609	.3431
	\$250	.0095	.0267	.0480	.0723	.1278	.1903	.2581	.3301
	\$275	.0095	.0266	.0479	.0721	.1275	.1898	.2574	.3292
<b>52</b>	\$120	.0087	.0249	.0453	.0689	.1232	.1897	.2715	.3620
	\$160	.0086	.0247	.0450	.0685	.1224	.1837	.2531	.3373
	\$250	.0085	.0245	.0446	.0677	.1211	.1817	.2478	.3183
	\$275	.0085	.0244	.0444	.0675	.1208	.1812	.2471	.3174
	\$380	.0084	.0242	.0440	.0669	.1196	.1795	.2448	.3144
<b>53</b>	\$120	.0077	.0226	.0418	.0642	.1162	.1849	.2665	.3580
	\$160	.0076	.0225	.0416	.0638	.1155	.1748	.2474	.3313
	\$250	.0075	.0223	.0411	.0631	.1143	.1729	.2372	.3061
	\$275	.0075	.0222	.0410	.0629	.1140	.1724	.2366	.3053
	\$380	.0075	.0220	.0406	.0623	.1129	.1708	.2343	.3024
<b>54</b>	\$120	.0067	.0204	.0384	.0595	.1093	.1799	.2619	.3542
	\$160	.0067	.0203	.0381	.0591	.1086	.1660	.2416	.3253
	\$250	.0066	.0201	.0377	.0585	.1074	.1640	.2265	.2936
	\$275	.0066	.0200	.0376	.0583	.1071	.1636	.2259	.2929
	\$380	.0065	.0199	.0372	.0578	.1061	.1620	.2237	.2901
<b>55</b>	\$120	.0059	.0183	.0350	.0549	.1049	.1748	.2577	.3503
	\$160	.0058	.0182	.0348	.0545	.1017	.1606	.2357	.3200
	\$250	.0058	.0180	.0344	.0539	.1006	.1551	.2157	.2853
	\$275	.0057	.0180	.0343	.0538	.1003	.1547	.2151	.2804
	\$380	.0057	.0178	.0340	.0533	.0994	.1532	.2131	.2777
	\$500	.0056	.0177	.0337	.0528	.0985	.1519	.2113	.2754
<b>56</b>	\$120	.0050	.0162	.0316	.0501	.1005	.1698	.2534	.3466
	\$160	.0050	.0161	.0314	.0498	.0945	.1550	.2295	.3148
	\$250	.0049	.0159	.0310	.0493	.0935	.1458	.2043	.2778
	\$275	.0049	.0159	.0309	.0492	.0933	.1454	.2037	.2714
	\$380	.0049	.0158	.0306	.0487	.0924	.1440	.2018	.2647
	\$500	.0048	.0156	.0304	.0483	.0916	.1428	.2001	.2625
	\$550	.0048	.0156	.0303	.0482	.0914	.1424	.1996	.2617
<b>57</b>	\$120	.0042	.0142	.0282	.0455	.0960	.1652	.2491	.3432
	\$160	.0042	.0141	.0281	.0452	.0874	.1493	.2238	.3098
	\$250	.0042	.0140	.0278	.0447	.0865	.1364	.1962	.2703
	\$275	.0041	.0139	.0277	.0446	.0862	.1361	.1923	.2636
	\$380	.0041	.0138	.0274	.0442	.0854	.1348	.1905	.2515
	\$500	.0041	.0137	.0272	.0438	.0847	.1336	.1889	.2494
	\$550	.0041	.0136	.0271	.0437	.0845	.1333	.1883	.2487
<b>58</b>	\$120	.0036	.0125	.0252	.0413	.0918	.1612	.2455	.3404
	\$160	.0035	.0124	.0251	.0410	.0828	.1440	.2190	.3054
	\$250	.0035	.0122	.0248	.0406	.0799	.1275	.1896	.2633
	\$275	.0035	.0122	.0247	.0405	.0796	.1271	.1847	.2564

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$380	.0035	.0121	.0245	.0401	.0789	.1259	.1795	.2388
	\$500	.0034	.0120	.0243	.0397	.0782	.1249	.1780	.2368
	\$550	.0034	.0120	.0242	.0396	.0780	.1245	.1775	.2361
<b>59</b>	\$120	.0030	.0108	.0223	.0378	.0876	.1572	.2420	.3376
	\$160	.0029	.0107	.0222	.0368	.0784	.1387	.2142	.3011
	\$250	.0029	.0106	.0219	.0364	.0732	.1197	.1829	.2561
	\$275	.0029	.0106	.0219	.0363	.0730	.1181	.1777	.2489
	\$380	.0029	.0105	.0217	.0360	.0723	.1169	.1684	.2282
	\$500	.0029	.0104	.0215	.0357	.0717	.1160	.1670	.2239
	\$550	.0028	.0103	.0214	.0356	.0715	.1156	.1665	.2232
<b>60</b>	\$120	.0024	.0091	.0194	.0348	.0836	.1531	.2386	.3350
	\$160	.0024	.0091	.0193	.0327	.0739	.1337	.2093	.2969
	\$250	.0024	.0090	.0191	.0323	.0664	.1135	.1758	.2492
	\$275	.0024	.0090	.0191	.0322	.0662	.1104	.1706	.2412
	\$380	.0023	.0089	.0189	.0319	.0656	.1077	.1569	.2194
	\$500	.0023	.0088	.0187	.0316	.0651	.1068	.1556	.2106
	\$550	.0023	.0088	.0187	.0316	.0649	.1065	.1551	.2100
	\$800	.0023	.0087	.0185	.0312	.0642	.1055	.1536	.2079
<b>61</b>	\$120	.0019	.0076	.0167	.0319	.0798	.1492	.2353	.3326
	\$160	.0019	.0076	.0166	.0286	.0693	.1288	.2046	.2929
	\$250	.0019	.0075	.0164	.0283	.0597	.1074	.1688	.2427
	\$275	.0019	.0075	.0164	.0282	.0596	.1040	.1632	.2339
	\$380	.0019	.0074	.0162	.0280	.0590	.0985	.1478	.2107
	\$500	.0018	.0074	.0161	.0277	.0585	.0977	.1442	.1974
	\$550	.0018	.0073	.0161	.0277	.0583	.0974	.1437	.1968
	\$800	.0018	.0073	.0159	.0274	.0578	.0964	.1423	.1948
<b>62</b>	\$120	.0015	.0062	.0145	.0289	.0758	.1453	.2320	.3303
	\$160	.0015	.0062	.0140	.0255	.0647	.1238	.1999	.2890
	\$250	.0014	.0061	.0139	.0244	.0541	.1009	.1619	.2361
	\$275	.0014	.0061	.0138	.0244	.0529	.0975	.1558	.2268
	\$380	.0014	.0060	.0137	.0241	.0524	.0892	.1396	.2016
	\$500	.0014	.0060	.0136	.0239	.0519	.0884	.1325	.1873
	\$550	.0014	.0060	.0135	.0239	.0518	.0882	.1322	.1835
	\$800	.0014	.0059	.0134	.0236	.0513	.0873	.1309	.1814
	\$1,000	.0014	.0059	.0134	.0235	.0511	.0870	.1304	.1808
<b>63</b>	\$120	.0011	.0049	.0126	.0260	.0718	.1413	.2289	.3281
	\$160	.0011	.0049	.0115	.0225	.0602	.1187	.1952	.2851
	\$250	.0011	.0048	.0114	.0206	.0490	.0943	.1550	.2293
	\$275	.0011	.0048	.0113	.0205	.0474	.0907	.1484	.2195
	\$380	.0011	.0048	.0112	.0203	.0456	.0810	.1310	.1921
	\$500	.0010	.0047	.0111	.0201	.0452	.0789	.1215	.1769
	\$550	.0010	.0047	.0111	.0201	.0451	.0787	.1202	.1727
	\$800	.0010	.0047	.0110	.0199	.0447	.0779	.1190	.1676

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>64</b>	\$1,000	.0010	.0047	.0110	.0198	.0445	.0776	.1186	.1670
	\$120	.0008	.0037	.0106	.0231	.0678	.1373	.2258	.3260
	\$160	.0008	.0037	.0093	.0195	.0557	.1136	.1905	.2815
	\$250	.0008	.0037	.0091	.0169	.0440	.0878	.1481	.2227
	\$275	.0007	.0037	.0090	.0169	.0423	.0838	.1410	.2122
	\$380	.0007	.0036	.0090	.0167	.0390	.0737	.1222	.1829
	\$500	.0007	.0036	.0089	.0166	.0387	.0695	.1120	.1663
	\$550	.0007	.0036	.0089	.0165	.0386	.0693	.1093	.1618
	\$800	.0007	.0036	.0088	.0163	.0382	.0686	.1072	.1538
	\$1,000	.0007	.0036	.0087	.0163	.0381	.0684	.1068	.1533
<b>65</b>	\$120	.0005	.0028	.0088	.0204	.0637	.1334	.2228	.3241
	\$160	.0005	.0027	.0075	.0167	.0511	.1085	.1859	.2779
	\$250	.0005	.0027	.0070	.0136	.0389	.0814	.1411	.2161
	\$275	.0005	.0027	.0070	.0134	.0372	.0772	.1336	.2050
	\$380	.0005	.0027	.0069	.0133	.0329	.0664	.1134	.1737
	\$500	.0005	.0026	.0068	.0132	.0324	.0609	.1025	.1555
	\$550	.0005	.0026	.0068	.0132	.0323	.0600	.0996	.1507
	\$800	.0005	.0026	.0068	.0130	.0320	.0594	.0954	.1401
	\$1,000	.0005	.0026	.0067	.0130	.0319	.0592	.0951	.1396
<b>66</b>	\$120	.0003	.0020	.0072	.0177	.0597	.1296	.2200	.3225
	\$160	.0003	.0019	.0059	.0141	.0467	.1035	.1814	.2746
	\$250	.0003	.0019	.0051	.0110	.0341	.0750	.1342	.2096
	\$275	.0003	.0019	.0051	.0106	.0323	.0706	.1263	.1978
	\$380	.0003	.0018	.0051	.0102	.0279	.0591	.1047	.1645
	\$500	.0003	.0018	.0050	.0101	.0264	.0534	.0929	.1448
	\$550	.0003	.0018	.0050	.0101	.0263	.0518	.0899	.1396
	\$800	.0003	.0018	.0050	.0100	.0261	.0505	.0839	.1277
	\$1,000	.0003	.0018	.0050	.0100	.0260	.0503	.0836	.1262
<b>67</b>	\$120	.0002	.0014	.0056	.0149	.0554	.1254	.2171	.3209
	\$160	.0002	.0012	.0044	.0114	.0419	.0980	.1767	.2712
	\$250	.0002	.0012	.0035	.0084	.0290	.0681	.1267	.2027
	\$275	.0002	.0012	.0035	.0080	.0272	.0634	.1183	.1902
	\$380	.0002	.0011	.0034	.0073	.0227	.0514	.0954	.1545
	\$500	.0002	.0011	.0034	.0072	.0206	.0453	.0827	.1333
	\$550	.0002	.0011	.0034	.0072	.0203	.0437	.0794	.1277
	\$800	.0002	.0011	.0034	.0071	.0201	.0413	.0722	.1144
	\$1,000	.0002	.0011	.0033	.0071	.0200	.0411	.0715	.1118
<b>68</b>	\$120	.0001	.0009	.0041	.0123	.0509	.1213	.2144	.3195
	\$160	.0001	.0007	.0031	.0089	.0371	.0924	.1720	.2680
	\$250	.0001	.0006	.0023	.0061	.0241	.0611	.1191	.1958
	\$275	.0001	.0006	.0022	.0057	.0222	.0562	.1101	.1824
	\$380	.0001	.0006	.0021	.0049	.0178	.0438	.0859	.1444
	\$500	.0001	.0006	.0021	.0048	.0157	.0374	.0724	.1216

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$550	.0001	.0006	.0021	.0047	.0151	.0358	.0689	.1155
	\$800	.0001	.0006	.0021	.0047	.0147	.0325	.0610	.1008
	\$1,000	.0001	.0006	.0020	.0047	.0146	.0324	.0596	.0977
<b>69</b>	\$120	.0000	.0005	.0029	.0099	.0466	.1173	.2120	.3183
	\$160	.0000	.0004	.0021	.0067	.0325	.0870	.1676	.2652
	\$250	.0000	.0003	.0014	.0042	.0195	.0544	.1117	.1892
	\$275	.0000	.0003	.0013	.0039	.0178	.0494	.1023	.1751
	\$380	.0000	.0003	.0012	.0032	.0134	.0367	.0768	.1346
	\$500	.0000	.0003	.0012	.0029	.0114	.0302	.0626	.1103
	\$550	.0000	.0003	.0012	.0029	.0109	.0285	.0590	.1038
	\$800	.0000	.0003	.0011	.0029	.0102	.0251	.0505	.0878
	\$1,000	.0000	.0003	.0011	.0028	.0101	.0246	.0489	.0843
<b>70</b>	\$120	.0000	.0002	.0018	.0073	.0416	.1128	.2095	.3173
	\$160	.0000	.0002	.0011	.0045	.0272	.0806	.1626	.2623
	\$250	.0000	.0001	.0007	.0025	.0146	.0465	.1030	.1818
	\$275	.0000	.0001	.0006	.0022	.0130	.0414	.0930	.1666
	\$380	.0000	.0001	.0005	.0017	.0090	.0287	.0661	.1231
	\$500	.0000	.0001	.0005	.0014	.0072	.0223	.0514	.0970
	\$550	.0000	.0001	.0005	.0014	.0068	.0208	.0476	.0901
	\$800	.0000	.0001	.0005	.0013	.0060	.0173	.0388	.0729
	\$1,000	.0000	.0001	.0005	.0013	.0059	.0167	.0370	.0690
<b>71</b>	\$120	.0000	.0001	.0010	.0050	.0366	.1085	.2074	.3167
	\$160	.0000	.0001	.0005	.0028	.0221	.0744	.1581	.2600
	\$250	.0000	.0000	.0003	.0013	.0103	.0389	.0946	.1748
	\$275	.0000	.0000	.0002	.0011	.0088	.0338	.0839	.1585
	\$380	.0000	.0000	.0002	.0007	.0055	.0215	.0558	.1118
	\$500	.0000	.0000	.0001	.0006	.0041	.0155	.0408	.0840
	\$550	.0000	.0000	.0001	.0005	.0037	.0141	.0371	.0768
	\$800	.0000	.0000	.0001	.0005	.0031	.0110	.0283	.0587
	\$1,000	.0000	.0000	.0001	.0005	.0030	.0103	.0264	.0545
<b>72</b>	\$120	.0000	.0000	.0003	.0026	.0298	.1031	.2053	.3161
	\$160	.0000	.0000	.0001	.0011	.0156	.0660	.1526	.2578
	\$250	.0000	.0000	.0000	.0003	.0055	.0290	.0831	.1660
	\$275	.0000	.0000	.0000	.0003	.0044	.0240	.0716	.1481
	\$380	.0000	.0000	.0000	.0001	.0022	.0128	.0421	.0966
	\$500	.0000	.0000	.0000	.0001	.0014	.0080	.0274	.0666
	\$550	.0000	.0000	.0000	.0001	.0012	.0069	.0239	.0591
	\$800	.0000	.0000	.0000	.0001	.0008	.0046	.0160	.0404
	\$1,000	.0000	.0000	.0000	.0001	.0008	.0042	.0143	.0361
<b>73</b>	\$120	.0000	.0000	.0000	.0008	.0224	.0978	.2040	.3160
	\$160	.0000	.0000	.0000	.0002	.0091	.0568	.1478	.2564
	\$250	.0000	.0000	.0000	.0000	.0019	.0187	.0708	.1579
	\$275	.0000	.0000	.0000	.0000	.0013	.0142	.0582	.1378

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$380	.0000	.0000	.0000	.0000	.0004	.0055	.0279	.0803
	\$500	.0000	.0000	.0000	.0000	.0002	.0025	.0146	.0481
	\$550	.0000	.0000	.0000	.0000	.0001	.0020	.0119	.0405
	\$800	.0000	.0000	.0000	.0000	.0001	.0010	.0061	.0226
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0008	.0050	.0188
<b>74</b>	\$120	.0000	.0000	.0000	.0003	.0174	.0948	.2036	.3159
	\$160	.0000	.0000	.0000	.0000	.0054	.0507	.1454	.2561
	\$250	.0000	.0000	.0000	.0000	.0006	.0123	.0626	.1536
	\$275	.0000	.0000	.0000	.0000	.0004	.0085	.0492	.1320
	\$380	.0000	.0000	.0000	.0000	.0001	.0022	.0190	.0695
	\$500	.0000	.0000	.0000	.0000	.0000	.0007	.0078	.0360
	\$550	.0000	.0000	.0000	.0000	.0000	.0005	.0058	.0286
	\$800	.0000	.0000	.0000	.0000	.0000	.0002	.0021	.0127
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0016	.0097

\* 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 ((June 30, 2017)) October 1, 2023**

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
1	.9662	.9603	.9547	.9493	.9442	.9393	.9346	.9299	.9254	.9211	.9168	.9126	.9085
2	.9628	.9562	.9501	.9442	.9386	.9332	.9279	.9229	.9179	.9131	.9084	.9038	.8994
3	.9596	.9524	.9457	.9394	.9333	.9274	.9217	.9162	.9108	.9056	.9005	.8955	.8907
4	.9563	.9486	.9413	.9344	.9278	.9215	.9154	.9094	.9036	.8980	.8925	.8871	.8819
5	.9529	.9446	.9368	.9293	.9222	.9154	.9088	.9024	.8962	.8901	.8842	.8785	.8728
6	.9494	.9405	.9321	.9242	.9165	.9092	.9021	.8952	.8886	.8821	.8758	.8696	.8636
7	.9458	.9363	.9274	.9188	.9107	.9028	.8952	.8879	.8808	.8739	.8672	.8607	.8543
8	.9422	.9321	.9225	.9134	.9047	.8963	.8882	.8804	.8729	.8656	.8584	.8515	.8447
9	.9385	.9277	.9175	.9078	.8986	.8897	.8811	.8728	.8648	.8570	.8495	.8421	.8350
10	.9348	.9233	.9125	.9022	.8924	.8829	.8739	.8651	.8567	.8485	.8405	.8327	.8251
11	.9310	.9188	.9073	.8965	.8861	.8761	.8666	.8573	.8484	.8398	.8314	.8232	.8152
12	.9270	.9142	.9020	.8906	.8796	.8691	.8590	.8493	.8399	.8308	.8220	.8134	.8050
13	.9230	.9094	.8967	.8846	.8730	.8620	.8514	.8412	.8313	.8217	.8124	.8034	.7946
14	.9190	.9046	.8912	.8785	.8663	.8548	.8436	.8329	.8225	.8125	.8028	.7933	.7841
15	.9148	.8998	.8856	.8723	.8596	.8474	.8357	.8245	.8137	.8032	.7930	.7831	.7735
16	.9106	.8948	.8800	.8659	.8526	.8399	.8277	.8160	.8046	.7936	.7830	.7727	.7627
17	.9063	.8897	.8742	.8595	.8456	.8323	.8195	.8072	.7954	.7840	.7729	.7621	.7517
18	.9019	.8845	.8683	.8530	.8384	.8245	.8112	.7984	.7861	.7741	.7626	.7514	.7405
19	.8974	.8793	.8623	.8463	.8311	.8166	.8028	.7894	.7766	.7642	.7522	.7405	.7292
20	.8929	.8739	.8562	.8396	.8237	.8086	.7942	.7803	.7669	.7540	.7416	.7295	.7178
21	.8882	.8685	.8500	.8326	.8162	.8004	.7854	.7710	.7571	.7437	.7308	.7183	.7061
22	.8835	.8629	.8437	.8256	.8084	.7921	.7765	.7615	.7471	.7332	.7198	.7068	.6943
23	.8787	.8572	.8372	.8184	.8006	.7836	.7674	.7518	.7369	.7225	.7086	.6952	.6822
24	.8737	.8514	.8306	.8111	.7926	.7749	.7581	.7420	.7265	.7117	.6973	.6834	.6700
25	.8687	.8455	.8239	.8036	.7844	.7661	.7487	.7320	.7160	.7006	.6858	.6714	.6576

<b>((Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
26	.8636	.8395	.8170	.7960	.7760	.7571	.7391	.7218	.7052	.6893	.6740	.6592	.6449
27	.8584	.8333	.8101	.7882	.7676	.7480	.7293	.7114	.6943	.6779	.6621	.6468	.6321
28	.8531	.8271	.8029	.7803	.7589	.7386	.7193	.7009	.6832	.6663	.6499	.6342	.6191
29	.8476	.8207	.7957	.7722	.7501	.7291	.7091	.6901	.6719	.6544	.6376	.6214	.6058
30	.8421	.8142	.7882	.7639	.7411	.7194	.6988	.6791	.6604	.6423	.6250	.6084	.5923
31	.8364	.8075	.7807	.7555	.7319	.7095	.6882	.6680	.6486	.6300	.6122	.5951	.5786
32	.8307	.8007	.7729	.7469	.7225	.6994	.6774	.6566	.6366	.6175	.5992	.5816	.5646
33	.8248	.7937	.7650	.7381	.7129	.6890	.6664	.6449	.6244	.6047	.5858	.5677	.5503
34	.8187	.7866	.7569	.7292	.7031	.6785	.6552	.6330	.6119	.5917	.5723	.5537	.5358
35	.8126	.7794	.7487	.7200	.6931	.6678	.6438	.6209	.5992	.5784	.5585	.5393	.5209
36	.8063	.7719	.7402	.7106	.6828	.6567	.6320	.6085	.5861	.5647	.5442	.5245	.5055
37	.7998	.7642	.7314	.7009	.6722	.6453	.6198	.5956	.5726	.5506	.5295	.5092	.4897
38	.7932	.7565	.7226	.6911	.6615	.6338	.6075	.5826	.5590	.5363	.5146	.4937	.4737
39	.7865	.7485	.7135	.6810	.6506	.6220	.5950	.5694	.5450	.5217	.4993	.4779	.4573
40	.7797	.7404	.7043	.6707	.6394	.6099	.5821	.5558	.5306	.5066	.4836	.4616	.4405
41	.7728	.7322	.6950	.6604	.6281	.5977	.5691	.5420	.5161	.4914	.4678	.4452	.4236
42	.7658	.7240	.6855	.6499	.6166	.5854	.5559	.5279	.5013	.4759	.4517	.4287	.4066
43	.7587	.7156	.6759	.6392	.6049	.5728	.5424	.5136	.4863	.4602	.4355	.4119	.3895
44	.7515	.7070	.6661	.6283	.5930	.5599	.5286	.4990	.4709	.4442	.4189	.3949	.3722
45	.7442	.6983	.6562	.6172	.5809	.5467	.5145	.4841	.4552	.4280	.4022	.3778	.3549
46	.7369	.6896	.6461	.6060	.5685	.5334	.5002	.4690	.4395	.4117	.3855	.3609	.3379
47	.7295	.6807	.6359	.5946	.5560	.5197	.4857	.4537	.4236	.3953	.3688	.3441	.3209
48	.7219	.6716	.6256	.5829	.5431	.5058	.4709	.4381	.4074	.3788	.3521	.3272	.3040
49	.7148	.6631	.6156	.5717	.5307	.4924	.4566	.4232	.3921	.3631	.3362	.3112	.2880
50	.7077	.6544	.6055	.5603	.5181	.4789	.4423	.4083	.3768	.3476	.3205	.2955	.2723
51	.7005	.6457	.5953	.5487	.5054	.4652	.4278	.3934	.3615	.3321	.3049	.2799	.2569
52	.6932	.6367	.5848	.5368	.4924	.4512	.4133	.3783	.3462	.3166	.2894	.2645	.2417
53	.6858	.6276	.5741	.5247	.4791	.4372	.3986	.3632	.3308	.3011	.2740	.2493	.2268
54	.6783	.6183	.5632	.5124	.4658	.4230	.3839	.3481	.3155	.2858	.2588	.2343	.2122
55	.6707	.6088	.5521	.5000	.4523	.4088	.3691	.3330	.3003	.2706	.2439	.2197	.1981
56	.6630	.5992	.5408	.4874	.4387	.3945	.3543	.3180	.2852	.2557	.2292	.2055	.1843
57	.6552	.5894	.5294	.4747	.4250	.3801	.3395	.3030	.2702	.2409	.2148	.1916	.1710
58	.6473	.5796	.5179	.4619	.4113	.3656	.3247	.2880	.2554	.2264	.2007	.1780	.1579
59	.6394	.5696	.5063	.4490	.3974	.3512	.3099	.2732	.2408	.2121	.1869	.1647	.1452
60	.6314	.5596	.4946	.4360	.3835	.3367	.2952	.2586	.2264	.1981	.1733	.1517	.1328
61	.6234	.5496	.4829	.4230	.3696	.3223	.2806	.2440	.2120	.1841	.1599	.1389	.1207
62	.6155	.5395	.4711	.4100	.3557	.3079	.2660	.2295	.1978	.1703	.1467	.1264	.1090
63	.6076	.5296	.4594	.3969	.3418	.2934	.2514	.2149	.1836	.1566	.1337	.1141	.0975
64	.5999	.5196	.4476	.3838	.3277	.2789	.2366	.2003	.1694	.1431	.1208	.1021	.0864
65	.5924	.5098	.4359	.3706	.3136	.2642	.2218	.1857	.1552	.1296	.1082	.0904	.0757
66	.5851	.5001	.4242	.3573	.2991	.2491	.2066	.1708	.1409	.1161	.0957	.0789	.0653
67	.5780	.4905	.4123	.3437	.2844	.2338	.1912	.1558	.1266	.1027	.0833	.0677	.0552
68	.5713	.4810	.4004	.3298	.2692	.2180	.1754	.1404	.1120	.0892	.0711	.0567	.0454
69	.5649	.4716	.3882	.3154	.2533	.2014	.1588	.1244	.0971	.0755	.0588	.0458	.0359
70	.5589	.4622	.3756	.3001	.2362	.1835	.1410	.1074	.0813	.0614	.0463	.0349	.0265
71	.5539	.4539	.3637	.2848	.2173	.1617	.1177	.0774	.0500	.0323	.0212	.0099	.0070
72	.5486	.4459	.3523	.2699	.2085	.1488	.1019	.0599	.0299	.0153	.0086	.0050	.0028
73	.5444	.4385	.3417	.2559	.1917	.1288	.0788	.0349	.0149	.0086	.0050	.0028	.0016
74	.5444	.4305	.3166	.2031	.0978	.0290	.0049	.0005	.0000	.0000	.0000	.0000	.0000

<b>Maximum Loss Ratio</b>													
<b>Size</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>	<b>150%</b>	<b>160%</b>
1	.9660	.9601	.9547	.9496	.9447	.9400	.9355	.9311	.9269	.9227	.9187	.9148	.9110

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
2	.9637	.9575	.9517	.9463	.9411	.9361	.9313	.9266	.9221	.9177	.9134	.9093	.9052
3	.9608	.9541	.9478	.9419	.9363	.9309	.9257	.9207	.9158	.9110	.9064	.9019	.8974
4	.9578	.9506	.9439	.9375	.9315	.9257	.9201	.9147	.9094	.9043	.8993	.8944	.8896
5	.9547	.9470	.9398	.9330	.9265	.9203	.9143	.9084	.9028	.8973	.8919	.8867	.8815
6	.9516	.9433	.9357	.9284	.9214	.9148	.9083	.9021	.8960	.8902	.8844	.8788	.8733
7	.9484	.9396	.9314	.9236	.9162	.9091	.9022	.8955	.8890	.8827	.8766	.8706	.8648
8	.9451	.9358	.9271	.9188	.9109	.9033	.8959	.8888	.8819	.8753	.8688	.8624	.8562
9	.9418	.9319	.9227	.9139	.9055	.8974	.8896	.8820	.8747	.8676	.8607	.8540	.8475
10	.9385	.9280	.9182	.9089	.8999	.8914	.8831	.8751	.8674	.8599	.8527	.8456	.8387
11	.9351	.9240	.9136	.9038	.8943	.8853	.8766	.8681	.8600	.8521	.8445	.8370	.8297
12	.9316	.9199	.9089	.8985	.8885	.8790	.8698	.8609	.8524	.8441	.8360	.8282	.8205
13	.9281	.9157	.9041	.8932	.8827	.8726	.8630	.8537	.8447	.8359	.8275	.8193	.8113
14	.9244	.9114	.8992	.8876	.8766	.8660	.8559	.8461	.8367	.8275	.8187	.8100	.8017
15	.9207	.9070	.8942	.8821	.8705	.8594	.8488	.8386	.8287	.8191	.8099	.8009	.7921
16	.9169	.9026	.8891	.8764	.8642	.8527	.8415	.8308	.8205	.8105	.8008	.7915	.7823
17	.9131	.8980	.8839	.8706	.8579	.8458	.8342	.8230	.8122	.8018	.7917	.7819	.7724
18	.9091	.8934	.8786	.8647	.8514	.8388	.8266	.8150	.8038	.7929	.7824	.7722	.7623
19	.9051	.8886	.8732	.8586	.8448	.8316	.8190	.8068	.7951	.7838	.7729	.7623	.7520
20	.9010	.8838	.8677	.8525	.8381	.8244	.8112	.7986	.7864	.7747	.7633	.7524	.7417
21	.8968	.8788	.8620	.8462	.8312	.8169	.8033	.7901	.7775	.7653	.7536	.7422	.7312
22	.8925	.8737	.8562	.8398	.8242	.8093	.7951	.7815	.7684	.7557	.7435	.7317	.7203
23	.8881	.8686	.8504	.8333	.8171	.8016	.7869	.7727	.7592	.7461	.7335	.7213	.7094
24	.8836	.8633	.8444	.8266	.8097	.7937	.7784	.7638	.7497	.7361	.7231	.7105	.6983
25	.8790	.8579	.8382	.8197	.8022	.7856	.7697	.7546	.7400	.7260	.7125	.6995	.6869
26	.8743	.8524	.8320	.8128	.7946	.7774	.7610	.7453	.7303	.7158	.7018	.6884	.6754
27	.8695	.8468	.8256	.8057	.7869	.7691	.7521	.7358	.7203	.7053	.6909	.6771	.6637
28	.8646	.8410	.8190	.7984	.7789	.7605	.7429	.7262	.7101	.6947	.6798	.6655	.6517
29	.8597	.8352	.8124	.7910	.7709	.7518	.7337	.7164	.6998	.6839	.6686	.6539	.6396
30	.8545	.8291	.8055	.7834	.7626	.7429	.7241	.7062	.6892	.6728	.6570	.6418	.6272
31	.8493	.8229	.7985	.7756	.7541	.7337	.7144	.6959	.6783	.6614	.6452	.6295	.6145
32	.8439	.8166	.7912	.7676	.7453	.7243	.7043	.6853	.6672	.6497	.6330	.6169	.6014
33	.8384	.8101	.7839	.7594	.7365	.7148	.6942	.6746	.6559	.6379	.6207	.6042	.5882
34	.8327	.8035	.7764	.7511	.7274	.7050	.6838	.6636	.6443	.6258	.6081	.5911	.5747
35	.8269	.7966	.7686	.7425	.7180	.6949	.6730	.6522	.6324	.6134	.5951	.5776	.5607
36	.8210	.7897	.7608	.7338	.7085	.6847	.6622	.6407	.6203	.6008	.5820	.5640	.5466
37	.8149	.7825	.7526	.7248	.6987	.6741	.6509	.6288	.6078	.5876	.5684	.5498	.5319
38	.8087	.7751	.7442	.7155	.6886	.6633	.6393	.6166	.5949	.5742	.5543	.5352	.5168
39	.8023	.7677	.7357	.7061	.6784	.6523	.6276	.6042	.5819	.5605	.5401	.5204	.5015
40	.7958	.7600	.7271	.6965	.6679	.6410	.6156	.5915	.5685	.5466	.5255	.5053	.4858
41	.7892	.7522	.7182	.6867	.6572	.6295	.6033	.5785	.5549	.5323	.5106	.4898	.4698
42	.7824	.7442	.7091	.6766	.6462	.6176	.5907	.5651	.5407	.5175	.4952	.4738	.4534
43	.7755	.7361	.6999	.6663	.6350	.6056	.5778	.5515	.5264	.5024	.4795	.4576	.4367
44	.7686	.7279	.6906	.6560	.6237	.5934	.5648	.5377	.5119	.4873	.4638	.4414	.4200
45	.7608	.7187	.6801	.6444	.6111	.5799	.5504	.5224	.4958	.4705	.4465	.4235	.4017
46	.7528	.7093	.6695	.6326	.5983	.5660	.5356	.5068	.4794	.4535	.4289	.4054	.3831
47	.7448	.6999	.6587	.6207	.5852	.5520	.5206	.4910	.4629	.4364	.4112	.3873	.3646
48	.7366	.6901	.6476	.6083	.5717	.5374	.5050	.4746	.4458	.4186	.3929	.3687	.3458
49	.7282	.6802	.6363	.5957	.5578	.5224	.4892	.4579	.4284	.4006	.3745	.3500	.3270
50	.7198	.6702	.6249	.5829	.5439	.5074	.4733	.4412	.4110	.3828	.3564	.3316	.3084
51	.7113	.6600	.6132	.5699	.5296	.4921	.4570	.4241	.3934	.3648	.3381	.3131	.2897
52	.7024	.6494	.6009	.5562	.5146	.4760	.4400	.4064	.3752	.3462	.3192	.2939	.2705
53	.6933	.6385	.5883	.5421	.4992	.4595	.4226	.3884	.3567	.3273	.3000	.2748	.2517



Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
54	.6841	.6274	.5755	.5277	.4836	.4427	.4050	.3703	.3381	.3084	.2810	.2561	.2335
55	.6749	.6162	.5625	.5132	.4678	.4260	.3876	.3522	.3197	.2898	.2628	.2384	.2164
56	.6653	.6044	.5489	.4980	.4512	.4085	.3693	.3334	.3006	.2710	.2444	.2206	.1992
57	.6556	.5926	.5351	.4826	.4346	.3909	.3510	.3147	.2821	.2529	.2268	.2036	.1828
58	.6464	.5811	.5218	.4677	.4186	.3739	.3334	.2971	.2648	.2360	.2105	.1878	.1677
59	.6370	.5694	.5081	.4526	.4022	.3567	.3160	.2798	.2478	.2195	.1945	.1725	.1531
60	.6273	.5574	.4941	.4370	.3855	.3394	.2986	.2626	.2309	.2031	.1787	.1574	.1388
61	.6177	.5454	.4801	.4214	.3689	.3224	.2816	.2458	.2145	.1872	.1635	.1429	.1251
62	.6079	.5331	.4658	.4056	.3523	.3055	.2646	.2290	.1982	.1715	.1485	.1287	.1117
63	.5979	.5205	.4510	.3894	.3353	.2882	.2473	.2119	.1816	.1556	.1334	.1146	.0985
64	.5879	.5078	.4363	.3733	.3184	.2709	.2300	.1950	.1652	.1400	.1188	.1009	.0860
65	.5781	.4952	.4217	.3573	.3014	.2535	.2126	.1781	.1490	.1247	.1045	.0878	.0740
66	.5686	.4829	.4072	.3412	.2844	.2361	.1953	.1613	.1331	.1099	.0908	.0753	.0628
67	.5587	.4699	.3917	.3238	.2659	.2172	.1767	.1433	.1162	.0943	.0767	.0626	.0515
68	.5493	.4571	.3760	.3060	.2469	.1978	.1576	.1252	.0994	.0790	.0630	.0506	.0410
69	.5410	.4453	.3610	.2888	.2284	.1790	.1393	.1080	.0836	.0649	.0507	.0400	.0319
70	.5324	.4322	.3439	.2686	.2065	.1567	.1179	.0882	.0659	.0495	.0375	.0289	.0226
71	.5254	.4205	.3277	.2490	.1850	.1349	.0972	.0695	.0497	.0358	.0262	.0196	.0151
72	.5188	.4074	.3074	.2228	.1557	.1054	.0698	.0457	.0300	.0200	.0137	.0097	.0071
73	.5153	.3977	.2888	.1957	.1237	.0734	.0415	.0228	.0124	.0068	.0037	.0020	.0011
74	.5147	.3944	.2796	.1791	.1024	.0522	.0241	.0102	.0040	.0015	.0005	.0002	.0001

**Loss-Based Plan, with no Single Loss Limit  
Insurance Savings Table  
Hazard Group 9  
Effective ((June 30, 2017)) October 1, 2023**

(Minimum Loss Ratio)									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	-.0000	-.0508	-.1024	-.1548	-.2077	-.3144	-.4218	-.5298	-.6380
2	-.0000	-.0500	-.1011	-.1531	-.2056	-.3116	-.4184	-.5257	-.6335
3	-.0000	-.0492	-.0998	-.1514	-.2036	-.3089	-.4151	-.5219	-.6291
4	-.0000	-.0485	-.0985	-.1498	-.2016	-.3062	-.4118	-.5181	-.6247
5	-.0000	-.0477	-.0973	-.1481	-.1995	-.3035	-.4084	-.5141	-.6202
6	-.0000	-.0469	-.0960	-.1464	-.1974	-.3007	-.4050	-.5100	-.6155
7	-.0000	-.0461	-.0947	-.1446	-.1952	-.2978	-.4014	-.5058	-.6107
8	-.0000	-.0452	-.0934	-.1428	-.1931	-.2949	-.3978	-.5015	-.6059
9	-.0000	-.0444	-.0920	-.1411	-.1909	-.2919	-.3941	-.4972	-.6009
10	-.0000	-.0436	-.0907	-.1392	-.1886	-.2888	-.3904	-.4928	-.5958
11	-.0000	-.0428	-.0893	-.1374	-.1864	-.2858	-.3866	-.4883	-.5907
12	-.0000	-.0419	-.0879	-.1355	-.1840	-.2826	-.3826	-.4836	-.5854
13	-.0000	-.0411	-.0866	-.1336	-.1817	-.2794	-.3786	-.4789	-.5800
14	-.0000	-.0403	-.0851	-.1317	-.1793	-.2761	-.3746	-.4741	-.5746
15	-.0000	-.0394	-.0837	-.1298	-.1768	-.2728	-.3704	-.4692	-.5690
16	-.0000	-.0386	-.0823	-.1278	-.1743	-.2694	-.3662	-.4643	-.5633
17	-.0000	-.0377	-.0808	-.1257	-.1718	-.2659	-.3619	-.4592	-.5576
18	-.0000	-.0369	-.0793	-.1237	-.1692	-.2624	-.3575	-.4540	-.5517
19	-.0000	-.0360	-.0778	-.1216	-.1666	-.2588	-.3530	-.4488	-.5457
20	-.0000	-.0351	-.0763	-.1195	-.1639	-.2551	-.3485	-.4434	-.5396

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
21	.0000	.0343	.0747	.1173	.1612	.2514	.3438	.4379	.5334
22	.0000	.0334	.0731	.1151	.1584	.2475	.3391	.4324	.5271
23	.0000	.0325	.0715	.1129	.1556	.2437	.3342	.4267	.5206
24	.0000	.0316	.0699	.1106	.1527	.2397	.3293	.4209	.5140
25	.0000	.0307	.0683	.1083	.1498	.2356	.3243	.4150	.5073
26	.0000	.0297	.0666	.1059	.1468	.2315	.3192	.4090	.5004
27	.0000	.0288	.0649	.1035	.1437	.2273	.3140	.4028	.4934
28	.0000	.0279	.0632	.1011	.1406	.2230	.3086	.3966	.4863
29	.0000	.0270	.0614	.0986	.1375	.2187	.3032	.3902	.4790
30	.0000	.0260	.0597	.0961	.1343	.2142	.2977	.3837	.4716
31	.0000	.0251	.0579	.0935	.1310	.2097	.2920	.3770	.4640
32	.0000	.0241	.0561	.0909	.1277	.2051	.2863	.3702	.4563
33	.0000	.0231	.0542	.0883	.1243	.2004	.2803	.3632	.4484
34	.0000	.0222	.0523	.0856	.1208	.1956	.2743	.3561	.4403
35	.0000	.0212	.0504	.0828	.1173	.1907	.2682	.3489	.4321
36	.0000	.0202	.0485	.0800	.1137	.1856	.2619	.3414	.4236
37	.0000	.0192	.0465	.0772	.1100	.1804	.2554	.3337	.4148
38	.0000	.0182	.0446	.0743	.1063	.1752	.2488	.3260	.4060
39	.0000	.0172	.0426	.0714	.1025	.1699	.2421	.3180	.3969
40	.0000	.0162	.0405	.0684	.0987	.1644	.2352	.3099	.3877
41	.0000	.0152	.0385	.0655	.0949	.1590	.2283	.3017	.3784
42	.0000	.0143	.0366	.0625	.0910	.1534	.2214	.2934	.3689
43	.0000	.0133	.0346	.0595	.0871	.1479	.2143	.2851	.3593
44	.0000	.0124	.0326	.0565	.0831	.1422	.2071	.2765	.3495
45	.0000	.0115	.0306	.0535	.0792	.1365	.1998	.2678	.3396
46	.0000	.0106	.0286	.0506	.0752	.1307	.1925	.2590	.3295
47	.0000	.0097	.0267	.0476	.0713	.1249	.1851	.2502	.3193
48	.0000	.0088	.0248	.0446	.0673	.1191	.1775	.2411	.3089
49	.0000	.0081	.0231	.0419	.0636	.1136	.1704	.2326	.2990
50	.0000	.0074	.0214	.0393	.0600	.1082	.1633	.2239	.2889
51	.0000	.0067	.0197	.0366	.0564	.1027	.1561	.2152	.2787
52	.0000	.0060	.0181	.0340	.0528	.0972	.1488	.2062	.2682
53	.0000	.0054	.0165	.0314	.0491	.0916	.1414	.1971	.2575
54	.0000	.0047	.0150	.0288	.0455	.0860	.1339	.1878	.2466
55	.0000	.0042	.0134	.0263	.0419	.0803	.1263	.1783	.2355
56	.0000	.0036	.0120	.0238	.0384	.0747	.1186	.1687	.2242
57	.0000	.0031	.0106	.0213	.0349	.0690	.1108	.1589	.2128
58	.0000	.0026	.0092	.0189	.0314	.0633	.1029	.1490	.2012
59	.0000	.0022	.0079	.0166	.0280	.0576	.0949	.1391	.1896
60	.0000	.0018	.0067	.0144	.0247	.0519	.0870	.1291	.1780
61	.0000	.0014	.0056	.0123	.0215	.0463	.0790	.1190	.1663
62	.0000	.0011	.0045	.0103	.0184	.0408	.0711	.1090	.1545
63	.0000	.0008	.0036	.0084	.0154	.0354	.0632	.0990	.1428
64	.0000	.0006	.0027	.0067	.0126	.0301	.0555	.0891	.1310
65	.0000	.0004	.0020	.0052	.0100	.0251	.0480	.0793	.1193

<b>((Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
66	.0000	.0002	.0014	.0038	.0076	.0203	.0407	.0696	.1076
67	.0000	.0001	.0009	.0026	.0055	.0159	.0336	.0600	.0957
68	.0000	.0001	.0005	.0017	.0037	.0118	.0269	.0505	.0838
69	.0000	.0000	.0003	.0009	.0023	.0082	.0205	.0411	.0716
70	.0000	.0000	.0001	.0004	.0012	.0051	.0145	.0317	.0589
71	.0000	.0000	.0000	.0000	.0000	.0002	.0015	.0064	.0191
72	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0013	.0069
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0007
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000))

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<u>1</u>	<u>.0000</u>	<u>.0543</u>	<u>.1096</u>	<u>.1657</u>	<u>.2223</u>	<u>.3365</u>	<u>.4514</u>	<u>.5669</u>	<u>.6829</u>
<u>2</u>	<u>.0000</u>	<u>.0537</u>	<u>.1087</u>	<u>.1645</u>	<u>.2209</u>	<u>.3346</u>	<u>.4492</u>	<u>.5643</u>	<u>.6799</u>
<u>3</u>	<u>.0000</u>	<u>.0530</u>	<u>.1076</u>	<u>.1630</u>	<u>.2190</u>	<u>.3321</u>	<u>.4462</u>	<u>.5609</u>	<u>.6760</u>
<u>4</u>	<u>.0000</u>	<u>.0523</u>	<u>.1064</u>	<u>.1614</u>	<u>.2171</u>	<u>.3297</u>	<u>.4432</u>	<u>.5574</u>	<u>.6720</u>
<u>5</u>	<u>.0000</u>	<u>.0516</u>	<u>.1052</u>	<u>.1599</u>	<u>.2152</u>	<u>.3272</u>	<u>.4401</u>	<u>.5538</u>	<u>.6680</u>
<u>6</u>	<u>.0000</u>	<u>.0508</u>	<u>.1040</u>	<u>.1583</u>	<u>.2133</u>	<u>.3246</u>	<u>.4370</u>	<u>.5501</u>	<u>.6638</u>
<u>7</u>	<u>.0000</u>	<u>.0501</u>	<u>.1027</u>	<u>.1567</u>	<u>.2113</u>	<u>.3220</u>	<u>.4338</u>	<u>.5464</u>	<u>.6595</u>
<u>8</u>	<u>.0000</u>	<u>.0493</u>	<u>.1015</u>	<u>.1550</u>	<u>.2093</u>	<u>.3193</u>	<u>.4305</u>	<u>.5426</u>	<u>.6552</u>
<u>9</u>	<u>.0000</u>	<u>.0486</u>	<u>.1003</u>	<u>.1534</u>	<u>.2073</u>	<u>.3166</u>	<u>.4273</u>	<u>.5387</u>	<u>.6508</u>
<u>10</u>	<u>.0000</u>	<u>.0478</u>	<u>.0990</u>	<u>.1517</u>	<u>.2053</u>	<u>.3139</u>	<u>.4239</u>	<u>.5348</u>	<u>.6463</u>
<u>11</u>	<u>.0000</u>	<u>.0471</u>	<u>.0978</u>	<u>.1501</u>	<u>.2032</u>	<u>.3112</u>	<u>.4205</u>	<u>.5308</u>	<u>.6418</u>
<u>12</u>	<u>.0000</u>	<u>.0463</u>	<u>.0965</u>	<u>.1483</u>	<u>.2011</u>	<u>.3083</u>	<u>.4170</u>	<u>.5267</u>	<u>.6371</u>
<u>13</u>	<u>.0000</u>	<u>.0455</u>	<u>.0952</u>	<u>.1466</u>	<u>.1990</u>	<u>.3055</u>	<u>.4135</u>	<u>.5225</u>	<u>.6323</u>
<u>14</u>	<u>.0000</u>	<u>.0447</u>	<u>.0939</u>	<u>.1448</u>	<u>.1968</u>	<u>.3025</u>	<u>.4098</u>	<u>.5182</u>	<u>.6273</u>
<u>15</u>	<u>.0000</u>	<u>.0439</u>	<u>.0926</u>	<u>.1431</u>	<u>.1946</u>	<u>.2995</u>	<u>.4061</u>	<u>.5138</u>	<u>.6224</u>
<u>16</u>	<u>.0000</u>	<u>.0431</u>	<u>.0913</u>	<u>.1413</u>	<u>.1923</u>	<u>.2965</u>	<u>.4024</u>	<u>.5094</u>	<u>.6173</u>
<u>17</u>	<u>.0000</u>	<u>.0423</u>	<u>.0899</u>	<u>.1394</u>	<u>.1901</u>	<u>.2934</u>	<u>.3985</u>	<u>.5048</u>	<u>.6121</u>
<u>18</u>	<u>.0000</u>	<u>.0415</u>	<u>.0885</u>	<u>.1376</u>	<u>.1877</u>	<u>.2902</u>	<u>.3946</u>	<u>.5002</u>	<u>.6067</u>
<u>19</u>	<u>.0000</u>	<u>.0407</u>	<u>.0871</u>	<u>.1357</u>	<u>.1854</u>	<u>.2870</u>	<u>.3905</u>	<u>.4954</u>	<u>.6013</u>
<u>20</u>	<u>.0000</u>	<u>.0399</u>	<u>.0857</u>	<u>.1337</u>	<u>.1830</u>	<u>.2837</u>	<u>.3864</u>	<u>.4906</u>	<u>.5958</u>
<u>21</u>	<u>.0000</u>	<u>.0391</u>	<u>.0843</u>	<u>.1318</u>	<u>.1805</u>	<u>.2804</u>	<u>.3822</u>	<u>.4856</u>	<u>.5902</u>
<u>22</u>	<u>.0000</u>	<u>.0382</u>	<u>.0829</u>	<u>.1298</u>	<u>.1780</u>	<u>.2769</u>	<u>.3779</u>	<u>.4805</u>	<u>.5844</u>
<u>23</u>	<u>.0000</u>	<u>.0374</u>	<u>.0814</u>	<u>.1278</u>	<u>.1755</u>	<u>.2734</u>	<u>.3736</u>	<u>.4754</u>	<u>.5786</u>
<u>24</u>	<u>.0000</u>	<u>.0365</u>	<u>.0799</u>	<u>.1257</u>	<u>.1728</u>	<u>.2698</u>	<u>.3690</u>	<u>.4701</u>	<u>.5725</u>
<u>25</u>	<u>.0000</u>	<u>.0357</u>	<u>.0784</u>	<u>.1236</u>	<u>.1702</u>	<u>.2660</u>	<u>.3644</u>	<u>.4647</u>	<u>.5664</u>
<u>26</u>	<u>.0000</u>	<u>.0348</u>	<u>.0768</u>	<u>.1214</u>	<u>.1674</u>	<u>.2623</u>	<u>.3598</u>	<u>.4592</u>	<u>.5601</u>
<u>27</u>	<u>.0000</u>	<u>.0339</u>	<u>.0753</u>	<u>.1192</u>	<u>.1647</u>	<u>.2584</u>	<u>.3550</u>	<u>.4536</u>	<u>.5537</u>
<u>28</u>	<u>.0000</u>	<u>.0331</u>	<u>.0737</u>	<u>.1170</u>	<u>.1618</u>	<u>.2545</u>	<u>.3501</u>	<u>.4478</u>	<u>.5472</u>
<u>29</u>	<u>.0000</u>	<u>.0322</u>	<u>.0721</u>	<u>.1147</u>	<u>.1589</u>	<u>.2505</u>	<u>.3451</u>	<u>.4420</u>	<u>.5405</u>
<u>30</u>	<u>.0000</u>	<u>.0313</u>	<u>.0704</u>	<u>.1124</u>	<u>.1559</u>	<u>.2464</u>	<u>.3400</u>	<u>.4359</u>	<u>.5336</u>
<u>31</u>	<u>.0000</u>	<u>.0303</u>	<u>.0687</u>	<u>.1100</u>	<u>.1529</u>	<u>.2422</u>	<u>.3347</u>	<u>.4297</u>	<u>.5266</u>
<u>32</u>	<u>.0000</u>	<u>.0294</u>	<u>.0670</u>	<u>.1075</u>	<u>.1497</u>	<u>.2378</u>	<u>.3293</u>	<u>.4233</u>	<u>.5194</u>
<u>33</u>	<u>.0000</u>	<u>.0285</u>	<u>.0653</u>	<u>.1050</u>	<u>.1466</u>	<u>.2334</u>	<u>.3238</u>	<u>.4169</u>	<u>.5120</u>

<b>Minimum Loss Ratio</b>									
<b>Size</b>	<b>0%</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>34</b>	<u>.0000</u>	<u>.0275</u>	<u>.0635</u>	<u>.1025</u>	<u>.1433</u>	<u>.2289</u>	<u>.3182</u>	<u>.4103</u>	<u>.5045</u>
<b>35</b>	<u>.0000</u>	<u>.0266</u>	<u>.0617</u>	<u>.0998</u>	<u>.1399</u>	<u>.2242</u>	<u>.3124</u>	<u>.4034</u>	<u>.4968</u>
<b>36</b>	<u>.0000</u>	<u>.0256</u>	<u>.0598</u>	<u>.0972</u>	<u>.1365</u>	<u>.2195</u>	<u>.3065</u>	<u>.3965</u>	<u>.4889</u>
<b>37</b>	<u>.0000</u>	<u>.0246</u>	<u>.0579</u>	<u>.0944</u>	<u>.1330</u>	<u>.2146</u>	<u>.3004</u>	<u>.3893</u>	<u>.4807</u>
<b>38</b>	<u>.0000</u>	<u>.0236</u>	<u>.0560</u>	<u>.0916</u>	<u>.1294</u>	<u>.2096</u>	<u>.2941</u>	<u>.3819</u>	<u>.4724</u>
<b>39</b>	<u>.0000</u>	<u>.0226</u>	<u>.0540</u>	<u>.0888</u>	<u>.1258</u>	<u>.2045</u>	<u>.2877</u>	<u>.3745</u>	<u>.4639</u>
<b>40</b>	<u>.0000</u>	<u>.0216</u>	<u>.0521</u>	<u>.0859</u>	<u>.1221</u>	<u>.1993</u>	<u>.2813</u>	<u>.3668</u>	<u>.4552</u>
<b>41</b>	<u>.0000</u>	<u>.0206</u>	<u>.0501</u>	<u>.0830</u>	<u>.1183</u>	<u>.1940</u>	<u>.2747</u>	<u>.3590</u>	<u>.4464</u>
<b>42</b>	<u>.0000</u>	<u>.0196</u>	<u>.0480</u>	<u>.0800</u>	<u>.1145</u>	<u>.1886</u>	<u>.2679</u>	<u>.3510</u>	<u>.4373</u>
<b>43</b>	<u>.0000</u>	<u>.0186</u>	<u>.0460</u>	<u>.0770</u>	<u>.1106</u>	<u>.1831</u>	<u>.2610</u>	<u>.3429</u>	<u>.4280</u>
<b>44</b>	<u>.0000</u>	<u>.0176</u>	<u>.0439</u>	<u>.0740</u>	<u>.1067</u>	<u>.1776</u>	<u>.2541</u>	<u>.3347</u>	<u>.4187</u>
<b>45</b>	<u>.0000</u>	<u>.0164</u>	<u>.0416</u>	<u>.0706</u>	<u>.1022</u>	<u>.1713</u>	<u>.2462</u>	<u>.3255</u>	<u>.4083</u>
<b>46</b>	<u>.0000</u>	<u>.0153</u>	<u>.0392</u>	<u>.0671</u>	<u>.0977</u>	<u>.1650</u>	<u>.2383</u>	<u>.3161</u>	<u>.3977</u>
<b>47</b>	<u>.0000</u>	<u>.0142</u>	<u>.0369</u>	<u>.0637</u>	<u>.0932</u>	<u>.1586</u>	<u>.2303</u>	<u>.3067</u>	<u>.3869</u>
<b>48</b>	<u>.0000</u>	<u>.0130</u>	<u>.0345</u>	<u>.0601</u>	<u>.0886</u>	<u>.1521</u>	<u>.2220</u>	<u>.2969</u>	<u>.3758</u>
<b>49</b>	<u>.0000</u>	<u>.0119</u>	<u>.0322</u>	<u>.0566</u>	<u>.0840</u>	<u>.1454</u>	<u>.2136</u>	<u>.2870</u>	<u>.3644</u>
<b>50</b>	<u>.0000</u>	<u>.0109</u>	<u>.0299</u>	<u>.0531</u>	<u>.0794</u>	<u>.1388</u>	<u>.2052</u>	<u>.2770</u>	<u>.3530</u>
<b>51</b>	<u>.0000</u>	<u>.0098</u>	<u>.0276</u>	<u>.0496</u>	<u>.0748</u>	<u>.1321</u>	<u>.1967</u>	<u>.2668</u>	<u>.3413</u>
<b>52</b>	<u>.0000</u>	<u>.0088</u>	<u>.0253</u>	<u>.0461</u>	<u>.0700</u>	<u>.1252</u>	<u>.1878</u>	<u>.2562</u>	<u>.3291</u>
<b>53</b>	<u>.0000</u>	<u>.0078</u>	<u>.0230</u>	<u>.0425</u>	<u>.0652</u>	<u>.1181</u>	<u>.1788</u>	<u>.2453</u>	<u>.3165</u>
<b>54</b>	<u>.0000</u>	<u>.0068</u>	<u>.0208</u>	<u>.0390</u>	<u>.0605</u>	<u>.1111</u>	<u>.1696</u>	<u>.2342</u>	<u>.3036</u>
<b>55</b>	<u>.0000</u>	<u>.0060</u>	<u>.0186</u>	<u>.0356</u>	<u>.0558</u>	<u>.1040</u>	<u>.1604</u>	<u>.2230</u>	<u>.2907</u>
<b>56</b>	<u>.0000</u>	<u>.0051</u>	<u>.0165</u>	<u>.0321</u>	<u>.0510</u>	<u>.0967</u>	<u>.1507</u>	<u>.2112</u>	<u>.2770</u>
<b>57</b>	<u>.0000</u>	<u>.0043</u>	<u>.0144</u>	<u>.0287</u>	<u>.0463</u>	<u>.0894</u>	<u>.1411</u>	<u>.1994</u>	<u>.2633</u>
<b>58</b>	<u>.0000</u>	<u>.0036</u>	<u>.0127</u>	<u>.0257</u>	<u>.0419</u>	<u>.0826</u>	<u>.1318</u>	<u>.1879</u>	<u>.2499</u>
<b>59</b>	<u>.0000</u>	<u>.0030</u>	<u>.0109</u>	<u>.0227</u>	<u>.0377</u>	<u>.0757</u>	<u>.1224</u>	<u>.1762</u>	<u>.2363</u>
<b>60</b>	<u>.0000</u>	<u>.0024</u>	<u>.0093</u>	<u>.0198</u>	<u>.0334</u>	<u>.0687</u>	<u>.1127</u>	<u>.1642</u>	<u>.2223</u>
<b>61</b>	<u>.0000</u>	<u>.0019</u>	<u>.0078</u>	<u>.0170</u>	<u>.0293</u>	<u>.0618</u>	<u>.1031</u>	<u>.1522</u>	<u>.2083</u>
<b>62</b>	<u>.0000</u>	<u>.0015</u>	<u>.0063</u>	<u>.0143</u>	<u>.0252</u>	<u>.0548</u>	<u>.0933</u>	<u>.1399</u>	<u>.1940</u>
<b>63</b>	<u>.0000</u>	<u>.0011</u>	<u>.0050</u>	<u>.0118</u>	<u>.0213</u>	<u>.0478</u>	<u>.0833</u>	<u>.1273</u>	<u>.1792</u>
<b>64</b>	<u>.0000</u>	<u>.0008</u>	<u>.0038</u>	<u>.0094</u>	<u>.0175</u>	<u>.0409</u>	<u>.0733</u>	<u>.1146</u>	<u>.1645</u>
<b>65</b>	<u>.0000</u>	<u>.0005</u>	<u>.0028</u>	<u>.0072</u>	<u>.0139</u>	<u>.0342</u>	<u>.0635</u>	<u>.1020</u>	<u>.1498</u>
<b>66</b>	<u>.0000</u>	<u>.0003</u>	<u>.0019</u>	<u>.0053</u>	<u>.0107</u>	<u>.0279</u>	<u>.0540</u>	<u>.0897</u>	<u>.1354</u>
<b>67</b>	<u>.0000</u>	<u>.0002</u>	<u>.0012</u>	<u>.0036</u>	<u>.0076</u>	<u>.0215</u>	<u>.0441</u>	<u>.0767</u>	<u>.1198</u>
<b>68</b>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0022</u>	<u>.0050</u>	<u>.0157</u>	<u>.0347</u>	<u>.0639</u>	<u>.1041</u>
<b>69</b>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0012</u>	<u>.0030</u>	<u>.0109</u>	<u>.0264</u>	<u>.0521</u>	<u>.0892</u>
<b>70</b>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0014</u>	<u>.0063</u>	<u>.0178</u>	<u>.0390</u>	<u>.0720</u>
<b>71</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0032</u>	<u>.0109</u>	<u>.0273</u>	<u>.0558</u>
<b>72</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0008</u>	<u>.0042</u>	<u>.0142</u>	<u>.0355</u>
<b>73</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0045</u>	<u>.0169</u>
<b>74</b>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0012</u>	<u>.0077</u>

**Loss-Based Plan, with Various Single Loss Limits  
Insurance Charge Table  
Hazard Group 9**

Effective ((June 30, 2017)) October 1, 2023

((Maximum Loss Ratio														
Size Group	Single Loss Limit <sup>±</sup>	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.8463	.8102	.7769	.7459	.7167	.6893	.6633	.6387	.6152	.5927	.5712	.5590	.5511
37	\$120	.8395	.8022	.7677	.7357	.7056	.6773	.6506	.6252	.6010	.5779	.5625	.5538	.5461
38	\$120	.8326	.7940	.7585	.7254	.6944	.6652	.6377	.6116	.5867	.5670	.5572	.5487	.5411
39	\$120	.8256	.7857	.7490	.7148	.6829	.6529	.6245	.5976	.5726	.5616	.5520	.5435	.5360
40	\$120	.8184	.7772	.7393	.7040	.6711	.6402	.6110	.5833	.5670	.5562	.5467	.5384	.5309
	\$160	.8122	.7713	.7337	.6988	.6661	.6354	.6064	.5790	.5528	.5278	.5065	.4954	.4856
41	\$120	.8111	.7686	.7295	.6932	.6593	.6274	.5974	.5739	.5615	.5508	.5415	.5332	.5262
	\$160	.8050	.7628	.7240	.6880	.6543	.6227	.5929	.5646	.5377	.5123	.5000	.4892	.4797
42	\$120	.8038	.7599	.7196	.6821	.6472	.6144	.5835	.5683	.5561	.5454	.5362	.5283	.5225
	\$160	.7977	.7542	.7141	.6770	.6423	.6098	.5791	.5500	.5222	.5057	.4937	.4831	.4739
43	\$120	.7964	.7511	.7095	.6709	.6350	.6012	.5768	.5627	.5506	.5400	.5312	.5246	.5193
	\$160	.7904	.7455	.7042	.6659	.6302	.5967	.5651	.5351	.5129	.4993	.4875	.4772	.4681
44	\$120	.7888	.7421	.6992	.6595	.6224	.5877	.5711	.5570	.5450	.5348	.5272	.5212	.5164
	\$160	.7829	.7365	.6939	.6545	.6178	.5833	.5507	.5217	.5062	.4929	.4813	.4712	.4622
45	\$120	.7812	.7330	.6888	.6478	.6097	.5817	.5653	.5513	.5395	.5306	.5237	.5182	.5137
	\$160	.7753	.7275	.6836	.6430	.6051	.5695	.5360	.5149	.4997	.4866	.4752	.4651	.4564
46	\$120	.7735	.7238	.6782	.6361	.5968	.5759	.5595	.5456	.5350	.5269	.5205	.5153	.5111
	\$160	.7677	.7184	.6731	.6313	.5923	.5556	.5258	.5083	.4933	.4803	.4690	.4592	.4517
47	\$120	.7657	.7145	.6675	.6241	.5894	.5699	.5535	.5407	.5310	.5234	.5174	.5126	.5088
	\$160	.7599	.7091	.6625	.6194	.5792	.5414	.5190	.5017	.4868	.4739	.4629	.4544	.4476
	\$250	.7498	.6997	.6537	.6112	.5715	.5343	.4993	.4664	.4354	.4104	.3935	.3789	.3660
48	\$120	.7578	.7050	.6566	.6118	.5834	.5639	.5481	.5363	.5273	.5202	.5145	.5101	.5068
	\$160	.7521	.6997	.6517	.6072	.5658	.5324	.5122	.4950	.4802	.4676	.4579	.4501	.4439
	\$250	.7421	.6904	.6430	.5992	.5583	.5200	.4840	.4504	.4206	.4016	.3852	.3709	.3584
	\$275	.7399	.6883	.6411	.5974	.5566	.5184	.4826	.4490	.4176	.3910	.3729	.3572	.3434
49	\$120	.7503	.6960	.6462	.6013	.5778	.5584	.5438	.5328	.5242	.5173	.5121	.5083	.5053
	\$160	.7447	.6908	.6413	.5955	.5529	.5262	.5060	.4889	.4742	.4628	.4538	.4466	.4408
	\$250	.7348	.6816	.6328	.5876	.5455	.5062	.4694	.4350	.4123	.3938	.3778	.3638	.3514
	\$275	.7326	.6795	.6309	.5859	.5439	.5047	.4680	.4337	.4027	.3823	.3647	.3494	.3360
50	\$120	.7429	.6869	.6356	.5959	.5722	.5537	.5400	.5294	.5211	.5148	.5101	.5066	.5040
	\$160	.7373	.6818	.6308	.5837	.5438	.5199	.4998	.4826	.4691	.4586	.4501	.4433	.4378
	\$250	.7275	.6727	.6224	.5759	.5326	.4922	.4546	.4254	.4044	.3862	.3705	.3566	.3444
	\$275	.7253	.6707	.6206	.5742	.5310	.4908	.4533	.4184	.3938	.3740	.3568	.3418	.3286
51	\$120	.7353	.6777	.6249	.5902	.5668	.5495	.5363	.5260	.5183	.5125	.5083	.5051	.5027
	\$160	.7298	.6726	.6202	.5716	.5374	.5135	.4933	.4771	.4645	.4546	.4466	.4401	.4350
	\$250	.7201	.6637	.6119	.5640	.5195	.4781	.4415	.4173	.3966	.3787	.3630	.3493	.3373
	\$275	.7179	.6617	.6101	.5623	.5179	.4767	.4385	.4077	.3852	.3659	.3490	.3342	.3211
52	\$120	.7276	.6683	.6138	.5844	.5621	.5454	.5326	.5229	.5157	.5105	.5066	.5037	.5017
	\$160	.7222	.6633	.6092	.5597	.5310	.5070	.4873	.4721	.4602	.4507	.4431	.4372	.4326
	\$250	.7126	.6545	.6011	.5518	.5061	.4638	.4331	.4092	.3888	.3710	.3554	.3421	.3312
	\$275	.7105	.6525	.5993	.5502	.5046	.4624	.4247	.3989	.3769	.3578	.3411	.3264	.3136
	\$380	.7038	.6464	.5937	.5450	.4999	.4581	.4196	.3841	.3514	.3235	.3019	.2832	.2667
53	\$120	.7199	.6587	.6080	.5791	.5576	.5414	.5290	.5200	.5134	.5085	.5050	.5025	.5008
	\$160	.7144	.6538	.5980	.5532	.5243	.5004	.4819	.4674	.4560	.4470	.4399	.4346	.4305
	\$250	.7049	.6451	.5901	.5394	.4925	.4524	.4248	.4011	.3808	.3630	.3480	.3358	.3258
	\$275	.7028	.6432	.5883	.5378	.4910	.4480	.4157	.3903	.3685	.3495	.3330	.3186	.3067
	\$380	.6963	.6371	.5828	.5327	.4864	.4438	.4047	.3687	.3369	.3128	.2920	.2737	.2576
54	\$120	.7120	.6490	.6021	.5741	.5532	.5374	.5257	.5173	.5112	.5068	.5037	.5015	.5000
	\$160	.7066	.6441	.5867	.5466	.5175	.4945	.4768	.4629	.4519	.4435	.4371	.4322	.4285
	\$250	.6972	.6355	.5789	.5267	.4788	.4440	.4165	.3929	.3726	.3554	.3415	.3301	.3207

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.6952	.6336	.5772	.5251	.4773	.4362	.4068	.3817	.3600	.3411	.3249	.3116	.3006
	\$380	.6886	.6277	.5718	.5202	.4729	.4295	.3897	.3534	.3261	.3026	.2822	.2643	.2485
55	\$120	.7040	.6391	.5967	.5694	.5488	.5336	.5227	.5148	.5092	.5053	.5025	.5006	.4993
	\$160	.6987	.6343	.5752	.5397	.5111	.4890	.4719	.4584	.4481	.4404	.4345	.4300	.4267
	\$250	.6894	.6258	.5675	.5139	.4678	.4356	.4081	.3845	.3646	.3485	.3354	.3247	.3159
	\$275	.6874	.6240	.5658	.5124	.4635	.4272	.3980	.3729	.3513	.3328	.3177	.3053	.2950
	\$380	.6809	.6181	.5605	.5076	.4592	.4150	.3747	.3422	.3157	.2926	.2725	.2548	.2394
	\$500	.6766	.6142	.5569	.5043	.4563	.4124	.3723	.3359	.3029	.2732	.2495	.2288	.2106
56	\$120	.6959	.6290	.5916	.5646	.5445	.5301	.5198	.5125	.5074	.5039	.5014	.4998	.4987
	\$160	.6907	.6242	.5686	.5329	.5051	.4837	.4670	.4542	.4446	.4374	.4321	.4281	.4252
	\$250	.6815	.6159	.5559	.5010	.4593	.4270	.3994	.3762	.3574	.3422	.3297	.3195	.3112
	\$275	.6795	.6141	.5542	.4995	.4523	.4182	.3890	.3639	.3427	.3253	.3110	.2993	.2897
	\$380	.6731	.6083	.5490	.4948	.4454	.4005	.3618	.3315	.3053	.2825	.2627	.2454	.2305
	\$500	.6688	.6044	.5455	.4916	.4425	.3979	.3574	.3208	.2877	.2611	.2380	.2178	.2001
57	\$120	.6877	.6223	.5865	.5599	.5405	.5268	.5171	.5103	.5057	.5026	.5005	.4991	.4982
	\$160	.6826	.6141	.5617	.5264	.4993	.4783	.4623	.4503	.4413	.4347	.4299	.4264	.4238
	\$250	.6735	.6059	.5441	.4890	.4507	.4182	.3907	.3685	.3506	.3360	.3241	.3146	.3070
	\$275	.6715	.6041	.5425	.4865	.4433	.4091	.3798	.3550	.3347	.3182	.3047	.2936	.2845
	\$380	.6652	.5984	.5374	.4819	.4315	.3859	.3509	.3209	.2949	.2724	.2529	.2363	.2224
	\$500	.6609	.5946	.5340	.4788	.4287	.3834	.3425	.3056	.2752	.2494	.2267	.2070	.1897
58	\$120	.6794	.6170	.5815	.5553	.5367	.5235	.5145	.5084	.5043	.5015	.4997	.4986	.4978
	\$160	.6743	.6038	.5549	.5203	.4936	.4731	.4579	.4466	.4383	.4322	.4279	.4248	.4226
	\$250	.6654	.5957	.5323	.4805	.4418	.4092	.3827	.3613	.3440	.3300	.3188	.3100	.3031
	\$275	.6634	.5940	.5307	.4746	.4341	.3997	.3705	.3467	.3273	.3115	.2986	.2881	.2797
	\$380	.6572	.5884	.5258	.4689	.4175	.3748	.3401	.3102	.2844	.2623	.2435	.2279	.2148
	\$500	.6530	.5846	.5224	.4659	.4148	.3688	.3275	.2925	.2632	.2377	.2155	.1963	.1796
59	\$120	.6711	.6119	.5764	.5509	.5329	.5205	.5121	.5066	.5029	.5006	.4990	.4981	.4975
	\$160	.6661	.5934	.5485	.5142	.4878	.4682	.4537	.4430	.4354	.4300	.4261	.4234	.4216
	\$250	.6572	.5855	.5204	.4718	.4327	.4007	.3750	.3542	.3375	.3243	.3139	.3058	.2995
	\$275	.6552	.5837	.5188	.4656	.4247	.3901	.3618	.3388	.3201	.3049	.2927	.2830	.2753
	\$380	.6491	.5783	.5140	.4558	.4041	.3638	.3292	.2994	.2739	.2525	.2347	.2199	.2076
	\$500	.6449	.5746	.5107	.4529	.4009	.3543	.3137	.2802	.2512	.2261	.2044	.1858	.1699
60	\$120	.6627	.6067	.5715	.5465	.5293	.5177	.5100	.5050	.5017	.4997	.4985	.4977	.4972
	\$160	.6577	.5865	.5421	.5080	.4823	.4634	.4496	.4398	.4328	.4279	.4246	.4223	.4207
	\$250	.6490	.5752	.5098	.4628	.4239	.3926	.3674	.3472	.3313	.3190	.3093	.3019	.2962
	\$275	.6471	.5735	.5069	.4564	.4151	.3810	.3534	.3310	.3129	.2985	.2872	.2783	.2713
	\$380	.6410	.5681	.5021	.4427	.3932	.3528	.3181	.2885	.2638	.2433	.2263	.2123	.2007
	\$500	.6369	.5645	.4989	.4398	.3869	.3397	.3012	.2680	.2393	.2146	.1936	.1757	.1607
61	\$120	.6544	.6014	.5666	.5423	.5258	.5150	.5079	.5035	.5007	.4990	.4980	.4974	.4970
	\$160	.6494	.5802	.5358	.5020	.4770	.4588	.4458	.4367	.4304	.4261	.4232	.4212	.4199
	\$250	.6408	.5649	.5013	.4539	.4154	.3845	.3598	.3405	.3255	.3139	.3050	.2983	.2933
	\$275	.6389	.5632	.4965	.4469	.4057	.3722	.3451	.3233	.3061	.2926	.2820	.2739	.2676
	\$380	.6329	.5579	.4902	.4297	.3822	.3415	.3069	.2781	.2542	.2344	.2182	.2050	.1942
	\$500	.6288	.5544	.4871	.4267	.3729	.3272	.2888	.2557	.2274	.2033	.1831	.1662	.1520
	\$550	.6278	.5534	.4863	.4260	.3722	.3249	.2854	.2513	.2220	.1969	.1755	.1575	.1423

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
62	\$800	.6253	.5512	.4844	.4243	.3708	.3233	.2815	.2448	.2127	.1852	.1616	.1413	.1238
	\$120	.6460	.5963	.5618	.5382	.5225	.5124	.5061	.5022	.4998	.4984	.4976	.4971	.4968
	\$160	.6412	.5740	.5294	.4960	.4717	.4543	.4422	.4339	.4282	.4245	.4220	.4204	.4193
	\$250	.6327	.5546	.4926	.4452	.4070	.3764	.3525	.3340	.3199	.3091	.3011	.2950	.2906
	\$275	.6308	.5529	.4876	.4375	.3966	.3634	.3369	.3159	.2996	.2869	.2772	.2698	.2642
	\$380	.6249	.5478	.4783	.4191	.3710	.3302	.2961	.2679	.2447	.2257	.2104	.1981	.1882
	\$500	.6209	.5443	.4753	.4136	.3594	.3146	.2762	.2434	.2156	.1924	.1731	.1570	.1437
	\$550	.6198	.5433	.4744	.4128	.3582	.3119	.2724	.2385	.2097	.1852	.1647	.1476	.1333
	\$800	.6174	.5412	.4726	.4112	.3568	.3088	.2668	.2302	.1988	.1720	.1491	.1296	.1130
\$1,000	.6168	.5407	.4722	.4109	.3565	.3086	.2666	.2300	.1982	.1707	.1470	.1270	.1099	
63	\$120	.6397	.5911	.5571	.5342	.5194	.5101	.5044	.5010	.4991	.4979	.4973	.4969	.4967
	\$160	.6330	.5676	.5231	.4902	.4666	.4501	.4388	.4312	.4263	.4230	.4210	.4197	.4188
	\$250	.6246	.5443	.4841	.4365	.3984	.3685	.3454	.3278	.3145	.3047	.2974	.2921	.2883
	\$275	.6227	.5427	.4785	.4282	.3874	.3547	.3289	.3088	.2933	.2816	.2727	.2661	.2612
	\$380	.6169	.5376	.4664	.4082	.3597	.3190	.2854	.2578	.2354	.2174	.2030	.1915	.1826
	\$500	.6129	.5342	.4634	.4004	.3470	.3019	.2635	.2312	.2042	.1818	.1633	.1482	.1358
	\$550	.6119	.5333	.4626	.3997	.3448	.2988	.2593	.2257	.1975	.1739	.1543	.1381	.1247
	\$800	.6095	.5312	.4608	.3981	.3428	.2943	.2521	.2159	.1852	.1590	.1369	.1182	.1026
	\$1,000	.6090	.5307	.4604	.3978	.3425	.2941	.2519	.2154	.1840	.1570	.1343	.1152	.0990
64	\$120	.6347	.5859	.5523	.5303	.5164	.5079	.5029	.5000	.4984	.4975	.4970	.4968	.4966
	\$160	.6250	.5613	.5167	.4843	.4616	.4460	.4356	.4288	.4245	.4218	.4201	.4191	.4184
	\$250	.6167	.5347	.4756	.4278	.3900	.3607	.3385	.3218	.3095	.3005	.2941	.2895	.2862
	\$275	.6148	.5325	.4695	.4190	.3782	.3460	.3210	.3018	.2874	.2766	.2686	.2628	.2586
	\$380	.6091	.5276	.4552	.3972	.3484	.3079	.2748	.2479	.2264	.2093	.1959	.1855	.1774
	\$500	.6052	.5242	.4516	.3875	.3344	.2891	.2510	.2192	.1929	.1714	.1539	.1398	.1284
	\$550	.6041	.5233	.4508	.3865	.3319	.2855	.2462	.2131	.1856	.1628	.1441	.1289	.1166
	\$800	.6018	.5212	.4490	.3850	.3287	.2797	.2375	.2019	.1717	.1462	.1250	.1073	.0927
	\$1,000	.6013	.5208	.4486	.3846	.3284	.2795	.2371	.2008	.1698	.1438	.1220	.1037	.0886
65	\$120	.6297	.5807	.5477	.5265	.5135	.5059	.5016	.4992	.4979	.4972	.4969	.4967	.4966
	\$160	.6172	.5550	.5104	.4786	.4567	.4421	.4326	.4267	.4230	.4207	.4194	.4186	.4182
	\$250	.6089	.5269	.4670	.4190	.3816	.3530	.3317	.3160	.3047	.2967	.2911	.2872	.2845
	\$275	.6071	.5230	.4606	.4096	.3691	.3375	.3133	.2952	.2817	.2719	.2648	.2598	.2562
	\$380	.6014	.5176	.4450	.3862	.3372	.2968	.2642	.2381	.2176	.2016	.1892	.1798	.1727
	\$500	.5976	.5143	.4398	.3755	.3217	.2763	.2385	.2073	.1819	.1613	.1449	.1318	.1215
	\$550	.5966	.5134	.4390	.3737	.3189	.2722	.2331	.2006	.1738	.1520	.1344	.1202	.1090
	\$800	.5942	.5114	.4373	.3718	.3145	.2650	.2232	.1879	.1583	.1337	.1134	.0968	.0832
	\$1,000	.5937	.5110	.4369	.3715	.3143	.2647	.2223	.1861	.1560	.1308	.1099	.0928	.0787
66	\$120	.6246	.5755	.5430	.5228	.5108	.5041	.5004	.4985	.4975	.4970	.4967	.4966	.4965
	\$160	.6095	.5485	.5040	.4728	.4519	.4384	.4299	.4247	.4216	.4199	.4188	.4182	.4179
	\$250	.6014	.5191	.4583	.4102	.3731	.3454	.3251	.3105	.3003	.2932	.2884	.2852	.2830
	\$275	.5996	.5150	.4514	.4001	.3598	.3289	.3057	.2887	.2763	.2676	.2614	.2572	.2542
	\$380	.5940	.5077	.4347	.3751	.3257	.2856	.2536	.2285	.2090	.1942	.1829	.1746	.1684
	\$500	.5902	.5045	.4279	.3633	.3089	.2634	.2259	.1954	.1709	.1515	.1362	.1243	.1151
	\$550	.5892	.5036	.4271	.3612	.3056	.2588	.2199	.1880	.1622	.1414	.1249	.1120	.1019
	\$800	.5869	.5016	.4255	.3584	.3000	.2504	.2086	.1738	.1449	.1213	.1021	.0867	.0743
	\$1,000	.5864	.5012	.4251	.3581	.2998	.2497	.2071	.1716	.1422	.1180	.0982	.0821	.0693
67	\$120	.6194	.5701	.5383	.5192	.5083	.5024	.4994	.4979	.4971	.4968	.4966	.4966	.4965
	\$160	.6034	.5419	.4975	.4671	.4473	.4349	.4274	.4230	.4205	.4191	.4184	.4180	.4178
	\$250	.5942	.5113	.4495	.4012	.3646	.3378	.3186	.3053	.2962	.2901	.2861	.2835	.2818
	\$275	.5924	.5069	.4422	.3905	.3505	.3204	.2983	.2824	.2713	.2636	.2584	.2549	.2526
	\$380	.5868	.4980	.4244	.3638	.3141	.2743	.2431	.2190	.2007	.1871	.1771	.1698	.1646

((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.5831	.4948	.4163	.3510	.2959	.2503	.2132	.1836	.1602	.1419	.1279	.1173	.1092
	\$550	.5821	.4939	.4152	.3485	.2922	.2452	.2066	.1755	.1506	.1311	.1159	.1042	.0953
	\$800	.5798	.4920	.4136	.3448	.2854	.2355	.1939	.1596	.1316	.1091	.0912	.0770	.0659
	\$1,000	.5793	.4916	.4133	.3445	.2850	.2343	.1920	.1570	.1285	.1053	.0867	.0720	.0604
68	\$120	.6141	.5647	.5336	.5157	.5059	.5010	.4985	.4974	.4969	.4967	.4966	.4965	.4965
	\$160	.5976	.5352	.4908	.4613	.4427	.4315	.4251	.4215	.4196	.4186	.4181	.4178	.4177
	\$250	.5872	.5033	.4405	.3920	.3560	.3302	.3124	.3003	.2924	.2873	.2841	.2821	.2809
	\$275	.5855	.4987	.4327	.3806	.3410	.3118	.2910	.2765	.2666	.2600	.2557	.2530	.2512
	\$380	.5800	.4884	.4139	.3522	.3022	.2628	.2325	.2096	.1927	.1804	.1717	.1655	.1613
	\$500	.5763	.4852	.4052	.3384	.2825	.2369	.2004	.1717	.1496	.1327	.1201	.1108	.1039
	\$550	.5753	.4844	.4035	.3356	.2784	.2312	.1931	.1629	.1393	.1211	.1073	.0970	.0893
	\$800	.5731	.4825	.4016	.3309	.2706	.2204	.1789	.1453	.1184	.0972	.0806	.0679	.0582
	\$1,000	.5726	.4821	.4013	.3306	.2698	.2187	.1766	.1423	.1147	.0928	.0757	.0624	.0521
69	\$120	.6086	.5590	.5289	.5122	.5037	.4997	.4978	.4970	.4967	.4966	.4965	.4965	.4965
	\$160	.5916	.5281	.4840	.4555	.4383	.4284	.4231	.4203	.4188	.4182	.4178	.4177	.4176
	\$250	.5807	.4951	.4310	.3824	.3471	.3226	.3063	.2956	.2890	.2849	.2824	.2810	.2802
	\$275	.5789	.4903	.4229	.3704	.3312	.3032	.2837	.2707	.2622	.2568	.2534	.2514	.2502
	\$380	.5735	.4792	.4030	.3401	.2898	.2509	.2217	.2002	.1849	.1741	.1667	.1618	.1584
	\$500	.5698	.4758	.3938	.3253	.2686	.2230	.1872	.1597	.1390	.1238	.1127	.1048	.0992
	\$550	.5689	.4749	.3920	.3222	.2640	.2167	.1792	.1501	.1279	.1113	.0991	.0903	.0839
	\$800	.5666	.4731	.3894	.3165	.2553	.2045	.1634	.1306	.1050	.0853	.0704	.0593	.0510
	\$1,000	.5662	.4727	.3891	.3161	.2540	.2026	.1607	.1272	.1009	.0805	.0649	.0532	.0445
70	\$120	.6027	.5528	.5239	.5088	.5017	.4986	.4973	.4968	.4966	.4965	.4965	.4965	.4965
	\$160	.5854	.5206	.4766	.4494	.4338	.4255	.4213	.4192	.4183	.4179	.4177	.4176	.4176
	\$250	.5745	.4864	.4209	.3721	.3378	.3149	.3002	.2912	.2859	.2828	.2811	.2801	.2796
	\$275	.5728	.4815	.4123	.3593	.3208	.2942	.2765	.2652	.2582	.2540	.2515	.2501	.2494
	\$380	.5674	.4702	.3916	.3272	.2766	.2384	.2105	.1908	.1772	.1682	.1623	.1585	.1561
	\$500	.5638	.4663	.3818	.3113	.2537	.2082	.1733	.1473	.1284	.1150	.1057	.0994	.0951
	\$550	.5628	.4654	.3799	.3079	.2486	.2013	.1645	.1368	.1164	.1017	.0913	.0841	.0792
	\$800	.5606	.4636	.3767	.3016	.2388	.1876	.1469	.1153	.0913	.0735	.0605	.0512	.0446
	\$1,000	.5601	.4632	.3764	.3008	.2372	.1853	.1438	.1114	.0866	.0681	.0545	.0446	.0376
71	\$120	.5730	.5189	.5010	.4971	.4966	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965
	\$160	.5687	.4805	.4392	.4232	.4187	.4177	.4176	.4176	.4176	.4176	.4176	.4176	.4176
	\$250	.5612	.4498	.3731	.3234	.2970	.2853	.2810	.2796	.2792	.2791	.2791	.2791	.2791
	\$275	.5595	.4478	.3646	.3079	.2749	.2587	.2520	.2495	.2487	.2485	.2485	.2485	.2485
	\$380	.5543	.4436	.3466	.2720	.2193	.1863	.1681	.1590	.1550	.1534	.1528	.1526	.1525
	\$500	.5507	.4408	.3396	.2565	.1926	.1480	.1197	.1034	.0948	.0906	.0887	.0879	.0876
	\$550	.5497	.4400	.3383	.2535	.1870	.1394	.1083	.0897	.0794	.0742	.0717	.0706	.0702
	\$800	.5476	.4383	.3367	.2480	.1765	.1228	.0855	.0614	.0469	.0388	.0345	.0324	.0314
	\$1,000	.5471	.4379	.3364	.2474	.1749	.1200	.0814	.0561	.0406	.0317	.0269	.0244	.0232
72	\$120	.5716	.5089	.4976	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965
	\$160	.5673	.4665	.4284	.4189	.4177	.4176	.4176	.4176	.4176	.4176	.4176	.4176	.4176
	\$250	.5598	.4439	.3553	.3063	.2862	.2805	.2793	.2791	.2791	.2791	.2791	.2791	.2791
	\$275	.5581	.4426	.3470	.2887	.2610	.2514	.2490	.2485	.2485	.2485	.2485	.2485	.2485
	\$380	.5529	.4384	.3313	.2500	.1969	.1692	.1577	.1538	.1528	.1526	.1525	.1525	.1525
	\$500	.5493	.4356	.3264	.2350	.1671	.1245	.1023	.0926	.0890	.0878	.0875	.0874	.0874
	\$550	.5484	.4349	.3258	.2321	.1609	.1144	.0888	.0769	.0722	.0705	.0700	.0699	.0699
	\$800	.5462	.4332	.3245	.2271	.1494	.0948	.0614	.0438	.0356	.0323	.0311	.0307	.0306
	\$1,000	.5458	.4328	.3243	.2264	.1476	.0914	.0563	.0373	.0282	.0244	.0230	.0225	.0223
73	\$120	.5714	.5004	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965
	\$160	.5671	.4521	.4202	.4176	.4176	.4176	.4176	.4176	.4176	.4176	.4176	.4176	.4176



((Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.5596	.4426	.3372	.2903	.2801	.2791	.2791	.2791	.2791	.2791	.2791	.2791	.2791
	\$275	.5579	.4412	.3300	.2692	.2511	.2486	.2485	.2485	.2485	.2485	.2485	.2485	.2485
	\$380	.5527	.4371	.3221	.2275	.1744	.1564	.1529	.1525	.1525	.1525	.1525	.1525	.1525
	\$500	.5492	.4343	.3201	.2149	.1399	.1023	.0902	.0878	.0875	.0874	.0874	.0874	.0874
	\$550	.5482	.4335	.3195	.2129	.1331	.0898	.0742	.0705	.0700	.0699	.0699	.0699	.0699
	\$800	.5461	.4319	.3183	.2097	.1212	.0655	.0405	.0326	.0309	.0306	.0306	.0306	.0306
	\$1,000	.5456	.4315	.3180	.2093	.1194	.0612	.0339	.0248	.0227	.0223	.0223	.0223	.0223
74	\$120	.5714	.4970	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965
	\$160	.5671	.4485	.4177	.4176	.4176	.4176	.4176	.4176	.4176	.4176	.4176	.4176	.4176
	\$250	.5596	.4425	.3255	.2816	.2791	.2791	.2791	.2791	.2791	.2791	.2791	.2791	.2791
	\$275	.5579	.4412	.3245	.2562	.2486	.2485	.2485	.2485	.2485	.2485	.2485	.2485	.2485
	\$380	.5527	.4371	.3214	.2121	.1598	.1527	.1525	.1525	.1525	.1525	.1525	.1525	.1525
	\$500	.5492	.4343	.3194	.2049	.1193	.0904	.0875	.0874	.0874	.0874	.0874	.0874	.0874
	\$550	.5482	.4335	.3188	.2045	.1123	.0751	.0701	.0699	.0699	.0699	.0699	.0699	.0699
	\$800	.5461	.4318	.3176	.2037	.1014	.0447	.0317	.0306	.0306	.0306	.0306	.0306	.0306
	\$1,000	.5456	.4315	.3173	.2036	.0999	.0392	.0238	.0223	.0223	.0223	.0223	.0223	.0223

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.8713	.8381	.8074	.7788	.7519	.7267	.7027	.6800	.6591	.6517	.6451	.6394	.6342
37	\$120	.8649	.8304	.7987	.7692	.7415	.7154	.6908	.6673	.6551	.6478	.6413	.6355	.6311
38	\$120	.8582	.8226	.7898	.7593	.7308	.7039	.6785	.6595	.6511	.6438	.6374	.6324	.6288
39	\$120	.8515	.8147	.7808	.7494	.7199	.6922	.6660	.6554	.6471	.6398	.6342	.6300	.6268
40	\$120	.8446	.8066	.7716	.7392	.7088	.6803	.6609	.6513	.6430	.6364	.6316	.6279	.6249
	\$160	.8394	.8017	.7669	.7347	.7045	.6761	.6493	.6239	.6068	.5976	.5896	.5825	.5762
41	\$120	.8376	.7983	.7622	.7288	.6975	.6681	.6567	.6471	.6392	.6337	.6294	.6260	.6231
	\$160	.8325	.7935	.7576	.7243	.6932	.6640	.6364	.6125	.6021	.5930	.5851	.5781	.5723
42	\$120	.8304	.7898	.7526	.7180	.6858	.6635	.6523	.6430	.6363	.6313	.6273	.6241	.6214
	\$160	.8253	.7850	.7480	.7137	.6816	.6515	.6231	.6077	.5973	.5883	.5804	.5741	.5693
43	\$120	.8230	.7812	.7428	.7071	.6739	.6592	.6480	.6398	.6338	.6291	.6253	.6223	.6200
	\$160	.8180	.7764	.7382	.7028	.6698	.6388	.6147	.6028	.5925	.5836	.5764	.5710	.5667
44	\$120	.8157	.7725	.7329	.6962	.6680	.6547	.6444	.6370	.6314	.6270	.6234	.6208	.6188
	\$160	.8107	.7678	.7284	.6919	.6579	.6260	.6098	.5979	.5877	.5793	.5732	.5683	.5644
45	\$120	.8074	.7628	.7218	.6839	.6628	.6499	.6408	.6340	.6287	.6246	.6215	.6193	.6176
	\$160	.8025	.7581	.7174	.6797	.6446	.6179	.6041	.5923	.5825	.5754	.5698	.5654	.5618
46	\$120	.7990	.7528	.7105	.6736	.6576	.6459	.6375	.6311	.6262	.6226	.6200	.6180	.6166
	\$160	.7941	.7482	.7062	.6673	.6311	.6120	.5983	.5868	.5783	.5719	.5668	.5627	.5593
47	\$120	.7905	.7428	.6991	.6684	.6530	.6423	.6344	.6284	.6240	.6209	.6186	.6169	.6157
	\$160	.7857	.7383	.6948	.6547	.6225	.6062	.5926	.5823	.5747	.5687	.5640	.5602	.5573
	\$250	.7771	.7302	.6872	.6476	.6106	.5758	.5431	.5227	.5085	.4962	.4855	.4762	.4681
48	\$120	.7817	.7324	.6873	.6630	.6489	.6389	.6315	.6260	.6221	.6194	.6174	.6160	.6150
	\$160	.7770	.7280	.6831	.6417	.6165	.6002	.5875	.5783	.5712	.5657	.5613	.5580	.5555
	\$250	.7685	.7200	.6756	.6346	.5964	.5606	.5320	.5156	.5016	.4895	.4790	.4700	.4632
	\$275	.7664	.7181	.6739	.6330	.5949	.5591	.5255	.5035	.4882	.4751	.4637	.4537	.4449
49	\$120	.7728	.7218	.6773	.6582	.6452	.6357	.6287	.6239	.6205	.6181	.6164	.6152	.6144
	\$160	.7681	.7174	.6711	.6300	.6104	.5945	.5831	.5746	.5680	.5628	.5590	.5562	.5541
	\$250	.7597	.7096	.6638	.6214	.5820	.5450	.5245	.5084	.4946	.4827	.4727	.4650	.4590
	\$275	.7577	.7077	.6620	.6198	.5804	.5436	.5134	.4958	.4809	.4680	.4568	.4470	.4394
50	\$120	.7639	.7113	.6719	.6541	.6417	.6326	.6263	.6220	.6190	.6170	.6156	.6146	.6140
	\$160	.7593	.7069	.6591	.6240	.6043	.5898	.5792	.5711	.5649	.5604	.5571	.5546	.5528

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.7509	.6992	.6519	.6082	.5674	.5362	.5174	.5014	.4878	.4763	.4676	.4607	.4552
	\$275	.7490	.6974	.6502	.6066	.5659	.5280	.5057	.4884	.4737	.4610	.4500	.4415	.4348
51	\$120	.7549	.7005	.6669	.6502	.6383	.6299	.6243	.6204	.6178	.6160	.6149	.6141	.6136
	\$160	.7503	.6962	.6468	.6178	.5989	.5854	.5754	.5678	.5623	.5583	.5554	.5532	.5517
	\$250	.7421	.6886	.6397	.5945	.5525	.5288	.5102	.4943	.4811	.4710	.4631	.4568	.4517
	\$275	.7401	.6868	.6380	.5930	.5511	.5183	.4981	.4810	.4665	.4540	.4443	.4367	.4306
52	\$120	.7454	.6892	.6624	.6463	.6349	.6274	.6223	.6189	.6167	.6153	.6143	.6137	.6133
	\$160	.7409	.6850	.6357	.6114	.5939	.5812	.5718	.5648	.5599	.5564	.5538	.5521	.5508
	\$250	.7328	.6775	.6269	.5802	.5434	.5213	.5027	.4871	.4753	.4661	.4589	.4531	.4484
	\$275	.7309	.6757	.6253	.5787	.5355	.5102	.4903	.4734	.4590	.4479	.4392	.4323	.4267
	\$380	.7239	.6693	.6194	.5732	.5304	.4906	.4535	.4301	.4112	.3950	.3809	.3686	.3578
53	\$120	.7358	.6807	.6581	.6425	.6320	.6251	.6206	.6177	.6158	.6146	.6139	.6134	.6131
	\$160	.7313	.6735	.6292	.6058	.5893	.5772	.5683	.5621	.5578	.5547	.5526	.5511	.5501
	\$250	.7233	.6661	.6138	.5655	.5356	.5135	.4951	.4809	.4701	.4616	.4549	.4495	.4455
	\$275	.7214	.6644	.6122	.5640	.5259	.5022	.4823	.4656	.4526	.4425	.4346	.4282	.4231
	\$380	.7146	.6581	.6064	.5587	.5146	.4736	.4425	.4207	.4022	.3863	.3724	.3603	.3506
54	\$120	.7260	.6758	.6539	.6389	.6293	.6230	.6191	.6166	.6150	.6141	.6135	.6132	.6130
	\$160	.7216	.6617	.6228	.6006	.5848	.5733	.5653	.5597	.5559	.5533	.5515	.5503	.5495
	\$250	.7137	.6545	.6004	.5545	.5278	.5057	.4884	.4753	.4652	.4573	.4511	.4465	.4430
	\$275	.7119	.6528	.5988	.5491	.5177	.4941	.4743	.4588	.4469	.4376	.4302	.4243	.4198
	\$380	.7051	.6466	.5931	.5439	.4984	.4583	.4329	.4115	.3932	.3775	.3639	.3532	.3445
55	\$120	.7163	.6712	.6498	.6358	.6268	.6212	.6178	.6157	.6144	.6137	.6133	.6130	.6129
	\$160	.7119	.6500	.6170	.5957	.5805	.5698	.5626	.5576	.5543	.5521	.5506	.5497	.5491
	\$250	.7041	.6429	.5869	.5467	.5199	.4985	.4824	.4702	.4607	.4534	.4480	.4439	.4409
	\$275	.7023	.6412	.5853	.5381	.5095	.4859	.4670	.4527	.4417	.4330	.4262	.4210	.4171
	\$380	.6957	.6351	.5798	.5290	.4822	.4485	.4235	.4023	.3842	.3689	.3567	.3470	.3391
	\$500	.6898	.6298	.5749	.5245	.4781	.4354	.3961	.3689	.3464	.3271	.3104	.2958	.2831
56	\$120	.7061	.6665	.6458	.6327	.6245	.6196	.6167	.6149	.6139	.6134	.6131	.6129	.6128
	\$160	.7018	.6408	.6114	.5908	.5763	.5666	.5601	.5557	.5529	.5511	.5499	.5492	.5487
	\$250	.6941	.6306	.5726	.5385	.5118	.4918	.4766	.4651	.4563	.4498	.4451	.4416	.4390
	\$275	.6923	.6289	.5711	.5296	.5009	.4778	.4603	.4469	.4366	.4285	.4225	.4180	.4147
	\$380	.6857	.6230	.5657	.5133	.4682	.4385	.4137	.3927	.3750	.3611	.3500	.3412	.3340
	\$500	.6799	.6177	.5610	.5089	.4612	.4175	.3834	.3575	.3355	.3166	.3002	.2860	.2742
	\$550	.6780	.6160	.5594	.5075	.4599	.4163	.3764	.3475	.3238	.3035	.2859	.2707	.2574
57	\$120	.6958	.6620	.6421	.6298	.6225	.6182	.6157	.6143	.6136	.6131	.6129	.6128	.6127
	\$160	.6915	.6346	.6061	.5860	.5726	.5637	.5578	.5541	.5518	.5503	.5494	.5488	.5485
	\$250	.6840	.6182	.5635	.5301	.5046	.4855	.4711	.4603	.4525	.4467	.4426	.4396	.4375
	\$275	.6822	.6166	.5568	.5210	.4923	.4706	.4541	.4414	.4318	.4246	.4193	.4154	.4126
	\$380	.6757	.6107	.5515	.4974	.4581	.4286	.4039	.3832	.3670	.3542	.3440	.3358	.3293
	\$500	.6700	.6056	.5469	.4932	.4442	.4019	.3719	.3465	.3248	.3061	.2902	.2771	.2665
	\$550	.6682	.6039	.5453	.4918	.4430	.3984	.3628	.3356	.3125	.2925	.2753	.2605	.2481
58	\$120	.6885	.6580	.6390	.6276	.6209	.6171	.6150	.6139	.6133	.6130	.6128	.6128	.6127
	\$160	.6818	.6294	.6013	.5821	.5695	.5613	.5561	.5529	.5509	.5497	.5490	.5486	.5483
	\$250	.6743	.6063	.5559	.5229	.4984	.4801	.4663	.4565	.4494	.4442	.4406	.4381	.4364
	\$275	.6726	.6047	.5484	.5128	.4852	.4644	.4486	.4366	.4279	.4215	.4168	.4134	.4110
	\$380	.6662	.5989	.5378	.4842	.4488	.4193	.3947	.3754	.3602	.3483	.3387	.3312	.3254
	\$500	.6606	.5939	.5332	.4780	.4278	.3910	.3613	.3361	.3146	.2964	.2817	.2698	.2601
	\$550	.6587	.5922	.5317	.4767	.4266	.3831	.3515	.3247	.3018	.2822	.2655	.2517	.2406
59	\$120	.6842	.6543	.6361	.6255	.6195	.6162	.6145	.6136	.6131	.6129	.6128	.6127	.6127
	\$160	.6719	.6243	.5966	.5784	.5666	.5592	.5546	.5518	.5502	.5492	.5487	.5484	.5482
	\$250	.6645	.5941	.5481	.5161	.4923	.4747	.4620	.4529	.4465	.4420	.4390	.4368	.4354

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.6628	.5925	.5404	.5050	.4784	.4584	.4433	.4323	.4244	.4186	.4146	.4117	.4097
	\$380	.6565	.5869	.5237	.4748	.4392	.4097	.3863	.3681	.3538	.3425	.3338	.3271	.3220
	\$500	.6510	.5820	.5193	.4625	.4151	.3800	.3505	.3255	.3045	.2876	.2740	.2631	.2542
	\$550	.6491	.5803	.5179	.4612	.4099	.3715	.3402	.3137	.2910	.2720	.2565	.2439	.2337
60	\$120	.6797	.6506	.6333	.6235	.6182	.6154	.6140	.6133	.6130	.6128	.6127	.6127	.6127
	\$160	.6617	.6190	.5921	.5747	.5639	.5572	.5532	.5509	.5496	.5489	.5485	.5482	.5481
	\$250	.6544	.5829	.5407	.5094	.4863	.4696	.4578	.4496	.4439	.4401	.4375	.4358	.4346
	\$275	.6527	.5800	.5320	.4975	.4717	.4524	.4383	.4283	.4211	.4161	.4126	.4102	.4085
	\$380	.6465	.5745	.5093	.4651	.4292	.4006	.3784	.3611	.3475	.3371	.3293	.3234	.3190
	\$500	.6411	.5697	.5050	.4466	.4038	.3688	.3393	.3148	.2952	.2794	.2668	.2566	.2485
	\$550	.6393	.5681	.5036	.4454	.3966	.3597	.3286	.3022	.2803	.2625	.2482	.2366	.2272
	\$800	.6330	.5624	.4986	.4410	.3889	.3425	.3013	.2687	.2409	.2170	.1964	.1789	.1639
61	\$120	.6755	.6470	.6306	.6217	.6171	.6148	.6136	.6131	.6129	.6128	.6127	.6127	.6127
	\$160	.6535	.6139	.5878	.5714	.5614	.5555	.5521	.5502	.5492	.5486	.5483	.5481	.5481
	\$250	.6444	.5753	.5336	.5028	.4805	.4649	.4540	.4466	.4417	.4384	.4363	.4349	.4340
	\$275	.6427	.5693	.5242	.4903	.4651	.4468	.4337	.4246	.4182	.4139	.4109	.4090	.4077
	\$380	.6366	.5621	.4991	.4551	.4197	.3921	.3708	.3542	.3417	.3323	.3253	.3202	.3164
	\$500	.6313	.5574	.4907	.4345	.3926	.3574	.3283	.3051	.2865	.2717	.2599	.2506	.2434
	\$550	.6295	.5558	.4893	.4295	.3849	.3479	.3168	.2912	.2705	.2539	.2405	.2297	.2212
	\$800	.6233	.5503	.4845	.4252	.3722	.3254	.2870	.2549	.2276	.2042	.1844	.1676	.1537
62	\$120	.6713	.6435	.6281	.6201	.6161	.6142	.6133	.6130	.6128	.6127	.6127	.6127	.6127
	\$160	.6481	.6088	.5836	.5682	.5591	.5539	.5511	.5496	.5488	.5484	.5482	.5481	.5480
	\$250	.6342	.5679	.5265	.4963	.4751	.4604	.4505	.4440	.4397	.4370	.4353	.4342	.4336
	\$275	.6325	.5612	.5165	.4831	.4587	.4415	.4294	.4212	.4156	.4119	.4095	.4079	.4069
	\$380	.6265	.5495	.4894	.4451	.4105	.3838	.3632	.3478	.3363	.3279	.3217	.3173	.3141
	\$500	.6213	.5448	.4761	.4232	.3809	.3459	.3180	.2958	.2782	.2643	.2535	.2452	.2389
	\$550	.6195	.5433	.4747	.4170	.3728	.3357	.3052	.2808	.2612	.2455	.2331	.2233	.2157
	\$800	.6134	.5379	.4700	.4093	.3555	.3099	.2727	.2410	.2142	.1915	.1727	.1571	.1444
	\$1,000	.6113	.5361	.4684	.4078	.3542	.3072	.2661	.2317	.2027	.1780	.1570	.1393	.1244
63	\$120	.6670	.6401	.6257	.6186	.6153	.6138	.6131	.6128	.6127	.6127	.6127	.6127	.6127
	\$160	.6426	.6037	.5794	.5651	.5570	.5526	.5503	.5491	.5485	.5482	.5481	.5480	.5480
	\$250	.6237	.5605	.5192	.4899	.4696	.4561	.4472	.4415	.4380	.4358	.4345	.4337	.4332
	\$275	.6221	.5532	.5086	.4758	.4525	.4363	.4253	.4180	.4133	.4102	.4083	.4071	.4064
	\$380	.6162	.5364	.4791	.4353	.4013	.3753	.3559	.3416	.3312	.3237	.3185	.3147	.3122
	\$500	.6110	.5319	.4627	.4112	.3687	.3347	.3077	.2864	.2699	.2572	.2475	.2402	.2348
	\$550	.6093	.5304	.4596	.4047	.3600	.3234	.2940	.2705	.2519	.2373	.2261	.2174	.2108
	\$800	.6033	.5252	.4551	.3929	.3387	.2950	.2580	.2268	.2006	.1791	.1615	.1471	.1355
	\$1,000	.6012	.5233	.4535	.3916	.3372	.2898	.2497	.2163	.1879	.1640	.1439	.1273	.1136
64	\$120	.6627	.6368	.6235	.6173	.6146	.6134	.6129	.6128	.6127	.6127	.6127	.6127	.6127
	\$160	.6371	.5987	.5755	.5622	.5551	.5514	.5496	.5487	.5483	.5481	.5480	.5480	.5480
	\$250	.6133	.5530	.5120	.4836	.4645	.4521	.4443	.4394	.4365	.4348	.4338	.4333	.4330
	\$275	.6117	.5454	.5007	.4687	.4465	.4315	.4216	.4153	.4113	.4089	.4074	.4065	.4060
	\$380	.6059	.5250	.4691	.4255	.3921	.3672	.3490	.3358	.3266	.3201	.3156	.3126	.3106
	\$500	.6008	.5190	.4513	.3991	.3571	.3238	.2976	.2775	.2622	.2507	.2421	.2358	.2312
	\$550	.5992	.5175	.4464	.3921	.3474	.3115	.2830	.2605	.2431	.2298	.2196	.2120	.2064
	\$800	.5932	.5124	.4402	.3767	.3239	.2800	.2432	.2126	.1876	.1673	.1509	.1377	.1272
	\$1,000	.5912	.5106	.4387	.3754	.3202	.2730	.2339	.2009	.1733	.1504	.1315	.1162	.1037
65	\$120	.6585	.6336	.6215	.6162	.6140	.6131	.6128	.6127	.6127	.6127	.6127	.6127	.6127
	\$160	.6316	.5938	.5716	.5596	.5535	.5505	.5491	.5484	.5482	.5481	.5480	.5480	.5480
	\$250	.6031	.5454	.5049	.4775	.4596	.4484	.4416	.4377	.4354	.4341	.4334	.4330	.4328
	\$275	.6015	.5373	.4930	.4617	.4407	.4269	.4182	.4129	.4096	.4077	.4066	.4060	.4057

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.5958	.5155	.4592	.4157	.3831	.3593	.3424	.3305	.3224	.3169	.3133	.3109	.3094
	\$500	.5908	.5061	.4396	.3872	.3455	.3129	.2878	.2690	.2550	.2447	.2373	.2320	.2282
	\$550	.5891	.5047	.4344	.3795	.3351	.2998	.2721	.2509	.2348	.2228	.2138	.2073	.2026
	\$800	.5833	.4997	.4255	.3612	.3088	.2648	.2285	.1990	.1751	.1560	.1409	.1290	.1197
	\$1,000	.5813	.4979	.4240	.3592	.3031	.2568	.2179	.1856	.1590	.1373	.1198	.1057	.0945
66	\$120	.6543	.6305	.6197	.6152	.6136	.6130	.6128	.6127	.6127	.6127	.6127	.6127	.6127
	\$160	.6262	.5889	.5680	.5572	.5521	.5497	.5487	.5482	.5481	.5480	.5480	.5480	.5480
	\$250	.5954	.5380	.4979	.4716	.4550	.4451	.4394	.4362	.4344	.4335	.4330	.4328	.4327
	\$275	.5916	.5294	.4852	.4550	.4352	.4228	.4153	.4108	.4083	.4069	.4061	.4057	.4055
	\$380	.5860	.5062	.4493	.4061	.3744	.3518	.3362	.3257	.3187	.3142	.3113	.3095	.3084
	\$500	.5811	.4935	.4280	.3754	.3340	.3023	.2785	.2610	.2483	.2393	.2330	.2287	.2257
	\$550	.5794	.4921	.4224	.3670	.3228	.2882	.2617	.2418	.2271	.2164	.2087	.2032	.1994
	\$800	.5737	.4873	.4109	.3466	.2936	.2498	.2143	.1857	.1631	.1453	.1316	.1211	.1131
	\$1,000	.5717	.4856	.4094	.3431	.2871	.2407	.2022	.1707	.1453	.1249	.1088	.0961	.0862
67	\$120	.6499	.6275	.6180	.6144	.6132	.6128	.6127	.6127	.6127	.6127	.6127	.6127	.6127
	\$160	.6203	.5838	.5644	.5550	.5508	.5491	.5484	.5481	.5480	.5480	.5480	.5480	.5480
	\$250	.5880	.5299	.4905	.4655	.4505	.4420	.4374	.4349	.4337	.4331	.4328	.4327	.4326
	\$275	.5830	.5208	.4770	.4479	.4297	.4188	.4125	.4091	.4072	.4062	.4057	.4055	.4054
	\$380	.5758	.4961	.4386	.3958	.3652	.3441	.3301	.3211	.3153	.3118	.3097	.3084	.3077
	\$500	.5710	.4824	.4157	.3626	.3217	.2911	.2688	.2529	.2418	.2343	.2292	.2258	.2237
	\$550	.5694	.4789	.4096	.3536	.3096	.2760	.2509	.2326	.2195	.2103	.2039	.1996	.1967
	\$800	.5638	.4742	.3952	.3308	.2773	.2338	.1991	.1718	.1507	.1346	.1225	.1135	.1069
	\$1,000	.5618	.4725	.3938	.3258	.2697	.2232	.1854	.1550	.1310	.1122	.0977	.0867	.0783
68	\$120	.6454	.6245	.6165	.6138	.6130	.6127	.6127	.6127	.6127	.6127	.6127	.6127	.6127
	\$160	.6143	.5787	.5609	.5530	.5498	.5486	.5482	.5480	.5480	.5480	.5480	.5480	.5480
	\$250	.5804	.5217	.4830	.4596	.4463	.4393	.4357	.4340	.4332	.4328	.4327	.4326	.4326
	\$275	.5752	.5120	.4686	.4410	.4245	.4152	.4102	.4076	.4064	.4058	.4055	.4054	.4053
	\$380	.5662	.4859	.4276	.3853	.3561	.3368	.3245	.3170	.3125	.3099	.3085	.3077	.3072
	\$500	.5614	.4713	.4030	.3496	.3093	.2801	.2595	.2454	.2360	.2299	.2260	.2236	.2221
	\$550	.5598	.4675	.3965	.3398	.2962	.2638	.2403	.2238	.2125	.2049	.1999	.1966	.1946
	\$800	.5543	.4613	.3806	.3146	.2606	.2175	.1838	.1581	.1388	.1245	.1142	.1068	.1016
	\$1,000	.5523	.4597	.3781	.3089	.2519	.2055	.1685	.1395	.1171	.1002	.0875	.0782	.0714
69	\$120	.6412	.6219	.6153	.6133	.6128	.6127	.6127	.6127	.6127	.6127	.6127	.6127	.6127
	\$160	.6084	.5740	.5579	.5514	.5491	.5483	.5481	.5480	.5480	.5480	.5480	.5480	.5480
	\$250	.5732	.5137	.4760	.4542	.4427	.4371	.4345	.4333	.4329	.4327	.4326	.4326	.4326
	\$275	.5678	.5035	.4607	.4346	.4199	.4122	.4084	.4066	.4058	.4055	.4054	.4053	.4053
	\$380	.5576	.4760	.4170	.3754	.3477	.3302	.3198	.3137	.3104	.3086	.3077	.3072	.3070
	\$500	.5529	.4607	.3908	.3370	.2975	.2698	.2511	.2389	.2312	.2265	.2237	.2220	.2211
	\$550	.5514	.4568	.3839	.3266	.2835	.2524	.2307	.2161	.2066	.2005	.1968	.1945	.1931
	\$800	.5459	.4493	.3666	.2991	.2446	.2020	.1696	.1455	.1281	.1158	.1073	.1015	.0976
	\$1,000	.5440	.4477	.3630	.2925	.2348	.1885	.1525	.1250	.1045	.0896	.0788	.0712	.0660
70	\$120	.6363	.6192	.6142	.6130	.6127	.6127	.6127	.6127	.6127	.6127	.6127	.6127	.6127
	\$160	.6015	.5686	.5548	.5500	.5485	.5481	.5480	.5480	.5480	.5480	.5480	.5480	.5480
	\$250	.5647	.5044	.4679	.4485	.4392	.4351	.4335	.4329	.4327	.4326	.4326	.4326	.4326
	\$275	.5593	.4935	.4515	.4276	.4153	.4095	.4069	.4059	.4055	.4053	.4053	.4053	.4053
	\$380	.5487	.4645	.4046	.3639	.3383	.3234	.3151	.3108	.3086	.3076	.3071	.3069	.3068
	\$500	.5441	.4486	.3764	.3223	.2840	.2585	.2423	.2324	.2267	.2235	.2218	.2209	.2204
	\$550	.5426	.4446	.3691	.3109	.2687	.2395	.2203	.2082	.2009	.1966	.1942	.1928	.1921
	\$800	.5372	.4361	.3505	.2808	.2257	.1839	.1534	.1318	.1170	.1071	.1007	.0967	.0941
	\$1,000	.5353	.4346	.3462	.2734	.2146	.1687	.1342	.1090	.0910	.0786	.0702	.0647	.0611
71	\$120	.6316	.6170	.6134	.6128	.6127	.6127	.6127	.6127	.6127	.6127	.6127	.6127	.6127

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$160	.5948	.5637	.5524	.5490	.5482	.5480	.5480	.5480	.5480	.5480	.5480	.5480	.5480
	\$250	.5566	.4952	.4604	.4436	.4365	.4338	.4330	.4327	.4326	.4326	.4326	.4326	.4326
	\$275	.5511	.4837	.4428	.4214	.4116	.4075	.4060	.4055	.4053	.4053	.4053	.4053	.4053
	\$380	.5416	.4534	.3924	.3530	.3300	.3176	.3116	.3088	.3076	.3071	.3069	.3068	.3068
	\$500	.5370	.4372	.3625	.3079	.2712	.2482	.2348	.2274	.2235	.2216	.2207	.2203	.2201
	\$550	.5355	.4332	.3547	.2957	.2546	.2278	.2114	.2019	.1967	.1939	.1926	.1919	.1916
	\$800	.5302	.4244	.3352	.2630	.2074	.1667	.1385	.1197	.1077	.1003	.0960	.0935	.0921
	\$1,000	.5283	.4229	.3306	.2548	.1949	.1497	.1171	.0945	.0795	.0698	.0638	.0601	.0580
72	\$120	.6257	.6147	.6129	.6127	.6127	.6127	.6127	.6127	.6127	.6127	.6127	.6127	.6127
	\$160	.5857	.5578	.5499	.5483	.5480	.5480	.5480	.5480	.5480	.5480	.5480	.5480	.5480
	\$250	.5458	.4829	.4510	.4382	.4340	.4329	.4326	.4326	.4326	.4326	.4326	.4326	.4326
	\$275	.5405	.4704	.4316	.4143	.4079	.4060	.4054	.4053	.4053	.4053	.4053	.4053	.4053
	\$380	.5347	.4386	.3761	.3390	.3202	.3118	.3085	.3073	.3069	.3068	.3068	.3068	.3068
	\$500	.5302	.4227	.3437	.2888	.2549	.2363	.2270	.2228	.2210	.2203	.2201	.2200	.2199
	\$550	.5287	.4190	.3356	.2753	.2363	.2136	.2016	.1957	.1931	.1920	.1916	.1914	.1914
	\$800	.5235	.4111	.3155	.2392	.1828	.1444	.1202	.1060	.0982	.0942	.0922	.0912	.0908
	\$1,000	.5216	.4096	.3108	.2301	.1684	.1246	.0956	.0776	.0670	.0612	.0582	.0566	.0559
73	\$120	.6200	.6132	.6127	.6127	.6127	.6127	.6127	.6127	.6127	.6127	.6127	.6127	.6127
	\$160	.5758	.5526	.5484	.5480	.5480	.5480	.5480	.5480	.5480	.5480	.5480	.5480	.5480
	\$250	.5376	.4695	.4422	.4344	.4328	.4326	.4326	.4326	.4326	.4326	.4326	.4326	.4326
	\$275	.5362	.4559	.4205	.4087	.4059	.4053	.4053	.4053	.4053	.4053	.4053	.4053	.4053
	\$380	.5311	.4233	.3584	.3253	.3122	.3081	.3071	.3068	.3068	.3068	.3068	.3068	.3068
	\$500	.5266	.4090	.3237	.2684	.2393	.2266	.2219	.2205	.2201	.2200	.2199	.2199	.2199
	\$550	.5252	.4060	.3155	.2534	.2181	.2013	.1946	.1923	.1916	.1914	.1914	.1913	.1913
	\$800	.5200	.4013	.2963	.2139	.1567	.1223	.1042	.0959	.0924	.0911	.0907	.0905	.0905
	\$1,000	.5181	.3999	.2921	.2043	.1402	.0990	.0757	.0640	.0587	.0565	.0557	.0554	.0553
74	\$120	.6168	.6128	.6127	.6127	.6127	.6127	.6127	.6127	.6127	.6127	.6127	.6127	.6127
	\$160	.5692	.5501	.5481	.5480	.5480	.5480	.5480	.5480	.5480	.5480	.5480	.5480	.5480
	\$250	.5369	.4607	.4376	.4331	.4326	.4326	.4326	.4326	.4326	.4326	.4326	.4326	.4326
	\$275	.5355	.4462	.4142	.4065	.4054	.4053	.4053	.4053	.4053	.4053	.4053	.4053	.4053
	\$380	.5304	.4137	.3468	.3175	.3089	.3071	.3068	.3068	.3068	.3068	.3068	.3068	.3068
	\$500	.5260	.4031	.3107	.2553	.2306	.2225	.2204	.2200	.2199	.2199	.2199	.2199	.2199
	\$550	.5245	.4020	.3027	.2390	.2075	.1957	.1923	.1915	.1914	.1913	.1913	.1913	.1913
	\$800	.5193	.3980	.2856	.1975	.1398	.1095	.0966	.0922	.0909	.0906	.0905	.0905	.0905
	\$1,000	.5175	.3966	.2823	.1880	.1217	.0835	.0655	.0584	.0561	.0555	.0553	.0553	.0553

\* 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 ((June 30, 2017)) October 1, 2023**

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
36	\$120	.0202	.0485	.0800	.1137	.1856	.2619	.3414	.4236
37	\$120	.0192	.0465	.0772	.1100	.1804	.2554	.3337	.4148
38	\$120	.0182	.0446	.0743	.1063	.1752	.2488	.3260	.4060
39	\$120	.0172	.0426	.0714	.1025	.1699	.2421	.3180	.3969

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0162	.0405	.0684	.0987	.1644	.2352	.3099	.3877
	\$160	.0162	.0405	.0684	.0987	.1644	.2353	.3099	.3877
41	\$120	.0152	.0385	.0655	.0949	.1590	.2283	.3017	.3784
	\$160	.0152	.0385	.0655	.0949	.1590	.2284	.3017	.3784
42	\$120	.0143	.0366	.0625	.0910	.1534	.2214	.2934	.3689
	\$160	.0143	.0366	.0625	.0910	.1534	.2214	.2935	.3689
43	\$120	.0133	.0346	.0595	.0871	.1479	.2143	.2851	.3593
	\$160	.0133	.0346	.0595	.0871	.1479	.2143	.2851	.3593
44	\$120	.0124	.0326	.0565	.0831	.1422	.2071	.2765	.3495
	\$160	.0124	.0326	.0565	.0832	.1422	.2071	.2765	.3495
45	\$120	.0115	.0306	.0535	.0792	.1365	.1998	.2678	.3396
	\$160	.0115	.0306	.0535	.0792	.1365	.1998	.2678	.3396
46	\$120	.0106	.0286	.0506	.0752	.1307	.1925	.2590	.3315
	\$160	.0106	.0286	.0506	.0752	.1307	.1925	.2591	.3295
47	\$120	.0097	.0267	.0476	.0713	.1249	.1851	.2502	.3249
	\$160	.0097	.0267	.0476	.0713	.1249	.1851	.2502	.3193
	\$250	.0097	.0267	.0476	.0713	.1249	.1851	.2502	.3193
48	\$120	.0088	.0248	.0446	.0673	.1191	.1775	.2413	.3187
	\$160	.0088	.0248	.0446	.0673	.1191	.1775	.2411	.3089
	\$250	.0088	.0248	.0446	.0673	.1191	.1775	.2411	.3089
	\$275	.0088	.0248	.0446	.0673	.1191	.1775	.2411	.3089
49	\$120	.0081	.0231	.0419	.0636	.1136	.1704	.2353	.3133
	\$160	.0081	.0231	.0419	.0636	.1136	.1704	.2326	.2993
	\$250	.0081	.0231	.0419	.0636	.1136	.1704	.2326	.2990
	\$275	.0081	.0231	.0419	.0636	.1136	.1704	.2326	.2990
50	\$120	.0074	.0214	.0393	.0600	.1082	.1633	.2297	.3080
	\$160	.0074	.0214	.0393	.0600	.1082	.1633	.2239	.2914
	\$250	.0074	.0214	.0393	.0600	.1082	.1633	.2239	.2889
	\$275	.0074	.0214	.0393	.0600	.1082	.1633	.2239	.2889
51	\$120	.0067	.0197	.0366	.0564	.1027	.1562	.2244	.3026
	\$160	.0067	.0197	.0366	.0564	.1027	.1561	.2152	.2844
	\$250	.0067	.0197	.0366	.0564	.1027	.1561	.2152	.2787
	\$275	.0067	.0197	.0366	.0564	.1027	.1561	.2152	.2787
52	\$120	.0060	.0181	.0340	.0528	.0972	.1506	.2192	.2971
	\$160	.0060	.0181	.0340	.0528	.0972	.1488	.2073	.2778
	\$250	.0060	.0181	.0340	.0528	.0972	.1488	.2062	.2682
	\$275	.0060	.0181	.0340	.0528	.0972	.1488	.2062	.2682
	\$380	.0060	.0181	.0340	.0528	.0972	.1488	.2062	.2682
53	\$120	.0054	.0165	.0314	.0491	.0916	.1455	.2139	.2914
	\$160	.0054	.0165	.0314	.0491	.0916	.1414	.2004	.2714
	\$250	.0054	.0165	.0314	.0491	.0916	.1414	.1971	.2575
	\$275	.0054	.0165	.0314	.0491	.0916	.1414	.1971	.2575
	\$380	.0054	.0165	.0314	.0491	.0916	.1414	.1971	.2575

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
54	\$120	.0047	.0150	.0288	.0455	.0860	.1405	.2085	.2855
	\$160	.0047	.0150	.0288	.0455	.0860	.1339	.1940	.2650
	\$250	.0047	.0150	.0288	.0455	.0860	.1339	.1878	.2466
	\$275	.0047	.0150	.0288	.0455	.0860	.1339	.1878	.2466
	\$380	.0047	.0150	.0288	.0455	.0860	.1339	.1878	.2466
55	\$120	.0042	.0134	.0263	.0419	.0806	.1356	.2030	.2801
	\$160	.0042	.0134	.0263	.0419	.0803	.1273	.1878	.2586
	\$250	.0042	.0134	.0263	.0419	.0803	.1263	.1783	.2357
	\$275	.0042	.0134	.0263	.0419	.0803	.1263	.1783	.2355
	\$380	.0042	.0134	.0263	.0419	.0803	.1263	.1783	.2355
	\$500	.0042	.0134	.0263	.0419	.0803	.1263	.1783	.2355
56	\$120	.0036	.0120	.0238	.0384	.0762	.1307	.1973	.2749
	\$160	.0036	.0120	.0238	.0384	.0747	.1213	.1816	.2519
	\$250	.0036	.0120	.0238	.0384	.0747	.1186	.1687	.2266
	\$275	.0036	.0120	.0238	.0384	.0747	.1186	.1687	.2247
	\$380	.0036	.0120	.0238	.0384	.0747	.1186	.1687	.2242
	\$500	.0036	.0120	.0238	.0384	.0747	.1186	.1687	.2242
	\$550	.0036	.0120	.0238	.0384	.0747	.1186	.1687	.2242
57	\$120	.0031	.0106	.0213	.0349	.0720	.1256	.1918	.2699
	\$160	.0031	.0106	.0213	.0349	.0690	.1156	.1754	.2451
	\$250	.0031	.0106	.0213	.0349	.0690	.1108	.1590	.2180
	\$275	.0031	.0106	.0213	.0349	.0690	.1108	.1589	.2150
	\$380	.0031	.0106	.0213	.0349	.0690	.1108	.1589	.2128
	\$500	.0031	.0106	.0213	.0349	.0690	.1108	.1589	.2128
	\$550	.0031	.0106	.0213	.0349	.0690	.1108	.1589	.2128
58	\$120	.0026	.0092	.0189	.0314	.0679	.1204	.1865	.2648
	\$160	.0026	.0092	.0189	.0314	.0637	.1100	.1690	.2383
	\$250	.0026	.0092	.0189	.0314	.0633	.1029	.1506	.2097
	\$275	.0026	.0092	.0190	.0314	.0633	.1029	.1494	.2060
	\$380	.0026	.0092	.0190	.0314	.0633	.1029	.1490	.2012
	\$500	.0026	.0092	.0189	.0314	.0633	.1029	.1490	.2012
	\$550	.0026	.0092	.0190	.0314	.0633	.1029	.1490	.2012
59	\$120	.0022	.0079	.0166	.0280	.0638	.1152	.1814	.2598
	\$160	.0022	.0079	.0166	.0280	.0588	.1044	.1625	.2319
	\$250	.0022	.0079	.0166	.0280	.0576	.0949	.1427	.2015
	\$275	.0022	.0079	.0166	.0280	.0576	.0949	.1407	.1973
	\$380	.0022	.0079	.0166	.0280	.0576	.0949	.1391	.1897
	\$500	.0022	.0079	.0166	.0280	.0576	.0949	.1391	.1896
	\$550	.0022	.0079	.0167	.0280	.0576	.0949	.1391	.1896
60	\$120	.0018	.0067	.0144	.0250	.0596	.1102	.1761	.2549
	\$160	.0018	.0067	.0144	.0247	.0543	.0988	.1560	.2255
	\$250	.0018	.0067	.0144	.0247	.0519	.0875	.1351	.1932
	\$275	.0018	.0067	.0144	.0247	.0519	.0871	.1325	.1886

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0018	.0067	.0144	.0247	.0519	.0870	.1291	.1788
	\$500	.0018	.0067	.0144	.0247	.0519	.0870	.1291	.1780
	\$550	.0018	.0067	.0144	.0247	.0519	.0870	.1291	.1780
	\$800	.0018	.0067	.0144	.0247	.0519	.0870	.1291	.1780
61	\$120	.0014	.0056	.0123	.0223	.0554	.1052	.1709	.2500
	\$160	.0014	.0056	.0123	.0215	.0499	.0930	.1497	.2192
	\$250	.0014	.0056	.0123	.0215	.0463	.0808	.1275	.1847
	\$275	.0014	.0056	.0123	.0215	.0463	.0797	.1245	.1799
	\$380	.0014	.0056	.0123	.0215	.0463	.0790	.1192	.1685
	\$500	.0014	.0056	.0123	.0215	.0463	.0790	.1190	.1663
	\$550	.0014	.0056	.0123	.0215	.0463	.0790	.1191	.1663
62	\$800	.0014	.0056	.0123	.0215	.0463	.0790	.1191	.1663
	\$120	.0011	.0045	.0103	.0198	.0512	.1003	.1658	.2452
	\$160	.0011	.0045	.0103	.0185	.0456	.0872	.1434	.2128
	\$250	.0011	.0045	.0103	.0184	.0408	.0743	.1198	.1760
	\$275	.0011	.0045	.0103	.0184	.0408	.0729	.1167	.1710
	\$380	.0011	.0045	.0103	.0184	.0408	.0711	.1098	.1585
	\$500	.0011	.0045	.0103	.0184	.0408	.0711	.1090	.1545
	\$550	.0011	.0045	.0103	.0184	.0408	.0711	.1090	.1545
63	\$800	.0011	.0045	.0103	.0184	.0408	.0711	.1090	.1545
	\$1,000	.0011	.0045	.0103	.0184	.0408	.0711	.1090	.1545
	\$120	.0008	.0036	.0086	.0173	.0472	.0953	.1606	.2404
	\$160	.0008	.0036	.0084	.0158	.0413	.0816	.1371	.2064
	\$250	.0008	.0036	.0084	.0154	.0358	.0679	.1120	.1674
	\$275	.0008	.0036	.0084	.0154	.0355	.0663	.1087	.1619
	\$380	.0008	.0036	.0084	.0154	.0354	.0633	.1009	.1486
	\$500	.0008	.0036	.0084	.0154	.0354	.0632	.0990	.1433
	\$550	.0008	.0036	.0085	.0154	.0354	.0632	.0990	.1430
64	\$800	.0008	.0036	.0085	.0154	.0354	.0632	.0991	.1428
	\$1,000	.0008	.0036	.0085	.0154	.0354	.0632	.0990	.1428
	\$120	.0006	.0027	.0071	.0150	.0432	.0903	.1554	.2357
	\$160	.0006	.0027	.0067	.0134	.0370	.0760	.1308	.2001
	\$250	.0006	.0027	.0067	.0126	.0311	.0616	.1041	.1590
	\$275	.0006	.0027	.0067	.0126	.0306	.0598	.1006	.1529
	\$380	.0006	.0027	.0067	.0126	.0301	.0560	.0922	.1386
	\$500	.0006	.0027	.0067	.0126	.0301	.0555	.0892	.1324
	\$550	.0006	.0027	.0067	.0126	.0301	.0555	.0892	.1317
65	\$800	.0006	.0027	.0067	.0126	.0301	.0555	.0891	.1310
	\$1,000	.0006	.0027	.0067	.0126	.0301	.0555	.0891	.1310
	\$120	.0004	.0020	.0058	.0127	.0393	.0853	.1502	.2311
	\$160	.0004	.0020	.0053	.0111	.0328	.0703	.1244	.1938
	\$250	.0004	.0020	.0052	.0100	.0268	.0553	.0964	.1504
	\$275	.0004	.0020	.0052	.0100	.0262	.0534	.0925	.1440



((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0004	.0020	.0052	.0100	.0251	.0491	.0835	.1284
	\$500	.0004	.0020	.0052	.0100	.0251	.0480	.0799	.1216
	\$550	.0004	.0020	.0052	.0100	.0251	.0480	.0796	.1206
	\$800	.0004	.0020	.0052	.0100	.0251	.0480	.0793	.1193
	\$1,000	.0004	.0020	.0052	.0100	.0251	.0480	.0793	.1193
66	\$120	.0002	.0014	.0045	.0106	.0353	.0802	.1450	.2264
	\$160	.0002	.0014	.0040	.0090	.0288	.0647	.1180	.1874
	\$250	.0002	.0014	.0038	.0077	.0226	.0490	.0886	.1417
	\$275	.0002	.0014	.0038	.0077	.0219	.0470	.0845	.1348
	\$380	.0002	.0014	.0038	.0076	.0205	.0424	.0748	.1181
	\$500	.0002	.0014	.0038	.0076	.0203	.0408	.0708	.1107
	\$550	.0002	.0014	.0038	.0076	.0203	.0407	.0702	.1095
	\$800	.0002	.0014	.0038	.0076	.0203	.0407	.0696	.1076
	\$1,000	.0002	.0014	.0038	.0076	.0203	.0407	.0696	.1076
67	\$120	.0001	.0010	.0034	.0086	.0314	.0750	.1396	.2217
	\$160	.0001	.0009	.0029	.0071	.0248	.0590	.1114	.1809
	\$250	.0001	.0009	.0026	.0058	.0186	.0428	.0807	.1329
	\$275	.0001	.0009	.0026	.0057	.0179	.0407	.0764	.1256
	\$380	.0001	.0009	.0026	.0055	.0163	.0359	.0661	.1078
	\$500	.0001	.0009	.0026	.0055	.0159	.0340	.0617	.0997
	\$550	.0001	.0009	.0026	.0055	.0159	.0338	.0610	.0983
	\$800	.0001	.0009	.0026	.0055	.0159	.0336	.0600	.0959
	\$1,000	.0001	.0009	.0026	.0055	.0159	.0336	.0600	.0957
68	\$120	.0001	.0006	.0024	.0067	.0275	.0697	.1342	.2170
	\$160	.0001	.0005	.0020	.0053	.0209	.0532	.1047	.1742
	\$250	.0001	.0005	.0017	.0041	.0148	.0367	.0728	.1238
	\$275	.0001	.0005	.0017	.0040	.0141	.0346	.0682	.1161
	\$380	.0001	.0005	.0017	.0038	.0124	.0296	.0574	.0973
	\$500	.0001	.0005	.0017	.0037	.0119	.0275	.0527	.0885
	\$550	.0001	.0005	.0017	.0037	.0119	.0273	.0519	.0869
	\$800	.0001	.0005	.0017	.0037	.0118	.0269	.0506	.0841
	\$1,000	.0001	.0005	.0017	.0037	.0118	.0269	.0505	.0838
69	\$120	.0001	.0003	.0016	.0050	.0236	.0642	.1284	.2122
	\$160	.0001	.0003	.0013	.0038	.0171	.0472	.0976	.1673
	\$250	.0001	.0003	.0010	.0027	.0112	.0307	.0645	.1144
	\$275	.0001	.0003	.0010	.0026	.0105	.0285	.0598	.1063
	\$380	.0001	.0003	.0009	.0023	.0090	.0234	.0486	.0864
	\$500	.0001	.0003	.0009	.0023	.0084	.0214	.0437	.0771
	\$550	.0001	.0003	.0009	.0023	.0083	.0210	.0428	.0753
	\$800	.0001	.0003	.0009	.0023	.0082	.0205	.0413	.0721
	\$1,000	.0001	.0003	.0009	.0023	.0082	.0205	.0411	.0717
70	\$120	.0000	.0002	.0010	.0035	.0195	.0582	.1223	.2073
	\$160	.0000	.0001	.0007	.0024	.0133	.0409	.0900	.1600

((Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$250	.0000	.0001	.0005	.0016	.0079	.0245	.0559	.1043
	\$275	.0000	.0001	.0005	.0015	.0073	.0224	.0510	.0957
	\$380	.0000	.0001	.0004	.0013	.0059	.0175	.0397	.0750
	\$500	.0000	.0001	.0004	.0012	.0053	.0155	.0346	.0652
	\$550	.0000	.0001	.0004	.0012	.0053	.0151	.0337	.0633
	\$800	.0000	.0001	.0004	.0012	.0051	.0145	.0320	.0596
	\$1,000	.0000	.0001	.0004	.0012	.0051	.0145	.0317	.0591
71	\$120	.0000	.0000	.0000	.0001	.0031	.0258	.0884	.1844
	\$160	.0000	.0000	.0000	.0001	.0013	.0123	.0500	.1226
	\$250	.0000	.0000	.0000	.0001	.0005	.0042	.0193	.0565
	\$275	.0000	.0000	.0000	.0001	.0004	.0035	.0161	.0480
	\$380	.0000	.0000	.0000	.0001	.0003	.0021	.0098	.0300
	\$500	.0000	.0000	.0000	.0001	.0002	.0017	.0075	.0229
	\$550	.0000	.0000	.0000	.0001	.0002	.0016	.0071	.0217
	\$800	.0000	.0000	.0000	.0001	.0002	.0015	.0065	.0195
72	\$1,000	.0000	.0000	.0000	.0001	.0002	.0015	.0064	.0192
	\$120	.0000	.0000	.0000	.0000	.0007	.0155	.0783	.1810
	\$160	.0000	.0000	.0000	.0000	.0002	.0050	.0360	.1118
	\$250	.0000	.0000	.0000	.0000	.0001	.0008	.0085	.0387
	\$275	.0000	.0000	.0000	.0000	.0001	.0006	.0064	.0304
	\$380	.0000	.0000	.0000	.0000	.0001	.0003	.0028	.0147
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0018	.0096
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0016	.0087
73	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0014	.0072
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0014	.0070
	\$120	.0000	.0000	.0000	.0000	.0000	.0061	.0699	.1799
	\$160	.0000	.0000	.0000	.0000	.0000	.0007	.0216	.1036
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0015	.0206
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0008	.0133
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0033
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0014
74	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0011
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0007
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0007
	\$120	.0000	.0000	.0000	.0000	.0000	.0013	.0665	.1799
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0112	.1011
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0082
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0034
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002))

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>36</b>	\$120	.0272	.0635	.1031	.1449	.2329	.3253	.4208	.5189
<b>37</b>	\$120	.0261	.0615	.1002	.1412	.2277	.3188	.4132	.5102
<b>38</b>	\$120	.0251	.0594	.0972	.1374	.2224	.3121	.4053	.5013
<b>39</b>	\$120	.0240	.0573	.0942	.1335	.2170	.3054	.3974	.4923
<b>40</b>	\$120	.0229	.0552	.0912	.1296	.2115	.2985	.3893	.4831
	\$160	.0228	.0549	.0906	.1288	.2102	.2967	.3869	.4802
<b>41</b>	\$120	.0219	.0531	.0881	.1256	.2059	.2915	.3810	.4737
	\$160	.0217	.0528	.0876	.1248	.2047	.2897	.3787	.4708
<b>42</b>	\$120	.0208	.0510	.0849	.1215	.2001	.2843	.3725	.4641
	\$160	.0207	.0507	.0844	.1207	.1989	.2825	.3702	.4612
<b>43</b>	\$120	.0197	.0488	.0817	.1174	.1943	.2770	.3639	.4543
	\$160	.0196	.0485	.0812	.1166	.1931	.2753	.3617	.4515
<b>44</b>	\$120	.0187	.0466	.0786	.1132	.1885	.2696	.3552	.4444
	\$160	.0186	.0463	.0781	.1125	.1873	.2680	.3531	.4417
<b>45</b>	\$120	.0174	.0441	.0749	.1085	.1818	.2613	.3455	.4333
	\$160	.0173	.0439	.0745	.1078	.1807	.2597	.3434	.4307
<b>46</b>	\$120	.0162	.0416	.0712	.1037	.1751	.2529	.3355	.4220
	\$160	.0161	.0414	.0708	.1031	.1740	.2513	.3335	.4194
<b>47</b>	\$120	.0150	.0392	.0676	.0990	.1683	.2444	.3255	.4162
	\$160	.0149	.0389	.0671	.0983	.1673	.2429	.3235	.4081
	\$250	.0148	.0385	.0664	.0973	.1655	.2402	.3200	.4036
<b>48</b>	\$120	.0138	.0367	.0638	.0941	.1614	.2356	.3151	.4109
	\$160	.0138	.0364	.0634	.0935	.1604	.2342	.3132	.3964
	\$250	.0136	.0360	.0627	.0925	.1587	.2316	.3098	.3920
	\$275	.0136	.0359	.0626	.0922	.1582	.2310	.3090	.3910
<b>49</b>	\$120	.0127	.0342	.0601	.0891	.1543	.2267	.3090	.4055
	\$160	.0126	.0340	.0597	.0886	.1534	.2253	.3027	.3844
	\$250	.0124	.0336	.0590	.0876	.1517	.2229	.2994	.3802
	\$275	.0124	.0335	.0589	.0874	.1513	.2223	.2986	.3792
<b>50</b>	\$120	.0115	.0317	.0564	.0843	.1473	.2178	.3038	.4000
	\$160	.0115	.0315	.0560	.0837	.1464	.2165	.2922	.3762
	\$250	.0113	.0312	.0554	.0828	.1448	.2141	.2890	.3683
	\$275	.0113	.0311	.0553	.0826	.1445	.2136	.2882	.3673
<b>51</b>	\$120	.0104	.0293	.0527	.0794	.1402	.2098	.2985	.3951
	\$160	.0104	.0291	.0524	.0789	.1394	.2075	.2815	.3702
	\$250	.0103	.0288	.0518	.0780	.1379	.2052	.2784	.3561
	\$275	.0102	.0287	.0516	.0778	.1375	.2047	.2777	.3552
<b>52</b>	\$120	.0093	.0268	.0489	.0743	.1329	.2047	.2929	.3906
	\$160	.0093	.0267	.0486	.0739	.1321	.1981	.2730	.3639
	\$250	.0092	.0264	.0481	.0730	.1306	.1960	.2673	.3433
	\$275	.0092	.0263	.0479	.0729	.1303	.1954	.2666	.3424
	\$380	.0091	.0261	.0475	.0722	.1290	.1936	.2641	.3392
<b>53</b>	\$120	.0083	.0244	.0451	.0692	.1254	.1994	.2875	.3862

<b>Minimum Loss Ratio</b>										
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>	
	\$160	.0082	.0243	.0448	.0688	.1246	.1885	.2668	.3574	
	\$250	.0081	.0240	.0443	.0680	.1233	.1865	.2559	.3302	
	\$275	.0081	.0239	.0442	.0679	.1229	.1860	.2552	.3293	
	\$380	.0080	.0237	.0438	.0672	.1218	.1842	.2528	.3262	
<b>54</b>	\$120	.0073	.0221	.0414	.0642	.1179	.1940	.2826	.3820	
	\$160	.0072	.0219	.0411	.0638	.1171	.1790	.2606	.3509	
	\$250	.0071	.0217	.0407	.0631	.1159	.1769	.2443	.3168	
	\$275	.0071	.0216	.0406	.0629	.1156	.1764	.2437	.3159	
	\$380	.0071	.0214	.0402	.0623	.1145	.1748	.2414	.3129	
	<b>55</b>	\$120	.0063	.0198	.0377	.0592	.1132	.1886	.2780	.3779
		\$160	.0063	.0197	.0375	.0588	.1097	.1732	.2542	.3452
		\$250	.0062	.0194	.0371	.0582	.1085	.1673	.2326	.3077
\$275		.0062	.0194	.0370	.0580	.1082	.1669	.2320	.3025	
\$380		.0061	.0192	.0366	.0575	.1072	.1653	.2298	.2996	
<b>56</b>	\$500	.0061	.0190	.0363	.0570	.1063	.1639	.2279	.2971	
	\$120	.0054	.0175	.0340	.0541	.1084	.1832	.2733	.3739	
	\$160	.0054	.0174	.0338	.0538	.1020	.1672	.2476	.3396	
	\$250	.0053	.0172	.0335	.0532	.1009	.1573	.2204	.2997	
	\$275	.0053	.0172	.0334	.0530	.1006	.1568	.2198	.2928	
	\$380	.0052	.0170	.0331	.0525	.0997	.1554	.2177	.2855	
	\$500	.0052	.0169	.0328	.0521	.0988	.1541	.2159	.2831	
<b>57</b>	\$550	.0052	.0168	.0327	.0519	.0985	.1536	.2153	.2823	
	\$120	.0046	.0153	.0305	.0491	.1035	.1782	.2688	.3703	
	\$160	.0045	.0152	.0303	.0488	.0943	.1610	.2414	.3342	
	\$250	.0045	.0151	.0299	.0483	.0933	.1472	.2117	.2916	
	\$275	.0045	.0150	.0299	.0481	.0930	.1468	.2074	.2844	
	\$380	.0044	.0149	.0296	.0477	.0922	.1454	.2055	.2713	
	\$500	.0044	.0148	.0293	.0473	.0914	.1442	.2037	.2690	
<b>58</b>	\$550	.0044	.0147	.0292	.0471	.0911	.1438	.2032	.2683	
	\$120	.0039	.0134	.0272	.0445	.0990	.1739	.2648	.3672	
	\$160	.0038	.0134	.0271	.0442	.0893	.1553	.2362	.3295	
	\$250	.0038	.0132	.0268	.0438	.0861	.1375	.2045	.2840	
	\$275	.0038	.0132	.0267	.0436	.0859	.1371	.1993	.2766	
	\$380	.0037	.0130	.0264	.0432	.0851	.1358	.1937	.2576	
	\$500	.0037	.0129	.0262	.0429	.0844	.1347	.1920	.2554	
<b>59</b>	\$550	.0037	.0129	.0261	.0427	.0842	.1343	.1915	.2547	
	\$120	.0032	.0116	.0241	.0408	.0945	.1696	.2611	.3642	
	\$160	.0032	.0115	.0239	.0397	.0846	.1496	.2311	.3248	
	\$250	.0031	.0114	.0237	.0393	.0790	.1292	.1973	.2763	
	\$275	.0031	.0114	.0236	.0392	.0787	.1274	.1917	.2685	
	\$380	.0031	.0113	.0234	.0388	.0780	.1262	.1816	.2461	
	\$500	.0031	.0112	.0232	.0385	.0773	.1251	.1801	.2415	
	\$550	.0031	.0111	.0231	.0384	.0771	.1247	.1796	.2408	

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>60</b>	\$120	.0026	.0099	.0210	.0376	.0902	.1652	.2574	.3614
	\$160	.0026	.0098	.0209	.0352	.0797	.1442	.2258	.3203
	\$250	.0026	.0097	.0206	.0348	.0716	.1225	.1897	.2688
	\$275	.0025	.0097	.0206	.0348	.0715	.1190	.1840	.2602
	\$380	.0025	.0096	.0204	.0344	.0708	.1162	.1692	.2367
	\$500	.0025	.0095	.0202	.0341	.0702	.1152	.1678	.2272
	\$550	.0025	.0095	.0201	.0340	.0700	.1149	.1673	.2266
	\$800	.0025	.0094	.0199	.0337	.0693	.1138	.1657	.2243
<b>61</b>	\$120	.0021	.0082	.0180	.0344	.0860	.1609	.2538	.3588
	\$160	.0020	.0082	.0179	.0309	.0747	.1389	.2207	.3160
	\$250	.0020	.0081	.0177	.0305	.0644	.1158	.1821	.2618
	\$275	.0020	.0081	.0177	.0305	.0643	.1122	.1761	.2523
	\$380	.0020	.0080	.0175	.0302	.0636	.1063	.1595	.2273
	\$500	.0020	.0079	.0174	.0299	.0631	.1054	.1555	.2129
	\$550	.0020	.0079	.0173	.0298	.0629	.1051	.1551	.2123
	\$800	.0020	.0078	.0171	.0295	.0623	.1040	.1535	.2102
<b>62</b>	\$120	.0016	.0067	.0157	.0312	.0818	.1567	.2503	.3563
	\$160	.0016	.0067	.0151	.0275	.0698	.1335	.2156	.3118
	\$250	.0016	.0066	.0149	.0263	.0584	.1089	.1747	.2547
	\$275	.0016	.0066	.0149	.0263	.0570	.1052	.1680	.2447
	\$380	.0015	.0065	.0148	.0260	.0565	.0962	.1506	.2175
	\$500	.0015	.0065	.0146	.0258	.0560	.0954	.1430	.2020
	\$550	.0015	.0065	.0146	.0257	.0559	.0951	.1426	.1979
	\$800	.0015	.0064	.0145	.0255	.0553	.0942	.1412	.1957
	\$1,000	.0015	.0064	.0144	.0254	.0551	.0938	.1407	.1950
<b>63</b>	\$120	.0012	.0053	.0135	.0280	.0774	.1524	.2469	.3539
	\$160	.0012	.0053	.0124	.0243	.0649	.1280	.2105	.3076
	\$250	.0011	.0052	.0123	.0222	.0529	.1017	.1673	.2473
	\$275	.0011	.0052	.0122	.0221	.0511	.0978	.1600	.2368
	\$380	.0011	.0051	.0121	.0219	.0492	.0874	.1413	.2072
	\$500	.0011	.0051	.0120	.0217	.0488	.0851	.1310	.1908
	\$550	.0011	.0051	.0120	.0217	.0487	.0849	.1297	.1862
	\$800	.0011	.0050	.0119	.0215	.0482	.0840	.1284	.1808
	\$1,000	.0011	.0050	.0118	.0214	.0480	.0838	.1280	.1802
<b>64</b>	\$120	.0008	.0040	.0115	.0250	.0731	.1482	.2436	.3517
	\$160	.0008	.0040	.0100	.0211	.0600	.1226	.2055	.3036
	\$250	.0008	.0040	.0098	.0182	.0474	.0947	.1598	.2402
	\$275	.0008	.0040	.0098	.0182	.0456	.0904	.1521	.2289
	\$380	.0008	.0039	.0097	.0180	.0421	.0795	.1318	.1973
	\$500	.0008	.0039	.0096	.0179	.0418	.0750	.1208	.1794
	\$550	.0008	.0039	.0096	.0178	.0416	.0748	.1179	.1746
	\$800	.0008	.0038	.0095	.0176	.0412	.0740	.1156	.1659
	\$1,000	.0008	.0038	.0094	.0176	.0411	.0738	.1152	.1654

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
<b>65</b>	\$120	.0005	.0030	.0095	.0220	.0687	.1439	.2404	.3497
	\$160	.0005	.0029	.0081	.0180	.0552	.1171	.2006	.2998
	\$250	.0005	.0029	.0075	.0147	.0420	.0878	.1522	.2331
	\$275	.0005	.0029	.0075	.0145	.0402	.0832	.1441	.2211
	\$380	.0005	.0029	.0074	.0144	.0355	.0717	.1223	.1874
	\$500	.0005	.0028	.0074	.0142	.0349	.0657	.1106	.1677
	\$550	.0005	.0028	.0074	.0142	.0348	.0647	.1074	.1626
	\$800	.0005	.0028	.0073	.0141	.0345	.0641	.1029	.1512
	\$1,000	.0005	.0028	.0073	.0140	.0344	.0639	.1026	.1506
<b>66</b>	\$120	.0003	.0022	.0078	.0191	.0644	.1398	.2373	.3479
	\$160	.0003	.0020	.0064	.0152	.0504	.1116	.1957	.2962
	\$250	.0003	.0020	.0056	.0118	.0367	.0809	.1448	.2261
	\$275	.0003	.0020	.0055	.0114	.0348	.0761	.1362	.2134
	\$380	.0003	.0020	.0055	.0110	.0301	.0638	.1130	.1774
	\$500	.0003	.0020	.0054	.0109	.0285	.0576	.1003	.1562
	\$550	.0003	.0020	.0054	.0109	.0284	.0559	.0970	.1506
	\$800	.0003	.0019	.0054	.0108	.0281	.0545	.0905	.1377
	\$1,000	.0003	.0019	.0054	.0108	.0280	.0543	.0902	.1361
<b>67</b>	\$120	.0002	.0015	.0060	.0161	.0597	.1353	.2342	.3461
	\$160	.0002	.0013	.0048	.0123	.0452	.1057	.1906	.2925
	\$250	.0002	.0013	.0038	.0091	.0313	.0735	.1367	.2186
	\$275	.0002	.0012	.0037	.0086	.0293	.0684	.1276	.2051
	\$380	.0002	.0012	.0037	.0079	.0245	.0555	.1029	.1667
	\$500	.0002	.0012	.0037	.0078	.0223	.0489	.0892	.1438
	\$550	.0002	.0012	.0037	.0078	.0219	.0472	.0856	.1377
	\$800	.0002	.0012	.0036	.0077	.0217	.0445	.0779	.1234
	\$1,000	.0002	.0012	.0036	.0077	.0216	.0444	.0772	.1206
<b>68</b>	\$120	.0001	.0009	.0045	.0132	.0549	.1308	.2313	.3446
	\$160	.0001	.0008	.0033	.0096	.0400	.0997	.1855	.2891
	\$250	.0001	.0007	.0025	.0066	.0260	.0659	.1285	.2112
	\$275	.0001	.0007	.0024	.0062	.0240	.0607	.1188	.1968
	\$380	.0001	.0007	.0023	.0053	.0191	.0473	.0927	.1558
	\$500	.0001	.0007	.0022	.0051	.0169	.0403	.0781	.1312
	\$550	.0001	.0007	.0022	.0051	.0163	.0386	.0743	.1246
	\$800	.0001	.0007	.0022	.0051	.0158	.0351	.0658	.1087
	\$1,000	.0001	.0007	.0022	.0051	.0158	.0349	.0643	.1054
<b>69</b>	\$120	.0000	.0006	.0032	.0106	.0503	.1266	.2287	.3434
	\$160	.0000	.0004	.0022	.0072	.0351	.0939	.1808	.2861
	\$250	.0000	.0003	.0015	.0045	.0211	.0586	.1205	.2041
	\$275	.0000	.0003	.0014	.0042	.0192	.0533	.1103	.1888
	\$380	.0000	.0003	.0013	.0034	.0145	.0396	.0828	.1452
	\$500	.0000	.0003	.0012	.0031	.0123	.0326	.0675	.1189
	\$550	.0000	.0003	.0012	.0031	.0118	.0308	.0636	.1120

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$800	.0000	.0003	.0012	.0031	.0109	.0271	.0545	.0948
	\$1,000	.0000	.0003	.0012	.0031	.0109	.0266	.0527	.0910
<b>70</b>	\$120	.0000	.0003	.0019	.0078	.0448	.1217	.2260	.3423
	\$160	.0000	.0002	.0012	.0049	.0293	.0870	.1754	.2830
	\$250	.0000	.0001	.0007	.0027	.0158	.0502	.1111	.1961
	\$275	.0000	.0001	.0007	.0024	.0140	.0447	.1003	.1797
	\$380	.0000	.0001	.0005	.0018	.0098	.0310	.0713	.1327
	\$500	.0000	.0001	.0005	.0015	.0078	.0241	.0554	.1046
	\$550	.0000	.0001	.0005	.0015	.0073	.0224	.0514	.0972
	\$800	.0000	.0001	.0005	.0014	.0064	.0187	.0419	.0786
	\$1,000	.0000	.0001	.0005	.0014	.0064	.0180	.0399	.0744
<b>71</b>	\$120	.0000	.0001	.0011	.0054	.0395	.1171	.2238	.3416
	\$160	.0000	.0001	.0006	.0030	.0239	.0803	.1705	.2805
	\$250	.0000	.0000	.0003	.0014	.0111	.0420	.1020	.1885
	\$275	.0000	.0000	.0003	.0012	.0095	.0365	.0905	.1710
	\$380	.0000	.0000	.0002	.0008	.0060	.0232	.0602	.1206
	\$500	.0000	.0000	.0002	.0006	.0044	.0167	.0440	.0906
	\$550	.0000	.0000	.0002	.0006	.0040	.0152	.0400	.0829
	\$800	.0000	.0000	.0002	.0005	.0033	.0118	.0305	.0633
	\$1,000	.0000	.0000	.0002	.0005	.0032	.0112	.0285	.0588
<b>72</b>	\$120	.0000	.0000	.0003	.0028	.0322	.1112	.2215	.3410
	\$160	.0000	.0000	.0001	.0012	.0168	.0712	.1646	.2781
	\$250	.0000	.0000	.0000	.0004	.0059	.0312	.0897	.1791
	\$275	.0000	.0000	.0000	.0003	.0047	.0259	.0772	.1597
	\$380	.0000	.0000	.0000	.0002	.0024	.0138	.0454	.1042
	\$500	.0000	.0000	.0000	.0001	.0015	.0086	.0295	.0719
	\$550	.0000	.0000	.0000	.0001	.0013	.0074	.0258	.0638
	\$800	.0000	.0000	.0000	.0001	.0009	.0050	.0172	.0436
	\$1,000	.0000	.0000	.0000	.0001	.0008	.0045	.0154	.0389
<b>73</b>	\$120	.0000	.0000	.0000	.0009	.0242	.1055	.2200	.3408
	\$160	.0000	.0000	.0000	.0002	.0098	.0613	.1594	.2766
	\$250	.0000	.0000	.0000	.0000	.0020	.0201	.0763	.1703
	\$275	.0000	.0000	.0000	.0000	.0014	.0153	.0627	.1487
	\$380	.0000	.0000	.0000	.0000	.0005	.0059	.0301	.0866
	\$500	.0000	.0000	.0000	.0000	.0002	.0027	.0158	.0519
	\$550	.0000	.0000	.0000	.0000	.0002	.0022	.0128	.0437
	\$800	.0000	.0000	.0000	.0000	.0001	.0011	.0066	.0244
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0054	.0203
<b>74</b>	\$120	.0000	.0000	.0000	.0003	.0188	.1022	.2196	.3408
	\$160	.0000	.0000	.0000	.0000	.0058	.0546	.1569	.2762
	\$250	.0000	.0000	.0000	.0000	.0007	.0133	.0675	.1657
	\$275	.0000	.0000	.0000	.0000	.0004	.0092	.0530	.1424
	\$380	.0000	.0000	.0000	.0000	.0001	.0024	.0204	.0749

<b>Minimum Loss Ratio</b>									
<b>Size Group</b>	<b>Single Loss Limit*</b>	<b>5%</b>	<b>10%</b>	<b>15%</b>	<b>20%</b>	<b>30%</b>	<b>40%</b>	<b>50%</b>	<b>60%</b>
	\$500	.0000	.0000	.0000	.0000	.0000	.0008	.0084	.0388
	\$550	.0000	.0000	.0000	.0000	.0000	.0005	.0062	.0309
	\$800	.0000	.0000	.0000	.0000	.0000	.0002	.0023	.0137
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0017	.0104

\* Single Loss Limit values are expressed in thousands of dollars.



## WSR 23-17-148

## PERMANENT RULES

## DEPARTMENT OF LICENSING

[Filed August 22, 2023, 11:50 a.m., effective September 22, 2023]

Effective Date of Rule: Thirty-one days after filing.

Purpose: The department is changing requirements for expedited licensing and timelines for temporary licensing for military spouses. This change aligns with E2SHB 1009, passed during the 2023 legislative session.

Citation of Rules Affected by this Order: Amending WAC 308-09-015 Military spouse requesting expedited processing, and 308-09-020 Military spouse licensing—Equivalency to Washington standards and temporary licensing.

Statutory Authority for Adoption: E2SHB 1009; RCW 18.340.020 Expedition of professional license, certification, registration, or permit, and 46.01.110.

Adopted under notice filed as WSR 23-13-120 on June 21, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 2, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 2, Repealed 0.

Date Adopted: August 22, 2023.

Ellis Starrett  
Rules and Policy Manager

### OTS-4693.1

AMENDATORY SECTION (Amending WSR 20-13-048, filed 6/11/20, effective 7/12/20)

#### **WAC 308-09-015 Military spouse requesting expedited processing.**

(1) A military spouse may request expedited processing when the military spouse:

(a) Holds an active license in good standing issued by another jurisdiction in which the other states standards are equal to or greater than Washington licensing standards;

(b) Is moving to Washington as a result of their spouse's (~~permanent change of duty station based on military orders; and~~

~~(c) Is leaving employment in another state to accompany their spouse to Washington)~~ military transfer to Washington.

(2) To request expedited processing, the military spouse applicant must:

(a) Submit the appropriate license application indicating the applicant is a military spouse, ~~((with))~~ fingerprints, and required documentation associated with criminal background check, and the appropriate fee(s);

(b) Submit documentation that shows the applicant had an applicable license in good standing issued by another jurisdiction in which the other states standards are equal to or greater than Washington licensing standards and that shows the applicant is not subject to any disciplinary action by the licensing authority of that jurisdiction;

(c) ~~((Upon request, submit any of the following:~~

~~(i) A copy of the military service member's service orders;~~

~~(ii) A letter from the military service member's commanding officer explaining the military service member's transfer of duty stations;~~

~~(iii) A copy of the DD Form 1172-2 DEERS Enrollment;~~

~~(iv) Other supporting U.S. Department of Defense or Department of Veterans Affairs documentation.~~

~~(d) Upon request, submit a copy of the marriage certificate or evidence of the registered domestic partnership with the military service member.)~~ Affirm that the applicant's spouse is a military service member transferred to Washington state and meets all the requirements for expedited licensure.

AMENDATORY SECTION (Amending WSR 20-13-048, filed 6/11/20, effective 7/12/20)

**WAC 308-09-020 Military spouse licensing—Equivalency to Washington standards and temporary licensing.** (1) The licensing authority must process a request for temporary license ~~((as soon as practical))~~ within 30 days after receipt of a completed application. A completed application means that the authority has received all supporting materials, related application fees, copy of the certificate issued by the other state or jurisdiction, fingerprints, and required documentation associated with a criminal background check. The licensing authority must compare the profession or occupation requirements of the jurisdiction where the applicant held a license to the requirements associated with the most similar license issued by the licensing authority in Washington. The licensing authority will determine whether the requirements of the jurisdiction where the applicant holds a license meet or are substantially equivalent to the requirements for the requested profession or occupation in Washington.

(2) If the licensing authority determines the Washington requirements are substantially equivalent and have been met, and that the applicant is otherwise eligible for the requested license, the licensing authority may issue a standard license.

(3) If the licensing authority determines the training and practice standards of the state where the applicant holds a license are substantially equivalent and the applicant is otherwise eligible for the requested license, the licensing authority may issue a temporary license of no less than 180 days to allow the applicant time to complete additional requirements not related to training or practice standards that are necessary to qualify for a standard license in Washington.

(4) A temporary license issued under these rules becomes null and void when any of the following occur:

- (a) A standard license is issued;
- (b) A denial of the standard license application becomes final;
- (c) The temporary license expires.

(5) Prior to the expiration date of the temporary license the temporary license holder may ask the licensing authority in writing to extend the expiration date. The licensing authority will consider extension of the expiration date based on the temporary license holder's need and documented progress toward meeting standard license requirements.

## WSR 23-17-149

## PERMANENT RULES

## DEPARTMENT OF HEALTH

[Filed August 22, 2023, 12:15 p.m., effective September 22, 2023]

Effective Date of Rule: Thirty-one days after filing.

Purpose: E2SSB 5702 (chapter 236, Laws of 2022) requires the department of health (department) to develop minimum standards to ensure milk bank safety for donor human milk and human milk derived products. Milk banks are organizations that engage in the procurement, processing, storage, distribution, or use of human milk contributed by donors. To ensure the safety of donor human milk and human milk derived products, the department is adopting safety standards in chapter 246-720 WAC to include donor screening and testing, milk handling and processing, and recordkeeping as required by the statute.

Citation of Rules Affected by this Order: New WAC 246-720-001, 246-720-010, 246-720-020, 246-720-030, 246-720-040, 246-720-050, 246-720-060, 246-720-070, 246-720-080, 246-720-090, and 246-720-100.

Statutory Authority for Adoption: E2SSB 5702 (chapter 236, Laws of 2022).

Adopted under notice filed as WSR 23-08-054 on April 2, 2023.

Changes Other than Editing from Proposed to Adopted Version: (1) WAC 246-720-010(8) includes "milk depots" in the exclusion of the definition of "milk bank."

(2) WAC 246-720-030 (1)(a) allows for donors to be screened verbally or in writing.

(3) WAC 246-720-030 (2)(i), the donation deferral period is clarified to align with current HMBANA standards, as six months only if the procedure used nonsterile needles, equipment, or dyes.

(4) WAC 246-720-050(1) allows donors to be provided instruction verbally or in writing.

(5) WAC 246-720-060 is changed to require standard operating procedures be updated every two years rather than annually.

(6) WAC 246-720-070(3) clarifies equipment can be cleaned in a method other than the manufacturer's recommendation when validated as appropriate by the Food and Drug Administration (FDA).

(7) WAC 246-720-080(8) is changed to remove language citing FDA regulations. To comply with this rule, per WAC 246-720-001, purpose milk banks already must comply with relevant federal requirements; therefore, the citation is unnecessary.

A final cost-benefit analysis is available by contacting Hannah Febach, P.O. Box 47830, Olympia, WA 98504-7830, phone 360-485-5269, TTY 711, email Hannah.Febach@doh.wa.gov.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 11, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 11, Amended 0, Repealed 0.

Date Adopted: August 22, 2023.

Kristin Peterson, JD  
Chief of Policy  
for Umair A. Shah, MD, MPH  
Secretary

OTS-4401.4

**Chapter 246-720 WAC  
HUMAN DONOR MILK BANK STANDARDS**

NEW SECTION

**WAC 246-720-001 Purpose and applicability.** The purpose of this rule is to promote and establish consistent standards for milk banks that provide health care facilities and providers and International Board-Certified Lactation Consultants donated human milk or human milk derived products prescribed for inpatient use that will be billed to an insurance carrier. To qualify for certification a milk bank must comply with this chapter, RCW 41.05.017, chapters 43.70, 48.43, and 74.09 RCW, and any other state or federal requirements.

NEW SECTION

**WAC 246-720-010 Definitions.** The definitions in this section apply throughout this chapter unless the context clearly requires otherwise.

(1) "Adulterated" means the addition of a substance other than human milk to artificially increase the volume of a donation to a milk bank.

(2) "Compensation" means monetary or in-kind payment or donation to either a milk donor or a third party made in exchange for donated human milk.

(3) "Current good manufacturing practice" or "CGMP" means the regulations adopted by the United States Food and Drug Administration (FDA) under Title 21, Chapter 1, Subchapter B, Part 117 of the Code of Federal Regulations.

(4) "Department" means the Washington state department of health.

(5) "Donor human milk" means human milk that has been contributed to a milk bank by one or more donors.

(6) "Food safety plan" or "FSP" means a written plan to significantly minimize or prevent biological, chemical, and physical hazards in a milk bank.

(7) "Human milk derived product" means donor human milk which has been processed to alter or concentrate the nutrient composition including, but not limited to, human milk derived fortifiers.

(8) "Milk bank" means an organization that engages in the procurement, processing, storage, distribution, or use of human milk con-

tributed by donors. This definition does not include hospitals that act as milk collection sites or milk depots, or that procure, store, distribute or use donor milk received from an offsite milk bank.

(9) "Milk depot" means a drop-off or collection site for donor milk that then gets transported to a milk bank.

(10) "Milk donor" means a lactating person who has passed a health screening and voluntarily donates milk.

(11) "Preventive controls qualified individual" or "PCQI" means a person who has completed a formal certification program through the Food Safety Preventive Controls Alliance (FSPCA).

(12) "Processing" means the use of evidence-based methodologies to prepare safe milk for recipients including, but not limited to, pasteurization.

(13) "Unit of alcohol" means a standard drink which contains 0.6 ounces (14.0 grams or 1.2 tablespoons) of pure alcohol.

#### NEW SECTION

**WAC 246-720-020 Milk bank organizational structure.** A milk bank must, at a minimum, have:

(1) An executive director or milk bank coordinator to oversee business, clinical, and laboratory operations;

(2) A medical director who provides clinical guidance and policy review;

(3) Staff, including health care professionals, donor screeners, and lab technicians, who demonstrate:

(a) Knowledge of food safety, food processing, PCQI training content, and applicable municipal, state, and federal regulations; and

(b) Documented on-going education and training critical to the safe provision of donor human milk;

(4) A board of directors and a medical advisory committee with a wide representation of relevant experience and skills.

#### NEW SECTION

**WAC 246-720-030 Screening milk donors.** A milk bank must screen a milk donor consistent with the requirements of this section in order to register with the department.

(1) A milk bank must screen a milk donor prior to their first milk donation including, but not limited to:

(a) A donor must be screened verbally or in writing and provided educational materials. Screenings must be conducted in the language in which the donor is most comfortable communicating whenever possible. Educational materials provided to milk donors must also be written in the language of the milk donor's choice.

(b) A milk bank must serologically screen a potential milk donor for human immunodeficiency virus (HIV)-1 and -2, human T-lymphotropic virus (HTLV)-1 and -2, hepatitis C, hepatitis B, and syphilis.

(c) As part of the screening process, a milk bank must instruct a milk donor about situations in which they must temporarily or permanently discontinue donation and report such situations to the milk bank.

(2) A milk bank must prohibit a milk donor from donating milk temporarily or permanently if any of the following situations apply. The milk donor:

(a) Consumes any product that contains tobacco or nicotine within 30 days of milk donation;

(b) Consumes any product that contains cannabis or cannabidiol (CBD) at any time if they wish to donate milk;

(c) Consumes recreational drugs at any time if they wish to donate milk;

(d) Is at risk of developing Creutzfeldt-Jakob disease (CJD) or must defer travel related to CJD risk. A person who is at risk of developing CJD is not eligible to donate milk under this chapter;

(e) Receives a positive serological test result for HIV-1 or -2, HTLV-1 or -2, hepatitis B or C, or syphilis. The milk donor may donate milk after receiving a negative serological test for any of these viruses;

(f) Uses medications which are determined by a medical advisory council or a medical director qualified in pharmacology to be contraindicated during lactation;

(g) Has received a blood transfusion within the last 90 days;

(h) Is at risk for contracting a bloodborne illness;

(i) Has undergone any procedure within the last six months using nonsterile needles, equipment, or dyes (e.g., piercings, tattoos, acupuncture, permanent makeup, microblading, or microneedling);

(j) Has undergone an organ or tissue transplant within the past 90 days. If the donor is receiving immunosuppressive therapy, a medical advisory board or medical director must determine if the donor is eligible to donate milk;

(k) Practices a vegan diet and does not supplement their diet with vitamin B-12 (cobalamin);

(l) Has consumed one unit of alcohol within six hours (360 minutes) of milk expression for donation. If a milk donor has consumed two units of alcohol, then the donor must wait a total of 12 hours (720 minutes) prior to milk expression for donation. Daily alcohol intake may require permanent suspension of milk donation to ensure donor milk safety.

(3) A milk bank must communicate with each milk donor at least every two months during the donation period to update changes in the donor's health, medical status, medications, tobacco use, and recreational drug use.

(4) All information pertaining to donor screening, including written and verbal communication with donors, comply with the Washington state's Uniform Health Care Information Act (chapter 70.02 RCW) and applicable federal health care information privacy laws.

#### NEW SECTION

**WAC 246-720-040 Milk handling restrictions.** A milk bank must meet the following milk handling restrictions in order to register with the department:

(1) Milk may not be donated if it has been heat-treated in any way by the milk donor.

(2) Milk may be temporarily stored by a milk donor in the refrigerator for a maximum of 96 hours before being moved to the freezer for long-term storage.

(3) Milk that has been frozen for storage purposes expires one year from the date of expression and may not be donated.

NEW SECTION

**WAC 246-720-050 Milk donor education and procedures.** (1) A milk bank must instruct a milk donor verbally or in writing, in a language of the donor's choice about:

(a) Potential risks such as medication, dietary supplement, and herbal supplement use, illnesses, and recreational drug use;

(b) The potential that the milk bank may require a milk donor to defer or cease donation in the event the milk bank identifies risks related to the milk donor;

(c) Appropriate methods for clean expression, handling, storage, and transportation of human milk; and

(d) Contacting the milk bank to report household illnesses and any changes in the milk donor's health status or medication use.

(2) A milk bank must provide a milk donor with written instructions, in a language of the donor's choice, containing, at a minimum:

(a) Clean technique for milk collection, including, at a minimum:

(i) Hand washing;

(ii) Washing pump parts and containers;

(iii) Appropriate containers for storing donor milk; and

(iv) Handling of milk containers, both while storing milk and during transit to the milk bank.

(b) When a milk donor should refrain from donating and circumstances that may affect their eligibility as a donor.

(c) Labeling of donated milk including, but not limited to, donor identification and date of collection.

(d) Optimal procedure for freezing and storage of milk.

(e) How to transport milk safely to the milk bank or depot.

(3) A milk bank must provide a milk donor with the following written information to ensure that donors are fully informed of their rights and responsibilities in the language of the donor's choice:

(a) A statement regarding confidentiality of records;

(b) A statement that approval as a milk donor does not indicate that a donor's milk is safe to share or sell informally;

(c) An explanation of the required serology tests and what actions are taken when positive tests are received, according to a plan developed by each milk bank, and in accordance with state or federal regulations.

NEW SECTION

**WAC 246-720-060 Milk bank standard operating procedures.** A milk bank must maintain detailed standard operating procedures that are available to all staff. Standard operating procedures must be updated every two years. Standard operating procedures must include, at a minimum, procedures addressing the following:

(1) Donor screening and serological testing;

(2) Pasteurization or thermal processing;

(3) Microbiological testing;

(4) Receiving, storage, and transport of donor milk;



- (5) Sanitation and cGMPs;
- (6) Emergency preparedness;
- (7) Recall.

NEW SECTION

**WAC 246-720-070 Milk bank minimum operating standards.** A milk bank must meet the following minimum operating standards to register with the department:

- (1) A milk processing facility must be suitable in size, construction, and design to ensure sanitary operations for milk processing activities and comply with all United States Food and Drug Administration food manufacturing safety requirements for food manufacturing facilities.
- (2) Equipment intended for milk processing must be used only for milk banking purposes or processing of human milk-derived products.
- (3) Equipment must be cleaned and maintained according to manufacturer's instructions or in a method other than the manufacturer's recommendation only when otherwise validated as appropriate by the FDA.
- (4) Equipment and utensils must be designed and made from noncorrosive food grade material that can be adequately cleaned and maintained. The design, construction, and use of equipment and utensils must not result in contamination of milk.
- (5) Freezers must be locked or located in a secured area and inaccessible to the public.
- (6) Freezer temperatures must be maintained at  $-18^{\circ}\text{C}$  ( $0^{\circ}\text{F}$ ) or less.
- (7) Refrigerator temperatures must be maintained between  $1^{\circ}\text{C}$  and  $4^{\circ}\text{C}$  ( $40^{\circ}\text{F}$ ).
- (8) Commercial dish washing machines must reach a minimum boost temperature of  $82.2^{\circ}\text{C}$  ( $180^{\circ}\text{F}$ ) with every cycle.
- (9) Dish washing machine sanitizers and rinse agents must be food safe and appropriate for the make and model of the dish washing machine.
- (10) Thermometers must be calibrated to a National Institute of Standards and Technology (NIST) reference thermometer each quarter, or more often if dropped, damaged, or any time a thermometer's accuracy is in question.
- (11) Each milk bank must have a quality assurance program that includes, at a minimum:
  - (a) cGMP program monitoring and recordkeeping, including:
    - (i) Sanitation and pest control schedules and checklists;
    - (ii) Staff education and training records;
    - (iii) Equipment maintenance and calibration schedules and records.
  - (b) Verification and validation activities, including:
    - (i) Dish washing machine temperature verification;
    - (ii) Sanitizer and disinfectant chemical concentration verification;
    - (iii) Milk donor and batch record self-audits to validate critical limits are met.
  - (c) Records of safety meetings and root cause analyses.
  - (d) Mock donor human milk recalls.

(e) Annual standard operating procedure and FSP review and revision. An FSP must include a hazard analysis, preventive controls, monitoring actions, corrective actions, verifications and validations, supply chain management programs, a recall plan, and records of actions to support the food safety plan.

(12) A milk bank must comply with the Food Safety Modernization Act (FSMA) and register with the FDA as a food manufacturer biannually. Milk banks must maintain records of passing FDA inspections and provide those records to the department upon request.

#### NEW SECTION

**WAC 246-720-080 Milk processing.** A milk bank must meet the following milk processing criteria in order to register with the department:

- (1) A milk bank must use an electronic inventory system to account for every ounce of donated human milk received, processed, dispensed, discarded, or used for research.
- (2) Donated human milk must be traceable to a specific milk donor throughout every step in the collection and donation process.
- (3) A milk bank must maintain detailed logistics records, related to donated human milk including, but not limited to, incoming shipping records, receiving date, volume, and the condition of the donated human milk.
- (4) Frozen donated human milk must be gradually thawed in a manner that prevents contamination, with careful monitoring and record-keeping documenting adherence to time and temperature requirements.
- (5) Donated human milk from multiple donors may be pooled together to create a uniform batch of donor milk. Pooling must be performed with aseptic technique under clean conditions and must be adequately mixed to ensure an even macronutrient distribution throughout the batch.
- (6) Donated human milk must be strained with a food grade filter before bottling.
- (7) Processed donated human milk must be stored in FDA-approved glass or food-grade plastic containers. Containers must be airtight and leakproof.
- (8) Stored donated human milk must be thermally processed, which includes, but is not limited to, pasteurization, prior to storage. Following thermal processing, milk must be rapidly chilled using either processing equipment manufactured to cool milk or ice baths.
- (9) Each batch of processed donated human milk or human milk-derived products must be cultured for bacteria. Post-pasteurization or thermal processing, bacteriological testing must be conducted by a third-party accredited lab. Clinical labs must maintain Clinical Laboratory Improvement Amendments (CLIA) or equivalent certification. Food testing labs must meet International Organization for Standardization (ISO)/International Electrotechnical Commission (IEC) 17025 standards. Donated human milk or human milk-derived products that fail bacteriological testing must not be dispensed.

NEW SECTION

**WAC 246-720-090 Additional requirements for donor human milk provided by compensated donors.** A milk bank that obtains donor human milk from donors who are compensated must also test the donor human milk to ensure that it is unadulterated and contains only human milk.

(1) To ensure donor human milk is unadulterated a milk bank may use methods including, but not limited to, a milk analyzer or DNA testing.

(2) If a milk bank finds donated human milk to be adulterated or to contain milk not from the milk donor, the milk bank must discard the donated human milk.

(3) If a milk bank finds more than once that donated human milk from a milk donor is adulterated or contains milk not from the screened milk donor, the milk bank must suspend the milk donor from participation in milk donation.

NEW SECTION

**WAC 246-720-100 Certification.** (1) The department may issue a certification to a milk bank that demonstrates to the satisfaction of the department that it meets the standards under this chapter.

(2) Certifications are valid for five years and may be renewed with the department upon expiration.

(3) To apply for certification, a milk bank must submit to the department an application on forms provided by the department.

(4) The department may deny or revoke a certification for failure to meet minimum standards under this chapter.

## WSR 23-17-158

## PERMANENT RULES

## WASHINGTON STATE PATROL

[Filed August 23, 2023, 5:59 a.m., effective October 1, 2023]

Effective Date of Rule: October 1, 2023.

Purpose: WAC 446-65-010(1) needs to be amended to bring all the Code of Federal Regulations adopted by reference current to October 1, 2023.

Citation of Rules Affected by this Order: Amending WAC 446-65-010.

Statutory Authority for Adoption: RCW 46.32.020 and 46.48.170.

Adopted under notice filed as WSR 23-15-040 on July 11, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 1, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 0, Repealed 0.

Date Adopted: August 23, 2023.

John R. Batiste  
Chief

**OTS-4342.3**

AMENDATORY SECTION (Amending WSR 21-22-087, filed 11/2/21, effective 12/3/21)

**WAC 446-65-010 Transportation requirements.** (1) The Washington state patrol hereby adopts the following parts of Title 49 Code of Federal Regulations (C.F.R.), as they exist on October 1, ((2020)) 2023, for motor carriers used in intrastate or interstate commerce in their entirety:

- (a) Part 40 Procedures for transportation workplace drug and alcohol testing programs.
- (b) Part 325 Compliance with interstate motor carrier noise emission standards.
- (c) Part 350 Commercial motor carrier safety assistance program.
- (d) Part 355 Compatibility of state laws and regulations affecting interstate motor carrier operations.
- (e) Part 365 Rules governing applications for operating authority.
- (f) Part 367 Standards for registration with states.
- (g) Part 372 Exemptions, commercial zones and terminal areas.
- (h) Part 373 Receipts and bills.
- (i) Part 376 Lease and interchange of vehicles.

(j) Part 379 Preservation of records.  
 (k) Part 380 Special training requirements.  
 (l) Part 381 Waivers, exemptions, and pilot programs.  
 (m) Part 382 Controlled substances and alcohol use and testing.  
 (n) Part 383 Compliance with commercial driver's license program.  
 (o) Part 385 Safety fitness procedures.  
 (p) Part 387 Minimum levels of financial responsibility for motor carriers.

(q) Part 390 General.

(r) Part 391 Qualification of drivers. Provided that 49 C.F.R. 391 subpart D (Tests), and E (Physical Qualifications and Examinations) do not apply to motor carriers operating vehicles with gross vehicle weight rating between 10,001 lbs. and 26,000 lbs. operating intrastate, and not used to transport hazardous materials in a quantity requiring placarding.

(s) Part 392 Driving of motor vehicles.

(t) Part 393 Parts and accessories necessary for safe operation.

(u) Part 395 Hours of service of drivers: Except if a company has drivers of commercial motor vehicle of any size, hauling logs from the point of production or driving in dump truck operations in intrastate commerce provided that:

(i) The driver must:

(A) Operate within a (~~one hundred~~) 100 air-mile radius of the location where the driver reports to work and the driver must return to the work reporting location at the end of each duty tour;

(B) Have at least (~~ten~~) 10 consecutive hours off duty separating each on-duty period;

(C) Not drive:

• More than (~~twelve~~) 12 hours following at least (~~ten~~) 10 hours off duty; or

• After the (~~fourteenth~~) 14th hour after coming on duty on at least five days of any period of seven consecutive days; and

• After the (~~sixteenth~~) 16th hour after coming on duty on no more than two days of any period of seven consecutive days; and

• After having been on duty for (~~eighty~~) 80 hours in seven consecutive days if the employing motor carrier does not operate commercial motor vehicle every day of the week; or

• After having been on duty for (~~ninety~~) 90 hours in eight consecutive days if the employing motor carrier operates commercial motor vehicle every day of the week; in any period of seven or eight consecutive days may end with the beginning of any off-duty period of (~~twenty-four~~) 24 or more consecutive hours.

(ii) The motor carrier that employs the driver must maintain and retain for a period of (~~twelve~~) 12 months accurate and true time recordings showing:

(A) The time the driver reports for duty each day;

(B) The total number of hours the driver is on duty each day;

(C) The total number of hours the driver drives each day;

(D) The time the driver is released from duty each day; and

(E) The total time the driver is driving and on duty for the preceding seven days.

(v) Part 396 Inspection, repair, and maintenance.

(w) Part 397 Transportation of hazardous materials; driving and parking rules.

(2) As provided in Part 395, exemption for agricultural transporters, the harvest dates are defined in RCW 46.32.130.

(3) Links to the (~~C.F.R.s.~~) C.F.R. are available on the Washington state patrol website at [www.wsp.wa.gov](http://www.wsp.wa.gov). Copies of the (~~C.F.R.s.~~) C.F.R. may also be ordered through the United States Government Printing Office, 732 N. Capitol Street N.W., Washington, D.C. 20401.

## WSR 23-17-159

## PERMANENT RULES

## DEPARTMENT OF ECOLOGY

[Order 18-09—Filed August 23, 2023, 8:50 a.m., effective January 1, 2024]

Effective Date of Rule: January 1, 2024.

Purpose: The department of ecology (ecology) is adopting amendments to chapter 173-340 WAC, the Model Toxics Control Act (MTCA) cleanup regulations, which governs the investigation and cleanup of sites in Washington state contaminated by the release of hazardous substances. As part of this rule making, ecology is not changing the cleanup standards in Parts 7 and 9 of the chapter. The purpose of the amendments is to:

- Strengthen environmental justice principles when prioritizing and cleaning up contaminated sites.
- Improve the site hazard assessment and ranking process.
- Require comprehensive program plans and performance assessments.
- Improve initial response to releases from regulated underground storage tanks.
- Update and clarify remedial investigation and remedy selection requirements.
- Clarify which requirements apply to independent remedial actions.
- Strengthen public participation and tribal engagement requirements for ecology-conducted or supervised cleanups.
- Make the rule easier to use and understand.

Citation of Rules Affected by this Order: Amending chapter 173-340 WAC.

Statutory Authority for Adoption: Chapter 70A.305 RCW, Model Toxics Control Act; chapter 70A.355 RCW, Underground storage tanks.

Adopted under notice filed as WSR 23-05-092 on February 15, 2023.

Changes Other than Editing from Proposed to Adopted Version: Ecology made the following changes, including editing, to chapter 173-340 WAC:

**Throughout rule, except WAC 173-340-100:** Added word "likely" in front of each usage of the defined terms "vulnerable population" and "overburdened community."

**WAC 173-340-200, definition of "conceptual site model":** Clarified that "sensitive environments" are one of the "physical and habitat features" that must be included as part of a conceptual site model. The term "sensitive environment" is currently defined in WAC 173-340-200, and such environments must be identified during initial site characterizations of underground storage tanks (UST) releases under WAC 173-340-450 and remedial investigations of all releases under WAC 173-340-350.

**WAC 173-340-200, definition of "practicable":** Corrected rule cross-reference.

**WAC 173-340-320 (1) (b):** Edited text to help clarify the purpose of site hazard assessments and rankings in relation to program planning and assessment in WAC 173-340-340.

**WAC 173-340-320 (2) (a) (iii):** Edited text to clarify the populations referenced are those that are "potentially exposed" to a release.

**WAC 173-340-320 (2) (a) (iv):** Added as a functional requirement of the site hazard assessment and ranking process to "identify the environmental health disparity ranking of the potentially exposed popula-

tion using the environmental health disparities map developed pursuant to RCW 43.70.815 or other readily available information."

**WAC 173-340-340 (1):** Edited text to clarify that the strategic plan must prioritize contaminated sites that threaten likely vulnerable populations and overburdened communities.

**WAC 173-340-350 (3) (a) and (b):** Deleted duplicate timing and phasing requirement for feasibility studies. The timing and phasing requirements for feasibility studies are specified separately in WAC 173-340-351(3).

**WAC 173-340-350 (3) (c):** Edited text to clarify that a remedial investigation and a feasibility study may be conducted as a single step or as separate steps in the cleanup process.

**WAC 173-340-350 (5) (g) (iii):** Clarified that the remedial investigation report must separately include information on threats to likely vulnerable populations and overburdened communities. Also moved provision from subsection (g) (vii) of this subsection to make the list of what must be included in the remedial investigation report consistent with the steps for a remedial investigation.

**WAC 173-340-350 (6) (a):** Clarified that one must identify only the "estimated" quantity of "releases," consistent with other regulatory requirements.

**WAC 173-340-350 (6) (g) (iii) and (iv):** Added as a remedial investigation requirement that one must collect sufficient information on any "sensitive environments at the site" and "any habitat restoration or resource recovery goals for the site." The term "sensitive environment" is currently defined in WAC 173-340-200.

**WAC 173-340-350 (6) (h) (iii):** Clarified that one must collect sufficient information during a remedial investigation to determine "whether the receptors include likely vulnerable populations or overburdened communities."

**WAC 173-340-350 (6) (j):** Edited text to further clarify that sufficient information must be collected during the remedial investigation to determine whether a feasibility study is necessary.

**WAC 173-340-350 (6) (k):** Edited text to further clarify that, if a feasibility study is necessary, then sufficient information must be collected during the remedial investigation to develop and evaluate cleanup action alternatives in the feasibility study.

**WAC 173-340-351 (2) (a) (i) and (ii):** Corrected rule cross-references to WAC 173-340-350 (6) (g) (vii).

**WAC 173-340-351 (3) (a) and (b):** Deleted duplicate timing and phasing requirement for remedial investigations. The timing and phasing requirements for remedial investigations are specified separately in WAC 173-340-350(3).

**WAC 173-340-351 (3) (c):** Edited text to clarify that a remedial investigation and a feasibility study may be conducted as a single step or as separate steps in the cleanup process.

**WAC 173-340-351 (6) (a):** Emphasized that, when identifying goals for the cleanup action in the feasibility study, one must include "any habitat restoration or resource recovery goals for the site."

**WAC 173-340-351 (6) (f) (v) (D) and (E):** Clarified that the feasibility study report must include for each alternative studied the estimated "mass" of each hazardous substance to be removed or treated versus the "mass" remaining behind above proposed cleanup levels. Specifically, clarified that "amount" means "mass." Also clarified that ecology may require or allow "estimates of the volume of contaminated material in place of, or in addition to, estimates of mass of hazardous substances."



**WAC 173-340-355(2)**: Edited text to clarify that remediation levels are specific to a hazardous substance.

**WAC 173-340-355(5)**: Repeated current requirement in WAC 173-340-380 to emphasize that "the remediation levels selected as part of a cleanup action must be specified in the cleanup action plan."

**WAC 173-340-360 (3) (c) (ii)**: Eliminated proposed rule requirement that a nonpermanent groundwater cleanup action must "provide an alternative water supply or treatment if the cleanup action does not protect an existing use of the groundwater."

**WAC 173-340-360 (5) (c) (iii) (C)**: Corrected rule cross-reference to WAC 173-340-351 (6) (c).

**WAC 173-340-360 (5) (c) (iv) (A) (I)**: Edited text to clarify that, in the disproportionate cost analysis, the baseline cleanup action alternative is only compared against the next most permanent alternative, not any of the other cleanup action alternatives.

**WAC 173-340-360 (5) (d) (ii)**: Eliminated proposed rule amendment that defined the "permanence" criterion for a disproportionate cost analysis to include the degree to which the alternative permanently reduces the "exposure to" hazardous substances.

**WAC 173-340-360 (5) (d) (vi) (B) (II)**: Eliminated proposed rule amendment that made discounting of post-construction costs optional instead of mandatory. Also changed how post-construction costs must be discounted. Specifically, compared to the proposed rule, ecology changed the inflation rate. Instead of using a construction cost index, the rule uses the United States Treasury nominal interest rate. This is accounted for by using constant dollars for future costs and discounting those costs using the United States Treasury real interest rate.

**WAC 173-340-370(8)**: Eliminated the clarifying edit in the proposed rule, which had replaced the term "overall" with the term "long-term."

**WAC 173-340-380 (5) (c)**: Added as required part of the cleanup action plan "a summary of how impacts on likely vulnerable populations and overburdened communities were considered when selecting the cleanup action and developing the plan."

**WAC 173-340-380 (5) (1)**: Clarified that the cleanup action plan for a containment remedy must include the "estimated mass" of hazardous substances remaining on site. In particular, clarified that "amount" means "mass" and that only an "estimate" is needed. Also clarified that ecology may require or allow "estimates of the volume of contaminated material in place of, or in addition to, estimates of mass of hazardous substances."

**WAC 173-340-390(4)**: Repeated the requirement in WAC 173-340-351 (2) (a) (ii) to emphasize that one must collect and document sufficient information during the remedial investigation to demonstrate that the contaminated site meets the conditions identified by ecology for using the model remedy.

**WAC 173-340-440(5)**: Restored guidance eliminated in the proposed rule amendments advising that demonstrations of the ability of institutional controls to reduce risks "should be based on a quantitative, scientific analysis."

**WAC 173-340-450 (5) (c) (iv)**: Changed proposed rule amendment to allow ecology to reduce the frequency of free product monitoring over time by UST owners and operators. Unless otherwise directed by ecology, free product must be monitored quarterly.

**WAC 173-340-450 (6) (c) (vi)**: For interim action report, restored current requirement to include "sensitive environments" when describ-

ing the physical characteristics of the site. The proposed rule amendments mistakenly eliminated the requirement. The current rule defines the term "sensitive environments."

**WAC 173-340-600 (5) (a):** Added requirement for ecology to include on its web page for each contaminated site "the date ecology or PLIA discovered or received notice of the release or, if this date is not known, the earliest date of administrative activity in ecology's site database." This information is already tracked in ecology's site database.

**WAC 173-340-600 (9) (e):** Edited text to clarify that the plan referred to is the "public participation plan."

**WAC 173-340-620 (3) (b):** Clarified that ecology will not only seek to initiate, but also maintain meaningful engagement with Indian tribes throughout the cleanup process.

**WAC 173-340-702 (12) (a), (b), and (c):** Updated the regulatory requirements governing the applicability of new cleanup levels to reflect the removal from the rule of ecology-approved analytical methods in WAC 173-340-830. As under the current rule, the cleanup level that applies to a release will be based on the rules **and analytical methods** in effect at the times specified in this subsection. A release will not be subject to further cleanup action due solely to subsequent amendments to the rules governing cleanup levels **or the subsequent availability of more sensitive analytical methods.**

**WAC 173-340-815 (3) (b):** Edited text to clarify the applicability of the consultation and inadvertent discovery plan requirements.

A final cost-benefit analysis is available by contacting Clint Stanovsky, Department of Ecology, P.O. Box 47600, Olympia, WA 98504-7600, phone 360-742-9703, people with speech disability may call 877-833-6341, people with impaired hearing may call Washington relay service at 711, email MTCARule@ecy.wa.gov, website <https://apps.ecology.wa.gov/publications/SummaryPages/2309075.html>.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 1, Repealed 0; or Recently Enacted State Statutes: New 1, Amended 7, Repealed 1.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 2, Amended 12, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 4, Amended 49, Repealed 2.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 4, Amended 49, Repealed 2.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 0, Repealed 0.

Date Adopted: August 23, 2023.

Laura J. Watson  
Director

OTS-4222.6

**Chapter 173-340 WAC**  
**MODEL TOXICS CONTROL ACT ((—)) CLEANUP REGULATIONS**

PART ((I)) 1 - OVERALL CLEANUP PROCESS

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-100 Purpose.** This chapter is promulgated under chapter 70A.305 RCW, the Model Toxics Control Act. It establishes administrative processes and standards to identify, investigate, and clean up ((facilities)) sites where hazardous substances have come to be located. It defines the role of ((the department)) ecology and encourages public and tribal involvement in decision making at these ((facilities)) sites.

The goal of this chapter is to implement chapter ((70.105D)) 70A.305 RCW, the Model Toxics Control Act. This chapter provides a workable process to accomplish effective and expeditious cleanups in a manner that protects human health and the environment, including vulnerable populations and overburdened communities. This chapter is primarily intended to address releases of hazardous substances caused by past activities although its provisions may be applied to potential and ongoing releases of hazardous substances from current activities.

Note: All materials incorporated by reference in this chapter are available for inspection at the Department of Ecology's Toxics Cleanup Program, 300 Desmond Drive, Lacey, Washington, 98503.

AMENDATORY SECTION (Amending WSR 90-08-086, filed 4/3/90, effective 5/4/90)

**WAC 173-340-110 Applicability.** (1) This chapter ((shall apply)) applies to all ((facilities)) sites where there has been a release or threatened release of a hazardous substance that may pose a threat to human health or the environment. Under this chapter, ((the department)) ecology may require or take those actions necessary to investigate and ((remedy)) clean up these releases.

(2) ((Nothing herein shall be construed to diminish the department's)) Ecology retains all its authority to address a release or threatened release under other applicable laws or regulations. The cleanup process and procedures under this chapter and under other laws may be combined. ((The department)) Ecology may initiate a remedial action under this chapter and may upon further analysis determine that another law is more appropriate, or vice versa.

(3) If a hazardous substance remains at a ((facility)) site after actions have been completed under other applicable laws or regulations, ((the department)) ecology may apply this chapter to protect human health or the environment.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-120 Overview.** ~~((1) Purpose.)~~ This section provides an overview of the cleanup process that typically ~~((will))~~ occurs at a site ~~((where))~~ following the discovery of a release or threatened release of a hazardous substance ~~((has been discovered with an emphasis on sites being cleaned up under order or consent decree))~~ to the environment. See WAC 173-340-510 for an overview of the administrative options for investigating and cleaning up a site. If there are any inconsistencies between this section and any specifically referenced sections, the referenced section ~~((shall))~~ governs.

~~((2) Site discovery. Site discovery includes:~~

~~(a))~~ (1) Release reporting. Within 90 days of discovering a hazardous substance release or threatened release that may pose a threat to human health or the environment, an owner or operator ~~((who knows of or discovers a release of a hazardous substance due to past activities))~~ must report the release to ~~((the department))~~ ecology as described in WAC 173-340-300. ~~((Most current releases of hazardous substances must be))~~ Other persons are encouraged to report such releases. Some releases are exempt from the release reporting requirements of this chapter, including those previously reported to ~~((the department))~~ ecology under the state's hazardous waste, underground storage tank, or water quality laws. The term "hazardous substance" includes a broad range of substances as defined ~~((by chapter 70.105D RCW))~~ in WAC 173-340-200.

~~((b))~~ (2) Initial investigation. Within ~~((ninety))~~ 90 days of learning of a hazardous substance release, ~~((the department will))~~ ecology conducts an initial investigation ~~((of the site))~~ under WAC 173-340-310 ~~((For sites that may need further remedial action, the department will send an early notice letter to the owner, operator, and other potentially liable persons known to the department, informing them of the department's decision.~~

~~(3) Site priorities. Sites are prioritized for further remedial action by the following process:~~

~~(a) Site hazard assessment. Based on the results of the initial investigation, a site hazard assessment will be performed if necessary, as described in WAC 173-340-320. The purpose of the site hazard assessment is to gather information to confirm whether a release has occurred and to enable the department to evaluate the relative potential hazard posed by the release. If the department decides that no further action is required, it will notify the public of that decision through the Site Register.~~

~~(b) Hazardous sites list. The department will maintain a list of sites known as the "hazardous sites list" where further remedial action is required. The department will add sites to this list after the completion of a site hazard assessment. Sites placed on the list will be ranked using the department's hazard ranking method. The department will remove a site from the hazardous sites list if the site meets the requirements for removal described in WAC 173-340-330.~~

~~(c) Biennial program report. Every even-numbered year, the department will prepare a biennial program report for the legislature. The hazard ranking, along with other factors, will be used in this report to identify the projects and expenditures recommended for appropriation. See WAC 173-340-340.~~

~~(4) Detailed site investigations and cleanup decisions. The following steps will be taken to ensure that the proper method of cleanup is chosen for the site.~~

~~(a) Remedial investigation. A remedial investigation will be performed at ranked sites under WAC 173-340-350. The purpose of the remedial investigation is to collect data and information necessary to define the extent of contamination and to characterize the site.~~

~~(b) Feasibility study. A feasibility study will be conducted at ranked sites under WAC 173-340-350. The purpose of the feasibility study is to develop and evaluate alternative cleanup actions. The department will evaluate the remedial investigation/feasibility study, establish cleanup levels and the point or points at which they must be complied with in accordance with the procedures provided for in WAC 173-340-700 through 173-340-760 and select a cleanup action that protects human health and the environment and is based on the remedy selection criteria and requirements in WAC 173-340-350 through 173-340-390. WAC 173-340-440 sets forth the circumstances in which institutional controls will be required to ensure continued protection of human health and the environment.~~

~~(c) Cleanup action plan. The cleanup action will be set forth in a draft cleanup action plan that addresses cleanup requirements for hazardous substances at the site. After public comment on the draft plan, a final cleanup action plan will be issued by the department.~~

~~(5) Site cleanup. Once the appropriate cleanup action has been selected for the site, the actual cleanup will be performed.~~

~~(a) Cleanup actions. WAC 173-340-400 describes the design and construction requirements for implementing the cleanup action plan.~~

~~(b) Compliance monitoring and review. The cleanup action must include compliance monitoring under WAC 173-340-410 and in some cases periodic review under WAC 173-340-420 to ensure the long-term effectiveness of the cleanup action.~~

~~(6) Interim actions. Under certain conditions it may be appropriate to take early actions at a site before completing the process described in subsections (2) through (5) of this section. WAC 173-340-430 describes when it is appropriate to take these early or interim actions and the requirements for such actions.~~

~~(7) Leaking underground storage tanks. Underground storage tank (UST) owners and underground storage tank operators regulated under chapter 90.76 RCW are required to perform specific actions in addition to what other site owners and operators would do under this chapter. WAC 173-340-450 describes the requirements for leaking underground storage tanks.~~

~~(8) Procedures for conducting remedial actions.~~

~~(a) Remedial action agreements. The department has authority to take remedial actions or to order persons to conduct remedial actions under WAC 173-340-510 and 173-340-540. However, the department encourages agreements for investigations and cleanups in appropriate cases. These agreements can be agreed orders or consent decrees reached under the procedures of WAC 173-340-520 and 173-340-530.~~

~~(b) Independent remedial actions. Persons may conduct investigations and cleanups without department approval under this chapter. The department will use the appropriate requirements in this chapter when evaluating the adequacy of any independent remedial action. Except as limited by WAC 173-340-515(2), nothing in this chapter prohibits persons from conducting such actions before the department is ready to act at the site; however, all interim and cleanup actions must be reported to the department under WAC 173-340-515. Furthermore, independ-~~

~~ent remedial actions are conducted at the potentially liable person's own risk and the department may take or require additional remedial actions at these sites at any time. (See WAC 173-340-515 and 173-340-545.)~~

~~(9) Public participation. At sites where the department is conducting the cleanup or overseeing the cleanup under an order or decree, the public will receive notice and an opportunity to comment on most of the steps in the cleanup process. At many sites, a public participation plan will be prepared to provide opportunities for more extensive public involvement in the cleanup process.~~

~~These and other requirements are described in WAC 173-340-600.) to confirm whether a release occurred that poses a threat and to determine whether further remedial action is necessary to confirm or address that threat. Ecology may extend an initial investigation when independent remedial actions are completed within 90 days of release discovery. Ecology notifies owners and operators in writing of its determination. For sites where remedial action is necessary, ecology also notifies the public in the *Contaminated Site Register* and provides information about the site on ecology's website under WAC 173-340-600.~~

(3) **Site hazard assessment and ranking.** Based on the results of the initial investigation, ecology assesses and ranks the threats to human health and the environment posed by the site under WAC 173-340-320. Ecology may update the site's hazard assessment and rankings during the cleanup process when new information becomes available or conditions change. Ecology uses the results to support decisions to add or remove sites from the contaminated sites list, prioritize remedial action and funding among and within sites, track cleanup progress, and communicate threats to the public.

(4) **Listing.** Ecology lists a site based on the results of the initial investigation and the site hazard assessment and ranking.

(a) **Contaminated sites list.** If further remedial action is necessary, ecology adds the site to the contaminated sites list under WAC 173-340-330. The list also identifies the site's remedial action status. Ecology updates the status during the cleanup process to reflect current conditions. The list is publicly available on ecology's website.

(b) **No further action sites list.** If no further remedial action is necessary, ecology adds the site to the no further action sites list under WAC 173-340-335. The list identifies whether institutional controls or periodic reviews remain necessary at the site. The list is publicly available on ecology's website.

(5) **Interim actions.** Under certain conditions it may be necessary or appropriate to conduct an early, interim action at a site before conducting a cleanup action.

(a) WAC 173-340-430 describes when interim actions are typically appropriate at a site and the requirements for such actions.

(b) WAC 173-340-450 describes specific interim actions that UST system owners and operators must perform immediately or shortly after confirming a release from a regulated UST system to reduce the threats posed by the release, prevent any further release, and characterize the nature and extent of the release. As specified in chapter 173-360A WAC, such releases must be cleaned up in accordance with this chapter.

(6) **Remedial investigation of site conditions.** After a detailed work plan is prepared, a remedial investigation is conducted at the site under WAC 173-340-350 to identify the sources of contamination; to characterize the nature, extent, and magnitude of contamination; and to assess the threats posed by the contamination to human health

and the environment. The results of the remedial investigation are used to establish cleanup standards and to develop and evaluate clean-up action alternatives in a feasibility study.

(7) **Feasibility study of cleanup action alternatives.** Based on the results of the remedial investigation, cleanup action alternatives for addressing the threats posed by the site are developed and evaluated in a feasibility study under WAC 173-340-351. The alternatives are evaluated against the requirements and expectations for cleanup actions in WAC 173-340-360 and 173-340-370. The results of the feasibility study are used to select the cleanup action for a site. A feasibility study is not required to select an applicable model remedy developed by ecology under WAC 173-340-390.

(8) **Cleanup action plan.** Based on the results of the remedial investigation/feasibility study, a cleanup action is selected and a cleanup action plan is prepared under WAC 173-340-380. The cleanup action plan documents the selected cleanup action and specifies the cleanup standards and other requirements the cleanup action must meet. Cleanup standards are established under Part 7 of this chapter and include the concentrations the cleanup action must meet (cleanup levels), the location where those concentrations must be met (points of compliance), and other regulatory requirements that apply to the cleanup action or site.

(9) **Cleanup.** After a cleanup action is selected, the cleanup is conducted under WAC 173-340-400 and 173-340-410. Cleanup includes design, construction, operation and maintenance, and monitoring of the cleanup action.

(a) **Design.** Before starting construction, plans are developed to detail the cleanup action. This includes engineering designs, construction plans and specifications, operation and maintenance plans, and compliance monitoring plans. Before or during this design phase, any permits or approvals needed to construct the cleanup action are identified and resolved.

(b) **Construction.** Construction of the cleanup action is conducted in accordance with the plans and specifications prepared during the design phase. Upon completion of construction, as-built reports are prepared to document all aspects of construction and compliance with plans and specifications. During and upon completion of construction, ecology may inspect the site and provide construction oversight.

(c) **Operation and maintenance.** After construction is complete, some cleanup actions need to be operated and maintained for a period of time to achieve cleanup standards. For example, a treatment system may be constructed and used to clean up contaminated groundwater. Operation and maintenance of such cleanup actions is conducted in accordance with a plan developed during the design phase.

(d) **Monitoring.** During the construction and the operation and maintenance of the cleanup action, the following types of compliance monitoring are conducted. Compliance monitoring is conducted in accordance with a plan developed during the design phase.

(i) Protection monitoring is conducted to confirm that human health and the environment are adequately protected.

(ii) Performance monitoring is conducted to confirm that the cleanup action is achieving or has attained cleanup standards and any other applicable performance standards, such as remediation levels or permit requirements.

(10) **Cleanup completion.** Ecology determines whether cleanup of the site is complete based on the criteria in WAC 173-340-330(5). Typically, a cleanup is complete if no further remedial action is neces-

sary to achieve cleanup standards at the site. For nonpermanent clean-up actions, such as those involving containment of contamination, post-cleanup controls and monitoring may be necessary as part of the cleanup action to maintain and periodically review compliance with cleanup standards.

(11) **Removal from contaminated sites list.** After determining the cleanup of the site is complete, ecology removes the site from the contaminated sites list under WAC 173-340-330 and adds the site to the no further action sites list under WAC 173-340-335. The no further action sites list identifies whether institutional controls or periodic reviews remain necessary at the site.

(12) **Post-cleanup controls and monitoring.** For nonpermanent cleanup actions, after the cleanup is completed and the site is delisted, one or more of the following post-cleanup remedial actions may be needed to control or monitor contamination remaining at the site.

(a) **Engineered controls.** Engineered controls are containment or treatment systems that prevent or limit movement of, or exposure to, contamination. For example, materials may be placed over contaminated soils to limit contact with contamination. For a cleanup action to remain protective, engineered controls must be operated and maintained in accordance with the plan required under WAC 173-340-400.

(b) **Institutional controls.** Institutional controls prohibit or limit activities or uses of real property that may interfere with the integrity of engineered controls or result in exposure to contamination remaining at the site. For example, a property may be restricted to industrial land use at sites where cleanup standards are based on such use. Institutional controls may also obligate a person to operate, maintain, or monitor engineered controls to ensure the integrity of the cleanup action. Typically, institutional controls are implemented by recording a restrictive covenant on the property. For a cleanup action to remain protective, institutional controls must be maintained and enforced. See WAC 173-340-440.

(c) **Confirmation monitoring.** Confirmation monitoring is a type of compliance monitoring used to confirm the long-term effectiveness of a cleanup action after the cleanup is completed. See WAC 173-340-410. For example, confirmation monitoring may be used to confirm that engineered controls are operating properly and effectively limiting the movement of contamination remaining at the site. For a cleanup action to remain protective, confirmation monitoring must be conducted in accordance with the plan required under WAC 173-340-400. Ecology relies on the monitoring data during periodic reviews of post-cleanup site conditions.

(d) **Financial assurances.** Financial assurances are assurances made to ecology by a person that sufficient financial resources are available to provide for the long-term operation, maintenance, and monitoring of a cleanup action relying on engineered or institutional controls, and for any needed corrective measures. Ecology may require financial assurances under WAC 173-340-440(11).

(e) **Periodic reviews.** Ecology conducts periodic reviews of post-cleanup site conditions at least once every five years to determine whether they remain protective of human health and the environment. If ecology determines that conditions are not protective and that substantial changes to the cleanup action are necessary, ecology may re-list the site on the contaminated sites list and revise the cleanup action plan. See WAC 173-340-420.

(13) **Public notice and participation and tribal engagement.**



(a) **Site-specific information and alerts.** For all sites on the contaminated sites list and the no further action sites list, ecology will:

(i) Make key site information publicly available on ecology's website under WAC 173-340-600(5), including the site's listing, remedial action status, hazard rankings, and remedial action plans and reports;

(ii) If requested, notify a person electronically under WAC 173-340-600(6) when the site information specified on ecology's website is added or changed; and

(iii) Provide notice of proposed actions available for public comment in the *Contaminated Site Register*.

(b) **Ecology-conducted and ecology-supervised remedial actions.** For ecology-conducted and ecology-supervised remedial actions, ecology provides the public with notice and opportunity to comment and invites tribal engagement on most steps in the cleanup process. For such sites, ecology prepares or requires site-specific public participation and tribal engagement plans. These and other requirements are described in WAC 173-340-600 (8) through (19) and 173-340-620.

(c) **Independent remedial actions.** For independent remedial actions, ecology provides the public with notice of any reports of such actions received by ecology, the results of any ecology review of such actions, the results of any periodic review of the site, and any institutional controls at the site. These and other requirements are described in WAC 173-340-600(20).

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-130 Administrative principles.** ~~((1) Introduction. The department shall))~~ Ecology will conduct or require remedial actions, or provide technical assistance for independent remedial actions, consistent with the provisions of this section.

~~((2) Information sharing. It is the policy of the department))~~  
(1) **Sharing information.** Ecology's policy is to make information about releases or threatened releases available to owners, operators, or other persons with potential liability for a site in order to encourage them to conduct prompt remedial action. ~~((It is also the policy of the department))~~ Ecology's policy is also to make the same information available to interested members of the general public so they can follow the progress of site cleanup in the state.

~~((3) Information exchange.))~~ (2) **Providing technical assistance.** All persons are encouraged to contact ~~((the department))~~ ecology and seek assistance on the general administrative and technical requirements of ~~((this chapter. Through its technical consultation program described in WAC 173-340-515, the department may also provide informal advice and assistance to persons conducting or proposing remedial actions at a specific site at any time. Unless the department is providing formal guidance for the implementation of an order or decree, any comments by the department or its agents are advisory and not commitments or approvals binding on the department. A person may not represent this advice as an approval of a remedial action. If the person requesting the advice is seeking binding commitments or approvals, then an order or consent decree shall be used.~~

~~(4) Scope of public participation. The department seeks to encourage public participation in all steps of the cleanup process. The department shall encourage a level of participation appropriate to the conditions at a facility and the level of the public's interest in the site.~~

~~(5) Scope of information. It is the department's intention)) the state cleanup law. Under ecology's voluntary cleanup program, persons planning or conducting independent remedial action may also request technical assistance on how to investigate and clean up a site and written opinions on whether a planned or completed remedial action meets the substantive requirements of the state cleanup law. Such technical assistance is advisory only and is not binding on ecology. Such technical assistance does not constitute, and may not be represented by a person as, an approval of a remedial action. See RCW 70A.305.170(1) and WAC 173-340-515(5). Ecology will only provide a binding commitment or approval under an order or decree.~~

(3) **Collecting adequate information.** Ecology intends that adequate information be gathered at a site to enable decisions on appropriate actions. ((It is also the department's intention)) Ecology also intends that decisions be made and cleanups proceed expeditiously once adequate information is obtained. Studies can be performed and submissions made at varying levels of detail appropriate to the conditions at the site. Also, steps in the cleanup process may be combined to facilitate quicker cleanups, where appropriate. Flexibility in the scope of investigations and in combining steps may be particularly appropriate for routine cleanup actions. Once adequate information has been obtained, ecology will make decisions ((shall be made)) within the framework provided ((in this chapter)) under the state cleanup law and in site-specific orders or decrees.

~~((6) Preparation of)) (4) **Preparing documents.** Except for the initial investigation, any of the studies, reports, or plans used in the cleanup process can be prepared by either ((the department)) ecology or the potentially liable person. ((The department)) Ecology retains all authority to review and verify the documents submitted and to make decisions based on the documents and other relevant information.~~

(5) **Encouraging and facilitating public participation.** For ecology-conducted and ecology-supervised remedial actions, ecology seeks to encourage public participation and facilitate equitable participation in all steps of the cleanup process under WAC 173-340-600. Ecology will encourage a level of participation appropriate to the threats posed by a site and the level of the public's interest in the site. When assessing public participation needs at a site, ecology will consider the interests of likely vulnerable populations and overburdened communities.

(6) **Engaging and collaborating with Indian tribes.** For ecology-conducted and ecology-supervised remedial actions, ecology will seek to engage affected Indian tribes under WAC 173-340-620 by providing timely information, effective communication, continuous opportunities for collaboration and, when necessary, government-to-government consultation, as appropriate for each site.

~~(7) ((Interagency coordination.))~~ **Coordinating with agencies.**

~~(a) ((If the department is conducting remedial actions or requiring remedial actions under an order or decree, the department shall))~~ For ecology-conducted and ecology-supervised remedial actions, ecology will ensure appropriate local, state, and federal agencies ((and tribal governments)) are kept informed and, as appropriate, involved in

the development and implementation of remedial actions. ~~((The department))~~ Ecology may require a potentially liable person to undertake this responsibility. If the potentially liable person demonstrates that they are unable to obtain adequate involvement ~~((to allow the remedial action to proceed))~~ by a particular government agency ~~((or tribe, the department shall))~~ to allow the remedial action to proceed, ecology will request the involvement of the agency ~~((or tribe))~~.

(b) The nature and degree of coordination and consultation ~~((shall))~~ must be commensurate with the other agencies' ~~((and tribes'))~~ interests and needs at the site. Interested agencies ~~((and tribes shall also))~~ must be included in the ~~((mailing))~~ lists for public notices under WAC 173-340-600. To facilitate coordination, it is important that agencies ~~((and tribes))~~ provide specific comments, including the identification of other applicable state and federal laws and any additional information ~~((needed))~~ or mitigating measures that are necessary or desirable to satisfy their concerns.

(c) In order to provide for expeditious cleanup actions, all federal, state, and local agencies, ~~((and tribes))~~ are encouraged to coordinate with ecology when providing notices, holding meetings and hearings, and preparing documents. Whenever reasonable, ~~((the department shall))~~ ecology will coordinate and combine its activities with other agencies ~~((and tribes))~~ to minimize the duplication of notices, hearings and preparation of documents, unless otherwise prohibited.

(8) **Integrating State Environmental Policy Act.** See chapter 197-11 WAC for the State Environmental Policy Act requirements pertaining to the implementation of the ~~((Model Toxics Control Act))~~ state cleanup law.

(9) ~~((Appeals-))~~ **Ecology decisions.** Ecology retains all authority to determine compliance with state cleanup law requirements, including:

(a) Whether a remedial action is necessary under state cleanup law;

(b) Whether a remedial action meets the requirements in state cleanup law; and

(c) Whether a remedial action plan or report meets the requirements in state cleanup law.

(10) **Appealing ecology decisions.** Unless otherwise indicated, all ~~((department))~~ ecology decisions made under this chapter are remedial decisions and may be appealed only as provided for in RCW ~~((70.105D.060))~~ 70A.307.070.

## PART ~~((II))~~ 2 - DEFINITIONS AND USAGE

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-200 Definitions.** For the purpose of this chapter, the following definitions apply unless the context clearly requires otherwise:

**"Acute toxicity"** means the ability of a hazardous substance to cause injury or death to an organism as a result of a short-term exposure to a hazardous substance.

**"Agreed order"** means an order issued by ~~((the department))~~ ecology under WAC 173-340-530 with which the potentially liable person receiving the order agrees to comply. An agreed order may be used to require or approve any cleanup or other remedial actions, but it is not a settlement under RCW ~~((70.105D.040(4) and shall))~~ 70A.305.040(4) and does not contain a covenant not to sue, or provide protection from claims for contribution, or provide eligibility for public funding of remedial actions under RCW ~~((70.105D.070(2)(d)(xi))~~ 70A.305.190(4)(a)(v) and (vi).

**"Aliphatic hydrocarbons"** or **"aliphatics"** means organic compounds that are characterized by a straight, branched, or cyclic (nonbenzene ring) arrangement of carbon atoms and that do not contain halogens (such as chlorine). See also "aromatic hydrocarbons."

**"All practicable methods of treatment"** means all technologies ~~((and/or))~~ or methods currently available and demonstrated to work under similar site circumstances or through pilot studies, and applicable to the site at reasonable cost. These include "all known available and reasonable methods of treatment" (AKART) for discharges or potential discharges to waters of the state, and "best available control technologies" (BACT) for releases of hazardous substances into the air resulting from cleanup actions.

**"Applicable state and federal laws"** means all legally applicable requirements specified in WAC 173-340-710(3) and those requirements that ~~((the department))~~ ecology determines, based on the criteria in WAC 173-340-710~~((+3))~~ (4), are relevant and appropriate requirements.

**"Area background"** means the concentration~~((s))~~ of a hazardous substance~~((s that are))~~ consistently present in the environment in the vicinity of a site ~~((which are))~~ as the result of human activities unrelated to releases from that site. Compare "natural background."

**"Aromatic hydrocarbons"** or **"aromatics"** means organic compounds that are characterized by one or more benzene rings, with or without aliphatic hydrocarbon substitutions of hydrogen atoms on the rings, and that do not contain halogens (such as chlorine). See also "aliphatic hydrocarbons."

**"Averaging time"** means the time over which the exposure is averaged. For noncarcinogens, the averaging time typically equals the exposure duration. For carcinogens, the averaging time equals the life expectancy of a person.

**"Bioconcentration factor"** means the ratio of the concentration of a hazardous substance in the tissue of an aquatic organism divided by the hazardous substance concentration in the ambient water in which the organism resides.

**"Carcinogen"** means any substance or agent that produces or tends to produce cancer in humans. For implementation of this chapter, the term carcinogen applies to substances on the United States Environmental Protection Agency lists of A (known human) and B (probable human) carcinogens, and any substance that causes a significant increased incidence of benign or malignant tumors in a single, well conducted animal bioassay, consistent with the weight of evidence approach specified in the United States Environmental Protection Agency's Guidelines for Carcinogen Risk Assessment as set forth in 51 FR 33992 et seq.

**"Carcinogenic potency factor"** or **"CPF"** means the upper 95th percentile confidence limit of the slope of the dose-response curve and is expressed in units of (mg/kg-day)<sup>-1</sup>. When derived from human epide-

biological data, the carcinogenic potency factor may be a maximum likelihood estimate.

**"Chronic reference dose"** means an estimate (with an uncertainty spanning an order of magnitude or more) of a daily exposure level for the human population, including sensitive subpopulations, that is likely to be without an appreciable risk of adverse effects during a lifetime.

**"Chronic toxicity"** means the ability of a hazardous substance to cause injury or death to an organism resulting from repeated or constant exposure to the hazardous substance over an extended period of time.

**"Cleanup"** means the implementation of a cleanup action or interim action.

**"Cleanup action"** means any remedial action, except interim actions, taken at a site to eliminate, render less toxic, stabilize, contain, immobilize, isolate, treat, destroy, or remove a hazardous substance that complies with WAC 173-340-350 through 173-340-390.

**"Cleanup action alternative"** means one or more treatment technology, containment action, removal action, engineered control, institutional control or other type of remedial action ("cleanup action components") that, individually or, in combination, achieves a cleanup action at a site.

**"Cleanup action plan"** means the document prepared (~~(by the department)~~) under WAC 173-340-380 that (~~(selects)~~) documents the selected cleanup action and specifies the cleanup standards and other requirements (~~(for)~~) the cleanup action must meet.

**"Cleanup level"** means the concentration of a hazardous substance in soil, water, air, or sediment that is determined to be protective of human health and the environment under specified exposure conditions.

**"Cleanup standards"** means the standards adopted under RCW (~~(70.105D.030 (2) (d))~~) 70A.305.030 (2) (e). Establishing cleanup standards requires specification of the following:

(a) Hazardous substance concentrations that protect human health and the environment ("cleanup levels");

(b) The location on the site where those cleanup levels must be attained ("points of compliance"); and

(c) Additional regulatory requirements that apply to a cleanup action because of the type of action and/or the location of the site. These requirements are specified in applicable state and federal laws and are generally established in conjunction with the selection of a specific cleanup action.

**"Cohen's method"** means the maximum likelihood estimate of the mean and standard deviation accounting for data below the method detection limit or practical quantitation limit using the method described in the following publications:

~~(\*)~~ (a) Cohen, A.C., 1959. "Simplified estimators for the normal distribution when samples are singly censored or truncated." *Technometrics*. Volume 1, pages 217-237.

~~(\*)~~ (b) Cohen, A.C., 1961. "Tables for maximum likelihood estimates: Singly truncated and singly censored samples." *Technometrics*. Volume 3, pages 535-541.

**"Compliance monitoring"** means a remedial action that consists of the monitoring (~~(as)~~) described in WAC 173-340-410, including protection monitoring, performance monitoring, and confirmation monitoring.

**"Conceptual site model"** means a conceptual understanding of a site that identifies ~~((potential or suspected sources of))~~ known or suspected:

(a) Hazardous ~~((substances,))~~ substance sources and release mechanisms;

(b) Hazardous substance types and concentrations ~~((of hazardous substances, potentially));~~

(c) Hazardous substance transport, including preferential pathways;

(d) Contaminated environmental media, ~~((and actual))~~ including the general extent and distribution of contamination within the media;

(e) Current and potential human and ecological receptors and exposure pathways ~~((and receptors))~~ (complete and incomplete); and

(f) Physical and habitat features, including current and potential future land and water uses and any sensitive environments.

This model is typically ~~((initially))~~ developed during the scoping of ~~((the))~~ a remedial investigation and further refined as additional information is collected ~~((on))~~ about the site during the remedial investigation. ~~((It))~~ The model is a tool used to assist in making decisions at a site.

**"Conducting land use planning under chapter 36.70A RCW"** as used in the definition of "industrial properties," means having adopted a comprehensive plan and development regulations for the site under chapter 36.70A RCW (Growth Management Act).

**"Confirmation monitoring"** means a type of compliance monitoring described in WAC 173-340-410.

**"Containment"** means a container, vessel, barrier, or structure, whether natural or constructed, that confines a hazardous substance within a defined boundary and prevents or minimizes its release into the environment.

**"Contaminant"** means any hazardous substance that does not occur naturally or occurs at greater than natural background levels.

**"Contaminated site"** means a site for which ecology or PLIA has determined further remedial action is necessary under the state clean-up law to:

(a) Confirm whether there is a threat to human health or the environment posed by a release or threatened release; or

(b) Address the threat posed by a release or threatened release, based on the criteria in WAC 173-340-330(5).

A contaminated site is referred to as hazardous waste site in chapter 70A.305 RCW.

**"Contaminated sites list"** means a list of contaminated sites maintained by ecology under WAC 173-340-330. For each listed site, the list also identifies the site's current remedial action status. This list is referred to as the hazardous sites list in chapter 70A.305 RCW.

**"Curie"** means the measure of radioactivity defined as that quantity of radioactive material which decays at the rate of  $3.70 \times 10^{10}$  transformations per second. This decay rate is nearly equivalent to that exhibited by 1 gram of radium in equilibrium with its disintegration products.

**"Day"** means calendar day; however, any document due on the weekend or a holiday may be submitted on the first working day after the weekend or holiday.

**"Decree"** means a consent decree issued under WAC 173-340-520.

"Consent decree" is synonymous with decree.

**"Degradation by-products"** or **"decomposition by-products"** means the secondary product of biological or chemical processes that break down chemicals into other chemicals. The decomposition by-products may be more or less toxic than the parent compound.

(~~"Department" means the department of ecology.~~)

**"Developmental reference dose"** means an estimate (with an uncertainty of an order of magnitude or more) of an exposure level for the human population, including sensitive subgroups, that is likely to be without an appreciable risk of developmental effects.

**"Direct contact"** means exposure to hazardous substances through ingestion and/or dermal contact.

**"Director"** means the director of the department of ecology or the director's designee.

**"Disposal"** means the discharging, discarding, or abandoning of hazardous substances or the treatment, decontamination, or recycling of such substances once they have been discarded or abandoned. This includes the discharge, discard, or abandonment of any hazardous substances into or on any land, air, or water.

**"Drinking water fraction"** means the fraction of drinking water that is obtained or has the potential to be obtained from the site.

**"Ecology"** or **"department"** means the department of ecology.

**"Ecology-conducted remedial action"** means a remedial action conducted by ecology.

**"Ecology-supervised remedial action"** means a remedial action conducted by a potentially liable person or prospective purchaser and supervised by ecology under an order or decree.

**"Engineered control((s))"** means a containment ((and/or)) or treatment system((s)) that ((are)) is designed and constructed to prevent or limit the movement of, or the exposure to, a hazardous substance((s)). An engineered control is a type of remedial action. Examples of engineered controls include:

(a) A layer of clean soil, asphalt or concrete paving or other materials placed over contaminated soils to limit contact with contamination;

(b) A groundwater flow barrier such as a bentonite slurry trench;

(c) A groundwater gradient control system((s)) such as a French drain((s)) or a pump and treat system((s)); and

(d) A vapor control system((s)).

**"Environment"** means any plant, animal, natural resource, surface water (including underlying sediments), groundwater, drinking water supply, land surface (including tidelands and shorelands) or subsurface strata, or ambient air within the state of Washington or under the jurisdiction of the state of Washington.

**"Equivalent carbon number"** or **"EC"** means a value assigned to a fraction of a petroleum mixture, empirically derived from the boiling point of the fraction normalized to the boiling point of n-alkanes or the retention time of n-alkanes in a boiling point gas chromatography column.

**"Exposure"** means subjection of an organism to the action, influence, or effect of a hazardous substance (chemical agent) or physical agent.

**"Exposure duration"** means the period of exposure to a hazardous substance.

**"Exposure frequency"** means the portion of the exposure duration that an individual is exposed to a hazardous substance, expressed as a fraction. For example, if a person is exposed ((260)) 250 days (five

days per week for ((52)) 50 work weeks) over a year (365 days), the exposure frequency would be equal to:  $(5 \times 50)/365 = 0.7$ .

**"Exposure parameters"** means those parameters used to derive an estimate of the exposure to a hazardous substance.

**"Exposure pathway"** means the path a hazardous substance takes or could take from a source to an exposed organism. An exposure pathway describes the mechanism by which an individual or population is exposed or has the potential to be exposed to hazardous substances at or originating from a site. Each exposure pathway includes an actual or potential source or release from a source, an exposure point, and an exposure route. If the exposure point differs from the source of the hazardous substance, the exposure pathway also includes a transport/exposure medium.

**"Facility"** means (a) any building, structure, installation, equipment, pipe or pipeline (including any pipe into a sewer or publicly owned treatment works), well, pit, pond, lagoon, impoundment, ditch, landfill, storage container, motor vehicle, rolling stock, vessel, or aircraft(~~(+)~~), or (b) any site or area where a hazardous substance, other than a consumer product in consumer use, has been deposited, stored, disposed of, or placed, or otherwise come to be located.

**"Feasibility study"** means a remedial action conducted under WAC 173-340-351 that consists of developing and evaluating cleanup action alternatives to enable selection of a cleanup action.

**"Federal cleanup law"** means the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended (~~by the Superfund Amendments and Reauthorization Act of 1986,~~) (42 U.S.C. 9601 et seq.).

**"Financial assurance"** means a remedial action that consists of an assurance provided to ecology under WAC 173-340-440(11) that sufficient financial resources are available to provide for the long-term effectiveness of engineered or institutional controls.

**"Fish diet fraction"** means the percentage of the total fish and/or shellfish in an individual's diet that is obtained or has the potential to be obtained from the site.

**"Food crop"** means any domestic plant that is produced for the purpose of, or may be used in whole or in part for, consumption by people or livestock. This (~~shall~~) includes nursery, root, or seedstock to be used for the production of food crops.

**"Free product"** means a nonaqueous phase liquid that is present in the soil, bedrock, groundwater or surface water as a (~~district~~) distinct separate layer. Under the right conditions, if sufficient free product is present, free product is capable of migrating independent of the direction of flow of the groundwater or surface water.

**"Gastrointestinal absorption fraction"** means the fraction of a substance transported across the gastrointestinal lining and taken up systemically into the body.

**"Groundwater"** means water in a saturated zone or stratum beneath the surface of land or below a surface water.

**"Hazard index"** means the sum of two or more hazard quotients for multiple hazardous substances and/or multiple exposure pathways.

(~~"Hazardous sites list" means the list of hazardous waste sites maintained under WAC 173-340-330.~~)

**"Hazardous substance"** means:

(a) Any dangerous or extremely hazardous waste as defined in RCW (~~(70.105.010 (5) and (6))~~) 70A.300.010 (1) and (7), or any dangerous or extremely dangerous waste as designated by rule under chapter (~~(70.105))~~ 70A.300 RCW;



(b) Any hazardous substance as defined in RCW ((70.105.010(14))) 70A.300.010(10) or any hazardous substance as defined by rule under chapter ((70.105)) 70A.300 RCW;

(c) Any substance that, on the effective date of this section, is a hazardous substance under section 101(14) of the federal cleanup law, 42 U.S.C.((7)) Sec. 9601(14);

(d) Petroleum or petroleum products; and

(e) Any substance or category of substances, including solid waste decomposition products, determined by the director by rule to present a threat to human health or the environment if released into the environment.

The term hazardous substance does not include any of the following when contained in an underground storage tank from which there is not a release: Crude oil or any fraction thereof or petroleum, if the tank is in compliance with all applicable federal, state, and local law.

~~(("Hazardous waste site" means any facility where there has been confirmation of a release or threatened release of a hazardous substance that requires remedial action.))~~

**"Hazard quotient" or "HQ"** means the ratio of the dose of a single hazardous substance over a specified time period to a reference dose for that hazardous substance derived for a similar exposure period.

**"Health and safety plan"** means a plan prepared under WAC 173-340-810.

**"Health effects assessment summary tables" or "HEAST"** means a database developed by the United States Environmental Protection Agency that provides a summary of information on the toxicity of hazardous substances.

**"Henry's law constant"** means the ratio of a hazardous substance's concentration in the air to its concentration in water. Henry's law constant can vary significantly with temperature for some hazardous substances. The dimensionless form of this constant is used in the default equations in this chapter.

**"Highest beneficial use"** means the beneficial use of a resource generally requiring the highest quality in the resource. For example, for many hazardous substances, providing protection for the beneficial use of drinking water will generally also provide protection for a great variety of other existing and future beneficial uses of groundwater.

**"Inadvertent discovery plan"** means a plan prepared under WAC 173-340-815 that describes procedures for responding to a discovery of archaeological materials or human remains in accordance with applicable state and federal laws.

**"Independent remedial action((s))"** means a remedial action((s)) conducted without ((department)) ecology oversight or approval and not under an order((, agreed order,)) or ((consent)) decree.

**"Indian tribe"** means the term as defined in RCW 43.376.010(1).

**"Indicator hazardous substances"** means the subset of hazardous substances present at a site selected under WAC 173-340-708 for monitoring and analysis during any phase of remedial action for the purpose of characterizing the site or establishing cleanup requirements for that site.

**"Indigenous peoples"** means individual members of Indian tribes; other individual Native Americans; individual Native Alaskans, Native Hawaiians, and Native Pacific Islanders; and indigenous and tribal community-based organizations.

**"Industrial properties"** means properties that are or have been characterized by, or are to be committed to, traditional industrial uses such as processing or manufacturing of materials, marine terminal and transportation areas and facilities, fabrication, assembly, treatment, or distribution of manufactured products, or storage of bulk materials, that are either:

((+)) (a) Zoned for industrial use by a city or county conducting land use planning under chapter 36.70A RCW (Growth Management Act); or

((+)) (b) For counties not planning under chapter 36.70A RCW (Growth Management Act) and the cities within them, zoned for industrial use and adjacent to properties currently used or designated for industrial purposes.

See WAC 173-340-745 for additional criteria to determine if a land use not specifically listed in this definition would meet the requirement of "traditional industrial use" and for evaluating if a land use zoning category meets the requirement of being "zoned for industrial use."

**"Inhalation absorption fraction"** means the percent of a hazardous substance (expressed as a fraction) that is absorbed through the respiratory system.

**"Inhalation correction factor"** means a multiplier that is used to adjust exposure estimates based on ingestion of drinking water to take into account exposure to hazardous substances that are volatilized and inhaled during use of the water.

**"Initial investigation"** means a remedial action that consists of an investigation conducted under WAC 173-340-310.

**"Institutional control((s))"** means a measure((s)) undertaken to limit or prohibit activities that may interfere with the integrity of an interim action or a cleanup action or result in exposure to hazardous substances at the site. An institutional control is a type of remedial action. For examples of institutional controls, see WAC 173-340-440(1).

**"Integrated risk information system" or "IRIS"** means a database developed by the United States Environmental Protection Agency that provides a summary of information on hazard identification and dose-response assessment for specific hazardous substances.

**"Interim action"** means a remedial action conducted under WAC 173-340-430.

**"Interspecies scaling factor"** means the conversion factor used to take into account differences between animals and humans.

**"Land's method"** means the method for calculating an upper confidence limit for the mean of a lognormal distribution, described in the following publications:

((+)) (a) Land, C.E., 1971. "Confidence intervals for linear functions of the normal mean and variance." *Annals of Mathematics and Statistics*. Volume 42, pages 1187-1205.

((+)) (b) Land, C.E., 1975. "Tables of confidence limits for linear functions of the normal mean and variance." In: *Selected Tables in Mathematical Statistics*, Volume III, pages 385-419. American Mathematical Society, Providence, Rhode Island.

**"Legally applicable requirements"** means those cleanup standards, standards of control, and other human health and environmental protection requirements, criteria, or limitations adopted under state or federal law that specifically address a hazardous substance, cleanup action, location, or other circumstances at the site.

**"Lowest observed adverse effect level" or "LOAEL"** means the lowest concentration of a hazardous substance at which there is a statis-

tically or biologically significant increase in the frequency or severity of an adverse effect between an exposed population and a control group.

~~("Mail" means delivery through the United States Postal Service or an equivalent method of delivery or transmittal, including private mail carriers, or personal delivery.)~~

**"Maximum contaminant level" or "MCL"** means the maximum concentration of a contaminant established by either the Washington state board of health or the United States Environmental Protection Agency under the ~~((Federal))~~ Safe Drinking Water Act (42 U.S.C. 300f et seq.) and published in chapter ~~((248-54))~~ 246-290 WAC or 40 C.F.R. Part 141.

**"Maximum contaminant level goal" or "MCLG"** means the maximum concentration of a contaminant established by either the Washington state board of health or the United States Environmental Protection Agency under the ~~((Federal))~~ Safe Drinking Water Act (42 U.S.C. 300f et seq.) and published in chapter ~~((248-54))~~ 246-290 WAC or 40 C.F.R. Part 141 for which no known or anticipated adverse effects on human health occur, including an adequate margin of safety.

**"Method detection limit" or "MDL"** means the minimum concentration of a compound that can be measured and reported with ~~((ninety-nine))~~ 99 percent ~~((+99%))~~ confidence that the value is greater than zero.

**"Millirem" or "mrem"** means the measure of the dose of any radiation to body tissue in terms of its estimated biological effect relative to a dose received from an exposure to one roentgen (R) of X-rays. One millirem equals 0.001 rem.

**"Mixed funding"** means any funding provided to a potentially liable person~~(s)~~ from the ~~((state))~~ model toxics control capital account under WAC 173-340-560.

"Model remedy" means a set of technologies, procedures, and monitoring protocols identified by ecology for use in routine types of cleanup projects at facilities that have common features and lower risk to human health and the environment.

**"Model Toxics Control Act" or "act"** means chapter ~~((70.105B))~~ 70A.305 RCW, first passed by the voters in the November 1988 general election as Initiative 97 and as since amended by the legislature.

"National priorities list" or "NPL" means the list of sites designated as a national priority by the United States Environmental Protection Agency under Section 105(a)(8)(B) of the federal cleanup law, 42 U.S.C. 9605(a)(8)(B).

**"Natural attenuation"** means a variety of physical, chemical or biological processes that, under favorable conditions, act without human intervention to reduce the mass, toxicity, mobility, volume, or concentration of hazardous substances in the environment. These in situ processes include: Natural biodegradation; dispersion; dilution; sorption; volatilization; and~~((r))~~ chemical or biological stabilization, transformation, or destruction of hazardous substances. See WAC 173-340-370(7) for a description of the expected role of natural attenuation in site cleanup. A cleanup action that includes natural attenuation and conforms to the expectation in WAC 173-340-370(7) can be considered an active remedial measure.

**"Natural background"** means the concentration of a hazardous substance consistently present in the environment that has not been influenced by localized human activities. For example, several metals and radionuclides naturally occur in the bedrock, sediments, and soils of Washington state due solely to the geologic processes that formed these materials ~~((and))~~. The concentration of these hazardous substances would be considered natural background. Also, low concentrations

of some particularly persistent organic compounds such as polychlorinated biphenyls (PCBs) can be found in surficial soils and sediment throughout much of the state due to global distribution of these hazardous substances. These low concentrations would be considered natural background. Similarly, concentrations of various radionuclides that are present at low concentrations throughout the state due to global distribution of fallout from bomb testing and nuclear accidents would be considered natural background. Compare "area background."

**"Natural biodegradation"** means (~~in-situ~~) in situ biological processes such as aerobic respiration, anaerobic respiration, and catabolism, that occur without human intervention and that break down hazardous substances into other compounds or elements. The process is typically a multiple step process and may or may not result in organic compounds being completely broken down or mineralized to carbon dioxide and water.

**"Natural person"** means any unincorporated individual or group of individuals. The term "individual" is synonymous with "natural person."

**"Nonaqueous phase liquid"** or **"NAPL"** means a hazardous substance that is present in the soil, bedrock, groundwater, or surface water as a liquid not dissolved in water. The term includes both light nonaqueous phase liquid (LNAPL) and dense nonaqueous phase liquid (DNAPL).

**"No further action sites list"** means a list of sites for which ecology or PLIA has determined no further remedial action is necessary under state cleanup law to meet the criteria in WAC 173-340-330(5). For each listed site, the list also identifies whether institutional controls or periodic reviews remain necessary at the site. Ecology maintains the list under WAC 173-340-335.

**"No observed adverse effect level"** or **"NOAEL"** means the exposure level at which there are no statistically or biologically significant increases in frequency or severity of adverse effects between the exposed population and its appropriate control(~~(+)~~). Some effects may be produced at this level, but they are not considered to be adverse, nor precursors to specific adverse effects.

**"Nonpotable"** means not a current or potential source of drinking water. See WAC 173-340-720 and 173-340-730 for criteria for determining if groundwater or surface water is a current or potential source of drinking water.

**"Null hypothesis"** means an assumption about hazardous substance concentrations at a site when evaluating compliance with cleanup levels established under this chapter. The null hypothesis is that the site is contaminated at concentrations that exceed cleanup levels. This (~~shall~~) does not apply to cleanup levels based on background concentrations where other appropriate statistical methods supported by a power analysis would be more appropriate to use.

**"Oral RFD conversion factor"** means the conversion factor used to adjust an oral reference dose (which is typically based on an administered dose) to a dermal reference dose (which is based on an absorbed dose).

**"Order"** means an enforcement order issued under WAC 173-340-540 or an agreed order issued under WAC 173-340-530.

**"Overburdened community"** means the term as defined in RCW 70A.02.010(11).

**"Owner or operator"** means any person that meets the definition of this term in RCW (~~(70.105D.020(12))~~) 70A.305.020(22).

**"PAHs (carcinogenic)"** or **"cPAHs"** means those polycyclic aromatic hydrocarbons substances, PAHs, identified as A (known human) or B

(probable human) carcinogens by the United States Environmental Protection Agency. These include benzo(a)anthracene, benzo(b)fluoranthene, benzo(k)fluoranthene, benzo(a)pyrene, chrysene, dibenzo(a,h)anthracene, and indeno(1,2,3-cd)pyrene.

**"Performance monitoring"** means a type of compliance monitoring described in WAC 173-340-410.

**"Periodic review"** means a remedial action that consists of a review conducted by ecology under WAC 173-340-420.

**"Permanent solution"** or **"permanent cleanup action"** means a cleanup action in which cleanup standards of (~~(WAC 173-340-700 through 173-340-760)~~) Part 7 of this chapter can be met without further action being required at the site being cleaned up or any other site involved with the cleanup action, other than the approved disposal of any residue from the treatment of hazardous substances.

**"Person"** means an individual, firm, corporation, association, partnership, consortium, joint venture, commercial entity, state government agency, unit of local government, federal government agency, or Indian tribe.

**"Picocurie"** or **"pCi"** means  $10^{-12}$  curie.

**"PLIA"** means the pollution liability insurance agency.

**"Point of compliance"** means the point or points where cleanup levels established in accordance with WAC 173-340-720 through 173-340-760 (~~(shall)~~) must be attained. This term includes both standard and conditional points of compliance. A conditional point of compliance for particular environmental media is only available as provided in WAC 173-340-720 through 173-340-760.

**"Polychlorinated biphenyls"** or **"PCB mixtures"** means those aromatic compounds containing two benzene nuclei with two or more substituted chlorine atoms. For the purposes of this chapter, PCB includes those congeners which are identified using the appropriate analytical methods as specified (~~(in)~~) by ecology under WAC 173-340-830.

**"Polycyclic aromatic hydrocarbons"** or **"PAH"** means those hydrocarbon molecules composed of two or more fused benzene rings. For the purpose of this chapter, PAH includes those compounds which are identified and quantified using the appropriate analytical methods (~~(as)~~) specified (~~(in)~~) by ecology under WAC 173-340-830. The specific compounds generally included are acenaphthene, acenaphthylene, fluorene, naphthalene, anthracene, fluoranthene, phenanthrene, benzo[a]anthracene, benzo[b]fluoranthene, benzo[k]fluoranthene, pyrene, chrysene, benzo[a]pyrene, dibenzo[a,h]anthracene, indeno[1,2,3-cd]pyrene, and benzo[ghi]perylene.

**"Potentially liable person"** means any person who (~~(the department)~~) ecology finds, based on credible evidence, to be liable under RCW (~~(70.105D.040)~~) 70A.305.040.

**"Practicable"** means capable of being designed, constructed, and implemented in a reliable and effective manner including consideration of cost. (~~(When considering cost under this analysis,)~~) An alternative (~~(shall)~~) is not (~~(be considered)~~) practicable if (~~(the)~~) its incremental costs (~~(of the alternative)~~) are disproportionate to (~~(the)~~) its incremental degree of benefits (~~(provided by the alternative over other lower cost)~~), compared to another alternative (~~(s)~~). Whether a cleanup action uses permanent solutions to the maximum extent practicable is determined using the procedures in WAC 173-340-360(5).

**"Practical quantitation limit"** or **"PQL"** means the lowest concentration that can be reliably measured within specified limits of precision, accuracy, representativeness, completeness, and comparability

during routine laboratory operating conditions, using ((department)) ecology approved methods.

**"Probabilistic risk assessment"** means a mathematical technique for assessing the variability and uncertainty in risk calculations. This is done by using distributions for model input parameters, rather than point values, where sufficient data exists to justify the distribution. These distributions are then used to compute various simulations using tools such as Monte Carlo analysis to examine the probability that a given outcome will result (such as a level of risk being exceeded). When using probabilistic techniques under this chapter for human health risk assessment, distributions ((shall)) may not be used to represent dose response relationships (reference dose, reference concentration, cancer potency factor).

**"Prospective purchaser"** means a person who is not currently liable for remedial action at a site and who proposes to purchase, redevelop, or reuse the site.

**"Protection monitoring"** means a type of compliance monitoring described in WAC 173-340-410.

**"Public notice"** means ~~((, at a minimum, adequate notice mailed to all persons who have made a timely request of the department and to persons residing in the potentially affected vicinity of the proposed action; mailed to appropriate news media; published in the newspaper of largest circulation in the city or county of the proposed action; and opportunity for interested persons to comment))~~ the notice and opportunity to comment required under WAC 173-340-600(2).

**"Public participation plan"** means a plan prepared under WAC 173-340-600 to encourage coordinated and effective public involvement tailored to the public's needs at a particular site.

**"Rad"** means that quantity of ionizing radiation that results in the absorption of 100 ergs of energy per gram of irradiated material, regardless of the source of radiation.

**"Radionuclide"** means a type of atom that spontaneously undergoes radioactive decay. Radionuclides are hazardous substances under the act.

**"Reasonable maximum exposure"** means the highest exposure that can be reasonably expected to occur for a human or other living organisms, including a likely vulnerable population or overburdened community, at a site under current and potential future site use.

**"Reference dose" or "RFD"** means a benchmark dose, derived from the NOAEL or LOAEL for a hazardous substance by consistent application of uncertainty factors used to estimate acceptable daily intake doses and an additional modifying factor, which is based on professional judgment when considering all available data about a substance, expressed in units of milligrams per kilogram body weight per day. This includes chronic reference doses, subchronic reference doses, and developmental reference doses.

**"Regulated substance"** means the term as defined in chapter 173-360A WAC. All regulated substances are hazardous substances, as defined in this chapter.

**"Release"** means any intentional or unintentional entry of any hazardous substance into the environment, including but not limited to the abandonment or disposal of containers of hazardous substances.

**"Relevant and appropriate requirements"** means those cleanup standards, standards of control, and other human health and environmental requirements, criteria, or limitations established under state and federal law that, while not legally applicable to the hazardous substance, cleanup action, location, or other circumstance at a site,

((the department)) ecology determines address problems or situations sufficiently similar to those encountered at the site that their use is well suited to the particular site. The criteria specified in WAC 173-340-710 ~~((3) shall be)~~ (4) are used to determine if a requirement is relevant and appropriate.

"**Rem**" means the unit of radiation dose equivalent that is the dosage in rads multiplied by a factor representing the different biological effects of various types of radiation.

**"Remedial investigation"** means a remedial action conducted under WAC 173-340-350 that consists of collecting and evaluating sufficient information about a site, including the distribution of hazardous substances and the threat they pose to human health and the environment, to enable:

(a) Cleanup standards to be established under Part 7 of this chapter; and

(b) Cleanup action alternatives to be developed and evaluated in a feasibility study under WAC 173-340-351.

**"Remedial investigation/feasibility study"** means a remedial action that consists of ~~((activities conducted under WAC 173-340-350 to collect, develop, and evaluate sufficient information regarding a site to select a cleanup action under WAC 173-340-360 through 173-340-390))~~ both a remedial investigation and a feasibility study.

**"Remediation level (REL)"** means a concentration (or other method of identification) of a hazardous substance in soil, water, air, or sediment ~~((above which))~~ used to identify where a particular cleanup action component ~~((will be))~~ is required as part of a cleanup action at a site. Other methods of identification include physical appearance or location. A cleanup action selected in accordance with WAC 173-340-350 through 173-340-390 that includes remediation levels constitutes a cleanup action which is protective of human health and the environment. See WAC 173-340-355 for a description of the purpose of remediation levels and the requirements and procedures for developing a cleanup action alternative that includes remediation levels.

**"Remedy" or "remedial action"** means any action or expenditure consistent with the purposes of chapter ~~((70.105B))~~ 70A.305 RCW to identify, eliminate, or minimize any threat posed by hazardous substances to human health or the environment including any investigative and monitoring activities with respect to any release or threatened release of a hazardous substance and any health assessments or health effects studies conducted in order to determine the risk or potential risk to human health.

**"Restoration time frame"** means the period of time needed to achieve the required cleanup levels at the points of compliance established for the site.

**"Risk"** means the probability that a hazardous substance, when released into the environment, will cause an adverse effect in exposed humans or other living organisms.

**"Routine cleanup action"** means a remedial action meeting all of the following criteria:

- Cleanup standards for each hazardous substance addressed by the cleanup are obvious and undisputed, and allow for an adequate margin of safety for protection of human health and the environment;
- It involves an obvious and limited choice among cleanup action alternatives and uses an alternative that is reliable,

has proven capable of accomplishing cleanup standards, and with which ((the department)) ecology has experience;

- The cleanup action does not require preparation of an environmental impact statement; and
- The site qualifies under WAC 173-340-7491 for an exclusion from conducting a simplified or site-specific terrestrial ecological evaluation, or if the site qualifies for a simplified ecological evaluation, the evaluation is ended under WAC 173-340-7492(2) or the values in Table 749-2 are used.

Routine cleanup actions consist of, or are comparable to, one or more of the following remedial actions:

- Cleanup of above-ground structures;
- Cleanup of below-ground structures;
- Cleanup of contaminated soils where the action would restore the site to cleanup levels; or
- Cleanup of solid wastes, including containers.

~~(("Safety and health plan" means a plan prepared under WAC 173-340-810.))~~

"**Sampling and analysis plan**" means a plan prepared under WAC 173-340-820.

"**Saturated zone**" means the area below the water table in which all interstices are filled with water.

"**Schools**" means preschools, elementary schools, middle schools, high schools, and similar facilities, both public and private, used primarily for the instruction of minors.

~~(("Science advisory board" means the advisory board established by the department under RCW 70.105D.030(4).)~~

~~"Secondary maximum contaminant level" means the maximum concentration of a secondary contaminant in water established by the United States Environmental Protection Agency under the Federal Safe Drinking Water Act (42 U.S.C. 300f et seq.) and published in 40 C.F.R. 143.)~~

"**Sediment**" means the term as defined in WAC 173-204-505.

"**Sensitive environment**" means an area of particular environmental value, where a release could pose a greater threat than in other areas including: Wetlands; critical habitat for endangered or threatened species; national or state wildlife refuge; critical habitat, breeding or feeding area for fish or shellfish; wild or scenic river; rookery; riparian area; big game winter range.

"**Site**" means the same as "facility."

"**Site hazard assessment and ranking**" means a remedial action that consists of an ~~((investigation performed))~~ assessment and ranking conducted under WAC 173-340-320.

"**Soil**" means a mixture of organic and inorganic solids, air, water, and biota that exists on the earth's surface above bedrock, including materials of anthropogenic sources such as slag, sludge, etc.

"**Soil biota**" means invertebrate multicellular animals that live in the soil or in close contact with the soil.

"**State cleanup law**" means the Model Toxics Control Act, chapter 70A.305 RCW, and the cleanup regulations adopted under that act, chapters 173-340 and 173-204 WAC.

"**Subchronic reference dose**" means an estimate (with an uncertainty of an order of magnitude or more) of a daily exposure level for the human population, including sensitive subgroups, that is likely to be without appreciable risk of adverse effects during a portion of a lifetime.



**"Surface water"** means lakes, rivers, ponds, streams, inland waters, salt waters, and all other surface waters and water courses within the state of Washington or under the jurisdiction of the state of Washington.

**"Technically possible"** means capable of being designed, constructed, and implemented in a reliable and effective manner, regardless of cost.

**"Terrestrial ecological receptors"** means plants and animals that live primarily or entirely on land.

**"Threatened or endangered species"** means species listed as threatened or endangered under the federal Endangered Species Act 16 U.S.C. Section 1533, or classified as threatened or endangered by the state fish and wildlife commission under WAC ((~~232-12-011(1) and 232-12-014~~)) 220-200-100 or 220-610-010.

**"Total excess cancer risk"** means the upper bound on the estimated excess cancer risk associated with exposure to multiple hazardous substances and multiple exposure pathways.

**"Total petroleum hydrocarbons"** or **"TPH"** means any fraction of crude oil that is contained in plant condensate, crankcase motor oil, gasoline, aviation fuels, kerosene, diesel motor fuel, benzol, fuel oil, and other products derived from the refining of crude oil. For the purposes of this chapter, TPH ((will)) generally means those fractions of the above products that are the total of all hydrocarbons quantified by analytical methods NWTPH-Gx; NWTPH-Dx; volatile petroleum hydrocarbons (VPH) for volatile aliphatic and volatile aromatic petroleum fractions; and extractable petroleum hydrocarbons (EPH) for nonvolatile aliphatic and nonvolatile aromatic petroleum fractions, as appropriate, or other test methods approved by ((the department)) ecology.

**"Type I error"** means the error made when it is concluded that an area of a site is below cleanup levels when it actually exceeds cleanup levels. This is the rejection of a true null hypothesis.

**"Underground storage tank"** or **"UST"** means ((an underground storage tank and connected underground piping as defined in the rules adopted under chapter 90.76 RCW)) the term as defined in chapter 173-360A WAC.

**"Unrestricted site use conditions"** means restrictions on the use of the site or natural resources affected by releases of hazardous substances from the site are not required to ensure continued protection of human health and the environment.

**"Upper bound on the estimated excess cancer risk of one in ((one hundred thousand)) 100,000"** means the upper ((ninety-fifth)) 95th percent confidence limit on the estimated risk of one additional cancer above the background cancer rate per ((one hundred thousand)) 100,000 individuals.

**"Upper bound on the estimated excess cancer risk of one in ((one million)) 1,000,000"** means the upper ((ninety-fifth)) 95th percent confidence limit on the estimated risk of one additional cancer above the background cancer rate per ((one million)) 1,000,000 individuals.

**"UST system"** means the term as defined in chapter 173-360A WAC.

**"UST system operator"** means the same as "operator" in chapter 173-360A WAC.

**"UST system owner"** means the same as "owner" in chapter 173-360A WAC.

**"Volatile organic compound"** means those carbon-based compounds listed in ((EPA)) United States Environmental Protection Agency methods 502.2, 524.2, 551, 601, 602, 603, 624, 1624C, 1666, 1671, 8011,

8015B, 8021B, 8031, 8032A, 8033, 8260B, and those with similar vapor pressures or boiling points. (~~(See WAC 173-340-830(3) for references describing these methods.)~~) For petroleum, volatile means aliphatic and aromatic constituents up to and including EC12, plus naphthalene, 1-methylnaphthalene and 2-methylnaphthalene.

"Vulnerable population" means the term as defined in RCW 70A.02.010(14).

**"Wastewater facility"** means all structures and equipment required to collect, transport, treat, reclaim, or dispose of domestic, industrial, or combined domestic/industrial wastewaters.

~~"Wetlands" means ((lands transitional between terrestrial and aquatic systems where the water table is usually at or near the surface or the land is covered by shallow water. For the purposes of this classification, wetlands must have one or more of the following attributes at least periodically, the land supports predominantly hydrophytes; the substrate is predominately undrained hydric soil; and the substrate is nonsoil and saturated with water or covered by shallow water at some time during the growing season each year)) the term as defined in WAC 173-201A-020.~~

**"Wildlife"** means any nonhuman vertebrate animal other than fish.

**"Zoned for (a specified) use"** means the use is allowed as a permitted or conditional use under the local jurisdiction's land use zoning ordinances. A land use that is inconsistent with the current zoning but allowed to continue as a nonconforming use or through a comparable designation is not considered to be zoned for that use.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-210 Usage.** For the purposes of this chapter, the following (~~shall~~) apply:

(1) Unless the context clearly requires otherwise, the use of the singular (~~shall~~) includes the plural and conversely.

(2) The terms **"applicable," "appropriate," "relevant," "unless otherwise directed by ((the department)) ecology"** and similar terms implying discretion mean as determined by ((the department)) ecology, with the burden of proof on other persons to demonstrate that the requirements are or are not necessary.

(3) **"Approved"** means for (~~department conducted or ordered remedial actions, or for potentially liable person conducted cleanups agreed to by the department in an agreed order or decree governing remedial actions at the site~~) ecology-conducted or ecology-supervised remedial actions.

(4) **"Conduct"** means to perform or undertake whether directly or through an agent or contractor, unless this chapter expressly provides otherwise.

(5) **"Include"** means included, but not limited to.

(6) **"May"** or **"should"** means the provision is optional and permissive, and does not impose a requirement.

(7) **"Shall," "must,"** or **"will"** means the provision is mandatory.

(8) **"Threat"** means threat or potential threat.

(9) **"Under"** means pursuant to, subject to, required by, established by, in accordance with, and similar expressions of legislative or administrative authorization or direction.

PART ((III)) 3 - SITE REPORTS AND CLEANUP DECISIONS

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-300 Site discovery and reporting.** (1) **Purpose.** ((As part of a program to identify hazardous waste sites,)) This section sets forth the requirements for reporting a release or threatened release of a hazardous substance ((due to past activities, whether discovered before or after the effective date of this regulation. It also sets forth the requirements for reporting independent remedial actions. The department may take any other actions it deems appropriate to identify potential hazardous waste sites consistent with chapter 70.105D RCW.

~~(2) Release report.~~

~~(a) Any owner or operator who has information that a hazardous substance has been released to the environment at the owner or operator's facility and may be a threat to human health or the environment shall report such information to the department within ninety days of discovery. Releases from underground storage tanks shall be reported by the owner or operator of the underground storage tank within twenty-four hours of release confirmation, in accordance with WAC 173-340-450. To the extent known, the report shall include:~~

~~(i) The identification and location of the hazardous substance;~~

~~(ii) Circumstances of the release and the discovery; and~~

~~(iii) Any remedial actions planned, completed, or underway. All other persons are encouraged to report such information to the department.) to the environment that may pose a threat to human health or the environment.~~

(2) **Applicability and timing.** Except as provided under (a) of this subsection, within 90 days of discovering a release or threatened release of a hazardous substance to the environment that may pose a threat to human health or the environment, an owner or operator must report the release to ecology. All other persons are encouraged to report such a release to ecology.

(a) **Exemptions.** An owner or operator does not need to report the following releases under this section:

(i) A release previously reported to ecology in fulfillment of a reporting requirement in this chapter or in another law or regulation, including a release previously reported to ecology under chapter 173-360A WAC;

(ii) A release from a heating oil tank previously reported to PLIA under WAC 374-45-030;

(iii) A release previously reported to the United States Environmental Protection Agency under CERCLA, Section 103(c) (42 U.S.C. Sec. 9603(c));

(iv) A release previously reported to the state division of emergency management under RCW 90.56.280;

(v) Application of pesticides and fertilizers for their intended purposes and according to label instructions;

(vi) Lawful and nonnegligent use of hazardous substances by a natural person for personal or domestic purposes;

(vii) A release in accordance with a permit that authorizes the release;

(viii) Except for a release specified under (b) (iii) of this subsection, a release to the air;

(ix) A release discovered in a public water system regulated by the department of health; or

(x) A release to a permitted wastewater facility.

An exemption from the reporting requirements in this section does not imply a release from liability under the state cleanup law.

(b) ((Persons)) **Examples.** An owner or operator should use best professional judgment in deciding whether a release or threatened re-lease of a hazardous substance to the environment may ((be)) pose a threat ((or potential threat)) to human health or the environment. The following, which is not an exhaustive list, are examples of situations that an owner or operator should generally ((should be reported)) report under this section:

(i) Contamination in a water supply well((-));

(ii) Contaminated seeps, sediment or surface water((-));

(iii) Vapors in a building, utility vault or other structure that appear to be entering the structure from nearby contaminated soil or groundwater((-));

(iv) ((Free product)) Nonaqueous phase liquid, such as a petroleum product or ((other organic liquids)) chlorinated solvent, on the surface of the ground or in the groundwater((-)) (free product);

(v) Any contaminated soil or unpermitted disposal of waste materials that would be classified as a hazardous waste under federal or state law((-));

(vi) Any abandoned containers such as drums or tanks, above ground or buried, still containing more than trace residuals of hazardous substances((-));

(vii) Sites where unpermitted industrial waste disposal has occurred((-));

(viii) Sites where hazardous substances have leaked or been dumped on the ground((-); and

(ix) Leaking underground petroleum storage tanks not already reported under ((WAC 173-340-450)) chapter 173-360A WAC.

((3) Exemptions. The following releases are exempt from these notification requirements:

(a) Application of pesticides and fertilizers for their intended purposes and according to label instructions;

(b) Lawful and nonnegligent use of hazardous substances by a natural person for personal or domestic purposes;

(c) A release in accordance with a permit that authorizes the release;

(d) A release previously reported to the department in fulfillment of a reporting requirement in this chapter or in another law or regulation;

(e) A release previously reported to the United States Environmental Protection Agency under CERCLA, Section 103(c) (42 U.S.C. Sec. 9603(c));

(f) Except for releases under subsection (2) (b) (iii) of this section, a release to the air;

(g) Releases discovered in public water systems regulated by the department of health; or

(h) A release to a permitted wastewater facility.

An exemption from the notification requirements in this section does not imply a release from liability under this chapter.

~~(4) Report of independent remedial actions.~~

~~See WAC 173-340-515 for additional reporting requirements for independent remedial actions. See WAC 173-340-450 for reporting requirements for independent remedial actions for releases from underground storage tanks.~~

~~(5) Department response. Within ninety days of receiving information under this section, the department shall conduct an initial investigation in accordance with WAC 173-340-310. For sites on the hazardous sites list, the department shall, as resources permit, review reports that document independent cleanup actions. The review shall include an evaluation of whether the site qualifies for removal from the hazardous sites list or whether further remedial action is required.~~

~~(6-))~~ (3) **Content of release report.** An owner or operator must include the following information in a release report, to the extent known:

(a) The identity and location of the hazardous substance;

(b) The circumstances of the hazardous substance release and its discovery; and

(c) Any planned, ongoing, or completed independent remedial actions to investigate or clean up the release.

(i) See WAC 173-340-515(4) and 173-340-450 for additional reporting requirements for independent remedial actions.

(ii) See WAC 173-340-310(5) for ecology's authority to defer completing an initial investigation of a release to review independent remedial actions completed within 90 days of release discovery.

(4) **Other ((obligations)) release reporting requirements.** Nothing in this section ((shall)) eliminates any obligations to comply with reporting requirements ((that may exist in a permit or under)) in other laws or permits including, but not limited to, the following:

(a) **Releases from regulated UST systems.** Under chapter 173-360A WAC, UST system owners and operators and regulated service providers must report a confirmed release of a regulated substance from an UST system to ecology within 24 hours. As specified in subsection (2)(a)(i) of this section, a release previously reported to ecology under chapter 173-360A WAC is exempt from the release reporting requirements in this section; however, the release must still be investigated and cleaned up in accordance with the state cleanup law. WAC 173-340-450 specifies interim actions that UST system owners and operators must perform immediately or shortly after confirming a release to reduce the threats posed by the release, prevent any further release, and characterize the nature and extent of the release;

(b) **Releases from heating oil tanks.** Under chapter 374-45 WAC, owners and operators of a heating oil tank and owners of the property where the tank is located must report a suspected or confirmed release from the tank to PLIA within 90 days. As specified in subsection (2)(a)(ii) of this section, a release previously reported to ecology under chapter 374-45 WAC is exempt from the release reporting requirements in this section; however, the release must still be investigated and cleaned up in accordance with the state cleanup law.

(5) **Reservation of rights.** Nothing in this section precludes ecology from taking any actions it deems appropriate to identify contaminated sites consistent with chapter 70A.305 RCW.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-310 Initial investigation.** (1) **Purpose.** ((An initial investigation is an inspection of a suspected site by the department and documentation of conditions observed during that site inspection.)) The purpose of the initial investigation is to determine ((whether a release or threatened release of a hazardous substance may have occurred that warrants further action under this chapter.

(2) ~~Applicability and timing.~~ Whenever the department receives information and has a reasonable basis to believe that there may be a release or a threatened release of a hazardous substance that may pose a threat to human health or the environment, the department shall conduct an initial investigation within ninety days.

(3) ~~Exemptions.~~ The department shall not be required to conduct an initial investigation when):

(a) Whether there has been a release or threatened release of a hazardous substance to the environment;

(b) Whether the release or threatened release may pose a threat to human health or the environment;

(c) Whether the population that may be threatened includes a likely vulnerable population or overburdened community;

(d) Whether further remedial action is necessary under state cleanup law to confirm whether there has been a release or threatened release that poses a threat to human health or the environment;

(e) Whether further remedial action is necessary under state cleanup law to address the threat to human health and the environment posed by the release or threatened release. This determination is based on the criteria in WAC 173-340-330(5);

(f) Whether an emergency remedial action or an interim action is necessary under state cleanup law to address the threat, and whether persons in the potentially affected vicinity need to be notified of such action;

(g) Whether action under another state or federal law is appropriate; and

(h) The current owners and operators of the site.

(2) **Applicability.** Ecology will complete an initial investigation unless:

(a) The release is exempt from reporting under WAC 173-340-300 (2) (a);

(b) The circumstances associated with the release or threatened release are known to ((the department)) ecology and have previously been or currently are being evaluated by ((the department)) ecology or ((other)) another government agency; or

((b) The release is permitted; or

(c) The release is exempt from reporting under WAC 173-340-300(3).)) (c) Ecology does not have a reasonable basis to believe that there has been a release or threatened release of a hazardous substance that may pose a threat to human health or the environment.

(3) **Performance.** To make the determinations specified in subsection (1) of this section, ecology will review readily available information and may collect, or request other persons to collect, additional information.

(4) ((Department deferral to)) **Reliance on others.** ((The department)) Ecology may rely on another government agency or a contractor

to ~~((the department))~~ ecology to conduct an initial investigation on its behalf, provided ~~((the department determines such an))~~:

(a) The agency or contractor is not suspected ~~((to have))~~ of having contributed to the release or threatened release ~~((of a hazardous substance))~~; and ~~((that))~~

(b) The agency or contractor has no conflict of interest ~~((exists))~~.

~~((5) ((Department decision. Based on the information obtained about the site, the department shall within thirty days of completion of the initial investigation make one or more of the following decisions:~~

~~((a) A site hazard assessment is required;~~

~~((b) Emergency remedial action is required;~~

~~((c) Interim action is required; or~~

~~((d) The site requires no further action under this chapter at this time because either:~~

~~((i) There has been no release or threatened release of a hazardous substance; or~~

~~((ii) A release or threatened release of a hazardous substance has occurred, but in the department's judgment, does not pose a threat to human health or the environment; or~~

~~((iii) Action under another authority is appropriate.~~

~~A decision for a particular follow-up action does not preclude the department from requiring some other action in the future based on reevaluation of the site or additional information.~~

~~((6) Notification.~~

~~((a) Sites requiring an emergency remedial action or interim action. If the department determines that an emergency remedial action or interim action is required, then notification of the threat to the potentially affected vicinity may be required by the department. The method and nature of the notification shall be determined on a case-by-case basis using the methods specified in WAC 173-340-600. Such notification shall be the responsibility of the site owner or operator if required in writing by the department.~~

~~((b) Sites requiring further remedial action. For sites requiring further remedial action under chapter 70.105D RCW, the department shall notify the owner, operator, and any potentially liable person known to the department of its decision. This notification shall be a letter ("Early Notice Letter") mailed to the person which includes:~~

~~((i) The basis for the department's decision;~~

~~((ii) Information on the cleanup process provided for in this chapter;~~

~~((iii) A statement that it is the department's policy to work cooperatively with persons to accomplish prompt and effective cleanups;~~

~~((iv) A person or office of the department to contact regarding the contents of the letter; and~~

~~((v) A statement that the letter is not a determination of liability and that cooperating with the department in planning or conducting a remedial action is not an admission of guilt or liability.~~

~~((c) Sites not requiring further remedial action. For sites requiring no further remedial action under chapter 70.105D RCW, if requested by the owner or operator, the department shall notify the owner or operator of the department's conclusion. This notification shall be in writing and may be combined with the determination of status letter in WAC 173-340-500.)~~ **Timing.**

(a) Except as provided under (b) of this subsection, ecology will complete an initial investigation within 90 days of discovering a re-

lease or threatened release or receiving a release report under WAC 173-340-300.

(b) If an independent investigation, interim action, or cleanup action is completed within 90 days of the discovery of a release or threatened release, ecology will complete an initial investigation by the earlier of the following:

(i) Ninety days after receiving the independent remedial action report required under WAC 173-340-515(4); or

(ii) One hundred eighty days after discovering a release or threatened release or receiving a release report.

(6) **Determinations and next steps.** Within 30 days of completing the initial investigation, ecology will make one of the following determinations and take the applicable steps:

(a) No release or threatened release occurred. In this case, ecology will notify the owner and operator in writing of its determination;

(b) A release or threatened release occurred, but does not pose a threat to human health or the environment that requires remedial action under state cleanup law. This determination must be based on factors other than performance of remedial action. In this case, ecology will notify the owner and operator in writing of its determination;

(c) A release or threatened release occurred that posed a threat to human health or the environment, but no further remedial action is necessary under state cleanup law to address that threat based on the criteria in WAC 173-340-330(5). In this case, ecology will take the following steps:

(i) Perform a site hazard assessment and ranking in accordance with WAC 173-340-320;

(ii) List the site on ecology's no further action sites list in accordance with WAC 173-340-335(2);

(iii) Make any initial investigation report publicly available on ecology's website;

(iv) Notify the owner and operator in writing of ecology's determination; and

(v) Notify the public of ecology's determination in the *Contaminated Site Register* under WAC 173-340-600(7). The notice must include instructions on how to sign up for the site-specific electronic alerts provided by ecology under WAC 173-340-600(6);

(d) A release or threatened release may have occurred that poses a threat to human health or the environment, and further remedial action is necessary under state cleanup law to confirm the threat. In this case, ecology will take the steps specified under (e) of this subsection;

(e) A release or threatened release occurred that poses a threat to human health or the environment, and further remedial action is necessary under state cleanup law to address the threat based on the criteria in WAC 173-340-330(5). In this case, ecology will take the following steps:

(i) Perform a site hazard assessment and ranking in accordance with WAC 173-340-320;

(ii) List the site on the contaminated sites list in accordance with WAC 173-340-330(2);

(iii) Make any initial investigation report publicly available on ecology's website;

(iv) Notify the owner and operator, and any person who ecology has preliminarily determined to be liable under WAC 173-340-500(1), in writing of ecology's determination. The notice may be combined with



the potentially liable person status letter in WAC 173-340-500. The notice must include:

- (A) The basis for ecology's determination;
- (B) The site's hazard rankings;
- (C) Information on the cleanup process provided for in this chapter;
- (D) A statement that it is ecology's policy to work cooperatively with persons to accomplish prompt and effective cleanups;
- (E) A statement that the notice is not a determination of liability and that cooperating with ecology in planning or conducting a remedial action is not an admission of guilt or liability;
- (F) An ecology website where information about the site is publicly available, and instructions on how to sign up for the site-specific electronic alerts provided by ecology under WAC 173-340-600(6); and
- (G) An ecology staff or office to contact about the contents of the notice;
  - (v) Notify the public of ecology's determination in the *Contaminated Site Register* under WAC 173-340-600(7). The notice must include instructions on how to sign up for the site-specific electronic alerts provided by ecology under WAC 173-340-600(6);
  - (vi) Notify persons within the potentially affected vicinity of the threat, if ecology determines that an emergency remedial action or an interim action is necessary under state cleanup law and that such notice is needed.
    - (A) Ecology may require the owner or operator to provide the notice on ecology's behalf. If required in writing by ecology, the owner or operator must provide the notice.
    - (B) Ecology will determine the method and nature of the notice on a case-by-case basis using the methods specified in WAC 173-340-600.
- (f) A release or threatened release occurred that poses a threat to human health or the environment, but action under another state or federal law is appropriate. The steps ecology will take depend on the other authority identified by ecology.
  - (i) For all sites where ecology determines action is appropriate under another state or federal law, ecology will:
    - (A) Refer the site to the applicable government agency or program; and
    - (B) Notify the owner and operator in writing of its determination.
  - (ii) For sites where ecology determines action is appropriate under the federal cleanup law, the federal Solid Waste Disposal Act (42 U.S.C. 6901 et seq.), the state Hazardous Waste Management Act (chapter 70A.300 RCW), the state Solid Waste Management Act (chapter 70A.205 RCW), or the state Pollution Liability Protection Act (chapter 70A.330 RCW), ecology will also:
    - (A) Perform a site hazard assessment and ranking in accordance with WAC 173-340-320;
    - (B) List the site on ecology's contaminated sites list in accordance with WAC 173-340-330(2);
    - (C) Make any initial investigation report publicly available on ecology's website; and
    - (D) Notify the public of ecology's determination in the *Contaminated Site Register* under WAC 173-340-600(7). The notice must include instructions on how to sign up for the site-specific electronic alerts provided by ecology under WAC 173-340-600(6).

(7) **Reservation of rights.** Nothing in this section ((shall)) precludes ((the department)) ecology from taking or requiring appropriate remedial action at any time.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-320 Site hazard assessment and ranking.** ((1) Purpose. The purpose of the site hazard assessment is to provide sufficient sampling data and other information for the department to:

- (a) Confirm or rule out that a release or threatened release of a hazardous substance has occurred;
- (b) Identify the hazardous substance and provide some information regarding the extent and concentration of the substance;
- (c) Identify site characteristics that could result in the hazardous substance entering and moving through the environment;
- (d) Evaluate the potential for the threat to human health and the environment; and
- (e) Determine the hazard ranking of the site under WAC 173-340-330, if appropriate.

(2) Timing. Generally, a site hazard assessment shall be completed before proceeding to any subsequent phase of remedial action, other than an emergency or interim action.

(3) Administrative options. The site hazard assessment may be conducted under any of the procedures described in WAC 173-340-510. The department may rely on another government agency or a contractor to the department to conduct a site hazard assessment on its behalf, provided the department determines such an agency or contractor is not suspected to have contributed to the release or threatened release of a hazardous substance and that no conflict of interest exists.

(4) Scope and content. A site hazard assessment is an early study to provide preliminary data regarding the relative potential hazard of the site. A site hazard assessment is not intended to be a detailed site characterization; however, it shall include sufficient sampling, site observations, maps, and other information needed to meet the purposes specified in subsection (1) of this section. To fulfill this requirement, a site hazard assessment shall include, as appropriate, the following information:

- (a) Identification of hazardous substances, including what was released and is threatened to be released and/or, if known, what products of decomposition, recombination, or chemical reaction are currently present on site, and an estimate of their quantities and concentrations;
- (b) Evidence confirming a release or threatened release of hazardous substances to the environment;
- (c) Description of facilities containing releases, if any, and their condition;
- (d) Identification of the location of all areas where a hazardous substance is known or suspected to be, indicated on a site map;
- (e) Consideration of surface water run-on and runoff and the hazardous substances leaching potential;
- (f) Preliminary characterization of the subsurface and groundwater actually or potentially affected by the release, including vertical depth to groundwater and distance to nearby wells, bodies of surface water, and drinking water intakes;

~~(g) Preliminary evaluation of receptors, including: Human population, food crops, recreation areas, parks, sensitive environments, irrigated areas, and aquatic resources currently or potentially affected by groundwater, air, or surface water containing the release of hazardous substances at the site, including distances to these receptors; and~~

~~(h) Any other physical factors which may be significant in estimating the potential or current exposure to sensitive biota.~~

~~(5) Guidance. The department shall make available guidance for how to conduct a site hazard assessment to meet the requirements of this section. Persons are encouraged to contact the department to obtain a copy of the latest guidance.~~

~~(6) Department decision. Based on the results of the site hazard assessment and other available information about the site, the department shall either determine the site warrants no further action using the criteria in WAC 173-340-310 (5) (d) or proceed with ranking and placing the site on the hazardous sites list under WAC 173-340-330.~~

~~(7) Notification. The department shall make available the results of the site hazard assessment to the site's owner and operator and any person who has received a potentially liable person status letter under WAC 173-340-500 regarding the site. If the department finds after a site hazard assessment that the site requires no further action, it shall publish this decision in the *Site Register*.) (1) **Purpose.** The site hazard assessment and ranking process provides a method for ecology to assess and rank threats to human health and the environment posed by a site based on information readily available at the time of assessment. The site hazard assessment and ranking process satisfies the requirements of RCW 70A.305.030 (2) (b), and is not a substitute for a remedial investigation. Ecology uses site hazard assessments and rankings to:~~

~~(a) Support decisions to add or remove sites from the contaminated sites list under WAC 173-340-330 or the no further action sites list under WAC 173-340-335;~~

~~(b) Prioritize remedial actions and allocate agency resources among and within sites as part of program planning and assessment under WAC 173-340-340;~~

~~(c) Inform the public and the legislature about the threats posed by contaminated sites;~~

~~(d) Reflect changes in threats posed by a site based on new information or changes in site conditions; and~~

~~(e) Identify whether the population threatened includes a likely vulnerable population or overburdened community.~~

~~(2) **Development.** Ecology will establish and maintain a site hazard assessment and ranking process.~~

~~(a) **Functional requirements.** The site hazard assessment and ranking process must enable ecology to use readily available information to:~~

~~(i) Rank the potential exposure of human and environmental receptors to confirmed or suspected releases of hazardous substances through each environmental medium;~~

~~(ii) Rank the severity of such exposures to human health and the environment;~~

~~(iii) Identify whether the potentially exposed population includes a likely vulnerable population or overburdened community;~~

~~(iv) Identify the environmental health disparity ranking of the potentially exposed population using the environmental health dispari-~~

ties map developed pursuant to RCW 43.70.815 or other readily available information; and

(v) Report the assessor's level of confidence in the information used for the assessment.

(b) **Performance standards.** Ecology will establish performance standards for assessing the technical validity, efficiency, consistency, and practical utility of the site hazard assessment and ranking process.

(c) **Quality assurance.** Ecology will periodically assess whether the site hazard assessment and ranking process meets the performance standards established under (b) of this subsection, and update the process as appropriate.

(d) **Public participation.** When establishing the site hazard assessment and ranking process or making any change to the process that could affect hazard rankings, ecology will provide the public with notice and an opportunity to comment. The public comment period must be at least 30 days.

(3) **Implementation.**

(a) **Applicability and timing.**

(i) Ecology will perform a site hazard assessment and ranking before adding or removing a site from the contaminated sites list under WAC 173-340-330 or the no further action sites list under WAC 173-340-335.

(ii) For sites on the contaminated sites list on the effective date of this section, ecology will conduct a site hazard assessment and ranking as resources permit. As part of the strategic plan required under WAC 173-340-340, ecology will develop goals and strategies for completing a site hazard assessment and ranking of such sites.

(iii) Ecology may also conduct a site hazard assessment and ranking when new information becomes available or when site conditions change.

(b) **Performance.** Ecology will review readily available information when conducting a site hazard assessment and ranking.

(c) **Reliance on others.** Ecology may rely on another government agency or a contractor to ecology to perform a site hazard assessment and ranking on its behalf, provided:

(i) The agency or contractor is not suspected of having contributed to the release or threatened release; and

(ii) The agency or contractor has no conflict of interest.

(d) **Notification.** Upon completing a site hazard assessment and ranking, ecology will:

(i) Make the site's current hazard rankings publicly available on ecology's website under WAC 173-340-600(5). The hazard rankings will include the results specified in subsection (2)(a) of this section; and

(ii) If requested, notify a person electronically under WAC 173-340-600(6).

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-330 ((Hazard ranking and the hazardous)) Contaminated sites list.** (1) **Purpose.** ((The department shall maintain a list of sites where remedial action has been determined by the department

to be necessary. This list, called the hazardous sites list, shall fulfill the department's responsibilities under RCW 70.105D.030 (2) (b) and (3). From this list, the department shall select those sites where action is anticipated and include those in the biennial program report under WAC 173-340-340.

~~(2) Hazard ranking.~~

~~(a) The department shall give a hazard ranking to sites placed on the list. The purpose of hazard ranking is to estimate, based on the information compiled during the site hazard assessment, the relative potential risk posed by the site to human health and the environment. This assessment considers air, groundwater, and surface water migration pathways, human and nonhuman exposure targets, properties of the substances present, and the interaction of these variables.~~

~~(b) The department shall evaluate each site on a consistent basis using the procedure described in the "Washington Ranking Method Scoring Manual," publication number 90-14, dated April 1992. The sediment component of a site shall be scored using the procedures described in "Sediment Ranking System," publication number 97-106, dated January 1990, and "Status Report: Technical Basis for SEDRANK Modifications," publication number 97-107, dated June 1991. The ranking procedure and major amendments to the manual shall be reviewed by the science advisory board established under chapter 70.105D RCW. Information obtained in the site hazard assessment, plus any additional data specified in these publications, shall be included in the hazard ranking evaluation.~~

~~(3) Site Register. The department shall periodically provide notification of the results of hazard ranking in the Site Register. The department shall make available hazard ranking results for each site to the site owner and operator and any potentially liable person known to the department before publication in the Site Register.~~

~~(4) Reranking. The department may at its discretion re-rank a site if, before the initiation of state action at the site, the department receives additional information within the scope of the evaluation criteria which indicates that a significant change in rank may result.~~

~~(5) Listing.~~

~~Sites shall be ranked and placed on the hazardous sites list if, after the completion of a site hazard assessment, the department determines that further action is required at the site. The list shall be updated at least once per year. Placement of a site on the hazardous sites list does not, by itself, imply that persons associated with the site are liable under chapter 70.105D RCW.~~

~~(6) Site status. The hazardous sites list shall reflect the current status of remedial action at each site. The department may change a site's status to reflect current conditions. The status for each site shall be identified as one of the following:~~

~~(a) Sites awaiting further remedial action;~~

~~(b) Sites with remedial action in progress;~~

~~(c) Sites where a cleanup action has been conducted but confirmational monitoring is underway;~~

~~(d) Sites with independent remedial actions; or~~

~~(e) Other categories established by the department.~~

~~(7) Removing sites from the list.~~

~~(a) The department may remove a site from the list only after it has determined that:~~

~~(i)) The purpose of the contaminated sites list is to identify:~~

(a) All sites for which ecology or PLIA has determined further remedial action is necessary under state cleanup law to:

(i) Confirm whether there is a threat to human health or the environment posed by a release or threatened release; or

(ii) Address the threat posed by a release or threatened release, based on the criteria in subsection (5) of this section; and

(b) For each listed site, the site's current remedial action status.

(2) **Adding a site to the list.** After an initial investigation under WAC 173-340-310 or 374-45-040, ecology will add a site to the contaminated sites list if ecology or PLIA determines further remedial action is necessary under state cleanup law to:

(a) Confirm whether there is a threat to human health or the environment posed by a release or threatened release; or

(b) Address the threat posed by a release or threatened release, based on the criteria in subsection (5) of this section.

(3) **Tracking the remedial action status of a site.** For each site on the contaminated sites list, ecology will track and include on the list the site's remedial action status. Ecology may change the remedial action status of a site to reflect current conditions.

(4) **Splitting or combining sites on the list.** Ecology may split or combine sites on the contaminated sites list consistent with its authority under chapter 70A.305 RCW.

(5) **Removing a site from the list.** Ecology will remove a site from the contaminated sites list if, and only if, ecology or PLIA determines that the listing is erroneous or that the site meets the applicable criteria in this subsection. A person does not need to submit a petition under subsection (6) of this section for ecology to remove a site from the contaminated sites list.

(a) **Permanent cleanup action.** For sites where the selected cleanup action is permanent, a site must meet the following criteria to be removed from the list:

(i) All cleanup standards have been achieved; and

(ii) All necessary remedial actions under state cleanup law have been completed.

(b) **Nonpermanent cleanup action without containment.** For sites where the selected cleanup action is not permanent and does not include containment, a site must meet the following criteria to be removed from the list:

(i) All cleanup standards have been achieved; and

(ii) All remedial actions under state cleanup law, except ((~~confirmation~~)) ~~confirmation~~ monitoring and periodic reviews, have been completed ((~~and compliance with the cleanup standards has been achieved at the site;~~

(ii) The listing was erroneous; or

(iii)).

(c) **Nonpermanent cleanup action with containment.** For sites where the selected cleanup action is not permanent and includes containment ((~~, if all of the following conditions have been met:~~

(A) All construction and operation of remedial actions)), a site must meet the following criteria to be removed from the list:

(i) All cleanup standards have been achieved;

(ii) All necessary construction has been completed;

(iii) All necessary operation and maintenance activities have been ((adequately)) completed ((and)), except for the following:

((~~(I) Only~~)) (A) Passive maintenance activities, such as monitoring, inspections ((and)), or periodic repairs ((remain)); or

~~((II)) (B) For (municipal) solid waste landfills (only, a closure plan meeting the substantive requirements in chapter 173-351 WAC has been approved by the department as part of a remedial action under this chapter and the only remaining active maintenance activities are methane gas control, the operation of leachate collection and treatment systems, and/or surface water diversion;~~

~~(B)) permitted under chapter 173-340, 173-350, or 173-351 WAC, any operation or maintenance activities of systems for explosive gas control, leachate collection, or surface water run-on or runoff management;~~

~~(iv) All necessary performance monitoring has been completed;~~

~~(v) Sufficient (confirmational) confirmation monitoring has been (done) completed to demonstrate that the (remedy has) cleanup action effectively (contained) contains the hazardous substances of concern at the site;~~

~~((C) All required performance monitoring has been completed;~~

~~(D)) (vi) Any required institutional controls are in place and have been demonstrated to be effective in protecting public health and the environment ((from exposure to hazardous substances)) and ((protecting)) the integrity of the cleanup action;~~

~~((E)) (vii) Any required financial assurances are in place; and~~

~~(viii) Written documentation is present in ((the department)) ecology files that describes what hazardous substances ((have been left)) remain on site, where they are located, and the ((long-term)) long-term monitoring and maintenance obligations at the site((;~~

~~(F) When required under WAC 173-340-440, financial assurances are in place; and~~

~~(G) For sites with releases to groundwater, it has been demonstrated the site meets groundwater cleanup levels at the designated point of compliance.~~

~~(b) A site owner, operator, or potentially liable person may request that a site be removed from the list by submitting a petition to the department. The petition shall include thorough documentation of all investigations performed, all cleanup actions taken, and adequate compliance monitoring to demonstrate to the department's satisfaction that one of the conditions in (a) of this subsection has been met. The department may require payment of costs incurred, including an advance deposit, for review and verification of the work performed. The department shall review such petitions; however, the timing of the review shall be at its discretion and as resources may allow.~~

~~(8) Record of sites. The department shall maintain a record of sites that have been removed from the list under subsection (7) of this section. The record shall identify which sites have institutional controls under WAC 173-340-440 and which sites are subject to periodic review under WAC 173-340-420. This record will be made available to the public upon request.~~

~~(9) Relisting of sites. The department may relist a site that has previously been removed if it determines that the site requires further remedial action.~~

~~(10) Notice. The department shall provide public notice and an opportunity to comment when the department proposes to remove a site from the list. Additions to the list, changes in site status, and removal from the list shall be published in the *Site Register*)).~~

~~(6) Petitions for removing a site from the list. A site owner, operator, or potentially liable person may petition ecology to remove a site from the contaminated sites list if ecology has not removed the site from the list under subsection (5) of this section.~~

(a) **Content.** A petition must be in writing and include the following:

(i) For claims the listing of the site is erroneous, sufficient documentation of investigations to demonstrate to ecology's satisfaction that the listing is erroneous;

(ii) For claims based on independent remedial action, a written opinion from ecology or PLIA that no further remedial action is necessary at the site to meet the criteria in subsection (5)(b) of this section. A person may request such an opinion from ecology under WAC 173-340-515(5) or from PLIA under chapter 374-80 WAC, as applicable; or

(iii) For claims based on ecology-supervised or ecology-conducted remedial action, sufficient documentation of remedial actions, including investigations, feasibility studies, interim actions, cleanup actions, and compliance monitoring, to demonstrate to ecology's satisfaction that no further remedial action is necessary at the site to meet the criteria in subsection (5) of this section.

(b) **Response.** Ecology will review the petition as resources permit. Unless ecology determines that the listing is erroneous or that the site meets the criteria in subsection (5) of this section, ecology may collect from the petitioner all costs incurred by ecology in reviewing the petition. Ecology may require a deposit in advance of reviewing the petition.

(7) **Public participation when removing a site from the list.** For an ecology-conducted or ecology-supervised remedial action, ecology will provide public notice in accordance with WAC 173-340-600(17) before removing a site from the contaminated sites list. Ecology may recover the costs of providing such public participation in accordance with WAC 173-340-550.

(8) **Relisting of sites.** Ecology may relist a site on the contaminated sites list that it previously removed from the list if ecology or PLIA determines further remedial action is necessary at the site to meet the criteria in subsection (5) of this section.

(9) **Notification.**

(a) Ecology will make the contaminated sites list and the current list of remedial action status categories publicly available on ecology's website.

(b) Ecology will make a site's current listing and remedial action status publicly available on ecology's website under WAC 173-340-600(5).

(c) If requested, ecology will notify a person electronically under WAC 173-340-600(6) upon:

(i) Any change in a site's remedial action status;

(ii) Splitting or combining a site on the contaminated sites list; or

(iii) Removing or relisting a site on the contaminated sites list.

(10) **Liability.** Placement of a site on the contaminated sites list does not, by itself, imply that persons associated with the site are liable under chapter 70A.305 RCW.

#### NEW SECTION

**WAC 173-340-335 No further action sites list.** (1) **Purpose.** The purpose of the no further action sites list is to identify:



(a) All sites where ecology or PLIA has determined no further remedial action is necessary under state cleanup law to meet the criteria in WAC 173-340-330(5); and

(b) For each listed site, whether institutional controls or periodic reviews remain necessary at the site.

(2) **Adding a site to the list.** Ecology will add a site to the no further action sites list if, and only if:

(a) After completing an initial investigation, ecology or PLIA determines that no further remedial action is necessary under state cleanup law to meet the criteria in WAC 173-340-330(5); or

(b) Ecology removes the site from the contaminated sites list based on the criteria in WAC 173-340-330(5).

(3) **Tracking institutional controls and periodic reviews.** For each site on the no further action sites list, ecology will identify on the list whether the site requires:

(a) Institutional controls under WAC 173-340-440; or

(b) Periodic reviews under WAC 173-340-420.

(4) **Removing a site from the list.** If ecology relists a site on the contaminated sites list under WAC 173-340-330(8), ecology will remove the site from the no further action sites list.

(5) **Notification.**

(a) Ecology will make the no further action sites list publicly available on ecology's website.

(b) If requested, ecology will notify a person electronically under WAC 173-340-600(6) upon adding or removing a site on the no further action sites list.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-340 ((Biennial program report.)) Program planning and assessment.** ((~~(1) Timing. Before November 1 of each even-numbered year, the department shall prepare a biennial program report for the legislature containing its plan for conducting remedial actions for the following two fiscal years. This report shall identify the projects and expenditures recommended for appropriation from both the state and local toxics control accounts. In determining which sites the department shall consider for planned action, emphasis shall be given to sites posing the highest risk to human health and the environment, as indicated by a site's hazard ranking. The department may also consider other factors in setting site priorities. After legislative action and any revisions, this report shall become the department's biennial program plan.~~

~~(2) Public notice. The department shall provide public notice and a hearing on the proposed plan. For purposes of this subsection only, public notice shall consist of mailings to all persons who have made a timely request and to the appropriate news media, and publication in the state register. Notice shall also be provided in the *Site Register*. The public comment period on the proposed plan shall run for at least thirty days from the date of the publication in the *Site Register*.)~~

(1) **Strategic plan.** Ecology will develop and periodically update a comprehensive and integrated strategic plan for cleaning up contaminated sites. The strategic plan must prioritize contaminated sites that threaten likely vulnerable populations and overburdened

communities, and consider the resource allocation factors in subsection (2) of this section. The strategic plan must include:

(a) Goals and strategies for all core program functions and major initiatives;

(b) Metrics to track and measure progress in accomplishing the goals and implementing the strategies; and

(c) Staffing and capital funds needed to accomplish the goals and implement the strategies.

(2) **Resource allocation.** In fulfilling the objectives of this chapter, ecology will allocate staffing and capital funds based on the following factors:

(a) The threats posed by a contaminated site to human health and the environment;

(b) Whether the population threatened by a contaminated site includes a likely vulnerable population or overburdened community;

(c) The land reuse potential and planning for a contaminated site; and

(d) Other factors specified by the legislature or ecology.

(3) **Performance assessment.** Ecology will periodically assess its progress in accomplishing its goals and implementing its strategies for cleaning up contaminated sites, including its progress in cleaning up sites that threaten likely vulnerable populations and overburdened communities, using the metrics established under subsection (1)(b) of this section.

(4) **Notification.**

(a) Ecology will make the strategic plans and performance assessments required under subsections (1) and (3) of this section publicly available on ecology's website.

(b) Ecology will provide notice in the *Contaminated Site Register* of the following:

(i) Any update to the strategic plans or performance assessments required under subsections (1) and (3) of this section; and

(ii) Any additional resource allocation factors specified by the legislature or ecology under subsection (2)(d) of this section.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-350 Remedial investigation ((and feasibility study)).** ~~((1) Purpose. The purpose of a remedial investigation/feasibility study is to collect, develop, and evaluate sufficient information regarding a site to select a cleanup action under WAC 173-340-360 through 173-340-390.~~

~~(2) Timing. Unless otherwise directed by the department, a remedial investigation/feasibility study shall be completed before selecting a cleanup action under WAC 173-340-360 through 173-340-390, except for an emergency or interim action.~~

~~(3) Administrative options. A remedial investigation/feasibility study may be conducted under any of the procedures described in WAC 173-340-510 and 173-340-515.~~

~~(4) Submittal requirements. For a remedial action conducted by the department or under a decree or order, a report shall be prepared at the completion of the remedial investigation/feasibility study. Additionally, the department may require reports to be submitted for discrete elements of the remedial investigation/feasibility study. Re-~~

~~ports prepared under this section and under an order or decree shall be submitted to the department for review and approval. See also subsection (7) (c) (iv) of this section for information on the sampling and analysis plan and the safety and health plan. See WAC 173-340-515(4) for submittal requirements for independent remedial actions.~~

~~(5) Public participation. Public participation will be accomplished in a manner consistent with WAC 173-340-600.~~

~~(6) Scope. The scope of a remedial investigation/feasibility study varies from site to site, depending on the informational and analytical needs of the specific facility. This requires that the process remain flexible and be streamlined when possible to avoid the collection and evaluation of unnecessary information so that the cleanup can proceed in a timely manner. Where information required in subsections (7) (c) and (8) (c) of this section is available in other documents for the site, that information may be incorporated by reference to avoid unnecessary duplication. However, in all cases sufficient information must be collected, developed, and evaluated to enable the selection of a cleanup action under WAC 173-340-360 through 173-340-390. In addition, for facilities on the federal national priorities list, a remedial investigation/feasibility study shall comply with federal requirements.~~

~~(7) Procedures for conducting a remedial investigation.~~

~~(a) Purpose. The purpose of the remedial investigation is to collect data necessary to adequately characterize the site for the purpose of developing and evaluating cleanup action alternatives. Site characterization may be conducted in one or more phases to focus sampling efforts and increase the efficiency of the remedial investigation. Site characterization activities may be integrated with the development and evaluation of alternatives in the feasibility study, as appropriate.~~

~~(b) Scoping activities. To focus the collection of data and to assist the department in making the preliminary evaluation required under the State Environmental Policy Act (see WAC 197-11-256), the following scoping activities may be taken before conducting a remedial investigation:~~

~~(i) Assemble and evaluate existing data on the site, including the results of any interim or emergency actions, initial investigations, site hazard assessments, and other site inspections;~~

~~(ii) Develop a preliminary conceptual site model as defined in WAC 173-340-200;~~

~~(iii) Begin to identify likely cleanup levels for the site;~~

~~(iv) Begin to identify likely cleanup action components that may address the releases at the site;~~

~~(v) Consider the type, quality and quantity of data necessary to support selection of a cleanup action; and~~

~~(vi) Begin to identify likely applicable state and federal laws under WAC 173-340-710.~~

~~(c) Content. A remedial investigation shall include the following information as appropriate:~~

~~(i) General facility information. General information, including: Project title; name, address, and phone number of project coordinator; legal description of the facility location; dimensions of the facility; present owner and operator; chronological listing of past owners and operators and operational history; and other pertinent information.~~

~~(ii) Site conditions map. An existing site conditions map that illustrates relevant current site features such as property bounda-~~

ries, proposed facility boundaries, surface topography, surface and subsurface structures, utility lines, well locations, and other pertinent information.

~~(iii) Field investigations. Sufficient investigations to characterize the distribution of hazardous substances present at the site, and threat to human health and the environment. Where applicable to the site, these investigations shall address the following:~~

~~(A) Surface water and sediments. Investigations of surface water and sediments to characterize significant hydrologic features such as: Surface drainage patterns and quantities, areas of erosion and sediment deposition, surface waters, floodplains, and actual or potential hazardous substance migration routes towards and within these features. Sufficient surface water and sediment sampling shall be performed to adequately characterize the areal and vertical distribution and concentrations of hazardous substances. Properties of surface and subsurface sediments that are likely to influence the type and rate of hazardous substance migration, or are likely to affect the ability to implement alternative cleanup actions shall be characterized.~~

~~(B) Soils. Investigations to adequately characterize the areal and vertical distribution and concentrations of hazardous substances in the soil due to the release. Properties of surface and subsurface soils that are likely to influence the type and rate of hazardous substance migration, or which are likely to affect the ability to implement alternative cleanup actions shall be characterized.~~

~~(C) Geology and groundwater system characteristics. Investigations of site geology and hydrogeology to adequately characterize the areal and vertical distribution and concentrations of hazardous substances in the groundwater and those features which affect the fate and transport of these hazardous substances. This shall include, as appropriate, the description, physical properties and distribution of bedrock and unconsolidated materials; groundwater flow rate and gradient for affected and potentially affected groundwaters; groundwater divides; areas of groundwater recharge and discharge; location of public and private production wells; and groundwater quality data.~~

~~(D) Air. An evaluation of air quality impacts, including sampling, where appropriate, and information regarding local and regional climatological characteristics which are likely to affect the hazardous substance migration such as seasonal patterns of rainfall, the magnitude and frequency of significant storm events, temperature extremes, prevailing wind direction, variations in barometric pressure, and wind velocity.~~

~~(E) Land use. Information regarding present and proposed land and resource uses and zoning for the site and potentially affected areas and information characterizing human and ecological populations that are reasonably likely to be exposed or potentially exposed to the release based on such use.~~

~~(F) Natural resources and ecological receptors.~~

~~(I) Information to determine the impact or potential impact of the hazardous substance from the facility on natural resources and ecological receptors, including any information needed to conduct a terrestrial ecological evaluation, under WAC 173-340-7492 or 173-340-7493, or to establish an exclusion under WAC 173-340-7491.~~

~~(II) Where appropriate, a terrestrial ecological evaluation may be conducted so as to avoid duplicative studies of soil contamination that will be remediated to address other concerns, such as protection of human health. This may be accomplished by evaluating residual threats to the environment after cleanup action alternatives for human~~

health protection have been developed. If this approach is used, the remedial investigation may be phased. Examples of sites where this approach may not be appropriate include: A site contaminated with a hazardous substance that is primarily an ecological concern and will not obviously be addressed by the cleanup action for the protection of human health, such as zinc; or a site where the development of a human health based remedy is expected to be a lengthy process, and postponing the terrestrial ecological evaluation would cause further harm to the environment.

~~(III) If it is determined that a simplified or site-specific terrestrial ecological evaluation is not required under WAC 173-340-7491, the basis for this determination shall be included in the remedial investigation report.~~

~~(G) Hazardous substance sources. A description of and sufficient sampling to define the location, quantity, areal and vertical extent, concentration within and sources of releases. Where relevant, information on the physical and chemical characteristics, and the biological effects of hazardous substances shall be provided.~~

~~(H) Regulatory classifications. Regulatory designations classifying affected air, surface water and groundwater, if any.~~

~~(iv) Workplans. A safety and health plan and a sampling and analysis plan shall be prepared as part of the remedial investigation/feasibility study. These plans shall conform to the requirements specified in WAC 173-340-810 and 173-340-820.~~

~~(v) Other information. Other information may be required by the department.~~

~~(8) Procedures for conducting a feasibility study.~~

~~(a) Purpose. The purpose of the feasibility study is to develop and evaluate cleanup action alternatives to enable a cleanup action to be selected for the site. If concentrations of hazardous substances do not exceed the cleanup level at a standard point of compliance, no further action is necessary.~~

~~(b) Screening of alternatives. An initial screening of alternatives to reduce the number of alternatives for the final detailed evaluation may be appropriate. The person conducting the feasibility study may initially propose cleanup action alternatives or components to be screened from detailed evaluation. The department shall make the final determination of which alternatives must be evaluated in the feasibility study. The following cleanup action alternatives or components may be eliminated from the feasibility study:~~

~~(i) Alternatives that, based on a preliminary analysis, the department determines so clearly do not meet the minimum requirements specified in WAC 173-340-360 that a more detailed analysis is unnecessary. This includes those alternatives for which costs are clearly disproportionate under WAC 173-340-360 (3) (e); and~~

~~(ii) Alternatives or components that are not technically possible at the site.~~

~~(c) Content. A feasibility study shall include the following information as appropriate.~~

~~(i) General requirements.~~

~~(A) The feasibility study shall include cleanup action alternatives that protect human health and the environment (including, as appropriate, aquatic and terrestrial ecological receptors) by eliminating, reducing, or otherwise controlling risks posed through each exposure pathway and migration route.~~

~~(B) A reasonable number and type of alternatives shall be evaluated, taking into account the characteristics and complexity of the facility, including current site conditions and physical constraints.~~

~~(C) Each alternative may consist of one or more cleanup action components, including, but not limited to, components that reuse or recycle the hazardous substances, destroy or detoxify the hazardous substances, immobilize or solidify the hazardous substances, provide for on-site or offsite disposal of the hazardous substances in an engineered, lined and monitored facility, on-site isolation or containment of the hazardous substances with attendant engineering controls, and institutional controls and monitoring.~~

~~(D) Alternatives may, as appropriate, include remediation levels to define when particular cleanup action components will be used. Alternatives may also include different remediation levels for the same component. For example, alternatives that excavate and treat soils at varying concentrations may be appropriate to evaluate. See WAC 173-340-355 for detailed information on establishing potential remediation levels to be evaluated in the feasibility study.~~

~~(E) If necessary, evaluate the residual threats that would accompany each alternative and determine if remedies that are protective of human health will also be protective of ecological receptors. See subsection (7) (c) (iii) (F) of this section.~~

~~(F) The feasibility study shall include alternatives with the standard point of compliance for each environmental media containing hazardous substances, unless those alternatives have been eliminated under (b) of this subsection, and may include, as appropriate, alternatives with conditional points of compliance.~~

~~(G) Each alternative shall be evaluated on the basis of the requirements and the criteria specified in WAC 173-340-360.~~

~~(H) A preferred cleanup action may be identified in the feasibility study, where appropriate.~~

~~(I) Other information may be required by the department.~~

~~(ii) Permanent alternatives.~~

~~(A) Except as provided in (c) (ii) (B) of this subsection, the feasibility study shall include at least one permanent cleanup action alternative, as defined in WAC 173-340-200, to serve as a baseline against which other alternatives shall be evaluated for the purpose of determining whether the cleanup action selected is permanent to the maximum extent practicable. The most practicable permanent cleanup action alternative shall be included.~~

~~(B) The feasibility study does not need to include a permanent cleanup action alternative under any of the following circumstances:~~

~~(I) Where a model remedy is the selected cleanup action;~~

~~(II) Where a permanent cleanup action alternative is not technically possible; or~~

~~(III) Where the cost of the most practicable permanent cleanup action alternative is so clearly disproportionate that a more detailed analysis is not necessary, as determined through the screening process in (b) (i) of this subsection.~~

~~(9) Additional requirements.~~

~~(a) Cleanup levels. Unless otherwise specified under this chapter, cleanup levels shall be established for hazardous substances in each medium and for each pathway where a release has occurred, using WAC 173-340-700 through 173-340-760. These are typically initially established during the scoping of the remedial investigation and may be further refined during the remedial investigation and/or feasibility study.~~

~~(b) Compliance with other laws. The department may require that a remedial investigation/feasibility study include additional information or analyses to comply with the State Environmental Policy Act or other applicable laws. This includes information necessary to make a threshold determination (see WAC 197-11-335(1)), or information necessary to integrate the remedial investigation/feasibility study with an environmental impact statement (see WAC 197-11-262).~~

~~(c) Treatability studies. The department may require treatability studies as necessary to provide sufficient information to develop and evaluate cleanup action alternatives for a site.~~

~~(d) Other information. Other information may be required by the department.)~~ (1) Purpose. The purpose of a remedial investigation is to adequately characterize a contaminated site, including the distribution of hazardous substances and the threat they pose to human health and the environment, to enable:

(a) Cleanup standards to be established under Part 7 of this chapter; and

(b) Cleanup action alternatives to be developed and evaluated in a feasibility study under WAC 173-340-351.

(2) Applicability.

(a) Whether required. A remedial investigation of a contaminated site must be conducted regardless of which administrative option in WAC 173-340-510 is used to conduct remedial action at the site.

(b) Requirements. A remedial investigation must comply with the requirements in this section and, as applicable, the following:

(i) For sites where there is a release or threatened release to sediment, the applicable requirements in WAC 173-204-550.

(ii) For sites on the national priorities list, the applicable requirements under the federal cleanup law.

(3) Timing and phasing.

(a) Except as otherwise directed by ecology, a remedial investigation must be completed before cleanup standards are established and a cleanup action is selected. An emergency remedial action or an interim action may be conducted before a remedial investigation/feasibility study is completed.

(b) A remedial investigation may be conducted, or required by ecology to be conducted, for the entire site or for separate parts of a site, such as a sediment cleanup unit as defined in WAC 173-204-505.

(c) A remedial investigation and a feasibility study may be conducted, or required by ecology to be conducted, as a single step or as separate steps in the cleanup process.

(d) A remedial investigation may be conducted, or required by ecology to be conducted, in phases. For example, additional remedial investigation may be necessary to fill data gaps identified in earlier investigations or to determine the applicability of a model remedy at a site.

(4) Administrative options and requirements. A remedial investigation may be conducted under any of the administrative options for remedial action described in WAC 173-340-510. Reporting and public participation requirements depend on the administrative option used to conduct remedial action.

(a) Ecology-conducted or ecology-supervised remedial actions. For an ecology-conducted or ecology-supervised remedial investigation, ecology will provide or require:

(i) A remedial investigation work plan that complies with the requirements in subsection (5)(b) of this section and WAC 173-340-840.

For ecology-supervised remedial actions, ecology may require submittal of a work plan for its review and approval;

(ii) A remedial investigation report that complies with the requirements in subsection (5)(g) of this section and WAC 173-340-840. For ecology-supervised remedial actions, ecology may require submittal of a report for its review and approval; and

(iii) Public notice of a remedial investigation report in accordance with WAC 173-340-600(13).

(b) **Independent remedial actions.**

(i) Independent investigations of a site must be reported to ecology in accordance with WAC 173-340-515. Such investigations may need to be reported separately upon completion (see WAC 173-340-515(4)(a)). Reports must include, as appropriate, the information specified in subsection (5)(g) of this section.

(ii) Ecology will notify the public of an independent investigation report in accordance with WAC 173-340-600(20).

(5) **Steps.** Except as otherwise directed by ecology, a remedial investigation must be conducted in accordance with the following steps.

(a) **Step 1: Identify scope.** Identify the scope of the remedial investigation. The scope depends on many factors, including the nature and extent of contamination, the exposure pathways of concern, the human and ecological receptors potentially impacted by the contamination, the characteristics of the site, the type of cleanup action alternatives likely to be evaluated, and information previously obtained about the site. To determine the scope, do the following:

(i) Identify what information is needed about the site to comply with the requirements in (c) of this subsection and chapter 197-11 WAC, the State Environmental Policy Act rules (see WAC 197-11-250);

(ii) Assemble and evaluate relevant information collected during any prior remedial actions at the site, such as an initial investigation or an interim action. Previously collected information may be relied upon in the investigation to avoid duplication; and

(iii) Identify what additional information needs to be collected during the investigation.

(b) **Step 2: Develop work plan.** Develop a remedial investigation work plan to collect and evaluate the information identified in Step 1. If required by ecology under subsection (4)(a)(i) of this section, submit the work plan for ecology's review and approval.

(i) **Content.** Except as otherwise directed by ecology, include the following in the work plan:

(A) The scope of the investigation identified in Step 1, including a summary of available information about the site and data gaps needing to be addressed by the investigation;

(B) A preliminary conceptual site model, as defined in WAC 173-340-200;

(C) A target concentration for each hazardous substance in each contaminated environmental medium identified in the preliminary conceptual site model under (b)(i)(B) of this subsection;

(D) A sampling and analysis plan meeting the requirements in WAC 173-340-820, including the analytical methods that enable detection of the target concentrations identified in (b)(i)(C) of this subsection;

(E) A health and safety plan meeting the requirements in WAC 173-340-810;

(F) An inadvertent discovery plan meeting the requirements in WAC 173-340-815;



(G) Cleanup action alternatives likely to be considered in the feasibility study, based on available information;

(H) Any studies needed to develop or evaluate cleanup action alternatives in the feasibility study, such as treatability or pilot studies;

(I) A proposed schedule for completing the remedial investigation/feasibility study and, if required, submittal of a report for ecology review and approval; and

(J) Any other information required by ecology.

(ii) **Flexibility.** The work plan should remain flexible and be streamlined when possible to avoid collection and evaluation of unnecessary information. While it may be appropriate to phase investigations at some sites, ecology encourages expedited investigations. For example, using field screening methods to guide investigations and fast turnaround laboratory analyses to provide real-time feedback may be appropriate at some sites. However, in all cases, sufficient information must be collected and evaluated to meet the purposes in subsection (1) of this section.

(c) **Step 3: Conduct investigation.** Conduct the remedial investigation in accordance with the work plan developed in Step 2.

(d) **Step 4: Complete conceptual site model.** Based on the results of the remedial investigation conducted in Step 3 and any previously obtained information about the site, complete the development of a conceptual site model, as defined in WAC 173-340-200.

(e) **Step 5: Develop proposed cleanup levels.** Based on the conceptual site model completed in Step 4, develop a proposed cleanup level for each hazardous substance within each affected environmental medium at the site in accordance with Part 7 of this chapter.

(f) **Step 6: Determine whether feasibility study is necessary.** Based on the results of the remedial investigation conducted in Step 3 and any previously obtained information about the site, determine whether a feasibility study is necessary under WAC 173-340-351 (2) (a), including:

(i) Whether prior remedial actions conducted at the site constitute a permanent cleanup action; and

(ii) Whether a model remedy may be used as a cleanup action or a cleanup action component at the site.

(g) **Step 7: Report results.** Report the results of the remedial investigation in accordance with subsection (4) of this section. Include the following information in the report:

(i) General information about the site, including:

(A) Project title;

(B) Name, address, and phone number of project coordinator;

(C) Legal description and dimensions of the site;

(D) Current owners and operators; and

(E) Chronological listing of past owners and operators and operational history;

(ii) Maps, figures, or diagrams illustrating relevant existing and historic site features, including:

(A) Sources of releases;

(B) Property boundaries;

(C) Proposed site boundaries, as defined by where hazardous substances exceed the proposed cleanup levels identified in (d) (iv) of this subsection;

(D) Surface topography;

(E) Surface and subsurface structures;

(F) Surface water, wetlands, and undeveloped areas; and

(G) Utility lines and well locations;

(iii) The information collected in Step 3, and any information obtained from prior remedial actions relied on during the investigation. Separately include information on threats to likely vulnerable populations and overburdened communities. Previously obtained information may be summarized and referenced to avoid unnecessary duplication;

(iv) The conceptual site model completed in Step 4;

(v) The proposed cleanup levels developed in Step 5, including:

(A) The basis for the proposed cleanup levels; and

(B) Any regulatory classifications for, or laws applicable to, each environmental medium (see WAC 173-340-710);

(vi) A comparison of the proposed cleanup levels developed in Step 5 to the hazardous substance concentrations in each environmental medium;

(vii) If a feasibility study is determined not to be necessary in Step 6, sufficient documentation to demonstrate the basis of the determination;

(viii) Documentation of the proper management and disposal of any waste materials generated as a result of the remedial investigations in accordance with applicable state and federal laws; and

(ix) Any other information required by ecology.

(6) **Investigations.** A remedial investigation must collect and evaluate sufficient information about a site and the surrounding area to meet the purposes in subsection (1) of this section, including the following as applicable to the site.

(a) **Hazardous substance sources.** Confirmed and suspected releases must be investigated to define the location, estimated quantity, areal and vertical extent, concentration within, and sources of releases. Where relevant, information on the physical and chemical characteristics and the biological effects of hazardous substances must be collected.

(b) **Soils.** Soils must be investigated to adequately characterize:

(i) The areal and vertical distribution and concentrations of hazardous substances in soils; and

(ii) The properties of surface and subsurface soils that are likely to influence the type and rate of hazardous substance migration or to affect the ability to implement cleanup action alternatives.

(c) **Groundwater, geology, and hydrogeology.** Groundwater, geology, and hydrogeology must be investigated to adequately characterize:

(i) The areal and vertical distribution and concentrations of hazardous substances in the groundwater;

(ii) The geologic features affecting the fate and transport of hazardous substances, such as the type, physical properties (such as permeability, density, and fracture characteristics), and distribution of bedrock and unconsolidated materials;

(iii) The hydrogeological features affecting the fate and transport of hazardous substances, such as:

(A) Groundwater flow direction, rate, and vertical and horizontal gradients for affected and potentially affected groundwater;

(B) Groundwater divides;

(C) Areas of groundwater recharge and discharge;

(D) Areas where groundwater interfaces with surface water;

(E) Location of public and private water supply wells; and

(F) Groundwater quality data; and

(iv) The geologic and hydrogeologic features that are likely to affect the ability to implement cleanup action alternatives.

(d) **Surface water, sediments, and hydrology.** Surface water, sediments, and hydrology must be investigated to adequately characterize:

- (i) The areal and vertical distribution and concentrations of hazardous substances in surface water and sediments;
- (ii) Significant hydrologic features, such as:
  - (A) Surface drainage patterns and quantities;
  - (B) Areas of erosion and sediment deposition, including estimates of sedimentation rates;
  - (C) Surface waters, including flow rates;
  - (D) Floodplains; and
  - (E) Actual or potential hazardous substance migration routes towards and within these features; and
- (iii) The properties of surface and subsurface sediments that are likely to affect the type and rate of hazardous substance migration, the potential for recontamination, or the ability to implement cleanup action alternatives.

(e) **Air and soil vapor.** The air and soil vapor must be evaluated and, where appropriate, sampled to adequately characterize the potential impacts of vapor migration on subsurface soil gas, on air quality within current and future buildings or other structures, and on outdoor ambient air. Based on contaminant concentrations in soil gas or groundwater, ecology may require expedited sampling of indoor air quality to assess the threat to human health. If the measured indoor air concentrations are higher than applicable cleanup levels, ecology may require an emergency action or an interim action to mitigate the threat to human health.

(f) **Climate.** Sufficient information, based on best available science, must be collected on current and projected local and regional climatological characteristics to determine which could affect the migration of hazardous substances or the resilience of cleanup action alternatives. Relevant characteristics can include temperature extremes, sea level, seasonal patterns of rainfall, the magnitude and frequency of extreme storm events (such as flooding), the potential for landslides, prevailing wind direction and velocity, variations in barometric pressure, and the potential for wildfires.

(g) **Land and resource use.** To determine the exposure or potential exposure of human and ecological receptors, including likely vulnerable populations and overburdened communities, to hazardous substances at the site, sufficient information must be collected on the following:

- (i) The present and proposed land and resource uses of the site;
- (ii) The comprehensive plan and zoning for the site;
- (iii) Any sensitive environments at the site; and
- (iv) Any habitat restoration or resource recovery goals for the site.

(h) **Human receptors.** Sufficient information must be collected on human receptors to determine:

- (i) Whether the receptors are reasonably likely to be exposed or potentially exposed to hazardous substances based on the land and resource uses identified in (g) of this subsection;
- (ii) The impact or potential impact of such exposure; and
- (iii) Whether the receptors include likely vulnerable populations or overburdened communities.

(i) **Natural resources and ecological receptors.** Sufficient information must be collected on natural resources and ecological receptors that are reasonably likely to be exposed or potentially exposed to hazardous substances based on the land and resource uses identified in

(g) of this subsection to determine the impact or potential impact of such exposure. This includes any information needed to conduct a sediment evaluation under chapter 173-204 WAC and any information needed to conduct a terrestrial ecological evaluation or establish an exclusion under WAC 173-340-7490 through 173-340-7494.

(i) Where appropriate, a terrestrial ecological evaluation may be conducted so as to avoid duplicative studies of soil contamination that will be remediated to address other concerns, such as protection of human health or aquatic ecological receptors. This may be accomplished by evaluating residual threats to the environment after cleanup action alternatives for human health or aquatic ecological protection have been developed. If this approach is used, the remedial investigation may be phased. This approach may not be appropriate at a site where a hazardous substance is primarily an ecological concern and will not obviously be addressed by the cleanup action for the protection of human health, such as zinc; or at a site where the development of a human health based cleanup action is expected to be a lengthy process, and postponing the terrestrial ecological evaluation would cause further harm to the environment.

(ii) If a simplified or site-specific terrestrial ecological evaluation is not required under WAC 173-340-7491, the basis for the determination must be included in the remedial investigation report.

(j) **Feasibility study applicability.** To determine whether a feasibility study must be conducted under WAC 173-340-351, sufficient information must be collected during the remedial investigation to determine whether:

(i) Prior remedial actions at the site constitute a permanent cleanup action and meet the criteria in WAC 173-340-330 (5) (a); and

(ii) A model remedy established by ecology may be used as a cleanup action or a cleanup action component at the site under WAC 173-340-390.

(k) **Cleanup action alternatives.** If a feasibility study must be conducted under WAC 173-340-351, sufficient information must be collected during the remedial investigation to develop and evaluate cleanup action alternatives in the feasibility study, such as treatability or pilot studies.

## NEW SECTION

**WAC 173-340-351 Feasibility study.** (1) **Purpose.** The purpose of the feasibility study is to develop and evaluate cleanup action alternatives to enable the selection of a cleanup action that meets the requirements in WAC 173-340-360 and conforms, as appropriate, to the expectations in WAC 173-340-370.

(2) **Applicability.**

(a) **Whether required.** A feasibility study of cleanup action alternatives must be conducted, regardless of which administrative option in WAC 173-340-510 is used to conduct remedial action, except in the following circumstances.

(i) **Permanent cleanup action completed.** A feasibility study is not required if prior remedial actions at the site constitute a permanent cleanup action and meet the criteria in WAC 173-340-330 (5) (a). To qualify for this exemption, sufficient information must be collected and included in the remedial investigation report to demonstrate

that the site meets the criteria (see WAC 173-340-350 (6)(j)(i) and (5)(f)(i) and (g)(vii)).

(ii) **Model remedy selected.** A feasibility study is not required to select a model remedy as the cleanup action or as a component of the cleanup action for a site (see WAC 173-340-390). However, a feasibility study is still required to select any remaining cleanup action components for the site. To qualify for this exemption or partial exemption, sufficient information must be collected and included in the remedial investigation report to demonstrate that the site meets the conditions established by ecology for using the model remedy (see WAC 173-340-350 (6)(j)(ii) and (5)(f)(ii) and (g)(vii)).

(b) **Requirements.** A feasibility study must comply with the requirements in this section and, as applicable, the following:

(i) For sites where there is a release or threatened release to sediment, the applicable requirements in WAC 173-204-550; and

(ii) For sites on the national priorities list, the applicable requirements under the federal cleanup law.

(3) **Timing and phasing.**

(a) Except as otherwise directed by ecology, a feasibility study must be completed before cleanup standards are established and a cleanup action is selected. An emergency remedial action or an interim action may be conducted before a remedial investigation/feasibility study is completed.

(b) A feasibility study may be conducted, or required by ecology to be conducted, for the entire site or for separate parts of a site, such as a sediment cleanup unit as defined in WAC 173-204-505.

(c) A remedial investigation and a feasibility study may be conducted, or required by ecology to be conducted, as a single step or as separate steps in the cleanup process.

(d) A feasibility study may be conducted, or required by ecology to be conducted, in phases. For example, additional study may be necessary to evaluate the feasibility of a cleanup action alternative.

(4) **Administrative options and requirements.** A feasibility study may be conducted under any of the administrative options for remedial action described in WAC 173-340-510. Reporting and public participation requirements depend on the administrative option used to conduct remedial action.

(a) **Ecology-conducted or ecology-supervised remedial actions.** For an ecology-conducted or ecology-supervised feasibility study, ecology will provide or require:

(i) A feasibility study report that complies with the requirements in subsection (6)(f) of this section and WAC 173-340-840. For ecology-supervised remedial actions, ecology may require submittal of a report for its review and approval; and

(ii) Public notice of a feasibility study report in accordance with WAC 173-340-600(13).

(b) **Independent remedial actions.** Independent feasibility studies must be reported to ecology in accordance with WAC 173-340-515. Unlike for investigations conducted under WAC 173-340-350, such studies do not need to be reported separately upon completion (see WAC 173-340-515 (4)(a)). Reports must include, as appropriate, the information specified in subsection (6)(f) of this section.

(5) **Scope.** A feasibility study must adequately evaluate a reasonable number and type of cleanup action alternatives to meet the purposes in subsection (1) of this section.

(a) The scope of the study depends on many factors, including the nature and extent of contamination, the exposure pathways of concern,

the human and ecological receptors potentially impacted by the contamination, the characteristics of the site, the type of cleanup action alternatives being evaluated, and any previous evaluations of cleanup action alternatives.

(b) The study may rely on previously collected information about the site and previous evaluations of cleanup action alternatives, such as treatability or pilot studies. Such information may be summarized and incorporated by reference in the feasibility study report to avoid unnecessary duplication.

(6) **Steps.** Except as otherwise directed by ecology, a feasibility study of cleanup action alternatives must be conducted in accordance with the following steps. The study should remain flexible to avoid collecting unnecessary information or conducting unnecessary evaluations.

(a) **Step 1: Identify cleanup goals.** Identify the goals for the cleanup action, in addition to compliance with the requirements in WAC 173-340-360. Include any planned future uses of the site and any habitat restoration or resource recovery goals for the site.

(b) **Step 2: Identify alternatives.** Identify cleanup action alternatives for evaluation in the study. The alternatives must achieve the goals identified in Step 1 and comply with the requirements in WAC 173-340-360. Include:

(i) A reasonable number and type of alternatives, taking into account:

(A) The characteristics and complexity of the site, including current site conditions and physical constraints; and

(B) The threats posed by the site to human health and the environment, including likely vulnerable populations and overburdened communities;

(ii) At least one permanent cleanup action alternative;

(iii) For each environmental medium, at least one alternative with a standard point of compliance (see Part 7 of this chapter);

(iv) As appropriate, alternatives with a conditional point of compliance for one or more environmental media (see Part 7 of this chapter); and

(v) As appropriate, alternatives relying on a combination of cleanup action components for an environmental medium (such as treatment of some soil contamination and containment of the remainder). The alternatives must specify remediation levels for each component (see WAC 173-340-355).

(c) **Step 3: Screen alternatives and components.** Based on a preliminary analysis, eliminate from further evaluation the following cleanup action alternatives or components identified in Step 2:

(i) Alternatives that clearly do not meet the requirements for a cleanup action in WAC 173-340-360, including alternatives for which costs are clearly disproportionate to benefits under WAC 173-340-360(5);

(ii) Alternatives or components that are not technically possible at the site.

(d) **Step 4: Evaluate remaining alternatives.** Conduct a detailed evaluation of each remaining cleanup action alternative to determine whether it meets the requirements in WAC 173-340-360 and conforms to the expectations in WAC 173-340-370. If necessary, conduct additional remedial investigations under WAC 173-340-350 to complete the evaluation, including any investigations needed to complete a terrestrial ecological evaluation;

(e) **Step 5: Select preferred alternative.** Based on the detailed evaluation in Step 4, select a preferred cleanup action alternative that meets the requirements in WAC 173-340-360 and conforms, as appropriate, to the expectations in WAC 173-340-370.

(f) **Step 6: Report results.** Report the results of the feasibility study in accordance with subsection (4) of this section. Include the following information in the report:

(i) If the remedial investigation report is not combined with the feasibility study report, a summary of remedial investigation results, including:

(A) The conceptual site model used to develop and evaluate cleanup action alternatives;

(B) The proposed cleanup level for each hazardous substance within each affected environmental medium at the site, and the basis for the cleanup level; and

(C) Maps, cross-sections, and calculations illustrating the location, estimated amount, and concentration distribution of hazardous substances above the proposed cleanup levels for each affected environmental medium at the site;

(ii) Results of any additional investigations conducted after completing the remedial investigation report;

(iii) Results of any treatability or pilot studies needed to develop or evaluate cleanup action alternatives;

(iv) The cleanup goals identified in Step 1 of the feasibility study;

(v) The cleanup action alternatives identified in Step 2 of the feasibility study. For each alternative, include:

(A) The cleanup action components relied on to clean up each affected environmental medium;

(B) For alternatives relying on a combination of cleanup action components to clean up an environmental medium, the proposed remediation levels and the basis for those levels;

(C) The proposed point of compliance for each hazardous substance within each affected environmental medium at the site, and the basis for any conditional points of compliance (see Part 7 of this chapter);

(D) The location and estimated mass of each hazardous substance to be removed or treated by the alternative and the estimated time frame in which removal or treatment will occur. Ecology may require or allow estimates of the volume of contaminated material in place of, or in addition to, estimates of the mass of hazardous substances; and

(E) The location, estimated mass, and projected concentration distribution of each hazardous substance remaining above proposed cleanup levels after implementing the alternative. Ecology may require or allow estimates of the volume of contaminated material in place of, or in addition to, estimates of the mass of hazardous substances;

(vi) The cleanup action alternatives eliminated from further evaluation during the screening process in Step 3 of the feasibility study, and the basis for elimination;

(vii) Documentation of the detailed evaluation process in Step 4 of the feasibility study, including how impacts on likely vulnerable populations and overburdened communities were considered in the evaluation, and the basis for eliminating any alternative from further evaluation;

(viii) The preferred cleanup action alternative selected in Step 5 of the feasibility study, including:

(A) The basis for selecting the alternative and for any nonconformance to the expectations in WAC 173-340-370;

(B) Any local, state, or federal laws applicable to the alternative, including any known permits or approval conditions (see WAC 173-340-710);

(C) As appropriate, proposed indicator hazardous substances for the alternative (see WAC 173-340-703); and

(D) Sufficient information about the alternative to enable ecology to conduct the evaluations and make the determinations required under chapter 43.21C RCW, the State Environmental Policy Act, and chapter 197-11 WAC, the State Environmental Policy Act Rules;

(ix) Documentation of the proper management and disposal of any waste materials generated as a result of the feasibility study in accordance with applicable state and federal laws; and

(x) Any other information required by ecology.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-355 Development of cleanup action alternatives that include remediation levels.** (1) **Purpose.** A cleanup action (~~selected for a site will~~) often (~~involve~~) relies on a combination of cleanup action components (~~(, such as)~~ to remediate an environmental medium. For example, to remediate soil, a cleanup action may rely on treatment of some soil contamination and containment of the remainder. (~~Remediation levels are used to identify the concentrations (or other methods of identification) of hazardous substances at which different cleanup action components will be used.~~ (See the definition of remediation level in WAC 173-340-200.) Remediation levels may be used at sites where a combination of cleanup actions components are used to achieve cleanup levels at the point of compliance (see the examples in subsection (3)(a) and (c) of this section). Remediation levels may also be used at sites where the cleanup action involves the containment of soils as provided under WAC 173-340-740 (6)(f) and at sites conducting interim actions (see the examples in subsection (3)(b) and (d) of this section).) The purpose of a remediation level is to specify when the various components are used as part of a cleanup action.

(2) **Applicability.** Remediation levels must be established as part of a cleanup action if the cleanup action relies on a combination of cleanup action components to remediate a hazardous substance in an environmental medium.

(3) **Types.** Remediation levels may be based on a concentration (e.g., all soil above a specified concentration will be treated), or other method of identification, such as the physical appearance or location of the contamination (e.g., all of the green sludge will be removed from the northwest quadrant of the site).

(4) **Development.** Remediation levels must be developed and evaluated as part of a cleanup action alternative during the feasibility study conducted under WAC 173-340-351. Quantitative or qualitative methods may be used to develop remediation levels. The methods may include a human health or ecological risk assessment. The methods may also consider fate and transport issues. The methods may be simple or complex, as appropriate to the site. Where a quantitative risk assessment is used, see WAC 173-340-357.

(5) **Selection.** The remediation levels selected as part of a cleanup action must be specified in the cleanup action plan under WAC 173-340-380(5).



(6) Relationship to cleanup levels and cleanup standards. Remediation levels are not the same as cleanup levels or cleanup standards.

(a) A cleanup level defines the concentration of a hazardous substance ~~((s))~~ above which a contaminated environmental medium ~~((e.g., r))~~ such as soil) must be remediated in some manner ~~((e.g., r))~~ such as treatment, containment, or institutional controls). A remediation level, on the other hand, defines the concentration (or other method of identification) of a hazardous substance in ~~((a particular))~~ an environmental medium ~~((above or below))~~ at which a particular cleanup action component ~~((e.g., r))~~ such as soil treatment ~~((or))~~ versus containment) will be used. Remediation levels, by definition, exceed cleanup levels.

(b) Cleanup levels must be established for every site. Remediation levels, on the other hand, ~~((may not be necessary at a site. Whether remediation levels are necessary depends on the cleanup action selected. For example, remediation levels would not be necessary if the selected cleanup action removes for offsite disposal all soil that exceeds the cleanup level at the applicable points of compliance))~~ must be established only if a cleanup action relies on a combination of cleanup action components to remediate an environmental medium.

~~((A))~~ (c) Cleanup ~~((action that uses remediation levels))~~ actions, including those relying on a combination of cleanup action components to remediate an environmental medium, must meet each of the ~~((minimum))~~ requirements ~~((specified))~~ in WAC 173-340-360, including ~~((the requirement that all cleanup actions must comply))~~ compliance with cleanup standards. ~~((Compliance with cleanup standards requires, in part, that cleanup levels are met at the applicable points of compliance. If the))~~ If a remedial action does not comply with cleanup standards, the remedial action is an interim action, not a cleanup action. ~~((Where a cleanup action involves containment of soils with hazardous substance concentrations exceeding cleanup levels at the point of compliance, the cleanup action may be determined to comply with cleanup standards, provided the requirements specified in WAC 173-340-740 (6)(f) are met.~~

~~((3))~~ (7) Examples. The following examples of cleanup actions that use remediation levels are for illustrative purposes only. All cleanup action alternatives in a feasibility study, including those ~~((with proposed))~~ using remediation levels, must be evaluated to determine whether they meet each of the ~~((minimum))~~ requirements ~~((specified))~~ in WAC 173-340-360 ~~((see WAC 173-340-360 (2)(h))~~. This evaluation requires, in part, a determination that a more permanent cleanup action is not practicable, based on the disproportionate cost analysis in WAC 173-340-360 ~~((3)(e))~~.

(a) Example of a site meeting soil cleanup levels at the point of compliance. Assume ~~((that))~~ the soil cleanup level for a hazardous substance at a site is 20 ppm. This means any soil exceeding 20 ppm at the applicable point of compliance must be remediated. Further assume ~~((that))~~ the cleanup action ~~((alternative determined to comply with the minimum requirements in WAC 173-340-360 and selected for the site))~~ consists of ~~((soil treatment and removal and a remediation level of 100 ppm to define when those two components are used. Under the cleanup standard, any soil that exceeds the 20 ppm cleanup level at the applicable point of compliance must be remediated in some manner. Under the selected cleanup action, any soil that exceeds the 100 ppm remediation level must be removed and treated. Any soil that does not exceed the 100 ppm remediation level, but exceeds the 20 ppm cleanup~~

level, must be removed and landfilled.)) treating soil above 100 ppm and removing to an offsite landfill soil between 100 and 20 ppm. In this case, 100 ppm is a remediation level that defines which soil will be treated and which soil will be removed from the site. The cleanup action may be determined to comply with the cleanup standard because the 20 ppm soil cleanup level is met at the applicable point of compliance.

(b) **Example of a site not meeting soil cleanup levels at the point of compliance.** Assume ((that)) the soil cleanup level for a hazardous substance at a site is 20 ppm. This means any soil exceeding 20 ppm at the applicable point of compliance must be remediated. Further assume ((that)) the cleanup action ((alternative determined to comply with the minimum requirements in WAC 173-340-360 and selected for the site)) consists of ((soil treatment and containment and a remediation level of 100 ppm to define when those two components are used. Under the cleanup standard, any soil that exceeds the 20 ppm cleanup level at the applicable point of compliance must be remediated in some manner. Under the selected cleanup action, any soil that exceeds the 100 ppm remediation level must be treated. Any soil that does not exceed the 100 ppm remediation level, but exceeds the 20 ppm cleanup level, must be contained. Residual contamination above the cleanup level will remain at the site. However, assuming)) treating soil above 100 ppm and containing soil between 100 and 20 ppm. The 100 ppm concentration is a remediation level that defines which soil will be treated and which soil will be contained at the site. Even though contamination above the 20 ppm cleanup level remains at the site, if the cleanup action meets the requirements specified in WAC 173-340-740 (6) (f) for soil containment actions, the cleanup action may be determined to comply with cleanup standards.

(c) **Example of site meeting groundwater cleanup levels at the point of compliance.** Assume ((that)) the groundwater cleanup level for a hazardous substance at a site is 500 ug/l and ((that)) a conditional point of compliance is established at the property boundary. This means any groundwater exceeding 500 ug/l at the point of compliance must be remediated. Further assume ((that)) the cleanup action ((alternative determined to comply with the minimum requirements in WAC 173-340-360 and selected for the site)) consists of: Removing the source of the groundwater contamination ((e.g., removal of)) such as removing a leaking tank and associated soil contamination above the water table); extracting free product and any groundwater exceeding a concentration of 2,000 ug/l; and utilizing natural attenuation to restore the groundwater to 500 ug/l before it arrives at the property boundary. The ((groundwater concentration of)) 2,000 ug/l ((constitutes)) concentration is a remediation level ((because it)) that defines ((the concentration of a hazardous substance at which different cleanup action components are used)) which groundwater will be actively treated and which groundwater will be naturally attenuated at the site. As long as the groundwater meets the 500 ug/l cleanup level at the conditional point of compliance ((the property boundary)), the cleanup action may be determined to comply with cleanup standards.

(d) **Example of a site not meeting groundwater cleanup levels at the point of compliance.** Assume ((that)) the groundwater cleanup level at a site is 5 ug/l and ((that)) a conditional point of compliance is established at the property boundary. This means any groundwater exceeding 5 ug/l at the point of compliance must be remediated. Further assume ((that)) the remedial action selected for the site consists of: Vapor extraction of the soil to nondetectable concentrations (to pre-

vent further groundwater contamination); extraction and treatment of groundwater with concentrations in excess of 100 ug/l; and installation of an air stripping system to treat groundwater at a water supply well beyond the property boundary to less than 5 ug/l. Further assume ~~((that))~~ the groundwater cleanup level will not be met at the conditional point of compliance (the property boundary). The ~~((groundwater))~~ concentration of 100 ug/l ~~((constitutes))~~ is a remediation level ~~((because it))~~ that defines ~~((the concentration of a hazardous substance at which different cleanup action components are used. However, in this example, the remedial action does not constitute a cleanup action because it does not comply with cleanup standards, one of the minimum requirements for cleanup actions in WAC 173-340-360. Consequently,))~~ which groundwater will be treated on site. In this example, the remedial action is ((considered)) an interim action ((until)), not a cleanup action, because it does not comply with cleanup standards (that is, it does not achieve the 5 ug/l cleanup level ((is attained)) at the conditional point of compliance ((the property boundary)).

~~((4))~~ General requirements. Potential remediation levels may be developed as part of the cleanup action alternatives to be considered during the feasibility study (see WAC 173-340-350 (8)(c)(i)(D)). These potential remediation levels may be defined as either a concentration or other method of identification of a hazardous substance. Other methods of identification include physical appearance or location (e.g., all of the green sludge will be removed from the northern area of the site). Quantitative or qualitative methods may be used to develop these potential remediation levels. These methods may include a human health risk assessment or an ecological risk assessment. These methods may also consider fate and transport issues. These methods may be simple or complex, as appropriate to the site. Where a quantitative risk assessment is used, see WAC 173-340-357. All cleanup action alternatives in a feasibility study, including those with proposed remediation levels, must still be evaluated to determine whether they meet each of the minimum requirements specified in WAC 173-340-360 (see WAC 173-340-360 (2)(h)).)

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-357 Quantitative risk assessment of cleanup action alternatives.** (1) **Purpose.** A cleanup action must protect human health and the environment, including likely vulnerable populations and overburdened communities (see WAC 173-340-360 (3)(a)(i)). A quantitative site-specific risk assessment may be conducted to help determine whether cleanup action alternatives, including those ~~((using a remediation level,))~~ relying on engineered ~~((control and/or))~~ or institutional ~~((control, are protective of))~~ controls to limit exposure to contamination remaining at a site, protect human health and the environment. ~~((If a quantitative site-specific risk assessment is used, then other considerations may also be needed in evaluating the protectiveness of the overall cleanup action. Methods other than a quantitative site-specific risk assessment))~~ Other methods may ((also)) be used in addition to, or instead of, a quantitative site-specific risk assessment to determine ((if)) whether a cleanup action alternative is protective ((of human health and the environment.

~~(2) Relationship to selection of cleanup actions. Selecting a cleanup action requires a determination that each of the requirements specified in WAC 173-340-360 is met, including the requirement that the cleanup action is protective of human health and the environment. A quantitative risk assessment conducted under this section may be used to help determine whether a particular cleanup action alternative meets this requirement. A determination that a cleanup action alternative evaluated is protective of human health and the environment does not mean that the other minimum requirements specified in WAC 173-340-360 have been met).~~

~~((3) Protection of)~~ **(2) Human health risk assessment.** A quantitative site-specific human health risk assessment may be conducted to help determine whether cleanup action alternatives, including those ~~((using a remediation level,))~~ relying on engineered ~~((control and/or))~~ or institutional ~~((control, are protective of))~~ controls to limit exposure, protect human health. ~~((For the purpose of this assessment, the default assumptions in the standard Method B and C equations in WAC 173-340-720 through 173-340-750 may be modified as provided for under modified Method B and C. In addition to those modifications, adjustments to the reasonable maximum exposure scenario or default exposure assumptions may also be made. See WAC 173-340-708 (3)(d) and (10)(b).))~~ This subsection defines the framework for assessing cleanup action alternatives relying on engineered or institutional controls to limit exposure. References to Method C in this subsection apply to ~~((a))~~ an environmental medium only if the ~~((particular))~~ medium ~~((the))~~ for which a remediation level is being established ~~((for))~~ qualifies for a Method C cleanup level under WAC 173-340-706.

(a) **Reasonable maximum exposure.** Standard reasonable maximum exposures and corresponding Method B and C equations in WAC 173-340-720 through 173-340-750 may be modified as provided under WAC 173-340-708 (3)(d). For example, land uses other than residential and industrial may be used as the basis for an alternative reasonable maximum exposure scenario for the purpose of assessing the protectiveness of a cleanup action alternative that ~~((uses a remediation level,))~~ relies on engineered ~~((control, and/or))~~ or institutional controls (such as containment) to limit exposure to contaminated soil.

(b) **Exposure parameters.** Exposure parameters for the standard Method B and C equations in WAC 173-340-720 through 173-340-750 may be modified as provided in WAC 173-340-708(10).

(c) **Acceptable risk level.** The acceptable risk level ~~((for))~~ used to establish a remediation ~~((levels shall))~~ level for a hazardous substance must be the same as that used ~~((for))~~ to establish the cleanup level for the substance.

(d) **Soil to groundwater pathway.** The methods specified in WAC 173-340-747 to develop soil concentrations that are protective of groundwater beneficial uses may also be used ~~((during remedy selection))~~ to help assess ~~((the protectiveness to human health of))~~ whether a cleanup action alternative that ~~((uses a remediation level,))~~ relies on engineered ~~((control, and/or))~~ or institutional controls (such as containment) will protect groundwater.

(e) **Burden of proof, new science, and quality of information.** Any modification of the default assumptions in the standard Method B and C equations, including modification of the standard reasonable maximum exposures and exposure parameters, or any modification of default assumptions or methods specified in WAC 173-340-747 requires compliance with WAC 173-340-702 (14), (15) and (16).

(f) **Commercial gas station scenario.** At active commercial gas stations, where there are retail sales of gasoline or diesel, one of the following may be done to demonstrate when a cap is protective of the soil ingestion and dermal pathways:

(i) ~~((At active commercial gas stations, where there are retail sales of gasoline and/or diesel,))~~ Equations 740-3 and 740-5 may be ~~((used with))~~ modified by reducing the exposure frequency ((reduced)) to 0.25 ((to demonstrate when a cap is protective of the soil ingestion and dermal pathways)). This ~~((scenario))~~ exposure frequency is intended to be a conservative estimate of a child trespasser scenario at a commercial gas station where contaminated soil has been excavated and stockpiled or soil is otherwise accessible. ~~((Sites using remediation levels))~~ To rely on this exposure frequency:

(A) The cleanup action must ((also use)) include institutional controls ((to)) that prevent uses that could result in a higher level of exposure; and ((assess the protectiveness for))

(B) Other exposure pathways (e.g., soil vapors and soil to groundwater) ((-)) must be assessed to determine whether they are protective; or

(ii) Equations 740-3 and 740-5 may ~~((also))~~ be modified on a site-specific basis as described in WAC 173-340-740 (3)(c).

~~((4) Protection of the environment.))~~ **(3) Ecological risk assessment.** A quantitative site-specific ecological risk assessment may be ~~((conducted))~~ used to help determine whether cleanup action alternatives, including those ~~((using a remediation level,))~~ relying on engineered ((control and/or)) or institutional controls to limit exposure, ((are protective of)) protect the environment.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-360 ((Selection of)) Cleanup action((s)) requirements.** (1) **Purpose.**

This section ~~((describes the minimum requirements and procedures for selecting cleanup actions. This section is intended to be used in conjunction with the administrative principles for the overall cleanup process in WAC 173-340-130; the requirements and procedures in WAC 173-340-350 through 173-340-357 and WAC 173-340-370 through 173-340-390; and the cleanup standards defined in WAC 173-340-700 through 173-340-760.~~

~~((2) Minimum requirements for cleanup actions. All))~~ specifies requirements for cleanup actions and the procedures for determining whether a cleanup action alternative meets those requirements.

(2) **Applicability.** A cleanup action at a contaminated site must comply with the requirements in this section, regardless of which administrative option in WAC 173-340-510 is used to conduct remedial action at the site.

(a) **Sediment sites and sediment cleanup units.** For sites where there is a release or threatened release to sediment, a cleanup action must also comply with the applicable requirements in WAC 173-204-570.

(b) **National priorities list sites.** For sites on the national priorities list, a cleanup action must also comply with applicable requirements under the federal cleanup law.

(3) **Requirements.** A cleanup ((actions shall)) action must meet all of the ((following)) requirements in this subsection. ((Because))

~~When a cleanup ((actions will often involve the use of several)) ac-  
tion includes more than one cleanup action ((components at a single  
site)) component, the overall cleanup action ((shall)) must meet the  
requirements ((of this section. The department)) in this subsection.  
Ecology recognizes that some of the requirements contain flexibility  
and ((will)) require the use of professional judgment in determining  
how to apply them at a particular ((sites)) site.~~

~~((a) Threshold requirements. The cleanup action shall:~~

~~(i) Protect human health and the environment;~~

~~(ii) Comply with cleanup standards (see WAC 173-340-700 through  
173-340-760);~~

~~(iii) Comply with applicable state and federal laws (see WAC  
173-340-710); and~~

~~(iv) Provide for compliance monitoring (see WAC 173-340-410 and  
173-340-720 through 173-340-760).~~

~~(b) Other requirements. When selecting from cleanup action alter-  
natives that fulfill the threshold requirements, the selected action  
shall:~~

~~(i) Use permanent solutions to the maximum extent practicable  
(see subsection (3) of this section);~~

~~(ii) Provide for a reasonable restoration time frame (see subsec-  
tion (4) of this section); and~~

~~(iii) Consider public concerns (see WAC 173-340-600).~~

~~(c) Groundwater cleanup actions.~~

~~(i) Permanent groundwater cleanup actions. A permanent cleanup  
action shall be used to achieve the cleanup levels for groundwater in  
WAC 173-340-720 at the standard point(s) of compliance (see WAC  
173-340-720(8)) where a permanent cleanup action is practicable or de-  
termined by the department to be in the public interest.~~

~~(ii) Nonpermanent groundwater cleanup actions. Where a permanent  
cleanup action is not required under (c) (i) of this subsection, the  
following measures shall be taken:~~

~~(A) Treatment or removal of the source of the release shall be  
conducted for liquid wastes, areas contaminated with high concentra-  
tions of hazardous substances, highly mobile hazardous substances, or  
hazardous substances that cannot be reliably contained. This includes  
removal free product consisting of petroleum and other light nonaqu-  
eous phase liquid (LNAPL) from the groundwater using normally accepted  
engineering practices. Source containment may be appropriate when the  
free product consists of a dense nonaqueous phase liquid (DNAPL) that  
cannot be recovered after reasonable efforts have been made.~~

~~(B) Groundwater containment, including barriers or hydraulic con-  
trol through groundwater pumping, or both, shall be implemented to the  
maximum extent practicable to avoid lateral and vertical expansion of  
the groundwater volume affected by the hazardous substance.~~

~~(d) Cleanup actions for soils at current or potential future res-  
idential areas and for soils at schools and child care centers. For  
current or potential future residential areas and for schools and  
child care centers, soils with hazardous substance concentrations that  
exceed soil cleanup levels must be treated, removed, or contained.  
Property qualifies as a current or potential residential area if:~~

~~(i) The property is currently used for residential use; or~~

~~(ii) The property has a potential to serve as a future residen-  
tial area based on the consideration of zoning, statutory and regula-  
tory restrictions, comprehensive plans, historical use, adjacent land  
uses, and other relevant factors.~~

~~(e) Institutional controls.~~

~~(i) Cleanup actions shall use institutional controls and financial assurances when required under WAC 173-340-440.~~

~~(ii) Cleanup actions that use institutional controls shall meet each of the minimum requirements specified in this section, just as any other cleanup action. Institutional controls should demonstrably reduce risks to ensure a protective remedy. This demonstration should be based on a quantitative scientific analysis where appropriate.~~

~~(iii) In addition to meeting each of the minimum requirements specified in this section, cleanup actions shall not rely primarily on institutional controls and monitoring where it is technically possible to implement a more permanent cleanup action for all or a portion of the site.~~

~~(f) Releases and migration. Cleanup actions shall prevent or minimize present and future releases and migration of hazardous substances in the environment.~~

~~(g) Dilution and dispersion. Cleanup actions shall not rely primarily on dilution and dispersion unless the incremental costs of any active remedial measures over the costs of dilution and dispersion grossly exceed the incremental degree of benefits of active remedial measures over the benefits of dilution and dispersion.~~

~~(h) Remediation levels. Cleanup actions that use remediation levels shall meet each of the minimum requirements specified in this section, just as any other cleanup action.~~

~~(i) Selection of a cleanup action alternative that uses remediation levels requires, in part, a determination that a more permanent cleanup action is not practicable, based on the disproportionate cost analysis (see subsections (2)(b)(i) and (3) of this section).~~

~~(ii) Selection of a cleanup action alternative that uses remediation levels also requires a determination that the alternative meets each of the other minimum requirements specified in this section, including a determination that the alternative is protective of human health and the environment.~~

~~(3) Determining whether a cleanup action uses permanent solutions to the maximum extent practicable.~~

~~(a) Purpose. This subsection describes the requirements and procedures for determining whether a cleanup action uses permanent solutions to the maximum extent practicable, as required under subsection (2)(b)(i) of this section. A determination that a cleanup action meets this one requirement does not mean that the other minimum requirements specified in subsection (2) of this section have been met. To select a cleanup action for a site, a cleanup action must meet each of the minimum requirements specified in subsection (2) of this section.~~

~~(b) General requirements. When selecting a cleanup action, preference shall be given to permanent solutions to the maximum extent practicable. To determine whether a cleanup action uses permanent solutions to the maximum extent practicable, the disproportionate cost analysis specified in (c) of this subsection shall be used. The analysis shall compare the costs and benefits of the cleanup action alternatives evaluated in the feasibility study. The costs and benefits to be compared are the evaluation criteria identified in (f) of this subsection.~~

~~(c) Permanent cleanup action defined. A permanent cleanup action or permanent solution is defined in WAC 173-340-200.~~

~~(d) Selection of a permanent cleanup action. A disproportionate cost analysis shall not be required if the department and the potentially liable persons agree to a permanent cleanup action that will be~~

identified by the department as the proposed cleanup action in the draft cleanup action plan.

~~(e) Disproportionate cost analysis.~~

~~(i) Test. Costs are disproportionate to benefits if the incremental costs of the alternative over that of a lower cost alternative exceed the incremental degree of benefits achieved by the alternative over that of the other lower cost alternative.~~

~~(ii) Procedure.~~

~~(A) The alternatives evaluated in the feasibility study shall be ranked from most to least permanent, based on the evaluation of the alternatives under (f) of this subsection and the definition of permanent solution in (c) of this subsection.~~

~~(B) The most practicable permanent solution evaluated in the feasibility study shall be the baseline cleanup action alternative against which cleanup action alternatives are compared. If no permanent solution has been evaluated in the feasibility study, the cleanup action alternative evaluated in the feasibility study that provides the greatest degree of permanence shall be the baseline cleanup action alternative.~~

~~(C) The comparison of benefits and costs may be quantitative, but will often be qualitative and require the use of best professional judgment. In particular, the department has the discretion to favor or disfavor qualitative benefits and use that information in selecting a cleanup action. Where two or more alternatives are equal in benefits, the department shall select the less costly alternative provided the requirements of subsection (2) of this section are met.~~

~~(f) Evaluation criteria. The following criteria shall be used to evaluate and compare each cleanup action alternative when conducting a disproportionate cost analysis under (e) of this subsection to determine whether a cleanup action is permanent to the maximum extent practicable.~~

~~(i) Protectiveness. Overall protectiveness of human health and the environment, including the degree to which existing risks are reduced, time required to reduce risk at the facility and attain cleanup standards, on-site and offsite risks resulting from implementing the alternative, and improvement of the overall environmental quality.~~

~~(ii) Permanence. The degree to which the alternative permanently reduces the toxicity, mobility or volume of hazardous substances, including the adequacy of the alternative in destroying the hazardous substances, the reduction or elimination of hazardous substance releases and sources of releases, the degree of irreversibility of waste treatment process, and the characteristics and quantity of treatment residuals generated.~~

~~(iii) Cost. The cost to implement the alternative, including the cost of construction, the net present value of any long-term costs, and agency oversight costs that are cost recoverable. Long-term costs include operation and maintenance costs, monitoring costs, equipment replacement costs, and the cost of maintaining institutional controls. Cost estimates for treatment technologies shall describe pretreatment, analytical, labor, and waste management costs. The design life of the cleanup action shall be estimated and the cost of replacement or repair of major elements shall be included in the cost estimate.~~

~~(iv) Effectiveness over the long term. Long-term effectiveness includes the degree of certainty that the alternative will be successful, the reliability of the alternative during the period of time hazardous substances are expected to remain on-site at concentrations that exceed cleanup levels, the magnitude of residual risk with the~~



alternative in place, and the effectiveness of controls required to manage treatment residues or remaining wastes. The following types of cleanup action components may be used as a guide, in descending order, when assessing the relative degree of long-term effectiveness: Reuse or recycling; destruction or detoxification; immobilization or solidification; on-site or offsite disposal in an engineered, lined and monitored facility; on-site isolation or containment with attendant engineering controls; and institutional controls and monitoring.

(v) Management of short-term risks. The risk to human health and the environment associated with the alternative during construction and implementation, and the effectiveness of measures that will be taken to manage such risks.

(vi) Technical and administrative implementability. Ability to be implemented including consideration of whether the alternative is technically possible, availability of necessary offsite facilities, services and materials, administrative and regulatory requirements, scheduling, size, complexity, monitoring requirements, access for construction operations and monitoring, and integration with existing facility operations and other current or potential remedial actions.

(vii) Consideration of public concerns. Whether the community has concerns regarding the alternative and, if so, the extent to which the alternative addresses those concerns. This process includes concerns from individuals, community groups, local governments, tribes, federal and state agencies, or any other organization that may have an interest in or knowledge of the site.)

(a) **General requirements.** A cleanup action must:

(i) Protect human health and the environment, including likely vulnerable populations and overburdened communities;

(ii) Comply with cleanup standards (see Part 7 of this chapter);

(iii) Comply with applicable state and federal laws (see WAC 173-340-710);

(iv) Prevent or minimize present and future releases and migration of hazardous substances in the environment;

(v) Provide resilience to climate change impacts that have a high likelihood of occurring and severely compromising its long-term effectiveness;

(vi) Provide for compliance monitoring (see WAC 173-340-410 and Part 7 of this chapter);

(vii) Not rely primarily on institutional controls and monitoring at a site, or portion thereof, if it is technically possible to implement a more permanent cleanup action;

(viii) Not rely primarily on dilution and dispersion unless the incremental costs of any active remedial measures over the costs of dilution and dispersion grossly exceed the incremental degree of benefits of active remedial measures over the benefits of dilution and dispersion. Determine the benefits and costs using the criteria in subsection (5)(d) of this section;

(ix) Provide for a reasonable restoration time frame (see subsection (4) of this section); and

(x) Use permanent solutions to the maximum extent practicable (see subsection (5) of this section).

(b) **Action-specific requirements.** As applicable, a cleanup action must:

(i) Use remediation levels in accordance with WAC 173-340-355;

(ii) Use institutional controls in accordance with WAC 173-340-440;

(iii) Provide financial assurances in accordance with WAC 173-340-440(11); and

(iv) Provide for periodic reviews in accordance with WAC 173-340-420(2).

(c) **Media-specific requirements.**

(i) A soil cleanup action must treat, remove, or contain contaminated soils located on properties:

(A) Where a school or child care center is located;

(B) That qualify as a residential area based on current use; or

(C) That qualify as a potential future residential area based on zoning, statutory and regulatory restrictions, comprehensive plans, historical use, adjacent land uses, and other relevant factors.

(ii) A groundwater cleanup action must be permanent (achieve groundwater cleanup levels at the standard point of compliance without further remedial action being required) if:

(A) Such an action is practicable; or

(B) Ecology determines such an action is in the public interest.

(iii) A nonpermanent groundwater cleanup action must:

(A) Treat or remove the source of groundwater contamination at sites where there are liquid wastes, areas contaminated with high concentrations of hazardous substances, highly mobile hazardous substances, or hazardous substances that cannot be reliably contained. This includes removal of free product consisting of petroleum and other light nonaqueous phase liquid (LNAPL) from the groundwater using normally accepted engineering practices. Source containment may be appropriate when the free product consists of a dense nonaqueous phase liquid (DNAPL) that cannot be recovered after reasonable efforts have been made; and

(B) Contain contaminated groundwater to the maximum extent practicable to prevent lateral and vertical expansion of the groundwater volume affected by the hazardous substances and to prevent the migration of the hazardous substances. This includes barriers or hydraulic control through groundwater pumping, or both.

(d) **Public concerns and tribal rights and interests.** For ecology-conducted or ecology-supervised remedial actions, ecology will consider the following when selecting a cleanup action:

(i) Public concerns, including the concerns of likely vulnerable populations and overburdened communities, identified under WAC 173-340-600 (13) and (14); and

(ii) Indian tribes' rights and interests identified under WAC 173-340-620.

**(4) Determining whether a cleanup action provides for a reasonable restoration time frame.**

(a) **Purpose.** The restoration time frame is the period of time needed for a cleanup action to achieve cleanup levels at the point of compliance (see WAC 173-340-200). This subsection ((describes)) specifies the requirements and procedures for determining whether a cleanup action alternative provides for a reasonable restoration time frame, as required under subsection ((-2)-(b)-(ii)) (3)(a)(ix) of this section. ((A determination that a cleanup action meets this one requirement does not mean that the other minimum requirements specified in subsection (2) of this section have been met. To select a cleanup action for a site, a cleanup action must meet each of the minimum requirements specified in subsection (2) of this section.))

(b) ((Factors-)) **Applicability.**

(i) **Whether evaluation required.** An evaluation of whether a cleanup action alternative provides a reasonable restoration time

frame must be conducted unless a model remedy is selected as the cleanup action. The evaluation must be conducted regardless of which administrative option in WAC 173-340-510 is used to conduct remedial action at the site.

(ii) Evaluation requirements.

(A) For restoration of environmental media other than sediment, the evaluation must be conducted in accordance with this subsection;

(B) For restoration of sediment, the evaluation must be conducted in accordance with WAC 173-204-570(5).

(c) Evaluation. To determine whether a cleanup action alternative provides for a reasonable restoration time frame, the following factors ~~((to))~~ must be considered ~~((include the following))~~ at a minimum:

(i) Potential risks posed by the site to human health and the environment, including likely vulnerable populations and overburdened communities;

(ii) Practicability of achieving a shorter restoration time frame. A restoration time frame is not reasonable if an active remedial measure with a shorter restoration time frame is practicable;

(iii) Long-term effectiveness of the alternative. A longer restoration time frame may be reasonable if the alternative has a greater degree of long-term effectiveness than one that primarily relies on on-site or offsite disposal, isolation, or containment;

(iv) Current use of the site, surrounding areas, and associated resources that are, or may be, affected by releases from the site;

~~((iv))~~ (v) Potential future use of the site, surrounding areas, and associated resources that are, or may be, affected by releases from the site;

~~((v))~~ (vi) Availability of alternative water supplies;

~~((vi))~~ (vii) Likely effectiveness and reliability of institutional controls;

~~((vii))~~ (viii) Ability to control and monitor migration of hazardous substances from the site;

~~((viii))~~ (ix) Toxicity of the hazardous substances at the site;

~~((and~~

~~((ix))~~ (x) Natural processes that reduce concentrations of hazardous substances and have been documented to occur at the site or under similar site conditions~~((-~~

~~((c) A longer period of time may be used for the restoration time frame for a site to achieve cleanup levels at the point of compliance if the cleanup action selected has a greater degree of long-term effectiveness than on-site or offsite disposal, isolation, or containment options)); and~~

(xi) For ecology-conducted or ecology-supervised remedial actions, public concerns identified under WAC 173-340-600 (13) and (14) and Indian tribes' rights and interests identified under WAC 173-340-620.

(d) ~~((When))~~ Cleanup levels below area background concentrations. At sites where area background concentrations ~~((see)),~~ as defined in WAC 173-340-200 ~~((for definition)),~~ would result in recontamination of the site to levels that exceed cleanup levels ~~((, that portion of the cleanup action which addresses cleanup));~~

(i) The remedial action must achieve area background concentrations within a reasonable restoration time frame, as determined under (c) of this subsection;

(ii) Cleaning up the site below area background concentrations may be delayed until the offsite sources of hazardous substances are controlled ~~((. In these cases));~~ and

~~(iii) The remedial action ((shall be considered)) is an interim action until cleanup levels are attained.~~

~~(e) **Cleanup levels below technically possible concentrations.** At sites where cleanup levels determined under Method C in WAC 173-340-706 are below concentrations that are technically possible (~~concentrations,~~) to achieve:~~

~~(i) The remedial action must achieve concentrations that are technically possible to achieve ((shall be met)) within a reasonable restoration time frame ((considering the factors in subsection (b) of this section. In these cases)), as determined under (c) of this subsection; and~~

~~(ii) The remedial action ((shall be considered)) is an interim action until cleanup levels are attained.~~

~~((f) Extending the restoration time frame shall not be used as a substitute for active remedial measures, when such actions are practicable.)~~

~~(5) **Determining whether a cleanup action uses permanent solutions to the maximum extent practicable.**~~

~~(a) **Purpose.** This subsection specifies the requirements and procedures for determining whether a cleanup action uses permanent solutions to the maximum extent practicable, as required under RCW 70A.305.030(1) and subsection (3)(a)(x) of this section. A permanent cleanup action or permanent solution is defined in WAC 173-340-200.~~

~~(b) **Applicability.** The evaluation required under this subsection must be conducted unless a permanent cleanup action alternative or a model remedy is selected as the cleanup action. The evaluation must be conducted regardless of which administrative option in WAC 173-340-510 is used to conduct the cleanup action.~~

~~(c) **Procedure.** To determine which cleanup action alternative included in the feasibility study uses permanent solutions to the maximum extent practicable, do the following:~~

~~(i) **Step 1:** Determine the benefits and costs of each cleanup action alternative using the criteria in (d) of this subsection.~~

~~(A) The estimation and comparison of benefits and costs may be quantitative, but will often be qualitative and require the use of best professional judgment.~~

~~(B) On a site-specific basis, ecology may weight the criteria in (d) of this subsection and favor or disfavor qualitative benefit and cost estimates in the analysis.~~

~~(C) For ecology-conducted or ecology-supervised remedial actions, when determining or weighting the benefits in (d) of this subsection, ecology will also consider:~~

~~(I) Public concerns identified under WAC 173-340-600 (13) and (14); and~~

~~(II) Indian tribes' rights and interests identified under WAC 173-340-620.~~

~~(ii) **Step 2:** Rank the cleanup action alternatives by degree of permanence. To determine the relative permanence of an alternative, consider the definition of a permanent cleanup action in WAC 173-340-200 and the criteria in (d)(ii) of this subsection.~~

~~(iii) **Step 3:** Identify the initial baseline alternative for use in the disproportionate cost analysis in Step 4.~~

~~(A) If the feasibility study includes only one permanent cleanup action alternative, use that alternative as the initial baseline.~~

~~(B) If the feasibility study includes more than one permanent cleanup action alternative, determine which permanent cleanup action alternative is the most cost-effective (that is, the alternative with~~

the lowest cost per degree of benefit) and use it as the initial baseline. Eliminate from further evaluation the less cost-effective permanent cleanup action alternatives.

(C) If all permanent cleanup action alternatives are eliminated from evaluation in the feasibility study during the screening process in WAC 173-340-351 (6) (c), use the most permanent cleanup action alternative identified in Step 2 as the initial baseline.

(iv) **Step 4:** Conduct a disproportionate cost analysis of the ranked list of cleanup action alternatives identified in Step 2. Use the cleanup action alternative identified in Step 3 as the initial baseline for the analysis.

(A) **Analysis.** To conduct the analysis, do the following:

(I) First, compare the costs and benefits of the baseline alternative with the costs and benefits of only the next most permanent alternative (not any of the other alternatives); and

(II) Second, determine whether the incremental costs of the baseline alternative over the next most permanent alternative are disproportionate to the incremental degree of benefits of the baseline alternative over the next most permanent alternative.

(B) **Decision.** Based on the results of the analysis, do the following:

(I) If the incremental costs are not disproportionate to the incremental degree of benefits, then the baseline alternative uses permanent solutions to the maximum extent practicable and the analysis under this subsection is complete.

(II) If the benefits of the two alternatives are the same or similar, then the lower cost alternative uses permanent solutions to the maximum extent practicable and the analysis under this subsection is complete.

(III) If the incremental costs are disproportionate to the incremental degree of benefits, then eliminate the baseline alternative from further analysis and make the next most permanent alternative the baseline for further analysis. Repeat Step 4. However, if the new baseline is the least permanent alternative on the ranked list of alternatives identified in Step 2, that alternative uses permanent solutions to the maximum extent practicable and the analysis under this subsection is complete.

(d) **Criteria.** When conducting a disproportionate cost analysis under this subsection, use the following criteria to evaluate and compare the costs and benefits of each cleanup action alternative:

(i) **Protectiveness.** The degree to which the alternative protects human health and the environment, including likely vulnerable populations and overburdened communities. When assessing protectiveness, consider at least the following:

(A) The degree to which the alternative reduces existing risks;

(B) The time required for the alternative to reduce risks at the site and attain cleanup standards;

(C) The on-site and offsite risks remaining after implementing the alternative; and

(D) Improvement of the overall environmental quality;

(ii) **Permanence.** The degree to which the alternative permanently reduces the toxicity, mobility, or mass of hazardous substances, including:

(A) The adequacy of the alternative in destroying the hazardous substances;

(B) The reduction or elimination of hazardous substance releases and sources of releases;

(C) The degree of irreversibility of waste treatment process; and  
(D) The characteristics and quantity of treatment residuals generated;

(iii) **Effectiveness over the long term.** The degree to which the alternative is likely to be effective over the long term, including for likely vulnerable populations and overburdened communities.

(A) **Factors.** When assessing the long-term effectiveness of the alternative, consider at least the following:

(I) The degree of certainty that the alternative will be successful;

(II) The reliability of the alternative during the period of time hazardous substances are expected to remain on-site at concentrations that exceed cleanup levels;

(III) The resilience of the alternative to climate change impacts;

(IV) The magnitude of residual risk with the alternative in place; and

(V) The effectiveness of controls required to manage treatment residues or remaining wastes.

(B) **Hierarchy.** Except as provided for sediment sites and cleanup units in WAC 173-204-570(4), when assessing the relative degree of long-term effectiveness of cleanup action components, the following types of components may be used as a guide, in descending order:

(I) Reuse or recycling;

(II) Destruction or detoxification;

(III) Immobilization or solidification;

(IV) On-site or offsite disposal in an engineered, lined and monitored facility;

(V) On-site isolation or containment with attendant engineering controls; and

(VI) Institutional controls and monitoring;

(iv) **Management of implementation risks.** The risks to human health and the environment, including likely vulnerable populations and overburdened communities, associated with the alternative during construction and implementation, and the effectiveness of the alternative to manage such risks;

(v) **Technical and administrative implementability.** The ability to implement the alternative, including consideration of:

(A) The technical difficulty of designing, constructing, and otherwise implementing the alternative in a reliable and effective manner, regardless of cost;

(B) The availability of necessary offsite facilities, services, and materials;

(C) Administrative and regulatory requirements;

(D) Scheduling, size, and complexity;

(E) Monitoring requirements;

(F) Access for construction operations and monitoring; and

(G) Integration with existing facility operations and other current or potential remedial actions; and

(vi) **Costs.** The costs of remedial actions necessary to implement the alternative, including:

(A) **Construction costs,** such as preconstruction engineering design and permitting, physical construction (including labor, equipment, materials, and contingencies), waste management and disposal, compliance monitoring during construction (including sampling and analysis), construction management, establishment of institutional

controls, regulatory oversight, and quality assurance and quality control; and

(B) **Postconstruction costs**, such as operation and maintenance activities necessary to maintain the effectiveness of a constructed cleanup action component, waste management and disposal, replacement or repair of equipment (including labor, equipment, and materials), permit renewal, compliance monitoring (including sampling and analysis), maintaining institutional controls, financial assurances, periodic reviews, postconstruction management, and regulatory oversight.

(I) **Design life**. Estimate the design life of cleanup action components, including engineered controls. If the period of time in which a component is needed exceeds the design life of the component, include the cost of replacing or repairing the component in the cost estimate.

(II) **Future costs**. Discount postconstruction costs using present worth analysis doing the following:

- Estimate future costs using constant-year dollars; and
- Discount future costs using the current U.S. Treasury real interest rate for bonds of comparable maturity to the period of analysis. If project costs exceed 30 years, use the current U.S. Treasury 30-year real interest rate.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-370 Cleanup action expectations ((for cleanup action alternatives)).** ((The department has the following expectations for the development of cleanup action alternatives under WAC 173-340-350 and the selection of cleanup actions under WAC 173-340-360. These expectations represent the types of cleanup actions the department considers likely results of the remedy selection process described in WAC 173-340-350 through 173-340-360; however, the department recognizes that there may be some sites where cleanup actions conforming to these expectations are not appropriate. Also, selecting a cleanup action that meets these expectations shall not be used as a substitute for selecting a cleanup action under the remedy selection process described in WAC 173-340-350 through 173-340-360.)) Ecology has the following expectations for cleanup actions. The expectations represent the likely results of the cleanup action selection process described in WAC 173-340-350 through 173-340-390. Ecology recognizes that conformance with the expectations may not be appropriate at some sites. Selecting a cleanup action conforming to the expectations is not a substitute for conducting a feasibility study. The expectations must be considered when evaluating cleanup action alternatives in the feasibility study. Any nonconformance of the preferred cleanup action alternative to the expectations must be documented and explained in the feasibility study report.

(1) ((The department)) Ecology expects that treatment technologies will be emphasized at sites containing liquid wastes, areas contaminated with high concentrations of hazardous substances, highly mobile materials, and/or discrete areas of hazardous substances that lend themselves to treatment.

(2) To minimize the need for long-term management of contaminated materials, ((the department)) ecology expects that all hazardous substances will be destroyed, detoxified, and/or removed to concentra-

tions below cleanup levels throughout sites containing small volumes of hazardous substances.

(3) ~~((The department))~~ Ecology recognizes the need to use engineering controls, such as containment, for sites or portions of sites that contain large volumes of materials with relatively low levels of hazardous substances where treatment is impracticable.

(4) ~~((In order to))~~ To minimize the potential for migration of hazardous substances, ~~((the department))~~ ecology expects that active measures will be taken to prevent precipitation and subsequent runoff from coming into contact with contaminated soils and waste materials. When such measures are impracticable, such as during active cleanup, ~~((the department))~~ ecology expects that site runoff will be contained and treated prior to release from the site.

(5) ~~((The department))~~ Ecology expects that when hazardous substances remain on-site at concentrations ~~((which exceed))~~ exceeding cleanup levels, those hazardous substances will be consolidated to the maximum extent practicable where needed to minimize the potential for direct contact and migration of hazardous substances ~~((?))~~.

(6) ~~((The department))~~ Ecology expects that ~~((, for facilities adjacent to a surface water body,))~~ active measures will be taken to prevent/minimize releases to surface water or sediment via surface runoff and groundwater discharges in excess of cleanup levels. ~~((The department))~~ Ecology expects that dilution will not be the sole method for demonstrating compliance with cleanup standards in these instances.

(7) ~~((The department))~~ Ecology expects that natural attenuation of hazardous substances may be appropriate at sites where:

(a) Source control (including removal and/or treatment of hazardous substances) has been conducted to the maximum extent practicable;

(b) Leaving contaminants on-site during the restoration time frame does not pose an unacceptable threat to human health or the environment;

(c) There is evidence that natural biodegradation or chemical degradation is occurring and will continue to occur at a reasonable rate at the site; and

(d) Appropriate monitoring requirements are conducted to ensure that the natural attenuation process is taking place and that human health and the environment are protected.

(8) ~~((The department))~~ Ecology expects that cleanup actions conducted under this chapter will not result in a significantly greater overall threat to human health and the environment from hazardous substances, either at the site being cleaned up or at another site involved with the cleanup action, than other cleanup action alternatives.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-380 Cleanup action plan.** (1) ~~((Draft))~~ **Purpose.** The purpose of a cleanup action plan is to document the selected cleanup action and to specify the cleanup standards and other requirements the cleanup action must meet.

(2) **Applicability.**

(a) Whether required. A cleanup action must be selected and a cleanup action plan must be developed regardless of which administra-



tive option in WAC 173-340-510 is used to conduct remedial action at the site.

(b) **Requirements.** A cleanup action plan must comply with the requirements in this section. For sites where there is a release or threatened release to sediment, a cleanup action plan must also comply with the applicable requirements in WAC 173-204-575.

(3) **Timing.** Except as otherwise directed by ecology, a remedial investigation/feasibility study must be completed before cleanup standards are established and a cleanup action is selected. An emergency remedial action or an interim action may be conducted before a cleanup action is selected.

(4) **Administrative options and requirements.** A cleanup action may be selected and a cleanup action plan may be developed under any of the administrative options for remedial action described in WAC 173-340-510. Reporting and public participation requirements depend on the administrative option used to conduct remedial action.

(a) **Ecology-conducted or ecology-supervised remedial actions.** For an ecology-conducted or ecology-supervised cleanup action, ecology will:

(i) Select the cleanup action and establish the cleanup standards and other requirements that the cleanup action must meet;

(ii) Issue a draft cleanup action plan that includes the information required in subsection (5) of this section. For routine actions, ecology may include the draft cleanup action plan in an order or decree instead of in a separate document;

(iii) Provide or require public notice of the draft cleanup action plan in accordance with WAC 173-340-600(14);

(iv) After review and consideration of public comments, issue a final cleanup action plan. For routine actions, ecology may include the final cleanup action plan in an order or decree instead of in a separate document; and

(v) Provide notice of the final cleanup action plan in accordance with WAC 173-340-600(14).

(b) **Independent remedial actions.** Independent cleanup action plans must be reported to ecology in accordance with WAC 173-340-515. Plans must include, as appropriate, the information specified in subsection (5) of this section.

(5) **Content of cleanup action plan.** ~~((The department shall issue a draft cleanup action plan for a cleanup action to be conducted by the department or by a potentially liable person under an order or decree. The))~~ A cleanup action plan must include the following information and provide a level of detail ~~((in the draft cleanup action plan shall be))~~ commensurate with the complexity of the site and ~~((proposed))~~ cleanup action ~~((-~~

~~((a) The draft cleanup action plan shall include the following: (i))~~;

~~((a) A general description of the ((proposed)) cleanup action ((developed)) selected in accordance with WAC 173-340-350 through 173-340-390 ((-~~

~~((ii))~~), including any model remedy;

~~((b) A summary of the rationale for selecting the ((proposed alternative-~~

~~((iii))~~) cleanup action, including any model remedy;

~~((c) A summary of how impacts on likely vulnerable populations and overburdened communities were considered when selecting the cleanup action and developing the plan;~~

(d) For ecology-conducted or ecology-supervised remedial actions, a brief summary of how ecology considered the following when selecting the cleanup action:

(i) Public concerns identified under WAC 173-340-600 (13) and (14); and

(ii) Indian tribes' rights and interests identified under WAC 173-340-620;

(e) A brief summary of the other cleanup action alternatives evaluated in the remedial investigation/feasibility study(~~(iv)~~);

(f) Cleanup standards and, where applicable, remediation levels, for each hazardous substance and for each environmental medium of concern at the site(~~(v)~~);

(g) Any changes to the default assumptions or reasonable maximum exposure scenarios used to establish cleanup standards or to demonstrate the protectiveness of the cleanup action;

(h) The schedule for (~~implementation of~~) implementing the cleanup action plan including, if known, the restoration time frame(~~(vi)~~);

(i) Any institutional controls(~~(if any)~~) required as part of the (~~proposed~~) cleanup action(~~(vii)~~);

(j) Any applicable state and federal laws(~~(if any)~~) for the (~~proposed~~) cleanup action(~~(when these are)~~) known at this step in the cleanup process (~~(+)~~). This does not preclude subsequent identification of applicable state and federal laws(~~(+)~~(~~viii~~));

(k) A preliminary determination by (~~the department~~) ecology that the (~~proposed~~) cleanup action will comply with WAC 173-340-360(~~(ix)~~); and

(l) ~~Where~~); and

(1) If the cleanup action involves on-site containment, specification of the types, (~~levels~~) concentrations, and (~~amounts~~) estimated mass of hazardous substances remaining on site and the measures that will be used to prevent migration of and (~~contact with those~~) exposure to the substances. Ecology may require or allow estimates of the volume of contaminated material in place of, or in addition to, estimates of the mass of hazardous substances.

~~((b) For routine actions the department may use an order or decree to fulfill the requirements of a cleanup action plan, provided that the information in (a) of this subsection is included in an order or decree. The scope of detail for the required information shall be commensurate with the complexity of the site and proposed cleanup action.~~

~~(2) **Public participation.** The department will provide public notice and opportunity for comment on the draft cleanup plan, as required in WAC 173-340-600(13).~~

~~(3) **Final cleanup action plan.** After review and consideration of the comments received during the public comment period, the department shall issue a final cleanup action plan and publish its availability in the *Site Register* and by other appropriate methods. If the department determines, following the implementation of the preferred alternative, that the cleanup standards or, where applicable, remediation levels established in the cleanup action plan cannot be achieved, the department shall issue public notice of this determination.~~

~~(4) Federal cleanup~~) (6) National priorities list sites. For ~~((federal cleanup))~~ sites on the national priorities list, ecology may use a record of decision or an order or consent decree prepared under the federal cleanup law ((may be used by the department)) to meet the requirements of this section, provided that:

(a) The cleanup action meets the requirements ~~((under))~~ in WAC 173-340-360;

(b) The state ~~((has concurred))~~ concurs with the cleanup action; and

(c) ~~((An opportunity))~~ The public was provided ((for the public)) an opportunity to comment on the cleanup action.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-390 Model remedies.** (1) **Purpose.** The purpose of model remedies is to streamline and accelerate the selection of a cleanup ((actions that protect human health and the environment, with a preference for permanent solutions to the maximum extent practicable)) action for routine types of cleanup projects at sites with common features and lower risk to human health and the environment.

(2) **Development of model remedies.** ~~((The department may, from time to time, identify))~~ Ecology may establish model remedies for common categories of ((facilities)) sites, types of ((contamination)) hazardous substances, types of media, and geographic areas. ((In identifying a model remedy, the department shall identify the circumstances for which application of the model remedy meets the requirements under WAC 173-340-360. The department shall provide an opportunity for the public to review and comment on any proposed model remedies.

(3) **Applicability and effect of model remedies.** Where a site meets the circumstances identified by the department under subsection (2) of this section, the components of the model remedy may be selected as the cleanup action, or as a portion of the cleanup action. At such sites, it shall not be necessary to conduct a feasibility study under WAC 173-340-350(8) or a disproportionate cost analysis under WAC 173-340-360(3) for those components of a cleanup action to which a model remedy applies.

(4) **Public notice and participation.** Where a model remedy is proposed as the cleanup action or as a portion of the cleanup action, the cleanup action plan is still subject to the same public notice and participation requirements in this chapter as any other cleanup action.) When establishing a model remedy, ecology will:

(a) Identify the applicability of the model remedy for use at a site, the site characterization required under WAC 173-340-350 to select the model remedy, and the compliance monitoring required under WAC 173-340-410 to implement the model remedy;

(b) Describe how the model remedy meets the cleanup standards established under Part 7 of this chapter and the requirements for cleanup actions in WAC 173-340-360; and

(c) Provide the public with notice and an opportunity to comment on the proposed model remedy and the conditions under which it may be used at a site. The public comment period must be at least 30 days.

(3) **Soliciting proposals.** When developing model remedies, ecology will solicit and consider proposals from qualified persons. The pro-

posals must, in addition to describing the model remedy, provide the information required under subsection (2) (a) and (b) of this section.

(4) **Selection.** A model remedy may be selected as a cleanup action, or as a component of a cleanup action, at a site without conducting a feasibility study under WAC 173-340-351, provided that:

(a) The site meets the conditions for using the model remedy identified by ecology under subsection (2) (a) of this section. To make this demonstration, sufficient information must be collected and documented during the remedial investigation (see WAC 173-340-350 (6) (j) (ii) and (5) (f) (ii) and (g) (vii)); and

(b) For ecology-conducted and ecology-supervised remedial actions, ecology provides or requires public notice of the proposed use of the model remedy in the draft cleanup action plan under WAC 173-340-380.

#### PART ((IV)) 4 - SITE CLEANUP AND MONITORING

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-400** (~~((Implementation of the))~~) **Cleanup action implementation.** (1) **Purpose.** Unless otherwise directed by the department, cleanup actions shall comply with this section except for emergencies or interim actions. The purpose of this section is to ensure that the cleanup action is designed, constructed, and operated in a manner that is consistent with:

- (a) The cleanup action plan;
- (b) Accepted engineering practices; and
- (c) The requirements specified in WAC 173-340-360.

(2) **Administrative options.** A cleanup action may be conducted under any of the ((procedures)) administrative options for remedial action described in WAC 173-340-510 ((and 173-340-515)).

(3) **Public participation.** During cleanup action implementation, public participation shall be accomplished in a manner consistent with the requirements of WAC 173-340-600.

(4) **Plans describing the cleanup action.** Design, construction, and operation of the cleanup action shall be consistent with the purposes of this section and shall consider relevant information provided by the remedial investigation/feasibility study. For most cleanups, to ensure this is done it will be necessary to prepare the engineering documents described in this section. The scope and level of detail in these documents may vary from site to site depending on the site-specific conditions and nature and complexity of the proposed cleanup action. In many cases, such as routine cleanups and cleanups at leaking underground storage tanks, it is appropriate to combine the information in these various documents into one report to avoid unnecessary duplication. Where the information is contained in other documents it may be appropriate to incorporate those documents by reference to avoid duplication. Any document prepared in order to implement a

cleanup may be used to satisfy these requirements provided they contain the required information. In addition, for facilities on the national priorities list the plans prepared for the cleanup action shall also comply with federal requirements.

(a) **Engineering design report.** The engineering design report shall include sufficient information for the development and review of construction plans and specifications. It shall document engineering concepts and design criteria used for design of the cleanup action. The following information shall be included in the engineering design report, as appropriate:

(i) Goals of the cleanup action including specific cleanup or performance requirements;

(ii) General information on the facility including a summary of information in the remedial investigation/feasibility study updated as necessary to reflect the current conditions;

(iii) Identification of who will own, operate, and maintain the cleanup action during and following construction;

(iv) Facility maps showing existing site conditions and proposed location of the cleanup action;

(v) Characteristics, quantity, and location of materials to be treated or otherwise managed, including groundwater containing hazardous substances;

(vi) A schedule for final design and construction;

(vii) A description and conceptual plan of the actions, treatment units, facilities, and processes required to implement the cleanup action including flow diagrams;

(viii) Engineering justification for design and operation parameters, including:

(A) Design criteria, assumptions and calculations for all components of the cleanup action;

(B) Expected treatment, destruction, immobilization, or containment efficiencies and documentation on how that degree of effectiveness is determined; and

(C) Demonstration that the cleanup action will achieve compliance with cleanup requirements by citing pilot or treatability test data, results from similar operations, or scientific evidence from the literature;

(ix) Design features for control of hazardous materials spills and accidental discharges (for example, containment structures, leak detection devices, run-on and runoff controls);

(x) Design features to assure long-term safety of workers and local residences (for example, hazardous substances monitoring devices, pressure valves, bypass systems, safety cutoffs);

(xi) A discussion of methods for management or disposal of any treatment residual and other waste materials containing hazardous substances generated as a result of the cleanup action;

(xii) Facility specific characteristics that may affect design, construction, or operation of the selected cleanup action, including:

(A) Relationship of the proposed cleanup action to existing facility operations;

(B) Probability of flooding, probability of seismic activity, temperature extremes, local planning and development issues; and

(C) Soil characteristics and groundwater system characteristics;

(xiii) A general description of construction testing that will be used to demonstrate adequate quality control;

(xiv) A general description of compliance monitoring that will be performed during and after construction to meet the requirements of WAC 173-340-410;

(xv) A general description of construction procedures proposed to assure that the safety and health requirements of WAC 173-340-810 are met;

(xvi) Any information not provided in the remedial investigation/feasibility study needed to fulfill the applicable requirements of the State Environmental Policy Act (chapter 43.21C RCW);

(xvii) Any additional information needed to address the applicable state, federal and local requirements including the substantive requirements for any exempted permits; and property access issues which need to be resolved to implement the cleanup action;

(xviii) For sites requiring financial assurance and where not already incorporated into the order or decree or other previously submitted document, preliminary cost calculations and financial information describing the basis for the amount and form of financial assurance and, a draft financial assurance document;

(xix) For sites using institutional controls as part of the cleanup action and where not already incorporated into the order or decree or other previously submitted documents, copies of draft restrictive covenants and/or other draft documents establishing these institutional controls; and

(xx) Other information as required by the department.

(b) **Construction plans and specifications.** Construction plans and specifications shall detail the cleanup actions to be performed. The plans and specifications shall be prepared in conformance with currently accepted engineering practices and techniques and shall include the following information as applicable:

(i) A general description of the work to be performed and a summary of the engineering design criteria from the engineering design report;

(ii) General location map and existing facility conditions map;

(iii) A copy of any permits and approvals;

(iv) Detailed plans, procedures and material specifications necessary for construction of the cleanup action;

(v) Specific quality control tests to be performed to document the construction, including specifications for the testing or reference to specific testing methods, frequency of testing, acceptable results, and other documentation methods;

(vi) Startup procedures and criteria to demonstrate the cleanup action is prepared for routine operation;

(vii) Additional information to address applicable state, federal, and local requirements including the substantive requirements for any exempted permits;

(viii) A compliance monitoring plan prepared under WAC 173-340-410 describing monitoring to be performed during construction, and a sampling and analysis plan meeting the requirements of WAC 173-340-820;

(ix) Provisions to assure safety and health requirements of WAC 173-340-810 are met; ~~((and))~~

(x) An inadvertent discovery plan meeting the requirements in WAC 173-340-815; and

(xi) Other information as required by the department.

(c) **Operation and maintenance plan.** An operation and maintenance plan that presents technical guidance and regulatory requirements to assure effective operations under both normal and emergency condi-

tions. The operation and maintenance plan shall include the following elements, as appropriate:

- (i) Name and phone number of the responsible individuals;
- (ii) Process description and operating principles;
- (iii) Design criteria and operating parameters and limits;
- (iv) General operating procedures, including startup, normal operations, operation at less than design loading, shutdown, and emergency or contingency procedures;
- (v) A discussion of the detailed operation of individual treatment units, including a description of various controls, recommended operating parameters, safety features, and any other relevant information;
- (vi) Procedures and sample forms for collection and management of operating and maintenance records;
- (vii) Spare part inventory, addresses of suppliers of spare parts, equipment warranties, and appropriate equipment catalogues;
- (viii) Equipment maintenance schedules incorporating manufacturers recommendations;
- (ix) Contingency procedures for spills, releases, and personnel accidents;
- (x) A compliance monitoring plan prepared under WAC 173-340-410 describing monitoring to be performed during operation and maintenance, and a sampling and analysis plan meeting the requirements of WAC 173-340-820;
- (xi) Description of procedures which ensure that the safety and health requirements of WAC 173-340-810 are met, including specification of contaminant action levels and contingency plans, as appropriate;
- (xii) An inadvertent discovery plan meeting the requirements in WAC 173-340-815;

(xiii) Procedures for the maintenance of the facility after completion of the cleanup action, including provisions for removal of unneeded appurtenances, and the maintenance of covers, caps, containment structures, and monitoring devices; and

~~((xiii))~~ (xiv) Other information as required by the department.

(5) **Permits.** Permits and approvals and any substantive requirements for exempted permits, if required for construction or to otherwise implement the cleanup action, shall be identified and where possible, resolved before, or during, the design phase to avoid delays during construction and implementation of the cleanup action.

(6) **Construction.** Construction of the cleanup action shall be conducted in accordance with the construction plans and specifications, and other plans prepared under this section.

(a) **Department inspections.**

(i) The department may perform site inspections and construction oversight. The department may require that construction activities be halted at a site if construction or any supporting activities are not consistent with approved plans; are not in compliance with environmental regulations or accepted construction procedures; or endanger human health or the environment.

(ii) The department may conduct a formal inspection of the site following construction and an initial operational shake down period to ensure satisfactory completion of the construction. If such an inspection is performed, the construction documentation report and engineer's opinion specified in (b) (ii) of this subsection shall be available before the inspection.

(b) **Construction documentation.**

(i) Except as provided for in (b)(iii) of this subsection, all aspects of construction shall be performed under the oversight of a professional engineer registered in the state of Washington or a qualified technician under the direct supervision of a professional engineer registered in the state of Washington or as otherwise provided for in RCW 18.43.130. During construction, detailed records shall be kept of all aspects of the work performed including construction techniques and materials used, items installed, and tests and measurements performed.

(ii) As built reports. At the completion of construction the engineer responsible for the oversight of construction shall prepare as built drawings and a report documenting all aspects of facility construction. The report shall also contain an opinion from the engineer, based on testing results and inspections, as to whether the cleanup action has been constructed in substantial compliance with the plans and specifications and related documents.

(iii) For leaking underground storage tanks, the construction oversight and documentation report may be conducted by an underground storage tank provider certified under chapter ~~((173-360))~~ 173-360A WAC. Removal of above ground abandoned drums, tanks and similar above ground containers and associated minor soil contamination may be overseen and documented by an experienced environmental professional. In other appropriate cases the department may authorize departure from the requirements of this subsection.

(c) **Financial assurance and institutional control documentation.** As part of the as-built documentation for the site cleanup, where the following information has not already been submitted under an order or decree or as part of another previously submitted document, the following information shall be included in the as-built report:

(i) For sites requiring financial assurance, a copy of the financial assurance document and any procedures for periodic adjustment to the value of the financial assurance mechanism;

(ii) For sites using institutional controls as part of the cleanup action, copies of recorded deed restrictions (with proof of recording) and other documents establishing these institutional controls.

(d) **Plan modifications.** Changes in the design or construction of the cleanup action performed under an order or decree shall be approved by the department.

~~(7) ((**Opportunity for public comment.** If the department determines that any plans prepared under this section represent a substantial change from the cleanup action plan, the department shall provide public notice and opportunity for comment under WAC 173-340-600.))~~

**Public participation.**

(a) For an ecology-conducted remedial action, the department will provide public notice of an engineering design report in accordance with WAC 173-340-600 (15)(a).

(b) For an ecology-conducted or an ecology-supervised remedial action, the department will provide or require public notice of any plan prepared under this section that represents a substantial change from the cleanup action plan in accordance with WAC 173-340-600 (15)(b).

(8) **Plans and reports.** Plans or reports prepared under this section and under an order or decree shall be submitted to the department for review and approval. For independent remedial actions, the plans and reports shall be submitted as required under WAC 173-340-515.

(9) **Requirements for managing waste generated by site cleanup.** Any waste contaminated by a hazardous substance generated during



cleanup activities and requiring offsite treatment, storage or disposal, shall be transported to a facility permitted or approved to handle these wastes.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-410 Compliance monitoring ((requirements)).** (1)

**Purpose.** There are three types of compliance monitoring: Protection, performance, and ~~((confirmational))~~ confirmation monitoring. The purposes of these three types of compliance monitoring and evaluation of the data are to:

(a) **Protection monitoring.** Confirm that human health and the environment are adequately protected during construction and the operation and maintenance period of an interim action or cleanup action as described in the health and safety ~~((and health))~~ plan;

(b) **Performance monitoring.** Confirm that the interim action or cleanup action has attained cleanup standards and, if appropriate, remediation levels or other performance standards such as construction quality control measurements or monitoring necessary to demonstrate compliance with a permit or, where a permit exemption applies, the substantive requirements of other laws;

(c) ~~((Confirmational))~~ **Confirmation monitoring.** Confirm the long-term effectiveness of the interim action or cleanup action once cleanup standards and, if appropriate, remediation levels or other performance standards have been attained.

(2) **General requirements.** Compliance monitoring shall be required for all cleanup actions, and may be required for interim and emergency actions conducted under this chapter. Unless otherwise directed by the department, a compliance monitoring plan shall be prepared.

Plans prepared under this section and under an order or decree shall be submitted to the department for review and approval. Protection monitoring may be addressed in the health and safety ~~((and health))~~ plan. Performance and ~~((confirmational))~~ confirmation monitoring may be addressed in separate plans or may be combined with other plans or submittals, such as those in WAC 173-340-400 and 173-340-820.

(3) **Contents of a monitoring plan.** Compliance monitoring plans may include monitoring for chemical constituents, biological testing, and physical parameters as appropriate for the site. Where the cleanup action includes engineered controls or institutional controls, the monitoring may need to include not only measurements but also documentation of observations on the performance of these controls. Long-term monitoring shall be required if on-site disposal, isolation, or containment is the selected cleanup action for a site or a portion of a site. Such measures shall be required until residual hazardous substance concentrations no longer exceed site cleanup levels established under ~~((WAC 173-340-700 through 173-340-760))~~ Part 7 of this chapter. Compliance monitoring plans shall be specific for the media being tested and shall contain the following elements:

(a) A sampling and analysis plan meeting the requirements of WAC 173-340-820 which shall explain in the statement of objectives how the purposes of subsection (1) of this section are met;

(b) Data analysis and evaluation procedures used, to demonstrate and confirm compliance and justification for these procedures, including:

- (i) A description of any statistical method to be employed; or
- (ii) If sufficient data is not available before writing the plan to propose a reliable statistical method to demonstrate and confirm compliance, a contingency plan proposing one or more reliable statistical methods to demonstrate and confirm compliance, and the conditions under which the methods would be used at the facility; and
- (c) Other information as required by the department.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-420 Periodic review.** (1) **Purpose.** A periodic review consists of a review by the department of post-cleanup site conditions and monitoring data to assure that human health and the environment are being protected.

(2) **Applicability.** The department shall conduct periodic reviews of a site whenever the department conducts a cleanup action; whenever the department approves a cleanup action under an order, agreed order or consent decree; or, as resources permit, whenever the department issues a no further action opinion; and one of the following conditions exists, at the site:

- (a) Where an institutional control and/or financial assurance is required as part of the cleanup action;
- (b) Where the cleanup level is based on a practical quantitation limit as provided for under WAC 173-340-707; and
- (c) Where, in the department's judgment, modifications to the default equations or assumptions using site-specific information would significantly increase the concentration of hazardous substances remaining at the site after cleanup or the uncertainty in the ecological evaluation or the reliability of the cleanup action is such that additional review is necessary to assure long-term protection of human health and the environment.

(3) **General requirements.** If a periodic review is required under subsection (2) of this section, a review shall be conducted by the department at least every five years after the initiation of a cleanup action. The department may require potentially liable persons to submit information required by the department to conduct a periodic review.

(4) **Review criteria.** When evaluating whether human health and the environment are being protected, the factors the department shall consider include:

- (a) The effectiveness of ongoing or completed cleanup actions, including the effectiveness of engineered controls and institutional controls in limiting exposure to hazardous substances remaining at the site;
- (b) New scientific information for individual hazardous substances or mixtures present at the site;
- (c) New applicable state and federal laws for hazardous substances present at the site;
- (d) Current and projected site and resource uses;
- (e) The availability and practicability of more permanent remedies; and

(f) The availability of improved analytical techniques to evaluate compliance with cleanup levels.

~~(5) ((Notice and public comment. The department shall publish a notice of all periodic reviews in the *Site Register* and provide an opportunity for public comment. The department shall also notify all potentially liable persons known to the department of the results of the periodic review.))~~ **Public participation or notification.**

(a) For an ecology-conducted or an ecology-supervised remedial action, the department will:

(i) Provide public notice of a draft periodic review report in accordance with WAC 173-340-600(18); and

(ii) Notify all potentially liable persons known to the department of the results of the periodic review.

(b) For an independent remedial action, the department will notify the public of a periodic review report in accordance with WAC 173-340-600(20).

**(6) Determination of whether amendment of the cleanup action plan required.** For an ecology-conducted or an ecology-supervised remedial action, when the department determines that substantial changes in the cleanup action are necessary to protect human health and the environment at the site, a revised cleanup action plan shall be prepared. The department shall provide ((opportunities for public review and comment on)) or require public notice of the draft cleanup action plan in accordance with WAC 173-340-380 and 173-340-600(14).

**(7) Determination of whether future periodic reviews required.** In conducting a periodic review under this section, the department shall determine whether additional reviews are necessary, taking into consideration the factors in subsection (4) of this section. Sites with institutional controls shall remain subject to periodic reviews as long as the institutional controls are required under this chapter.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-430 Interim actions.** (1) **Purpose.** An interim action is distinguished from a cleanup action in that an interim action only partially addresses the cleanup of a site. (Note: An interim action may constitute the cleanup action for a site if the interim action is subsequently shown to comply with WAC 173-340-350 through 173-340-390.) An interim action is:

(a) A remedial action that is technically necessary to reduce a threat to human health or the environment by eliminating or substantially reducing one or more pathways for exposure to a hazardous substance at a facility;

(b) A remedial action that corrects a problem that may become substantially worse or cost substantially more to address if the remedial action is delayed; or

(c) A remedial action needed to provide for completion of a site hazard assessment, remedial investigation/feasibility study or design of a cleanup action.

Example. A site is identified where oil-based wood preservative has leaked from a tank and is puddled on the ground and is floating on the water table. Runoff from adjacent properties passes through the site. Neighborhood children have been seen on the site. In this case, several interim actions would be appropriate before fully defining the

extent of the distribution of hazardous substances at the site and selecting a cleanup action. These interim actions might consist of removing the tank, fencing the site, rerouting runoff, and removing the product puddled on the ground and floating on the water table. Further studies would then determine what additional soil and groundwater cleanup would be needed.

(2) **General requirements.**

Interim actions may:

(a) Achieve cleanup standards for a portion of the site;

(b) Provide a partial cleanup, that is, clean up hazardous substances from all or part of the site, but not achieve cleanup standards; or

(c) Provide a partial cleanup of hazardous substances and not achieve cleanup standards, but provide information on how to achieve cleanup standards for a cleanup. For example, demonstration of an unproven cleanup technology.

(3) **Relationship to the cleanup action.**

(a) If the cleanup action is known, the interim action shall be consistent with the cleanup action.

(b) If the cleanup action is not known, the interim action shall not foreclose reasonable alternatives for the cleanup action. This is not meant to preclude the destruction or removal of hazardous substances.

(4) **Timing.**

(a) Interim actions may occur anytime during the cleanup process. Interim actions shall not be used to delay or supplant the cleanup process. An interim action may be done before or in conjunction with a site hazard assessment and hazard ranking. However, sufficient technical information must be available regarding the facility to ensure the interim action is appropriate and warranted.

(b) Interim actions shall be followed by additional remedial actions unless compliance with cleanup standards has been confirmed at the site.

(c) The department shall set appropriate deadlines commensurate with the actions taken for completion of the interim action.

(5) **Administrative options.** Interim cleanup actions may be conducted under any of the ~~((procedures))~~ administrative options for remedial action described in WAC 173-340-510 ~~((and 173-340-515))~~.

(6) **Public participation or notification.** ~~((Public participation will be accomplished in a manner consistent with WAC 173-340-600.))~~

(a) For an ecology-conducted or an ecology-supervised remedial action, the department will provide or require public notice of a draft interim action plan prepared under this section in accordance with WAC 173-340-600(18).

(b) For an independent remedial action, the department will notify the public of an interim action report in accordance with WAC 173-340-600(20).

(7) **Submittal requirements.** Unless otherwise directed by the department and except for independent remedial actions, emergency remedial actions, and underground storage tank releases being addressed under WAC 173-340-450, a report shall be prepared before conducting an interim action. Reports prepared under an order or decree shall be submitted to the department for review and approval. Reports for independent remedial actions shall be submitted as required by WAC 173-340-515. Reports shall be of a scope and detail commensurate with the work performed and site-specific characteristics, and shall include, as appropriate:

(a) A description of the interim action and how it will meet the criteria identified in subsections (1), (2) and (3) of this section;

(b) Information from the applicable subsections of the remedial investigation/feasibility study of WAC 173-340-350 and 173-340-351, including at a minimum:

(i) A description of existing site conditions and a summary of all available data related to the interim action; and

(ii) Alternative interim actions considered and an explanation why the proposed alternative was selected;

(c) Information from the applicable subsections of the design and construction requirements of WAC 173-340-400; and

(d) A compliance monitoring plan meeting the applicable requirements of WAC 173-340-410;

(e) A ~~((safety and))~~ health and safety plan meeting the requirements of WAC 173-340-810; ~~((and))~~

(f) An inadvertent discovery plan meeting the requirements in WAC 173-340-815; and

(g) A sampling and analysis plan meeting the requirements of WAC 173-340-820.

(8) **Construction.** Construction of the interim action shall be in conformance with WAC 173-340-400(7).

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-440 Institutional controls.** (1) **Purpose.** Institutional controls are measures undertaken to limit or prohibit activities that may interfere with the integrity of an interim action or cleanup action or that may result in exposure to hazardous substances at a site. Institutional controls may include:

(a) Physical measures such as fences;

(b) Use restrictions such as limitations on the use of property or resources; or requirements that cleanup action occur if existing structures or pavement are disturbed or removed;

(c) Maintenance requirements for engineered controls such as the inspection and repair of monitoring wells, treatment systems, caps or groundwater barrier systems;

(d) Educational programs such as signs, postings, public notices, health advisories, mailings, and similar measures that educate the public and/or employees about site contamination and ways to limit exposure; and

(e) Financial assurances (see subsection (11) of this section).

(2) **Relationship to engineered controls.** The term institutional controls refers to nonengineered measures while the term engineered controls means containment and/or treatment systems that are designed and constructed to prevent or limit the movement of, or the exposure to, hazardous substances. See the definition of engineered controls in WAC 173-340-200 for examples of engineered controls.

(3) **Applicability.** This section applies to remedial actions being conducted at sites under any of the administrative options for remedial action described in WAC 173-340-510 ~~((and 173-340-515))~~.

(4) **Circumstances required.** Institutional controls shall be required to assure both the continued protection of human health and the environment and the integrity of an interim action or cleanup action in the following circumstances:

(a) The cleanup level is established using Method A or B and hazardous substances remain at the site at concentrations that exceed the applicable cleanup level;

(b) The cleanup level is established using Method C;

(c) An industrial soil cleanup level is established under WAC 173-340-745;

(d) A groundwater cleanup level that exceeds the potable groundwater cleanup level is established using a site-specific risk assessment under WAC 173-340-720 (6) (c) and institutional controls are required under WAC 173-340-720 (6) (c) (iii);

(e) A conditional point of compliance is established as the basis for measuring compliance at the site;

(f) Any time an institutional control is required under WAC 173-340-7490 through 173-340-7494; or

(g) Where the department determines such controls are required to assure the continued protection of human health and the environment or the integrity of the interim or cleanup action.

(5) **Minimum requirements.** A cleanup ((actions that use)) action relying on institutional controls ((shall)) must meet ((each of)) the ((minimum)) requirements specified in WAC 173-340-360, just as any other cleanup action. To ensure a cleanup action relying on institutional controls is protective, institutional controls should demonstrably reduce risks ((to ensure a protective remedy)). This demonstration should be based on a quantitative, scientific analysis where appropriate.

(6) **Requirement for primary reliance.** ((In addition to meeting each of the minimum requirements)) As specified in WAC 173-340-360 (3) (a) (vii), a cleanup ((actions shall)) action must not rely primarily on institutional controls and monitoring ((where)) at a site, or portion thereof, if it is technically possible to implement a more permanent cleanup action ((for all or a portion of the site)).

(7) **Periodic review.** The department shall review compliance with institutional control requirements as part of periodic reviews under WAC 173-340-420.

(8) **Format.**

(a) For properties owned by a person who has been named as a potentially liable person or who has not been named a potentially liable person by the department but meets the criteria in RCW ((70.105D.040)) 70A.305.040 for being named a potentially liable person, appropriate institutional controls shall be described in a restrictive covenant on the property. The covenant shall be executed by the property owner and recorded with the register of deeds for the county in which the site is located. This restrictive covenant shall run with the land, and be binding on the owner's successors and assigns.

(b) For properties owned by a local, state, or federal government entity, a restrictive covenant may not be required if that entity demonstrates to the department that:

(i) It does not routinely file with the county recording officer records relating to the type of interest in real property that it has in the site; and

(ii) It will implement an effective alternative system to meet the requirements of subsection (9) of this section.

The department shall require the government entity to implement the alternative system as part of the cleanup action plan. If a government entity meets these criteria, and if it subsequently transfers its ownership in any portion of the property, then the government en-

tity must file a restrictive covenant upon transfer if any of the conditions in subsection (4) of this section still exist.

(c) For properties containing hazardous substances where the owner does not meet the criteria in RCW (~~(70.105D.040)~~) 70A.305.040 for being a potentially liable person, the department may approve cleanup actions that include restrictive covenants or other legal and/or administrative mechanisms. The use of legal or administrative mechanisms that do not include restrictive covenants is intended to apply to situations where the release has affected properties near the source of the release not owned by a person potentially liable under the act. A potentially liable person must make a good faith effort to obtain a restrictive covenant before using other legal or administrative mechanisms. Examples of such mechanisms include zoning overlays, placing notices in local zoning or building department records or state lands records, public notices and educational mailings.

(9) **Restrictive covenants.** Where required, the restrictive covenant shall:

(a) Prohibit activities on the site that may interfere with a cleanup action, operation and maintenance, monitoring, or other measures necessary to assure the integrity of the cleanup action and continued protection of human health and the environment;

(b) Prohibit activities that may result in the release of a hazardous substance that was contained as a part of the cleanup action;

(c) Require notice to the department of the owner's intent to convey any interest in the site. No conveyance of title, easement, lease, or other interest in the property shall be consummated by the property owner without adequate and complete provision for the continued operation, maintenance and monitoring of the cleanup action, and for continued compliance with this subsection;

(d) Require the land owner to restrict leases to uses and activities consistent with the restrictive covenant and notify all lessees of the restrictions on the use of the property. This requirement applies only to restrictive covenants imposed after February 1, 1996;

(e) Require the owner to include in any instrument conveying any interest in any portion of the property, notice of the restrictive covenant under this section;

(f) Require notice and approval by the department of any proposal to use the site in a manner that is inconsistent with the restrictive covenant. If the department, after public notice and comment approves the proposed change, the restrictive covenant shall be amended to reflect the change; and

(g) Grant the department and its designated representatives the right to enter the property at reasonable times for the purpose of evaluating compliance with the cleanup action plan and other required plans, including the right to take samples, inspect any remedial actions taken at the site, and to inspect records.

(10) **Local government notification.** Before a restrictive covenant being established under this chapter, the department shall notify and seek comment from a city or county department with land use planning authority for real property subject to the restrictive covenant. Once a restrictive covenant has been executed, this same department shall be notified and sent a copy of the restrictive covenant. For independent cleanups reviewed by the department under WAC 173-340-515 that use restrictive covenants, the person conducting the cleanup shall be responsible for these notifications.

(11) **Financial assurances.** The department shall, as appropriate, require financial assurance mechanisms at sites where the cleanup ac-

tion selected includes engineered and/or institutional controls. It is presumed that financial assurance mechanisms will be required unless the PLP can demonstrate that sufficient financial resources are available and in place to provide for the long-term effectiveness of engineered and institutional controls adopted. Financial assurances shall be of sufficient amount to cover all costs associated with the operation and maintenance of the cleanup action, including institutional controls, compliance monitoring, and corrective measures.

(a) **Mechanisms.** Financial assurance mechanisms may include one or more of the following: A trust fund, a surety bond, a letter of credit, financial test, guarantee, standby trust fund, government bond rating test, government financial test, government guarantee, government fund, or financial assurance mechanisms required under another law (for example, requirements for solid waste landfills or treatment, storage, and disposal facilities) that meets the requirements of this section.

(b) **Exemption from requirement.** The department shall not require financial assurances if persons conducting the cleanup can demonstrate that requiring financial assurances will result in the PLPs for the site having insufficient funds to conduct the cleanup or being forced into bankruptcy or similar financial hardship.

~~(12) ((Removal of restrictions. If the conditions at the site requiring an institutional control under subsection (4) of this section no longer exist, then the owner may submit a request to the department that the restrictive covenant or other restrictions be eliminated. The restrictive covenant or other restrictions shall be removed, if the department, after public notice and opportunity for comment, concurs.))~~ **Amendment or removal of institutional controls.**

(a) **Request.** Any person who has an interest in the real property subject to an institutional control may submit a request to the department that the control be amended or removed if the conditions at the site requiring the control under subsection (4) of this section have changed or no longer exist. The request must be in writing.

(b) **Determination.** If the department determines that the conditions requiring an institutional control under subsection (4) of this section have changed or no longer exist, then the institutional control must be amended or removed.

(c) **Public participation or notification.**

(i) For ecology-conducted or ecology-supervised remedial actions, the department will provide or require public notice of any proposal to amend or remove an institutional control in accordance with WAC 173-340-600(19).

(ii) For independent remedial actions, the department will notify the public of any amendment or removal of an institutional control in accordance with WAC 173-340-600(20).

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-450 Releases from regulated underground storage ((tanks)) tank systems. ~~((1) Purpose. The purpose of this section is to set forth the requirements for addressing releases that may pose a threat to human health or the environment from an underground storage tank (UST) regulated under chapter 90.76 RCW.~~**



~~(a) Releases from USTs exempted under chapter 90.76 RCW and rules adopted therein are still subject to all other requirements of this chapter.~~

~~(b) Unless the department requires otherwise, UST owners and UST operators regulated under chapter 90.76 RCW shall comply with the requirements in this section after confirmation of an UST release that may pose a threat to human health or the environment.~~

~~(2) Initial response. Within twenty-four hours of confirmation of an UST release, the UST owner or the UST operator shall perform the following actions:~~

~~(a) Report the UST release to the department and other authorities with jurisdiction, in accordance with rules adopted under chapter 90.76 RCW and any other applicable law;~~

~~(b) Remove as much of the hazardous substance from the UST as is possible and necessary to prevent further release to the environment;~~

~~(c) Eliminate or reduce any fire, explosion or vapor hazards in such a way as to minimize any release of hazardous substances to surface water and groundwater; and~~

~~(d) Visually inspect any aboveground releases or exposed below-ground releases and prevent the hazardous substance from spreading into surrounding soils, groundwater and surface water.~~

~~(3) Interim actions.~~

~~(a) As soon as possible but no later than twenty days following confirmation of an UST release, the UST owner or the UST operator shall perform the following interim actions:~~

~~(i) Continue to monitor and mitigate any additional fire and safety hazards posed by vapors or free product that may have migrated from the UST into structures in the vicinity of the site, such as sewers or basements;~~

~~(ii) Reduce the threat to human health and the environment posed by contaminated soils that are excavated or discovered as a result of investigation or cleanup activities. Treatment, storage and disposal of soils must be carried out in compliance with all applicable federal, state and local requirements;~~

~~(iii) Test for hazardous substances in the environment where they are most likely to be present. Such testing shall be done in accordance with a sampling and analysis plan prepared under WAC 173-340-820. The sample types, sample locations, and measurement methods shall be based on the nature of the stored substance, type of subsurface soils, depth to groundwater and other factors as appropriate for identifying the presence and source of the release. If contaminated soil is found in contact with the groundwater or soil contamination appears to extend below the lowest soil sampling depth, then testing shall include the installation of groundwater monitoring wells to test for the presence of possible groundwater contamination. Information gathered for the site check or closure site assessment conducted under rules adopted under chapter 90.76 RCW, which sufficiently characterizes the releases at the site, may be substituted for the testing required under this paragraph;~~

~~(iv) The testing performed under (a) (iii) of this subsection shall use the analytical methods specified in WAC 173-340-830 and include, at a minimum, the following:~~

~~(A) For petroleum product releases, the concentration(s) of hazardous substances potentially present at the site, as appropriate for the type of petroleum product(s) released. The minimum testing requirements are specified in Table 830-1.~~

~~(B) The hazardous substance stored and any likely decomposition by-products where a hazardous substance other than petroleum may be present; and~~

~~(C) Any other tests required by the department; and~~

~~(v) Investigate for the presence of free product.~~

~~(4) Free product removal. At sites where investigations indicate free product is present, the UST owner or the UST operator shall conduct, as soon as possible after discovery, an interim action to remove the free product while continuing, as necessary, any other actions required under this section. To accomplish this the UST owner or UST operator shall:~~

~~(a) Conduct free product removal to the maximum extent practicable and in a manner that minimizes the spread of hazardous substances, by using recovery and disposal techniques appropriate to the hydrogeologic conditions at the site. The objective of free product removal system must be, at a minimum, to stop the free product migration;~~

~~(b) Properly treat, discharge, or dispose of any hazardous substance, water, sludge or any other materials collected in the free product removal process in compliance with all applicable local, state, and federal regulations and permits; and~~

~~(c) Handle all flammable products safely to prevent fires and explosions.~~

~~(5) Reporting requirements. The following reports are required to be submitted to the department:~~

~~(a) Status report. Within twenty days after an UST release, the UST owner or UST operator shall submit a status report to the department. The status report shall identify if known, the types, amounts, and locations of hazardous substances released, how the release occurred, evidence confirming the release, actions taken under subsections (2) and (3) of this section, any planned remedial actions, and any results of work done up to the time of the report. This report may be provided verbally to the department.~~

~~(b) Site characterization reports. Within ninety days after release confirmation, unless directed to do otherwise by the department, the UST owner or UST operator shall submit a report to the department about the site and nature of the release. This report shall be submitted to the department in writing and may be combined with the twenty-day status report, if the information required is available at that time. The site characterization report shall include, at a minimum, the following information:~~

~~(i) The information required for the status report under (a) of this subsection;~~

~~(ii) A site conditions map indicating approximate boundaries of the property, all areas where hazardous substances are known or suspected to be located, and sampling locations. This map may consist of a sketch of the site at a scale sufficient to illustrate this information;~~

~~(iii) Available data regarding surrounding populations, surface and groundwater quality, use and approximate location of wells potentially affected by the release, subsurface soil conditions, depth to groundwater, direction of groundwater flow, proximity to and potential for affecting surface water, locations of sewers and other potential conduits for vapor or free product migration, surrounding land use, and proximity to sensitive environments;~~

~~(iv) Results of tests for hazardous substances performed under subsection (3)(a)(iii) and (iv) of this section;~~

~~(v) Results of the free product investigation required under subsection (3) (a) (v) of this section;~~

~~(vi) Results of all completed site investigations, interim actions and cleanup actions and a description of any remaining investigations, cleanup actions and compliance monitoring that are planned or underway; and~~

~~(vii) Information on the free product removal efforts at sites where investigations indicate free product is present. This shall include, at a minimum, the following information:~~

~~(A) Name of the person responsible for implementing the free product removal measures;~~

~~(B) The estimated quantity, type, and thickness of free product observed or measured in wells, boreholes and excavations;~~

~~(C) The type of free product recovery system used;~~

~~(D) The location of any on-site or offsite discharge during the recovery operation;~~

~~(E) The type of treatment applied to, and the effluent quality expected from, any discharge;~~

~~(F) The steps taken and planned to obtain necessary permits for any discharge;~~

~~(G) Disposition of recovered free product; and~~

~~(viii) Any other information required by the department.~~

~~(6) Remedial investigation and feasibility study.~~

~~(a) If the initial cleanup actions taken at an UST site do not achieve cleanup levels throughout the site, a remedial investigation and feasibility study may need to be conducted in accordance with WAC 173-340-350. The scope of a remedial investigation and feasibility study will depend on the informational needs at the site. UST owners and operators shall conduct a remedial investigation and feasibility study for sites where the following conditions exist:~~

~~(i) There is evidence that the release has caused hazardous substances to be present in the groundwater in excess of the groundwater standards adopted under chapter 90.48 RCW or cleanup levels in WAC 173-340-720 (Table 720-1);~~

~~(ii) Free product is found; or~~

~~(iii) Where otherwise required by the department.~~

~~(b) UST owners and UST operators shall submit the information collected for the remedial investigation/feasibility study to the department as soon as practicable. The information may be included with other reports submitted under this section.~~

~~(c) If the department determines, based on the results of the remedial investigation/feasibility study or other information, that additional remedial action is required, the department may require the UST owner or the UST operator to submit engineering documents as described in WAC 173-340-400.~~

~~(7) Cleanup actions. Unless directed to do otherwise by the department, cleanup actions performed by UST owners or UST operators shall comply with the cleanup standards described in WAC 173-340-700 through 173-340-760 and the requirements for the selection of cleanup actions in WAC 173-340-350 through 173-340-390.~~

~~(8) Independent cleanup actions. In addition to work performed under subsections (2) through (5), and (7) of this section, UST owners or UST operators performing independent cleanup actions shall:~~

~~(a) Notify the department of their intention to begin cleanup. This can be included with other reports under this section;~~

~~(b) Comply with any conditions imposed by the department to assure adequate protection of human health and the environment; and~~

~~(c) Within ninety days of completion of the cleanup action, submit the results of all investigations, interim and cleanup actions and compliance monitoring not previously submitted to the department.)~~

(1) **Applicability.**

(a) **Releases.** This section applies only to underground storage tank (UST) systems regulated under chapter 173-360A WAC from which there has been a confirmed release of a regulated substance that may pose a threat to human health or the environment. Under chapter 173-360A WAC, UST system owners and operators and regulated service providers must report such a release to ecology within 24 hours.

(b) **Persons.** This section applies only to UST system owners and operators. UST system owners and operators must comply with the requirements in this section in addition to the other requirements in this chapter.

(c) **Other requirements.** This section does not alter the applicability of requirements in other sections in this chapter.

(2) **Purpose.** Under chapter 173-360A WAC, UST system owners and operators must investigate and clean up confirmed releases in accordance with the requirements of this chapter. This section specifies interim actions that UST system owners and operators must perform immediately or shortly after confirming a release to reduce threats posed by the release, prevent any further release, and characterize the nature and extent of the release. If the interim actions are insufficient to meet the criteria in WAC 173-340-330(5), UST system owners and operators must conduct further remedial action under the state cleanup law to investigate and clean up the release. WAC 173-340-120 provides an overview of the cleanup process under the state cleanup law.

(3) **Enforcement.** UST system owners and operators who violate any requirement in this chapter are subject to enforcement, including civil penalties and orders, under:

(a) Chapter 70A.305 RCW and this chapter; or

(b) Chapters 70A.355 RCW and 173-360A WAC.

(4) **Administrative options.** The interim actions specified in this section may be conducted under any of the administrative options for remedial action described in WAC 173-340-510.

(5) **Interim actions.** UST owners and operators must perform the following interim actions after confirming a release.

(a) **Initial response.** Within 24 hours of release confirmation, UST system owners and operators must:

(i) Remove as much of the hazardous substance from the UST system as is possible and necessary to prevent further release to the environment;

(ii) Eliminate or reduce any fire, explosion, or vapor hazards and do so in a manner that minimizes any release of hazardous substances to surface water and groundwater; and

(iii) Visually inspect any aboveground releases or exposed belowground releases and prevent further migration of released hazardous substances into surrounding soils, groundwater, and surface water.

(b) **Initial site characterization.** Within 30 days of release confirmation, UST system owners and operators must investigate the site to identify the hazardous substances released, the source of the release, the media impacted by the release, and the potential for vapors from contaminated soil or groundwater to enter building, utility vaults, or other structures. At a minimum, UST system owners and operators must:

(i) Develop a sampling and analysis plan meeting the requirements of WAC 173-340-820. The sampling and analysis plan must be based on the substances currently or previously stored in the UST system, type of subsurface soils, depth to groundwater, vapor intrusion pathways, and other factors as appropriate for identifying the presence and source of the release;

(ii) Collect, handle, and analyze samples in accordance with the requirements in WAC 173-340-830;

(iii) Collect samples in the environment where hazardous substances are most likely to be present;

(iv) Investigate groundwater for the presence of hazardous substances and free product if there is evidence of any of the following conditions at the site:

(A) Contaminated soil is in contact with the groundwater;

(B) Contaminated soil extends below the lowest soil sampling depth;

(C) Groundwater contamination has been detected or observed;

(D) The release has migrated to surface water or wetlands; or

(E) There is no evidence of the conditions in (b) (iv) (A) through (D) of this subsection, but UST owners and operators cannot demonstrate to ecology's satisfaction that the release does not pose a threat to groundwater;

(v) Analyze collected samples for the hazardous substances released from the UST system, including:

(A) For petroleum, the substances specified in Table 830-1 based on the product stored; and

(B) For other hazardous substances, the substance stored and any likely decomposition by-products;

(vi) Conduct any other investigations required by ecology; and

(vii) Properly manage and dispose any waste materials, including contaminated soil and water, generated as a result of the initial site characterization in accordance with applicable state and federal laws. See WAC 173-340-710.

(c) **Free product removal.** If free product is discovered at the site, as soon as possible but no later than 30 days after release confirmation, UST system owners and operators must initiate actions to remove the free product while continuing, as necessary, any other actions required under this section. At a minimum, UST system owners and operators must:

(i) Conduct free product removal to the maximum extent practicable and in a manner that minimizes the spread of hazardous substances by using recovery and disposal techniques appropriate to the hydrogeologic conditions at the site. At a minimum, the free product removal system must be designed and operated to stop the free product migration;

(ii) Properly treat, discharge, or dispose of any hazardous substance, water, sludge or any other materials collected in the free product removal process in accordance with applicable state and federal laws. See WAC 173-340-710;

(iii) Handle all flammable products safely to prevent fires and explosions;

(iv) Unless otherwise directed by ecology, monitor in accordance with WAC 173-360A-0665(4) for the presence of free product at least quarterly; and

(v) Unless otherwise directed by ecology, submit to ecology written quarterly progress reports describing the results of the monitoring and free product removal actions. The first report may be combined

with the interim action report required under subsection (6) of this section.

(d) **Continuing obligations.** UST system owners and operators must continue to conduct the following measures to abate hazards at the site while continuing, as necessary, any other remedial action required under the state cleanup law:

(i) Monitor and mitigate any additional fire and safety hazards posed by vapors or free product that may have migrated from the UST system into nearby buildings or other structures, such as underground utilities;

(ii) Reduce the threat to human health and the environment posed by contaminated soils excavated or discovered as a result of any remedial action; and

(iii) Properly manage and dispose any waste materials, including contaminated soil and water, generated as a result of any remedial action in accordance with applicable state and federal laws. See WAC 173-340-710.

(6) **Interim action report.** Within 90 days of release confirmation, UST system owners and operators must submit an interim action report to ecology about the site and nature of the release. This report must comply with the submittal requirements in WAC 173-340-840 and include, at a minimum, the following information:

(a) A summary of the initial response actions required under subsection (5)(a) of this section, and any resulting information and data;

(b) The results of the initial site characterization required under subsection (5)(b) of this section, and any other investigations conducted at the site, including:

(i) The source(s) of the releases;

(ii) An explanation of how the releases occurred;

(iii) The hazardous substances released, and the estimated quantity of hazardous substances released;

(iv) The media contaminated by those releases and, to the extent known, the nature and extent of contamination within those media, and sample locations.

(A) If groundwater has not been tested, UST system owners and operators must include a demonstration that the release does not pose a threat to groundwater.

(B) If no potential vapor intrusion pathways have been identified, UST system owners and operators must include a demonstration that there is no potential for vapors from contaminated soil or groundwater to enter buildings, utility vaults, or other structures;

(v) The results of the free product investigation, if applicable; and

(vi) To the extent known, the pathways of exposure at the site and the human or ecological receptors affected by the releases;

(c) The physical characteristics of the site, including:

(i) The location of tax parcels, property boundaries, right-of-ways, and above and below-ground structures;

(ii) The geology of the site, including subsurface soil conditions;

(iii) The hydrology of the site, including depth to groundwater, direction of groundwater flow, approximate location of wells potentially affected by the release, proximity of the release to and potential for affecting surface water and wetlands, the quality and use of groundwater and surface water;

- (iv) The location of underground utilities and other potential conduits for vapor or free product migration;
- (v) The population and uses of the site and surrounding area; and
- (vi) The proximity of the release to sensitive environments;
- (d) Diagrams and cross-sections of the site, as appropriate, reflecting the information required in (b) and (c) of this subsection;
- (e) At sites where investigations indicate free product is present, information on the free product removal efforts, including:
  - (i) Name of the person responsible for implementing the free product removal measures;
  - (ii) The estimated quantity, type, and thickness of free product observed or measured in wells, boreholes, and excavations;
  - (iii) The type of free product recovery system used;
  - (iv) If the recovery or monitoring of free product results in any discharges, then:
    - (A) The location of such discharges;
    - (B) The type of treatment applied to, and the effluent quality expected from such discharges; and
    - (C) The steps taken and planned to obtain necessary permits for such discharges; and
    - (v) Disposition of recovered free product and other contaminated materials generated by site investigations and cleanup;
    - (f) A description of any other on-going or completed remedial actions, and the results of such actions;
    - (g) A description of any planned remedial actions;
    - (h) The type of mechanism used to meet the financial responsibility requirements of WAC 173-360A-1045 (2)(a), and if the mechanism is an insurance policy, then:
      - (i) Whether a claim has been made on the policy; and
      - (ii) Whether the insurer has accepted or denied the claim; and
      - (i) Any other information required by ecology.
  - (7) **Further remedial action.** If the interim actions required under this section are insufficient to meet the criteria in WAC 173-340-330(5), UST system owners and operators must conduct further remedial action under the state cleanup law to investigate and clean up the release. WAC 173-340-120 provides an overview of the cleanup process under the state cleanup law.
  - (8) **Periodic updates on remedial actions.** At least every three years after release confirmation or more frequently as directed by ecology, UST system owners and operators must update the interim action report required under subsection (6) of this section and submit it to ecology unless:
    - (a) The site has been removed from the contaminated sites list under WAC 173-340-330;
    - (b) Ecology is conducting remedial actions at the site or is supervising remedial actions at the site under an order or decree; or
    - (c) The site is enrolled in a technical assistance program under WAC 173-340-515(5) or chapter 374-80 WAC.

**PART ((V)) 5 - ADMINISTRATIVE PROCEDURES FOR REMEDIAL ACTIONS**

AMENDATORY SECTION (Amending WSR 90-08-086, filed 4/3/90, effective 5/4/90)

**WAC 173-340-500 Determination of status as a potentially liable person.** (1) **Status letter.** The department shall issue a potentially liable person status letter to any person it believes to be potentially liable as provided for in RCW ((70.105D.020(8))) 70A.305.020(26), unless an emergency requires otherwise. Persons will be notified when the department has credible evidence of their potential liability under RCW ((70.105D.040)) 70A.305.040 and when the department is ready to proceed with remedial action except for emergencies and initial investigations. The status letter shall be sent by certified mail, return receipt requested, or by personal service.

(2) **Contents of letter.** The status letter shall provide:

(a) The name of the person the department believes to be potentially liable;

(b) A general description of the location of the facility;

(c) The basis for the department's belief that the person has a relationship to the facility;

(d) The basis for the department's belief that a release or threatened release of a hazardous substance has occurred at the facility and that the release or threatened release poses a threat to human health or the environment;

(e) An indication of the department's intentions regarding enforcement or other actions at the facility; and

(f) The names of other persons to whom the department has sent a status letter.

(3) **Opportunity to comment.** Any comments shall be submitted in writing to the department within ((thirty)) 30 days from the date of receipt by the potentially liable person of the status letter unless the department provides an extension.

(4) **Determination of status.** If after reviewing any comments submitted, the department concludes that credible evidence supports a finding of potential liability, then the department shall issue a determination of potentially liable person status.

(5) **Voluntary waiver.** Persons may accept status as a potentially liable person at any time through a voluntary waiver of their right to notice and comment.

(6) **Additional potentially liable persons.** The department reserves the right to notify additional potentially liable persons at any time, and as resources permit, will facilitate potentially liable persons' efforts to identify additional potentially liable persons. The department shall notify in writing, all persons who previously received a status letter for the facility whenever additional status letters have been sent.



AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-510 Administrative options for remedial actions.**

~~((1) Policy. It is the responsibility of each and every liable person to conduct remedial action so that sites are cleaned up well and expeditiously where a release or threatened release of a hazardous substance requires remedial action. Potentially liable persons are encouraged to initiate discussions and negotiations with the department and the office of the attorney general that may lead to an agreement on the remedial action to be conducted with the state of Washington. The department may provide informal advice and assistance on the development of proposals for remedial action, as provided by WAC 173-340-515. Any approval by the department or the state of remedial action shall occur by one of the means described in subsections (2) and (3) of this section.~~

~~(2) Actions initiated by the potentially liable person. Potentially liable persons may initiate a remedial action, as follows:~~

~~(a) A person may initiate negotiations for a consent decree by submitting a letter under WAC 173-340-520(1).~~

~~(b) A person may request an agreed order by submitting a letter under WAC 173-340-530.~~

~~(3) Action initiated by the department. The department may initiate remedial action by:~~

~~(a) Issuing a letter inviting negotiations on a consent decree under WAC 173-340-520(2); or~~

~~(b) Requesting an agreed order under WAC 173-340-530; or~~

~~(c) Issuing an enforcement order under WAC 173-340-540.~~

~~(4) Department remedial action. Nothing in this chapter shall preclude the department from taking appropriate remedial action on its own at any time. Except for emergency actions and initial investigations, reasonable effort will be made to notify potentially liable persons before the department takes remedial actions for which the recovery of public funds can be sought under RCW 70.105D.050(3).))~~

At sites where ecology has determined remedial action is necessary under the state cleanup law, it is the responsibility of each and every liable person to conduct remedial action so that the sites are cleaned up well and expeditiously. This section provides an overview of the administrative options for remedial action and the process for initiating remedial action. If there are any inconsistencies between this section and any specifically referenced sections, the referenced section governs.

(1) Independent remedial action. A person may investigate or clean up a site independently, without ecology supervision or approval, except as provided under WAC 173-340-515(2).

(a) Standards. When reviewing an independent remedial action, ecology determines whether it complies with the substantive requirements of the state cleanup law. Persons conducting an independent remedial action do so at their own risk. Ecology may require additional remedial action if it determines that such action is necessary under the state cleanup law. See WAC 173-340-515(3).

(b) Reports. Persons conducting independent remedial action must report all investigations, interim actions, and cleanup actions to ecology. Reports must include sufficient information for ecology to determine whether the remedial action meets the substantive requirements of the state cleanup law. See WAC 173-340-515(4).

(c) **Technical assistance.** Persons planning or conducting independent remedial action may request technical assistance from ecology, including advice on how to investigate and clean up a site and written opinions on whether a planned or completed remedial action meets the substantive requirements of the state cleanup law. Ecology may charge a fee for providing requested technical assistance. PLIA may also provide technical assistance for certain sites under RCW 70A.330.040(7) and chapter 374-80 WAC.

(2) **Ecology-supervised remedial action.** Ecology may supervise the investigation or cleanup of a site by a potentially liable person or a prospective purchaser under an order or decree. Such persons are encouraged to initiate discussions and negotiations with ecology and the attorney general that may lead to an agreement with the state of Washington on the remedial action to be conducted at a site. Ecology and the state will only approve of remedial action if it is an ecology-supervised remedial action.

(a) **Consent decree.** Ecology and the attorney general may require remedial action as part of a settlement agreement with a potentially liable person or a prospective purchaser. A settlement agreement must be entered as a consent decree issued by a court of competent jurisdiction. See RCW 70A.305.040 (4) and (5), and WAC 173-340-520.

(i) **Settlement.** A consent decree may contain a covenant not to sue and provide protection from contribution claims.

(ii) **Initiation.** Negotiations for a consent decree may be initiated by a potentially liable person, a prospective purchaser, or ecology.

(b) **Agreed order.** Ecology may issue an order requiring remedial action with which a potentially liable person or a prospective purchaser agrees to comply. See RCW 70A.305.020(1), 70A.305.050(1), and 70A.305.040(6) and WAC 173-340-530.

(i) **No settlement.** An agreed order is not a settlement agreement and does not contain a covenant not to sue or provide protection from contributions claims.

(ii) **Initiation.** Discussions for an agreed order may be initiated by a potentially liable person, a prospective purchaser, or ecology.

(c) **Enforcement order.** Ecology may issue an enforcement order requiring a potentially liable person to conduct remedial action. See RCW 70A.305.050(1) and WAC 173-340-540.

(3) **Ecology-conducted remedial action.** Ecology may take appropriate remedial action to investigate or clean up a site at any time. Ecology typically conducts remedial action when a potentially liable person cannot be identified or when such persons are technically or financially unable to conduct remedial action. Ecology may seek to recover its remedial action costs from potentially liable persons. Except for emergency actions and initial investigations, ecology will make a reasonable effort to notify potentially liable persons before conducting remedial action. See RCW 70A.305.030(1) and 70A.305.050(3).

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-515 Independent remedial actions.** (1) **Purpose.** An independent remedial action is a remedial action conducted without department oversight or approval and not under an order, agreed order or consent decree. This section describes the procedures and requirements

for independent remedial actions. See WAC 173-340-545 for additional requirements pertaining to independent remedial actions anticipated to be part of a private right of action.

(2) **Applicability.** Nothing in this chapter shall preclude potentially liable persons from conducting independent remedial actions at sites not in discussions or negotiations for, or under, an order or decree. However, a potentially liable person may not conduct independent remedial actions after commencing discussions or negotiations for an agreed order or consent decree unless:

(a) Such action does not foreclose or preempt the remedial actions under discussion or negotiation and such action does not foreclose the selection of a cleanup action; or

(b) The potentially liable person has provided reasonable notice to the department and the department does not object to such action.

(3) **Standards.**

(a) In reviewing independent remedial actions, the department shall determine whether the remedial actions meet the substantive requirements of ~~((this chapter))~~ the state cleanup law and/or whether further remedial action is necessary at the site. Persons conducting independent remedial actions do so at their own risk, and may be required to take additional remedial actions if the department determines such actions are necessary. In such circumstances, the department reserves all of its rights to take actions authorized by law.

(b) When this chapter requires a consultation with, or an approval or determination by the department, such a consultation, approval or determination is not necessary in order to conduct an independent remedial action. However, independent remedial actions must still meet the substantive requirements of ~~((this chapter))~~ the state cleanup law.

(c) Except for the requirement of a restrictive covenant under WAC 173-340-440, where documents are required under ~~((this chapter))~~ the state cleanup law, the documents prepared need not be the same in title or format; however, the documents must still contain sufficient information to serve the same purpose. The scope and level of detail in these documents may vary from site to site depending on the site-specific conditions and the complexity of the remedial action.

(4) **Reports to the department.**

(a) **Applicability and timing.**

(i) Investigations. Any person who conducts an independent investigation of a release required to be reported under WAC 173-340-300 must submit a written report to the department within 90 days of the completion of the investigation. For the purposes of this subsection:

(A) An investigation is any remedial action conducted as part of a remedial investigation of the site under WAC 173-340-350; and

(B) An investigation is complete if no remedial action other than compliance monitoring has occurred at the site for 90 days. This means that an investigation may need to be reported separately from an interim action or cleanup action and that an individual investigation may need to be reported separately from other investigations of the site.

(ii) Interim actions and cleanup actions. Any person who conducts an independent interim action or cleanup action for a release ~~((that is))~~ required to be reported under WAC 173-340-300 ~~((shall))~~ must submit a written report to the department within ~~((ninety))~~ 90 days of the completion of the action. For the purposes of this ~~((section, the department will consider))~~ subsection, an interim action or cleanup action is complete if no remedial action other than compliance moni-

toring has occurred at the site for ~~((ninety))~~ 90 days. ~~((This does not preclude earlier reporting of such actions or reporting of site investigations.))~~

(iii) Releases from regulated UST systems. For releases from UST systems regulated under chapter 173-360A WAC, see WAC 173-340-450 for additional requirements for reporting independent remedial actions ~~((for releases from underground storage tanks)).~~

(b) ~~((The))~~ Content. An independent remedial action report ~~((shall))~~ must include the information in WAC 173-340-300 ~~((+2))~~ (3) if not already reported, and enough information to determine if the ~~((independent))~~ remedial action meets the substantive requirements of ~~((this chapter))~~ the state cleanup law, including ~~((r))~~ the results of all site investigations, feasibility studies, interim actions, cleanup actions, and compliance monitoring planned or ~~((under-way))~~ under way. Previously reported information may be summarized and referenced to avoid unnecessary duplication. The report must comply with the requirements in WAC 173-340-840. If a restrictive covenant is used, it must be included in the report and it must meet the requirements specified in WAC 173-340-440(9). The department may require additional reports on the work conducted.

(c) Initial investigation. If the independent investigation, interim action, or cleanup action is completed within ~~((ninety))~~ 90 days of release discovery, ~~((a single written report may be submitted on both the release and the action taken. The report shall contain the information specified in provision (b) of this subsection and shall be submitted within ninety days of completion of the remedial action))~~ the department may defer completing any needed initial investigation of the release to enable review of the independent remedial action and report in accordance with WAC 173-340-310 (5)(b).

(d) Notification. The department ~~((shall publish in the Site Register a notice of all reports on))~~ will notify the public of an independent investigation, interim ~~((actions and))~~ action, or cleanup ~~((actions))~~ action report received under this section ~~((If deemed necessary, the department shall also conduct an initial investigation under WAC 173-340-310))~~ in accordance with WAC 173-340-600(20).

(e) Liability. Neither submission of information on an independent remedial action nor any response by the department shall release the person submitting the report or any other person from liability. The department reserves all rights to pursue any subsequent action it deems appropriate.

(5) Technical consultations. The department may provide informal advice and assistance (technical consultations) on the administrative and technical requirements of ~~((this chapter))~~ the state cleanup law to persons conducting or otherwise interested in an independent remedial action. Such advice or assistance is advisory only and not binding on the department. This advice may include written opinions. These written opinions shall be limited to whether the independent remedial actions or proposals for those actions meet the substantive requirements of ~~((this chapter))~~ the state cleanup law and/or whether the department believes further remedial action is necessary at the ~~((fa- eility))~~ site.

(a) Upon completing the review of an independent remedial action report or proposal that is voluntarily submitted for the department's review and opinion, the department will:

~~((a))~~ (i) Provide a written opinion regarding the remedial actions performed or proposed at the site;

~~((b))~~ (ii) Provide a written opinion regarding the remedial actions performed at the site and remove the site ~~((or a portion of the site))~~ from the ~~((hazardous))~~ contaminated sites list if the department has sufficient information to show that the independent remedial actions are appropriate to characterize and address contamination at the site, as ~~((provided for))~~ specified in WAC 173-340-330 ~~((4)(b))~~ (5); or

~~((e))~~ (iii) Provide a written opinion describing the deficiencies with the remedial action or proposal for a remedial action at the site.

(b) It is the department's policy, in conducting reviews under this subsection, to promote independent remedial actions by delisting sites ~~((or portions of sites))~~ whenever petitions and supporting documents show that the actions taken are appropriate to characterize and address the contamination at the site.

(c) The department will notify the public of a written opinion issued under this subsection in accordance with WAC 173-340-600(20).

(6) **Cost of technical consultations.** For information on the payment of remedial action costs, see WAC 173-340-550(6).

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-520 Consent decrees.** (1) **Procedures for consent decrees initiated by potentially liable persons.** To request a consent decree a person shall submit a letter to the department and office of the attorney general via certified mail, return receipt requested, or by personal delivery.

(a) Request. The letter shall describe, based on available information:

(i) The proposed remedial action, including the schedule for the work;

(ii) Information which demonstrates that the settlement will lead to a more expeditious cleanup, be consistent with cleanup standards if the remedial action is a cleanup action, and be consistent with any previous orders;

(iii) The facility, including location and boundaries;

(iv) The environmental problems to be addressed including a description of the releases at the facility and the potential impact of those releases to human health and the environment;

(v) A summary of the relevant historical use or conditions at the facility;

(vi) The date on which the potentially liable person will be ready to submit a detailed proposal;

(vii) Any special scheduling considerations for implementing the remedial actions;

(viii) Names of other persons who the person has reason to believe may be potentially liable persons at the facility; and

(ix) A proposed public participation plan. This proposed plan shall be commensurate with the nature of the proposal and site and shall include the elements listed in WAC 173-340-600(8).

(b) The letter may include:

(i) A waiver of the procedural requirements of WAC 173-340-500 and acceptance, for purposes of settlement, of potentially liable person status.

(ii) The contents of detailed proposal under (g) of this subsection.

(c) A prospective purchaser consent decree is a particular type of consent decree entered into with a person not currently liable for remedial action at the site who proposes to purchase, redevelop, or reuse the site. RCW ((~~70.105D.040~~)) 70A.305.040(5) contains specific statutory requirements for this type of decree. In addition to the information in (a) and (b) of this subsection, a request for a prospective purchaser consent decree shall include:

(i) Identification of all persons proposing to enter into the consent decree and information which demonstrates that those persons are not currently liable for remedial action at the site;

(ii) Information which demonstrates that the settlement will yield substantial new resources to facilitate cleanup;

(iii) A general description of the proposed continued use or re-development or reuse of the site, including the proposed schedule for purchase, redevelopment, or reuse; and

(iv) Information describing whether and how the proposed settlement will provide a substantial public benefit.

(d) Recognizing that the steps of the cleanup process may be combined and may vary by site, the information in the request shall be at the level of detail appropriate to the steps in the process for which the consent decree is requested. For example, a request for a consent decree for a remedial investigation/feasibility study should generally include the level of information needed for a site hazard assessment, if not already done by the department, so that the department and the public can evaluate the proposed scope of work and relative priority of the site.

(e) The department may waive part of the letter requirements of (a) of this subsection if the requirements have already been met.

(f) Response. The department shall respond to the request within ((~~sixty~~)) 60 days, unless the department needs additional time to determine potentially liable person status under WAC 173-340-500. This determination will be based in part on a preliminary finding by the department that any resulting consent decree would be in accordance with RCW ((~~70.105D.040~~)) 70A.305.040 (4) (a). The department may:

(i) Request additional information;

(ii) Accept the request and require the person to submit a detailed written proposal by a specified date; or

(iii) Provide written reasons for denying the request.

(g) Contents of detailed proposal. The proposal shall contain:

(i) A proposed technical scope of work describing the remedial action to be conducted;

(ii) The data, studies, or any other information upon which the settlement proposal is based;

(iii) A statement describing the potentially liable person's ability to conduct or finance the remedial action as described in the proposed scope of work;

(iv) A schedule for proposed negotiations and implementation of the proposed remedial actions; and

(v) Any additional information requested by the department.

(h) In addition to the information in (g) of this subsection, the detailed proposal for a prospective purchaser consent decree shall include the following:

(i) Information showing a legal commitment to purchase, redevelop or reuse the site;

(ii) A detailed description including a plan of the proposed continued use, redevelopment, or reuse of the site, including, if necessary, an updated schedule for purchase, redevelopment or reuse;

(iii) Information which demonstrates that the redevelopment or reuse of the site is not likely to contribute to the existing or threatened releases at the site, interfere with remedial actions that may be needed at the site, or increase health risks to persons at or in the vicinity of the site; and

(iv) If the requestor does not propose to conduct the entire cleanup of the site, available information about potentially liable persons who are expected to conduct the remainder of the cleanup.

(i) The department and the office of the attorney general shall determine whether the proposal provides a sufficient basis for negotiations, and shall deliver to the potentially liable person within ~~((sixty))~~ 60 days following receipt of their proposal a written notice indicating whether or not the proposal is sufficient to proceed with negotiations.

(j) Prepayment agreement. Unless otherwise determined by the department, any person who requests a prospective purchaser agreement and receives a notice accepting the request under (f) of this subsection shall enter into a prepayment agreement with the department consistent with WAC 173-340-550(7) before negotiations will begin.

(k) Time limits for negotiations. The department shall set the time period and starting date for negotiations. The department and the office of the attorney general shall then negotiate with those potentially liable persons who have received a notice under (f) of this subsection that their proposal was sufficient to proceed with negotiations. Negotiations may address one or more phases of remedial action. ~~((The length of the negotiation period specified by the department shall be no less than that proposed by the potentially liable person provided it does not conflict with the deadlines established under WAC 173-340-140.))~~

(l) Enforcement stay. For consent decrees that are not prospective purchaser agreements, unless an emergency exists, the department will stay any enforcement action under chapter ~~((70.105D))~~ 70A.305 RCW, but the duration of such stay shall not exceed ~~((one hundred twenty))~~ 120 days from the date negotiations begin. The department can withdraw from negotiations if it determines that:

(i) Reasonable progress is not being made toward a consent decree acceptable to the department; or

(ii) The proposal is inappropriate based on new information or changed circumstances.

The department may begin an enforcement action after notifying the potentially liable person, in writing, of its intent to withdraw from negotiations.

**(2) Procedures for consent decrees initiated by the department.**

When the department believes that a consent decree will be a more expeditious method to achieve remedial action at a facility, it may initiate the procedures set forth in this subsection by sending a letter to the potentially liable person. The letter shall be sent via certified mail, return receipt requested, or by personal service.

(a) The letters may be delivered with potentially liable person status letters issued under WAC 173-340-500. The period for negotiation shall not commence until the ~~((thirty-day))~~ 30-day comment period required by WAC 173-340-500 has expired or the person expressly waives the procedural requirements of WAC 173-340-500.

(b) Contents of letter. The letter shall:

- (i) Inform potentially liable person(s) that the department and the attorney general want to begin negotiations which may lead to a consent decree providing for remedial action;
- (ii) Propose a draft consent decree and scope of work;
- (iii) Define the negotiation process and schedule which shall not exceed (~~ninety~~) 90 days;
- (iv) Reference the department's finding under WAC 173-340-500;
- (v) Request a written statement of the potentially liable person's willingness to proceed with the negotiation process defined in the letter; and
- (vi) Request the names of other persons whom the person has reason to believe may be potentially liable persons at the facility.
- (c) The letter may request the potentially liable person to respond, in writing, to the proposed draft consent decree and scope of work before beginning the negotiation phase.
- (d) Negotiations. The department and the office of the attorney general shall negotiate with potentially liable persons who have indicated to the department a willingness to proceed with the negotiations. The negotiation time frame shall begin from the date the potentially liable person receives the letter under (a) of this subsection unless modified by the department. Negotiations may address one or more phases of remedial action.
- (e) Enforcement stay. Unless an emergency exists, the department will stay any enforcement action under chapter (~~70.105D~~) 70A.305 RCW, but the duration of the stay shall not exceed (~~ninety~~) 90 days from the date negotiations begin. The department can withdraw from negotiations if it determines that:
- (i) Reasonable progress is not being made toward a consent decree acceptable to the department; or
- (ii) The proposal is inappropriate based on new information or changed circumstances. The department may commence with enforcement action after notifying the potentially liable person, in writing, of its intent to withdraw from negotiations.
- (f) Deadline extensions. The department may, at its discretion, extend the deadline for negotiations established in (b) of this subsection, provided the extension does not exceed (~~thirty~~) 30 days.
- (3) **Filing a decree.** After satisfying the public comment and hearing requirements, the department shall determine whether the proposed settlement negotiated under subsection (1) or (2) of this section, is more expeditious and consistent with cleanup standards established and in compliance with any order issued by the department relevant to the remedial action. After making the requisite findings, the department shall forward the proposed consent decree with the findings required by RCW (~~70.105D.040~~) 70A.305.040(4), to the office of the attorney general. If agreed to by the office of the attorney general, the consent decree will be filed by that office with the appropriate superior court or the federal court having jurisdiction over the matter.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-530 Agreed orders.** (1) **Purpose.** Agreed orders may be used for all remedial actions. An agreed order means that the potentially liable person agrees to perform remedial actions at the site



in accordance with the provisions of the agreed order and that the department will not take additional enforcement action against the potentially liable person to require those remedial actions specified in the agreed order so long as the potentially liable person complies with the provisions of the order. Since an agreed order is not a settlement, an agreed order shall not provide for mixed funding, a covenant not to sue, or protection from claims for contribution. The department may require additional remedial actions should it deem such actions necessary.

**(2) Procedures for agreed orders initiated by a potentially liable person.**

(a) To request an agreed order, a person shall submit a letter to the department based on available information, describing:

(i) The proposed remedial action including a schedule for the work;

(ii) The facility, including location and boundaries;

(iii) The environmental problems to be addressed, including the releases at the facility and the potential impact of those releases to human health and the environment;

(iv) A summary of the relevant historical use or conditions at the facility;

(v) Names of other persons whom the person has reason to believe may be potentially liable persons at the facility; and

(vi) A proposed public participation plan. This proposed plan shall be commensurate with the nature of the proposal and site and shall include, at a minimum, the elements listed in WAC 173-340-600(8).

(b) The letter may include a waiver of the procedural requirements of WAC 173-340-500, and acceptance, for purposes of the agreed order, of potentially liable person status.

(c) Recognizing that the basic steps of the cleanup process may be combined and may vary by site, the information in the request shall be at the level of detail appropriate to the step in the process for which the order is requested. For example, a request for an agreed order for a remedial investigation/feasibility study should generally include the level of information needed for a site hazard assessment, so that the department and the public can evaluate the proposed scope of work and relative priority of the site.

(d) The department may waive part of the letter requirements of (a) of this subsection if the requirements have already been met.

**(3) Department response to PLP-initiated request.** The department shall respond to the request within (~~sixty~~) 60 days, unless the department needs additional time to determine potentially liable person status under WAC 173-340-500. The department may:

(a) Request additional information;

(b) Proceed with discussions, if the department believes it is in the public interest to do so; or

(c) Provide written reasons for denying the request.

**(4) Procedures for agreed orders initiated by the department.**

When the department believes that an agreed order is an appropriate method to achieve remedial action at a facility, it may initiate the request for an agreed order.

**(5) Duration of discussions.** Discussions on the agreed order shall not exceed (~~sixty~~) 60 days unless the department decides continued discussions are in the public interest.

**(6) Enforcement.** Unless an emergency exists, the department will stay any enforcement action under chapter (~~70.105D~~) 70A.305 RCW;

however, the duration of such stay shall not exceed (~~sixty~~) 60 days from the date discussions begin. Furthermore, the department can withdraw from discussions if it determines that:

- (a) Reasonable progress is not being made toward an agreed order acceptable to the department; or
- (b) The agreed order is inappropriate based on new information or changed circumstances.

The department may begin an enforcement action after notifying the potentially liable person in writing of its intent to withdraw from discussions.

(7) **Focus of discussions.** The focus of discussions for the agreed order shall ordinarily be the technical scope of work and work schedule. This subsection is not intended to preclude discussion on any item. It is intended to convey the expectation that the scope of work and work schedule will be the primary topics of discussion in developing agreed orders.

(8) **Public participation.**

(a) When issuing an agreed order, the department shall provide (~~appropriate public participation opportunities under~~) or require public notice in accordance with WAC 173-340-600(11).

(b) If the department and the potentially liable person signing the order agree to substantial changes in the order, the department shall provide (~~appropriate~~) or require additional public notice (~~and opportunity to comment~~) in accordance with WAC 173-340-600(11).

AMENDATORY SECTION (Amending WSR 90-08-086, filed 4/3/90, effective 5/4/90)

**WAC 173-340-540 Enforcement orders.** The department may issue an enforcement order requiring remedial action after issuing a notice of potentially liable person status letter under WAC 173-340-500. In emergencies, the notice of potentially liable person status may occur concurrently with the issuance of the order. Unless an emergency requires otherwise, the issuance of a potentially liable person status letter shall precede or take place concurrently with the issuance of an enforcement order. Furthermore, except in an emergency, the department shall issue its determination under WAC 173-340-500(4) before an enforcement order can become effective. Failure to comply with an enforcement order may result in substantial liability for costs and penalties as specified in RCW (~~70.105D.050~~) 70A.305.050.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-545 Private rights of action.** (1) **Purpose.** A private right of action is a legal claim authorized by RCW (~~70.105D.080~~) 70A.305.080 under which a person may recover costs of remedial action from other persons liable under the act. RCW (~~70.105D.080~~) 70A.305.080 limits recovery of remedial action costs to those remedial actions that, when evaluated as a whole, are the substantial equivalent of a department-conducted or department-supervised remedial action. The purpose of this section is to facilitate private rights of action and minimize department staff involvement in

these actions by providing guidance to potentially liable persons and the court on what remedial actions the department would consider the substantial equivalent of a department-conducted or department-supervised remedial action. In determining substantial equivalence, the department anticipates the requirements in this section will be evaluated as a whole and that a claim would not be disallowed due to omissions that do not diminish the overall effectiveness of the remedial action.

(2) **Substantial equivalent.** For the purposes of this section, the department considers the following remedial actions to be the substantial equivalent of a department-conducted or department-supervised remedial action.

(a) A remedial action conducted by the department;

(b) A remedial action that has been or is being conducted under an order or decree and the remedial requirements of the order or decree have been satisfied for those portions of the remedial action for which the private right of action is being sought; or

(c) A remedial action that has been conducted as an independent remedial action that includes the following elements:

(i) Information on the site and remedial actions conducted has been reported to the department in accordance with WAC 173-340-300, 173-340-450 and 173-340-515, as applicable;

(ii) The department has not objected to the remedial action being conducted or any such objection has been cured as determined by the court;

(iii) Except for emergency remedial actions, before conducting an interim action or cleanup action, reasonable steps have been taken to provide advance public notice;

(iv) The remedial actions have been conducted substantially equivalent with the technical standards and evaluation criteria described in subsection (4) of this section; and

(v) For facilities where hazardous substances have been disposed of as part of the remedial action, documentation is available indicating where these substances were disposed of and that this disposal was in compliance with applicable state and federal laws. It is not the intent of this provision to require extensive documentation. For example, if the remedial action results in solid wastes being transported offsite for disposal, it would be sufficient to have records indicating the wastes have been disposed of at a permitted solid waste or hazardous waste landfill.

(3) **Public notice requirements.** This subsection shall be used to determine if reasonable steps have been taken to provide advance public notice under subsection (2)(c)(iii) of this section. These public notice procedures apply only to interim actions or cleanup actions conducted as independent remedial actions after December 25, 1993. The notice may be combined with any notices under another law. For interim actions or cleanup actions conducted as independent remedial actions before December 25, 1993, the department recognizes little or no public notification typically occurred because there were no department-specified requirements other than the reporting requirements in this chapter. For these actions, this chapter contains no other specific public notice requirements or guidance, and the court will need to determine such requirements, if any, on a case-by-case basis. For independent remedial actions consisting of site investigations and studies, it is anticipated that public notice would not normally be done since often these early phases of work are to determine if a release even requires an interim action or cleanup action. For the purposes of

this section only, unless the court determines other notice procedures are adequate for the site-specific circumstances, the following constitutes adequate public notice for independent remedial actions and supersedes the requirements in WAC 173-340-600:

(a) Except for emergency remedial actions, written notification has been ((mailed)) provided at least ((fifteen)) 15 days before beginning construction of the interim action or cleanup action to the last known address of the following persons:

(i) The department (which shall publish a summary of the notice in the Contaminated Site Register);

(ii) The local jurisdictional health department/district;

(iii) The town, city or county with land use jurisdiction;

(iv) The land owners identified by the tax assessor at the time the action is begun for that portion of the facility where the interim action or cleanup action is being conducted; and

(v) Persons potentially liable under RCW ((70.105D.040)) 70A.305.040 known to the person conducting the interim action or cleanup action. In identifying persons potentially liable under RCW ((70.105D.040)) 70A.305.040 who are to be noticed under this provision, the person conducting the remedial action need only make a reasonable effort to review information currently readily available. Where the interim action or cleanup action is complex, written notification before beginning detailed design is recommended but not required. For emergency remedial actions, written notice should be provided as soon as practicable;

(b) The written notification includes: A brief statement describing the releases being remedied and the interim actions or cleanup actions expected to be conducted; the schedule for these interim actions or cleanup actions; and, for persons potentially liable under RCW ((70.105D.040)) 70A.305.040 known to the person conducting the interim actions or cleanup actions, a statement that they could be held liable for the costs of remedial actions being conducted; and

(c) Posting a sign at the site at a location visible to the general public indicating what interim actions or cleanup actions are being conducted and identifying a person to contact for more information. Except for emergency remedial actions this sign should be posted not later than the beginning of construction of any interim action or cleanup action and should remain posted for the duration of the construction. For emergency remedial actions posting of a sign should be done as soon as practicable;

(4) **Technical standards and evaluation criteria.** This subsection shall be used to determine if the remedial actions have been conducted substantially equivalent with the technical standards and evaluation criteria contained in this chapter. For the purposes of this section, remedial actions shall be deemed to comply with subsection (2)(c)(iv) of this section if they have been conducted substantially equivalent with the technical standards and evaluation criteria contained in the following sections, where applicable. Except for a restrictive covenant under WAC 173-340-440, where documents are required by the following sections, the documents prepared need not be the same in title or format. Other documents can be used in place of the documents specified in these sections as long as sufficient information is included in the record to serve the same purpose. When using the following sections to determine substantial equivalence it should be recognized that there are often many alternative methods for cleanup of a facility that would comply with these provisions. When this chapter requires a consultation with, or an approval or determination by the

department, such a consultation, approval or determination is not necessary for remedial actions to meet the substantial equivalence requirement under this section; however, the remedial action must still be conducted substantially equivalent with the substantive requirements of those provisions. In applying these sections, reference should be made to the other applicable sections of this chapter, with particular attention to WAC 173-340-130 (Administrative principles), WAC 173-340-200 (Definitions), and WAC 173-340-210 (Usage).

- (a) WAC 173-340-350 (Remedial ((~~investigation/feasibility study~~) investigation));
- (b) WAC 173-340-351 (Feasibility study);
- (c) WAC 173-340-355 (Development of cleanup action alternatives that include remediation levels);
- ((~~e~~)) (d) WAC 173-340-357 (Quantitative risk assessment of cleanup action alternatives);
- ((~~d~~)) (e) WAC 173-340-360 ((~~Selection of~~) Cleanup ((actions) action requirements));
- ((~~e~~)) (f) WAC 173-340-370 (Cleanup action expectations);
- (g) WAC 173-340-380 (Cleanup action plan);
- ((~~f~~)) (h) WAC 173-340-400 (Cleanup action((s)) implementation);
- ((~~g~~)) (i) WAC 173-340-410 (Compliance monitoring requirements);
- ((~~h~~)) (j) WAC 173-340-430 (Interim actions);
- ((~~i~~)) (k) WAC 173-340-440 (Institutional controls);
- ((~~j~~)) (l) WAC 173-340-450 (Releases from regulated underground storage ((~~tanks~~) tank systems));
- ((~~k~~)) (m) WAC 173-340-700 through 173-340-760 (Cleanup standards); and
- ((~~l~~)) (n) WAC 173-340-810 through 173-340-850 (General provisions).

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-550 Payment of remedial action costs. (1) Policy.** RCW ((~~70.105D.050~~)) 70A.305.050(3) requires that the state seek to recover the amounts spent by the department for investigative and remedial actions and orders. It is the department's intention to recover those costs which are reasonably attributable to individual sites. Timing of cost recovery for individual sites will be considered on a case-by-case basis, however, the department may demand, and generally requires, payment of costs as they are incurred.

(2) **Costs.** Each person who is liable under chapter ((~~70.105D~~)) 70A.305 RCW is liable for remedial action costs incurred by the department. Remedial action costs are costs reasonably attributable to the site and may include costs of direct activities, support costs of direct activities, and interest charges for delayed payments. The department may send its request for payment to all potentially liable persons who are under an order or decree for the remedial action costs at the site. The department shall charge an hourly rate based on direct staff costs plus support costs. It is the department's intention that the resulting hourly rate charged be less than the hourly rate typically charged by a comparably sized consulting firm providing similar services. The department shall use the following formula for computing hourly rates:

Hourly Rate = DSC + DSC(ASCM) + DSC(PSCM), where:

DSC = Direct Staff Costs defined in (a) of this subsection.

ASCM = Agency Support Cost Multiplier defined in (b) of this subsection.

PSCM = Program Support Cost Multiplier defined in (c) of this subsection.

(a) Costs of direct activities are direct staff costs and other direct costs. Direct staff costs (DSC) are the costs of hours worked directly on a contaminated site, including salaries, retirement plan benefits, Social Security benefits, health care benefits, leave and holiday benefits, and other benefits required by law to be paid to, or on behalf of, employees. Other direct costs are costs incurred as a direct result of department staff working on a contaminated site including, for example, costs of: Travel related to the site, printing and publishing of documents about the site, purchase or rental of equipment used for the site, and contracted work for the site.

(b) Agency support costs are the costs of facilities, communications, personnel, fiscal, and other statewide and agency-wide services. The agency support cost multiplier (ASCM) used shall be the agency indirect rate approved by the agency's federal cognizant agency (which, as of July 1, 1993, was the United States Department of the Interior) for each fiscal year.

(c) Program support costs are the costs of administrative time spent by site managers and other staff who work directly on sites and a portion of the cost of management, clerical, policy, computer, financial, (~~citizen technical advisor,~~) and other support provided by other program staff to site managers and other staff who work directly on sites. Other activities of the toxics cleanup program not included in program support costs include, for example, community relations not related to a specific site, policy development, and a portion of the cost of nonsite management, clerical, policy, computer, financial, and other support staff. The program support cost multiplier (PSCM) used shall be calculated by dividing actual program support costs by the direct staff costs of all hours charged to site related work. This multiplier shall be evaluated at least biennially and any changes published in at least two publications of the Contaminated Site Register. The calculation and source documents used in any revision shall be audited by either the state auditor's office or a private accounting firm. Audit results shall be available for public review. This multiplier shall not exceed 1.0 (one).

(3) **Request for payment.** When the department requests payment of remedial action costs it shall provide an itemized statement documenting the costs incurred.

(4) **Interest charges.** A charge of (~~twelve~~) 12 percent interest (annual percentage rate, compounded monthly) shall accrue on all remedial action costs not paid within (~~ninety~~) 90 days of the billing date, or within another longer time period designated by the department.

(5) **Natural resource damages.** Nothing in this section shall affect the authority of the department and the office of attorney general to recover natural resource damages.

(6) **Independent remedial actions.**

(a) The department may collect, from persons requesting a site-specific technical consultation under WAC 173-340-515, the costs incurred by the department in providing such advice and assistance.

(b) For situations where the department has decided to collect its costs, a refundable deposit of a reasonable amount will be re-

quired. The department's hourly costs shall be determined based on the method in ((WAC 173-340-550(2))) subsection (2) of this section.

(c) The department's Toxics Cleanup Program manager or designee may make a discretionary, nonappealable decision on whether a person is eligible for a waiver of fees based on that person's ability to pay.

(d) The department shall waive collection of its costs, where appropriate, in providing technical assistance in support of an appropriate level of public participation or where the department's time in responding to the request is de minimis.

**(7) Prepayment of costs.**

(a) Persons potentially liable under this chapter or seeking a prospective purchaser agreement may request the department's oversight of remedial actions through a prepayment agreement. The purpose of such an agreement is to enable department oversight of remedial actions at lower priority sites. The department shall make a determination that such an agreement is in the public interest. A prepayment agreement requires a person to pay the department's remedial action costs, in advance, allowing the department to increase staff for the unanticipated workload. Agreements may cover one or more facilities. Whether the department can respond favorably to a request for a prepayment agreement will depend, in part, on the department and attorney general receiving authorization for the staffing necessary to implement the agreement. Persons interested in such an agreement are encouraged to contact the department early on to informally discuss the potential for using such an agreement at a facility.

(b) Prepayment agreements do not replace an order or decree but are preliminary to or work in conjunction with such documents. Persons entering into a prepayment agreement shall enter into good faith negotiations on an agreed order or consent decree governing remedial actions at the facility in accordance with the procedures described in WAC 173-340-520(1) or 173-340-530(2). Failure to successfully conclude such negotiations may result in the department withdrawing from the prepayment agreement or initiating enforcement action.

AMENDATORY SECTION (Amending WSR 90-08-086, filed 4/3/90, effective 5/4/90)

**WAC 173-340-560 Mixed funding.** (1) **Introduction.** Under RCW ((70.105D.070(2)(d)(xi))) 70A.305.190 (4)(a)(v), the department may provide public funds from the ((state)) model toxics control capital account to a potentially liable person for the purpose of assisting with the payment of remedial action costs regardless of when incurred. This assistance can be provided in the form of a loan or a contribution, in cash or in kind. Any funding decision under this section is solely the responsibility of the director.

**(2) Applicability and request.**

(a) Mixed funding shall be provided only to potentially liable persons whom the department has found to be eligible and who have entered into a consent decree with the department under the requirements of this chapter.

(b) The consent decree shall identify remedial action tasks to be addressed by the mixed funding, costs to be borne by the potentially liable person, costs to be borne by the ((state)) model toxics control capital account and terms of the agreement. In the case of loans, the

consent decree shall also define any terms and conditions under which the potentially liable person receiving mixed funding has agreed to reimburse the ((state)) model toxics control capital account.

(c) The potentially liable person shall submit sufficient documentation to support its request for mixed funding.

(3) **Eligibility and mixed funding criteria.** The director shall make a determination, based upon specific criteria whether a proposal is eligible for funding. The only circumstances under which mixed funding can be approved by the department are when the funding will achieve both:

(a) A substantially more expeditious or enhanced cleanup than would otherwise occur; and

(b) The prevention or mitigation of unfair economic hardship. In considering this criterion the department shall consider the extent to which mixed funding will either:

(i) Prevent or mitigate unfair economic hardship faced by the potentially liable person if the remedial action plan were to be implemented without public funding; or

(ii) Achieve greater fairness with respect to the payment of remedial action costs between the potentially liable person entering into a consent decree with the department and any nonsettling potentially liable persons.

(4) **Funding decision.** The department may have informal discussions on mixed funding. If a potentially liable person is found to be eligible for mixed funding, the director shall make a determination regarding the amount of funding to be provided, if any. This shall be determined at the discretion of the director and is not subject to review. A determination of eligibility is not a funding commitment. Actual funding will depend on the availability of funds.

(5) The department may recover the amount of public funding spent on investigations and remedial actions from potentially liable persons who have not entered into a consent decree under this chapter. For purposes of such cost recovery action, the amount in mixed funding attributed to the site shall be considered as remedial action costs paid by the department.

## **PART ((VI)) 6 - PUBLIC PARTICIPATION AND TRIBAL ENGAGEMENT**

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-600 Public ((notice)) notification and participation.** (1) **Purpose.** Public participation is an integral part of ((the department's)) ecology's responsibilities under chapter 70A.305 RCW, the Model Toxics Control Act. ((The department's)) Ecology's goal is to provide the public with timely information and meaningful opportunities for participation that are commensurate with each site. ((The department)) Ecology will meet this goal through a public participation program that includes:



~~((The)) (a) Site-specific information on ecology's website;~~  
~~(b) A Contaminated Site Register and, if requested, site-specific electronic alerts of changes to site information; and~~  
~~(c) For ecology-conducted and ecology-supervised remedial actions, early planning and development of ((a)) site-specific public participation ((plan; the provision of)) plans, public ((notices; a site register;)) notice of proposed actions, and public meetings or hearings ((; and the participation of regional citizens' advisory committees.~~

~~(2) **Other requirements.** In addition to the requirements in this section, other sections of this chapter contain specific notice requirements that must also be followed. See WAC 173-340-720 for notice requirements on an off-property conditional point of compliance and cleanup levels for groundwater flowing into nearby surface water; WAC 173-340-545 for public notice requirements for private rights of action; WAC 173-340-440 for local government notification requirements for restrictive covenants; and WAC 173-340-310 for public notice requirements for emergency or interim actions required by the department as a result of an initial investigation).~~

(2) **Public notice.** Whenever public notice of a proposed action is required under this chapter, ecology will provide or require at least the following notice and opportunity to comment.

(a) **Notification methods.**

(i) **Website.** Ecology will make the proposed action publicly available on ecology's website under subsection (5) of this section;

(ii) **Electronic alert.** If requested, ecology will alert a person electronically of the proposed action's availability under subsection (6) of this section;

(iii) **Contaminated Site Register.** Ecology will provide notice of the proposed action's availability in the *Contaminated Site Register* under subsection (7) of this section.

(iv) **Persons requesting notice.** Written notice must be sent to persons who have made a timely request of ecology. A request for notice is timely if received before or during the public comment period for the current phase of remedial action at the site. However, the receipt of a request for notice does not require ecology to extend the comment period associated with the notice. Ecology may use an electronic alert under subsection (6) of this section to satisfy this requirement.

(v) **Persons residing within potentially affected vicinity.** Written notice must be sent to persons residing within the potentially affected vicinity of the proposed action. The potentially affected vicinity includes all property within and contiguous to the site and any other area that ecology determines to be directly affected by the proposed action.

(vi) **Appropriate news media.** Written notice of the proposed action must be sent to any news media that ecology determines to be appropriate. Ecology may consider how a news medium compares with the newspaper of largest circulation in terms of: Audience reached; timeliness; adequacy in conveying the particular information in the notice; cost; or other relevant factors.

(vii) **Newspaper publication.** If required under chapter 70A.305 RCW or by ecology, written notice of the proposed action must be published in the newspaper of largest circulation in the city or county of the proposed action, by one or more of the following methods: Display ad; legal notice; or any other appropriate format, as determined by ecology.

(b) Comment opportunity.

(i) Comment periods. A public notice must indicate the public comment period on the proposed action. Unless otherwise specified in this chapter, the public comment period must be at least 30 days. Ecology may extend the public comment period, as appropriate.

(ii) Public meetings. During any comment period announced by a public notice issued under this chapter, if 10 or more persons request a public meeting on the subject of the public notice, ecology will hold a public meeting for the purpose of receiving comments.

(c) Consolidating notice and comment opportunities. Whenever reasonable, ecology will consolidate public notice required under this chapter with notice and comment opportunities required under other laws and regulations.

(d) Site-specific risk assessment. For public notices describing cleanup plans that use site-specific risk assessment or would restrict future site or resource use, the public notice must specifically identify the restrictions and invite comments on these elements of the cleanup plan. This notice must also include a statement indicating the availability of public participation grants.

~~(3) ((Criteria. In order))~~ Additional opportunities. To promote effective and meaningful public participation, ~~((the department may determine that))~~ ecology may provide or require public participation opportunities in addition to those specifically required ~~((by chapter 70.105D RCW, or))~~ under this chapter ~~((, are appropriate and should be provided))~~. In making this determination, ~~((the department))~~ ecology may consider:

(a) Known or potential risks to human health and the environment that could be avoided or reduced by providing information to the public;

(b) Public concerns about the ~~((facility))~~ site;

(c) The need to contact the public in order to gather information about the ~~((facility))~~ site;

(d) The extent to which the public's opportunity to affect subsequent ~~((departmental))~~ ecology decisions at the ~~((facility))~~ site may be limited or foreclosed ~~((in the future))~~;

(e) The need to prevent disclosure of confidential, unverified, or enforcement-sensitive information;

(f) The routine nature of the contemplated remedial action;

~~((and))~~

(g) Interest in expediting remedial action at the site; and

(h) Any other factors as determined by ~~((the department))~~ ecology.

~~(4) ((Public notice. Whenever public notice is required by chapter 70.105D RCW, the department shall, at a minimum, provide or require notice as described in this section except as specified for the biennial report in WAC 173-340-340.~~

~~(a) Request for notice. Notice shall be mailed to persons who have made a timely request. A request for notice is timely if received before or during the public comment period for the current phase of remedial action at the facility. However, the receipt of a request for notice shall not require the department to extend the comment period associated with the notice.~~

~~(b) Mail. Notice shall be mailed to persons who reside within the potentially affected vicinity of the proposed action. The potentially affected vicinity shall include all property within and contiguous to the site and any other area that the department determines to be directly affected by the proposed action.~~

~~(c) Newspaper publication. Notice of the proposed action shall be published in the newspaper of largest circulation in the city or county of the proposed action, by one or more of the following methods: Display ad; legal notice; or any other appropriate format, as determined by the department.~~

~~(d) Other news media. Notice of the proposed action shall be mailed to any other news media that the department determines to be appropriate. The department may consider how a medium compares with the newspaper of largest circulation in terms of: Audience reached; timeliness; adequacy in conveying the particular information in the notice; cost; or other relevant factors.~~

~~(e) Comment periods. All public notices shall indicate the public comment period on the proposed action. Unless stated otherwise, comment periods shall be for thirty days at a minimum. The department may extend the public comment period, as appropriate.~~

~~(f) Combining public comment requirements. Whenever reasonable, the department shall consolidate public notice and opportunities for public comment under this chapter with public notice and comment requirements under other laws and regulations.~~

~~(g) Site-specific risk assessment. For public notices describing cleanup plans that use site-specific risk assessment or would restrict future site or resource use, the public notice shall specifically identify the restrictions and invite comments on these elements of the cleanup plan. This notice shall also include a statement indicating the availability of public participation grants and of the department's citizen technical advisor for providing technical assistance to citizens on site-specific risk assessment and other issues related to site remediation.~~

~~(5) **Public meetings.** During any comment period announced by a public notice issued under this chapter, if ten or more persons request a public meeting on the subject of the public notice, the department shall hold a public meeting for the purpose of receiving comments.~~

~~(6)) **Additional methods.** ((In addition to "public notice" required by chapter 70.105D RCW, or this chapter, the department may use any of the following methods)) To provide information to the public, ecology may use or require any of the following methods in addition to those specifically required under this chapter:~~

- ~~(a) Press releases;~~
- ~~(b) Fact sheets;~~
- ~~(c) Public meetings and transcription of such meetings;~~
- ~~(d) Publications;~~
- ~~(e) Personal contact by ((department)) ecology employees;~~
- ~~(f) Posting signs at the ((facility)) site;~~
- ~~(g) Notice in the Contaminated Site Register;~~
- ~~(h) Notice through the internet;~~
- ~~(i) Any other methods as determined by ((the department)) ecology.~~

~~(5) **Site-specific information on website.** For sites on the contaminated sites list and the no further action sites list, ecology will make at least the following site-specific information publicly available on ecology's website:~~

- ~~(a) The date ecology or PLIA discovered or received notice of the release or, if this date is not known, the earliest date of administrative activity in ecology's site database;~~
- ~~(b) The site's current listing and remedial action status identified under WAC 173-340-330;~~

(c) The site's current hazard rankings identified under WAC 173-340-320;

(d) Any initial investigation report prepared under WAC 173-340-310;

(e) For ecology-conducted or ecology-supervised remedial actions:

(i) Any proposed action requiring public notice under this chapter; and

(ii) Any final cleanup action plan issued under WAC 173-340-380;

(f) For independent remedial actions:

(i) Any independent investigation, interim action, or cleanup action report required under WAC 173-340-515(4) and received by ecology; and

(ii) The results of any ecology review of an independent remedial action, including any written opinion issued by ecology under WAC 173-340-515(5);

(g) Whether institutional controls are currently required, and any document implementing, amending, or removing an institutional control under WAC 173-340-440;

(h) Whether periodic reviews are currently required, and any periodic review report prepared under WAC 173-340-420;

(i) Instructions on how to sign up for the site-specific electronic alerts provided by ecology under subsection (6) of this section; and

(j) Any other information ecology considers appropriate for inclusion.

(6) **Site-specific electronic alerts.** For sites on the contaminated sites list and the no further action sites list, ecology will provide a person, if requested, a site-specific electronic alert when the site information specified in subsection (5) of this section is added or changed on ecology's website.

(a) **Method.** Ecology will establish the means for providing the site-specific electronic alerts.

(b) **Instructions.** Ecology will provide instructions on how to sign up for the site-specific electronic alerts on ecology's website under subsection (5) of this section and in any public notice required under this chapter.

(7) **Contaminated Site Register.** (~~The department shall regularly publish, make available electronically, and maintain a publication called the *Site Register*, which provides notice of the following:~~

~~(a) Determinations of no further action under WAC 173-340-320;~~

~~(b) Results of site hazard rankings;~~

~~(c) Availability of annual and biennial reports;~~

~~(d) Issuance of enforcement orders, agreed orders, or proposed consent decrees;~~

~~(e) Public meetings or hearings;~~

~~(f) Scoping notice of department-conducted remedial investigation/feasibility study;~~

~~(g) Availability of remedial investigation/feasibility study reports and draft and final cleanup plans;~~

~~(h) Change in site status or placing sites on or removing sites from the hazardous sites list under WAC 173-340-330;~~

~~(i) Availability of engineering design reports under WAC 173-340-400;~~

~~(j) Schedules developed under WAC 173-340-140;~~

~~(k) Reports of independent cleanup actions received under WAC 173-340-300;~~

~~(l) Beginning of negotiations or discussions under WAC 173-340-520 and 173-340-530;~~

~~(m) Deadline extensions or missed deadlines under WAC 173-340-140;~~

~~(n) A summary of any notices received under WAC 173-340-545 for cleanup actions and interim actions being conducted where a private right of action is anticipated;~~

~~(o) A list of available department publications, including guidance, technical reports and policies pertinent to remedial actions;~~

~~(p) The results of department review of reports on independent remedial actions submitted under WAC 173-340-515; and~~

~~(q) Any other notice that the department considers appropriate for inclusion.) Ecology will maintain and regularly publish a Contaminated Site Register.~~

(a) **Publication.** Ecology will establish the method for publishing the *Contaminated Site Register*, which may include making it publicly available on ecology's website, electronically distributing it to interested persons, or any other method deemed appropriate by ecology.

(b) **Content.** Ecology will include notice of the following in the *Contaminated Site Register*:

(i) The availability of any legislative report required under chapter 70A.305 RCW related to remedial action;

(ii) Any rule-making notice requiring publication in the *Washington State Register* under chapter 34.05 RCW related to remedial action;

(iii) The availability of any ecology publication related to remedial action, including any new, revised, or rescinded interpretive or policy statement requiring notice in the *Washington State Register* under RCW 34.05.230;

(iv) Any proposed substantive change to the site hazard assessment and ranking process developed under WAC 173-340-320(2);

(v) Any update to ecology's strategic plans or performance assessments required under WAC 173-340-340 (1) and (3);

(vi) Any additional resource allocation factors specified by the legislature or ecology under WAC 173-340-340 (2) (d);

(vii) Any proposed model remedy developed under WAC 173-340-390(2);

(viii) Any change to the program support cost multiplier calculated under WAC 173-340-550 (2) (c);

(ix) Any change to the list of ecology-approved sampling and analysis methods maintained under WAC 173-340-830 (4) (a);

(x) Any initial investigation determination under WAC 173-340-310(6) resulting in the listing of a site on either the contaminated sites list or the no further action sites list. The notice must include instructions on how to sign up for electronic alerts about the site under subsection (6) of this section;

(xi) For ecology-conducted or ecology-supervised remedial actions:

(A) Any initiation of a negotiation for a consent decree under WAC 173-340-520 or a discussion for an agreed order under WAC 173-340-530;

(B) Any proposed action requiring public notice under this chapter, including any related public meeting or hearing; and

(C) Any issuance of a final cleanup action plan under WAC 173-340-380;

(xii) For independent remedial actions:

(A) Any notice of a planned independent interim action or cleanup action submitted to ecology in anticipation of a private right of action under WAC 173-340-545 (3) (a); and

(B) Any proposed area-wide groundwater conditional point of compliance under WAC 173-340-720 (8) (d) (iii) (D); and

(xiii) Any other notice that ecology considers appropriate for inclusion.

~~(8) Evaluation of public participation needs. ((As part of requiring or conducting a remedial action at any facility, the department shall)) For ecology-conducted and ecology-supervised remedial actions, ecology will evaluate public participation needs at the ((facility)) site. The evaluation ((shall)) must include an identification of the potentially affected vicinity for the remedial action. For sites where site-specific risk assessment is used, ((the department shall)) ecology will also evaluate public interest in the site, significant public concerns regarding future site use, and public values to be addressed through the public participation plan.~~

(9) Public participation plans. For ecology-conducted and ecology-supervised remedial actions, except emergency remedial actions, ecology will ensure that a public participation plan is developed and implemented.

(a) Purpose and scope. ((The)) A public participation ((plans required by this section are)) plan is intended to encourage a coordinated and effective public involvement tailored to the public's needs at a ((particular facility)) site, and facilitate equitable participation by the public. The scope of ((a)) the plan ((shall)) must be commensurate with ((the nature of the proposed remedial actions; the level of public concern; and the risks posed by the facility)):

(i) The threats posed by the site to human health and the environment, including likely vulnerable populations and overburdened communities;

(ii) The level of public concern regarding the threats; and

(iii) The nature of the proposed remedial actions to address the threats.

(b) Early planning encouraged. In order to develop an appropriate plan, ((the department)) ecology or a potentially liable person or prospective purchaser (if submitting a plan to ((the department)) ecology) should engage in an early planning process to assess the public participation needs at the ((facility)) site, including the needs of likely vulnerable populations and overburdened communities. This process may include identifying and conferring with individuals, community groups, indigenous peoples, local governments, ((tribes,)) public agencies, or any other organizations that may have an interest in or knowledge of the ((facility)) site.

(c) ((Plan)) Development. ((The department shall)) Ecology will develop the plan, or work with ((the)) a potentially liable person or prospective purchaser to develop the plan.

(i) If a plan already exists for ((a facility, the department shall)) the site, ecology will consider whether the existing plan is still appropriate or whether the plan should be amended. For example, a plan originally developed to address a remedial investigation/feasibility study may need to be amended to address implementation phases.

~~((d) Plans required. As part of requiring or conducting a remedial action, except emergency actions, at any site that has been assigned a hazard ranking score, the department shall ensure that a public participation plan is developed and implemented. The department may also require the development of a public participation plan as~~

~~part of an agreed order (see WAC 173-340-530) or consent decree (see WAC 173-340-520) for facilities that have not been assigned a hazard ranking score.~~

~~(e) If the variables proposed to be modified in a site-specific risk assessment or alternative reasonable maximum exposure scenario may affect the significant public concerns regarding future land uses and exposure scenarios, then the department shall assure appropriate public involvement and comment opportunities will occur as identified in the public participation plan.~~

~~(f) Plan as part of order or decree.) (ii) Unless otherwise directed by ecology, a potentially liable person ((will ordinarily be required to)) or prospective purchaser requesting an agreed order under WAC 173-340-530 or a consent decree under WAC 173-340-520 must submit a proposed ((public participation)) plan as part of its request ((for an agreed order or a consent decree)). If a plan already exists for the ((facility)) site, the potentially liable person or prospective purchaser may either resubmit the existing plan with any proposed amendments or submit an entirely new proposed plan. The proposed plan may be revised during the course of discussions ((or negotiations)) on the agreed order ((see WAC 173-340-530)) or negotiations on the consent decree ((see WAC 173-340-520)). The final ((public participation)) plan may become part of the agreed order or consent decree.~~

~~((g)) (d) **Contents.** ((The)) A public participation plan ((shall)) must include the following:~~

~~(i) Applicable public notice requirements and how these will be met, including:~~

~~(A) When public notice will occur;~~

~~(B) The length of the comment periods accompanying each notice;~~

~~and~~

~~(C) The potentially affected vicinity and any other areas to be provided notice, to the extent known((-));~~

~~(ii) Information repositories. The plan should identify at least one location where the public can review information about the remedial action. Multiple locations may be appropriate((-));~~

~~(iii) Methods of identifying the public's concerns. Such methods may include((+)) interviews((+)), questionnaires((+)), meetings((+)), contacts with community groups or other organizations that have an interest in the site((+)), or establishing citizen advisory groups for sites; ((or obtaining advice from the appropriate regional citizens' advisory committee.))~~

~~(iv) Methods of addressing the public's concerns and conveying information to the public. These may include any of the methods listed in subsection ((+6)) (4) of this section((-));~~

~~(v) Coordination of public participation requirements. The plan should identify any public participation requirements of other applicable federal, state or local laws, and address how such requirements can be coordinated. For example, if ((Comprehensive Environmental Response, Compensation and Liability Act (CERCLA)) the federal cleanup law applies to the proposed action, the plan should explain how ((CERCLA)) the federal cleanup law and this chapter's public comment periods will be coordinated((-));~~

~~(vi) Amendments to the plan. The plan should outline the process for amending the plan. Any amendments must be approved by ((the department.~~

~~(vii) Citizen technical advisor: A statement indicating the availability of the department's citizen technical advisor for provid-~~

~~ing technical assistance to citizens on issues related to the investigation and cleanup of the site.~~

~~(viii))~~ ecology; and

(vii) Any other elements that ~~((the department))~~ ecology determines to be appropriate for inclusion in the final public participation plan.

~~((h))~~ (e) Site-specific risk assessment. If the variables proposed to be modified in a site-specific risk assessment or alternative reasonable maximum exposure scenario may affect the significant public concerns regarding future land uses and exposure scenarios, then ecology will assure appropriate public involvement and comment opportunities will occur as identified in the public participation plan.

(f) Implementation. ~~((The department shall))~~ Ecology retains approval authority over the actions taken by a potentially liable person or prospective purchaser to implement the plan.

(10) Consent decrees. ~~((In addition to any other applicable public participation requirements, the following shall be required for consent decrees.))~~ Ecology will provide or require the following notice and comment opportunities when negotiating a consent decree under WAC 173-340-520.

(a) Public participation plan. ~~((A plan meeting the requirements of subsection (9) of this section shall be developed when required by))~~ Ecology will develop, or require the development of, a public participation plan in accordance with subsection (9) ~~((d))~~ of this section.

(b) Notice of negotiations. When ~~((the department))~~ ecology decides to proceed with negotiations ~~((it shall place a notice))~~ for a consent decree, ecology will notify the public in the *Contaminated Site Register* (advising the public that negotiations have begun). This notice ~~((shall))~~ must include the name of the ~~((facility))~~ site, a general description of the subject of the ~~((consent))~~ decree, and the deadlines for negotiations.

(c) Public notice of proposed decree. ~~((The department shall))~~ Ecology will provide or require public notice of a proposed consent decree in accordance with subsection (2) of this section. The public notice may be ~~((combined))~~ consolidated with public notice of other documents under this chapter, such as a cleanup action plan, or notice required under other laws.

~~((The))~~ (i) Timing. The public must be provided with notice and an opportunity to comment on a proposed consent decree before ecology agrees to a settlement.

(ii) Content. Notice ~~((shall))~~ of a proposed consent decree must briefly:

~~((i))~~ (A) Identify and generally describe the ~~((facility))~~ site;

~~((ii))~~ (B) Identify the ~~((person(s)))~~ persons who are parties to the consent decree;

~~((iii))~~ (C) Generally describe the remedial action proposed in the proposed consent decree, including institutional controls and permit exemptions authorized under RCW ~~((70.105D.090))~~ 70A.305.090;

~~((iv))~~ (D) Indicate the ~~((date,))~~ place, date, and time of ~~((the))~~ any planned public hearing on the proposed consent decree.

~~((Where))~~ If a public hearing is not planned, specify the procedures for requesting one and indicate that ecology will only hold a public hearing ~~((will only be held))~~ if at least ~~((ten))~~ 10 persons request one ~~((and the procedures for requesting a public hearing)); and~~



~~((v))~~ (E) Invite the public to comment at ~~((the))~~ a public hearing (if applicable) or in writing.

~~((The public comment period shall run for))~~ (iii) Comment opportunity. Ecology will provide the public at least ~~((thirty))~~ 30 days from the date ~~((of the issuance of))~~ the notice is issued to comment on the proposed consent decree.

~~((d))~~ (iv) Public hearing. ~~((The department shall))~~ Ecology will hold a public hearing on the proposed consent decree for the purpose of providing the public with an opportunity to comment whenever ~~((ten))~~ 10 or more persons request a public hearing or whenever ~~((the department))~~ ecology determines a public hearing is necessary.

~~((e) Revisions.)~~ (d) Public notice of substantial changes to proposed decree. If the state and the potentially liable person or prospective purchaser agree to substantial changes to ~~((the))~~ a proposed consent decree, ~~((the department shall))~~ ecology will provide or require additional public notice ~~((and opportunity to comment))~~ of the proposed changes in accordance with subsection (2) of this section.

~~((f) Extensions. The department shall publish in the next Site Register the extension of deadlines for designated high priority sites.)~~

(11) Agreed orders. ~~((In addition to any other applicable public participation requirements, the following shall be required for))~~ Ecology will provide or require the following notice and comment opportunities for an agreed order ~~((s))~~ under WAC 173-340-530.

(a) Public participation plan. ~~((A plan meeting the requirements of subsection (9) of this section shall be developed when required by))~~ Ecology will develop, or require the development of, a public participation plan in accordance with subsection (9) ~~((d))~~ of this section.

(b) Notice of discussions. When ~~((the department))~~ ecology decides to proceed with discussions ~~((it shall place a notice))~~ for an agreed order, ecology will notify the public in the Contaminated Site Register ~~((advising the public that discussions have commenced))~~. This notice ~~((shall))~~ must include the name of the ~~((facility))~~ site, a general description of the subject of the order, and the deadlines for discussions.

(c) Public notice of ~~((agreed orders))~~ proposed order. ~~((Public notice shall be provided by the department for any agreed order. For all agreed orders, notice shall be mailed))~~ Ecology will provide or require public notice of a proposed agreed order in accordance with subsection (2) of this section. The public notice may be consolidated with public notice of other documents under this chapter, such as a cleanup action plan, or notice required under other laws.

(i) Timing. Ecology will provide or require notice of a proposed agreed order before or concurrent with the issuance of the agreed order. The notice must be provided no later than three days after ~~((the issuance of))~~ ecology issues the agreed order. ~~((For all agreed orders, the comment period shall be at least thirty days. The))~~ Unless ecology determines that it is not in the public interest, an agreed order may ~~((be))~~ become effective before the comment period ~~((is over, unless the department determines it is in the public interest to complete the public comment period before the effective date of the agreed order. The department may determine that it is in the public interest to provide public notice before the effective date of any agreed order or to hold a public meeting or hearing on the agreed order))~~ ends.

(ii) Content. Notice of a proposed agreed ~~((orders shall))~~ order must briefly:

~~((i))~~ (A) Identify and generally describe the ~~((facility))~~ site;

~~((ii))~~ (B) Identify the ~~((person(s)))~~ persons who are parties to the agreed order;

~~((iii))~~ (C) Generally describe the remedial action proposed in the proposed agreed order, including institutional controls and permit exemptions authorized under RCW ~~((70.105D.090))~~ 70A.305.090; and

~~((iv))~~ (D) Invite the public to comment on the proposed agreed order.

(iii) Comment opportunity. Ecology will provide the public at least 30 days from the date the notice is issued to comment on a proposed agreed order.

(iv) Public hearing. Ecology may hold a public meeting or hearing on a proposed agreed order if it determines that it is in the public interest.

(d) ~~((Revisions.))~~ Public notice of substantial changes to proposed order. If ~~((the department))~~ ecology and the potentially liable person or prospective purchaser agree to substantial changes to ~~((the))~~ a proposed agreed order, ~~((the department shall))~~ ecology will provide or require additional public notice ~~((and opportunity to comment))~~ of the proposed changes in accordance with subsection (2) of this section.

~~((e) Extensions. The department shall publish in the next Site Register the extension of deadlines for designated high priority sites.))~~

(12) Enforcement orders. ~~((In addition to any other applicable public participation requirements, the department shall provide public notice of all enforcement orders.))~~ Ecology will provide the public with the following notice and comment opportunities when preparing an enforcement order under WAC 173-340-540.

(a) Public participation plan. Ecology will develop a public participation plan in accordance with subsection (9) of this section.

(b) Public notice of proposed order. Ecology will provide public notice of a proposed enforcement order in accordance with subsection (2) of this section. The public notice may be consolidated with notice of other documents under this chapter, such as a cleanup action plan, or under other laws.

(i) Timing. Ecology will provide notice of a proposed enforcement order before or concurrent with the issuance of the order.

(A) Except in ~~((the case of))~~ emergencies, ecology will provide the notice ~~((shall be mailed))~~ no later than three days after ~~((the date of the issuance of))~~ ecology issues the enforcement order.

(B) In emergencies, ecology will provide the notice ~~((shall be mailed))~~ no later than ~~((ten))~~ 10 days after ~~((the issuance of))~~ ecology issues the enforcement order.

~~((a))~~ (ii) Contents (of notice). ~~((All notices shall))~~ Notice of a proposed enforcement order must briefly:

~~((i))~~ (A) Identify and generally describe the ~~((facility))~~ site;

~~((ii))~~ (B) Identify the ~~((person(s)))~~ persons who are parties to the enforcement order;

~~((iii))~~ (C) Generally describe the terms of the proposed enforcement order, including institutional controls and permit exemptions authorized under RCW ~~((70.105D.090))~~ 70A.305.090; and

~~((iv))~~ (D) Invite the public to comment on the proposed enforcement order.

(iii) **Comment opportunity.** Ecology will provide the public at least 30 days from the date ecology issues the notice to comment on a proposed enforcement order.

~~((b) The department)~~ (c) **Public notice of substantial changes to proposed order.** Ecology may amend the enforcement order ~~((on the basis of))~~ based on public comments. ~~((The department shall provide additional public notice and opportunity to comment if the order is substantially changed.))~~ If ecology substantially changes the enforcement order, ecology will provide additional public notice of the proposed changes in accordance with subsection (2) of this section.

(13) **Remedial investigation/feasibility study.** ~~((In addition to any other applicable public participation requirements, the following shall be required during a remedial investigation/feasibility study.))~~ For ecology-conducted and ecology-supervised remedial actions, ecology will require or provide the public with the following notice and comment opportunities during a remedial investigation and/or feasibility study conducted under WAC 173-340-350 and/or 173-340-351.

(a) ~~((Scoping. When the department elects to perform a remedial investigation/feasibility study, the department shall provide public notice and an opportunity to comment on the scope of the remedial investigation/feasibility study.))~~ **Public notice of work plan.** For ecology-conducted remedial actions, ecology will provide public notice of a remedial investigation work plan in accordance with subsection (2) of this section. Ecology will provide the public at least 30 days from the date ecology issues the notice to comment on the plan.

(b) ~~((Extensions. The department shall publish in the next Site Register the extension of deadlines for designated high priority sites.~~

~~((e))~~ **Public notice of report.** ~~((The department shall))~~ Ecology will provide or require public notice of a remedial ~~((investigation/feasibility study reports prepared under WAC 173-340-350. This))~~ investigation and/or feasibility study report in accordance with subsection (2) of this section. The public notice may be ~~((combined))~~ consolidated with public notice of ~~((the))~~ a draft cleanup action plan. ~~((At a minimum, public notice shall))~~ When deciding whether to consolidate public notice, ecology will consider the factors in subsection (3) of this section.

(i) **Content.** Notice of a remedial investigation and/or feasibility study report must briefly:

~~((i))~~ (A) Describe the site ~~((and));~~

(B) Describe the remedial ~~((investigation/feasibility))~~ investigation and/or feasibility study results;

~~((ii))~~ (C) If available, identify ~~((the department's))~~ ecology's proposed cleanup action and provide an explanation for its selection; and

~~((iii))~~ (D) Invite public comment on the report.

~~((The public comment period shall extend for))~~ (ii) **Comment opportunity.** Ecology will provide the public at least ~~((thirty))~~ 30 days from the date ~~((of mailing of))~~ the notice is issued to comment on a remedial investigation and/or feasibility study report.

(14) **Selection of cleanup actions.** ~~((In addition to any other applicable public participation requirements, the department shall:~~

~~((a) Provide a notice of availability of draft or final cleanup action plans and a brief description of the proposed or selected alternative in the Site Register;~~

~~(b) Provide public notice of the draft cleanup action plan. A notice of a draft cleanup plan may be combined with notice on the remedial investigation/feasibility study. Notice of a draft cleanup action plan may be combined with notice on a draft consent decree or on an order. At a minimum, public notice shall))~~ For ecology-conducted and ecology-supervised remedial actions, ecology will require or provide the public with the following notice and comment opportunities when selecting a cleanup action under WAC 173-340-380.

(a) **Public notice of draft cleanup action plan.** When issuing a draft cleanup action plan, ecology will provide or require public notice of the plan in accordance with subsection (2) of this section. The public notice may be consolidated with public notice of a remedial investigation/feasibility study report or a proposed order or decree.

(i) **Content.** Notice of a draft cleanup action plan must briefly:

~~((i))~~ (A) Describe the site;

~~((ii))~~ (B) Identify ((the department's)) ecology's proposed cleanup action, including any model remedy, and provide an explanation for its selection; and

~~((iii))~~ (C) Invite public comment on the ((draft)) proposed cleanup action ((plan)).

~~((The public comment period shall run for))~~ (ii) **Comment opportunity.** Ecology will provide the public at least ((thirty)) 30 days from the date ((of publication of the public notice.

~~(c) Whenever the cleanup action plan proposes a restrictive covenant as part of the draft cleanup plan, provide notice to and seek comments from the city or county department with land use planning authority for real property subject to the restrictive covenant. The purpose of this notification is to solicit comment on whether the proposed restrictive covenant is consistent with any current or proposed land use plans))~~ the notice is issued to comment on a proposed cleanup action.

(b) **Notice of final cleanup action plan.** When issuing a final cleanup action plan, ecology will:

(i) Make the plan publicly available on ecology's website under subsection (5) of this section;

(ii) If requested, notify a person electronically of the plan's availability under subsection (6) of this section; and

(iii) Provide notice of the plan's availability and a brief description of the selected cleanup action in the *Contaminated Site Register* under subsection (7) of this section.

~~(15) **Cleanup action implementation.** ((In addition to any other applicable public participation requirements, the following shall be required during cleanup action implementation.~~

~~(a))~~ For ecology-conducted and ecology-supervised remedial actions, ecology will require or provide the public with the following notice and comment opportunities during cleanup action implementation under WAC 173-340-400.

(a) **Public notice of engineering design report.** For ecology-conducted remedial actions, ecology will provide public notice of an engineering design report in accordance with subsection (2) of this section. Ecology will provide the public at least 30 days from the date ecology issues the notice to comment on the report.

(b) **Public notice of plans implementing cleanup action.** Ecology will provide or require public notice ((and opportunity to comment)) on any plans prepared under WAC 173-340-400 that represent a substantial change from the cleanup action plan. The public notice must be provided in accordance with subsection (2) of this section. Ecology

will provide the public at least 30 days from the date the notice is issued to comment on the plan.

~~((b) When the department conducts a cleanup action, public notice and an opportunity to comment shall be provided on the engineering design report and notice shall be given in the Site Register.))~~

~~(16) **((Routine cleanup and)) Interim actions.** ((In addition to any other applicable public participation requirements, the following will be required for routine cleanup actions and interim actions.~~

~~(a) Public notice shall be provided for any proposed routine cleanup or interim actions. This public notice shall be combined with public notice of an order or settlement whenever practicable.~~

~~(b) At a minimum, public notice shall)) For ecology-conducted and ecology-supervised remedial actions, ecology will provide or require public notice of a draft interim action plan prepared under WAC 173-340-430. The public notice must be provided in accordance with subsection (2) of this section. The public notice may be consolidated with public notice of a proposed order or decree.~~

~~(a) **Content.** Notice of a draft interim action plan must briefly:~~

~~(i) Describe the site;~~

~~(ii) Identify the proposed interim action, including institutional controls and the permit exemptions authorized under RCW~~

~~((70.105D.090)) 70A.305.090;~~

~~(iii) Identify the likely or planned schedule for the proposed interim action;~~

~~(iv) Reference any planning documents prepared for the proposed interim action;~~

~~(v) Identify ((department)) ecology staff who may be contacted for further information; and~~

~~(vi) Invite public comment on the ((routine cleanup or)) proposed interim action.~~

~~((The public comment period shall extend for)) **(b) Comment opportunity.** Ecology will provide the public at least ((thirty)) 30 days from the date ((of the mailing of)) the notice is issued to comment on a proposed interim action.~~

~~(17) **Removing sites from contaminated sites list.** For ecology-conducted and ecology-supervised remedial actions, ecology will provide public notice before removing a site from the contaminated sites list under WAC 173-340-330. The public notice must be provided in accordance with subsection (2) of this section. Ecology will provide the public at least 30 days from the date ecology issues the notice to comment on the proposed removal from the contaminated sites list.~~

~~(18) **Periodic reviews.** For ecology-conducted and ecology-supervised remedial actions, ecology will provide public notice of a periodic review report prepared under WAC 173-340-420. The public notice must be provided in accordance with subsection (2) of this section. Ecology will provide the public at least 30 days from the date ecology issues the notice to comment on a periodic review.~~

~~(19) **Institutional controls.** For ecology-conducted and ecology-supervised remedial actions, before amending or removing an institutional control required under WAC 173-340-440, ecology will provide or require public notice on the proposal in accordance with subsection (2) of this section. Ecology will provide the public at least 30 days from the date the notice is issued to comment on the proposal.~~

~~(20) **Independent remedial actions.**~~

~~(a) For independent remedial actions, ecology will notify the public of the following using the methods specified in subsections (5) and (6) of this section:~~

(i) Any change to the site's listing or remedial action status identified under WAC 173-340-330;

(ii) Any change to the site's hazard rankings identified under WAC 173-340-320;

(iii) Any initial investigation report prepared under WAC 173-340-310;

(iv) Any independent investigation, interim action, or cleanup action report required under WAC 173-340-515(4) and received by ecology;

(v) The results of any ecology review of an independent remedial action, including any written opinion issued by ecology under WAC 173-340-515(5);

(vi) Any periodic review report prepared under WAC 173-340-420;  
and

(vii) Any document implementing, amending, or removing an institutional control under WAC 173-340-440.

(b) Ecology will provide notice of the following independent remedial actions in the *Contaminated Site Register* under subsection (7) of this section:

(i) Any notice of a planned independent interim action or cleanup action submitted to ecology in anticipation of a private right of action under WAC 173-340-545 (3) (a); and

(ii) Any proposed area-wide groundwater conditional point of compliance under WAC 173-340-720 (8) (d) (iii) (D).

(c) For independent remedial actions, ecology may provide public notice of any proposed action for which public notice is required under this chapter for an ecology-conducted or ecology-supervised remedial action.

(21) **Public participation grants.** RCW ((70.105D.070(4))) 70A.305.180(4) requires funds be allocated for public participation grants to persons, including groups who may be adversely affected by a release or threatened release of a hazardous substance. Persons interested in applying for such grants are encouraged to contact ((the department)) ecology to learn about available funding, grant application procedures and deadlines. See chapter 173-321 WAC for additional information on public participation grants.

((18) **Technical assistance.** There is created within the department a citizen technical advisor office to provide independent technical assistance to citizens concerning the Model Toxics Control Act and remedial actions occurring under the act. This office will be established upon the effective date of this rule revision and continue for three years. Before the end of the three-year period, the department will work with citizen and business representatives to evaluate the effectiveness of this office and to determine whether the office should continue. The costs of this office shall be recovered by the department as provided for in WAC 173-340-550.)) (22) **Other requirements.** The following sections of this chapter specify additional requirements for providing notice or opportunity to comment.

(a) WAC 173-340-310 (6) (e) (vi) contains focused notice requirements for emergency or interim actions required by ecology as a result of an initial investigation.

(b) WAC 173-340-320 (2) (b) contains notice and comment requirements for developing and updating the site hazard assessment and ranking process.

(c) WAC 173-340-330 (9) (a) and 173-340-335 (5) (a) contain requirements for making the contaminated sites list and the no further action sites list publicly available.

(d) WAC 173-340-340 (4) (a) contains requirements for making ecology's strategic plans and performance assessments publicly available.

(e) WAC 173-340-390 (2) (c) contains notice and comment requirements for developing model remedies.

(f) WAC 173-340-440 (10) contains local government consultation requirements for proposing institutional controls.

(g) WAC 173-340-545 (3) contains public notice requirements for private rights of action.

(h) WAC 173-340-720 (6) (c) (A) contains focused notice and comment requirements for establishing site-specific nonpotable groundwater cleanup levels.

(i) WAC 173-340-720 (8) (d) contains focused notice and comment requirements for establishing off-property conditional points of compliance.

#### NEW SECTION

**WAC 173-340-620 Tribal engagement.** (1) **Purpose.** Tribal engagement is an integral part of ecology's responsibilities under chapter 70A.305 RCW, the Model Toxics Control Act. Ecology's goal is to provide Indian tribes with timely information, effective communication, continuous opportunities for collaboration and, when necessary, government-to-government consultation, as appropriate for each site.

(2) **Applicability.** This section applies to ecology-conducted and ecology-supervised remedial actions affecting Indian tribes' rights or interests.

(3) **Tribal engagement plan.**

(a) Ecology will develop a site tribal engagement plan that identifies Indian tribes that may be adversely affected by the site, opportunities for government-to-government collaboration and consultation, and protocols for communication.

(b) Ecology will seek to initiate meaningful engagement with affected Indian tribes before initiating a remedial investigation or an interim action at a site. Ecology will maintain meaningful engagement with Indian tribes throughout the cleanup process.

(4) **Relationship with public participation.** Engagement of Indian tribes under this section must be in addition to and independent of any public participation process under this chapter or applicable laws.

### **PART ((VII)) 7 - CLEANUP STANDARDS**

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-700 Overview of cleanup standards.** (1) **Purpose.** This section provides an overview of the methods for establishing

cleanup standards that apply to a release or threatened release of a hazardous substance at a site. If there are any inconsistencies between this section and any specifically referenced section, the referenced section shall govern.

(2) **Explanation of term "cleanup level."** A cleanup level is the concentration of a hazardous substance in soil, water, air or sediment that is determined to be protective of human health and the environment under specified exposure conditions. Cleanup levels, in combination with points of compliance, typically define the area or volume of soil, water, air or sediment at a site that must be addressed by the cleanup action.

(3) **Explanation of term "cleanup standards."** Cleanup standards consist of the following:

(a) Cleanup levels for hazardous substances present at the site;

(b) The location where these cleanup levels must be met (point of compliance); and

(c) Other regulatory requirements that apply to the site because of the type of action and/or location of the site ("applicable state and federal laws").

(4) **Relationship between cleanup standards and cleanup actions.**

(a) Cleanup standards are identified for the particular hazardous substances at a site and the specific areas or pathways, such as land or water, where humans and the environment can become exposed to these substances. ((This)) Part 7 of this chapter provides uniform methods statewide for identifying cleanup standards and requires that all cleanups under the act meet these standards. The actual degree of cleanup may vary from site to site and will be determined by the cleanup action alternative selected under WAC 173-340-350 through 173-340-390.

(b) For most sites, there are several cleanup technologies or combinations of cleanup technologies ("cleanup action alternatives") that may be used to comply with cleanup standards at individual sites. Other parts of this ((rule)) chapter govern the process for planning and deciding on the cleanup action to be taken at a site. This may include establishing "remediation levels," or the concentrations of hazardous substances above which a particular cleanup technology will be applied. See WAC 173-340-350 through 173-340-390. WAC 173-340-355 contains detailed information on establishing remediation levels. WAC 173-340-410 specifies the monitoring required to ensure that the remedy is effective.

(c) Where a cleanup action involves containment of soils with hazardous substances above cleanup levels, the cleanup action may be determined to comply with cleanup standards, provided the compliance monitoring program is designed to ensure the long-term integrity of the containment system, and the other requirements for containment in this chapter are met.

(5) **Methods for setting cleanup levels.** The first step in setting cleanup levels is to identify the nature of the contamination, the potentially contaminated media, the current and potential pathways of exposure, the current and potential receptors, and the current and potential land and resource uses. A conceptual site model may be developed as part of this scoping process. Cleanup levels may then be established for each media. Both the conceptual site model and cleanup levels may be refined as additional information is collected during the remedial investigation/feasibility study. See WAC 173-340-708(3) for additional information on how to determine current and potential



future land and resource uses for the conceptual site model. These rules provide three approaches for establishing cleanup levels:

(a) **Method A: ARARs and Tables.** On some sites, the cleanup action may be routine (WAC 173-340-200) or may involve relatively few hazardous substances. Under Method A, cleanup levels at these sites are set at concentrations at least as stringent as concentrations specified in applicable state and federal laws (ARARs) and Tables 720-1, 740-1, and 745-1 of this chapter.

Method A cleanup levels for hazardous substances that are deemed indicator hazardous substances at the site under WAC 173-340-708(2) and are not addressed under applicable state and federal laws or Tables 720-1, 740-1, and 745-1 must be established at concentrations which do not exceed the natural background concentration or the practical quantitation limit, whichever is higher.

For soil contamination, the potential impact of hazardous substances on terrestrial ecological receptors must be evaluated under WAC 173-340-7490 through 173-340-7494. Specifically, either an exclusion must be established for the site under WAC 173-340-7491 or a terrestrial ecological evaluation must be conducted under WAC 173-340-7492 or 173-340-7493. The terrestrial ecological evaluation may result in a more stringent Method A soil cleanup level than is required to protect human health.

Except where institutional controls are required by WAC 173-340-440(4), site cleanups that achieve Method A cleanup levels may be used without future restrictions on the property due to residual levels of contamination.

(b) **Method B: Universal method.** Method B is the universal method for determining cleanup levels for all media at all sites. Under Method B, cleanup levels for individual hazardous substances are established using applicable state and federal laws and the risk equations and other requirements specified in WAC 173-340-720 through 173-340-760.

Method B is divided into two tiers: Standard and modified. Standard Method B uses generic default assumptions to calculate cleanup levels. Modified Method B provides for the use of chemical-specific or site-specific information to change selected default assumptions, within the limitations allowed in WAC 173-340-708. Modified Method B may be used to establish cleanup levels.

Modified Method B may also be used in a quantitative risk assessment to help assess the protectiveness of a remedy by modifying input parameters as described in WAC 173-340-720 through 173-340-750 or by using other modifications that meet the requirements of WAC 173-340-702 and 173-340-708. See WAC 173-340-355 and 173-340-357 for more information on remediation levels and quantitative risk assessment.

For individual carcinogens, both standard and modified Method B cleanup levels are based upon the upper bound of the estimated excess lifetime cancer risk of one in (~~one million~~) 1,000,000 ( $1 \times 10^{-6}$ ).

For individual noncarcinogenic substances, both standard and modified Method B cleanup levels are set at concentrations which are anticipated to result in no acute or chronic toxic effects on human health (that is, hazard quotient of one (~~(+1)~~)) or less) and no significant adverse effects on the propagation of aquatic and terrestrial organisms.

Where a (~~hazardous waste~~) site involves multiple hazardous substances and/or multiple pathways of exposure, then standard and modi-

fied Method B cleanup levels for individual substances must be adjusted downward for additive health effects in accordance with the procedures in WAC 173-340-708 if the total excess lifetime cancer risk for a site exceeds one in (~~(one hundred thousand)~~) 100,000 ( $1 \times 10^{-5}$ ) or the hazard index for substances with similar noncarcinogenic toxic effects exceeds one (~~((+1))~~).

For soil contamination, the potential impact of hazardous substances on terrestrial ecological receptors must be evaluated under WAC 173-340-7490 through 173-340-7494. Specifically, either an exclusion must be established for the site under WAC 173-340-7491 or a terrestrial ecological evaluation must be conducted under WAC 173-340-7492 or 173-340-7493. The terrestrial ecological evaluation may result in a more stringent Method B soil cleanup level for the site than is required to protect human health.

Except where institutional controls are required by WAC 173-340-440(4), site cleanups that achieve Method B cleanup levels may be used without future restrictions on the property due to residual levels of contamination.

(c) **Method C: Conditional method.** Compliance with cleanup levels developed under Method A or B may be impossible to achieve or may cause greater environmental harm. In those situations, Method C cleanup levels for individual hazardous substances may be established for surface water, groundwater, and air. Method C industrial soil and air cleanup levels may also be established at industrial properties that meet the criteria in WAC 173-340-745.

Under Method C, cleanup levels for individual hazardous substances are established using applicable state and federal laws and the risk equations and other requirements specified in WAC 173-340-720 through 173-340-760. Method C is divided into two tiers: Standard and modified. Standard Method C uses generic default assumptions to calculate cleanup levels. Modified Method C provides for the use of chemical-specific or site-specific information to change selected default assumptions, within the limitations allowed in WAC 173-340-708. Modified Method C may be used to establish cleanup levels.

Modified Method C may also be used in a quantitative risk assessment to help assess the protectiveness of a remedy by modifying input parameters as described in WAC 173-340-720 through 173-340-750 or by using other modifications that meet the requirements of WAC 173-340-702 and 173-340-708. See WAC 173-340-355 and 173-340-357 for more information on remediation levels and quantitative risk assessment.

For individual carcinogens, both standard and modified Method C cleanup levels are based upon the upper bound of the estimated lifetime cancer risk of one in (~~(one hundred thousand)~~) 100,000 ( $1 \times 10^{-5}$ ).

For individual noncarcinogenic substances, both standard and modified Method C cleanup levels are set at concentrations which are anticipated to result in no acute or chronic toxic effects on human health (that is, hazard quotient of one (~~((+1))~~) or less) and no significant adverse effects on the protection and propagation of aquatic and terrestrial organisms.

Where a (~~(hazardous waste)~~) site involves multiple hazardous substances and/or multiple pathways of exposure, then both standard and modified Method C cleanup levels for individual substances must be adjusted downward for additive health effects in accordance with the procedures in WAC 173-340-708 if the total excess lifetime cancer risk

for a site exceeds one in (~~(one hundred thousand)~~) 100,000 ( $1 \times 10^{-5}$ ) or the hazard index for substances with similar noncarcinogenic toxic effects exceeds one (~~((1))~~).

For soil contamination, the potential impact of hazardous substances on terrestrial ecological receptors must be evaluated under WAC 173-340-7490 through 173-340-7494. Specifically, either an exclusion must be established for the site under WAC 173-340-7491 or a terrestrial ecological evaluation must be conducted under WAC 173-340-7492 or 173-340-7493. The terrestrial ecological evaluation may result in a more stringent Method C soil cleanup level for the site than is required to protect human health.

Site cleanups establishing Method C cleanup levels must have restrictions placed on the property (institutional controls) to ensure future protection of human health and the environment.

**(6) Requirements for setting cleanup levels.** Several requirements apply to cleanups under any of the three methods. Some of these requirements, such as the identification of applicable state and federal laws, describe analyses used along with Methods A, B or C in order to set cleanup levels for particular substances at a site. Others describe the technical procedures to be used.

**(a) Applicable state and federal laws.** RCW (~~(70.105D.030 (2)(d))~~) 70A.305.030 (2)(e) requires the cleanup standards in these rules to be "at least as stringent as all applicable state and federal laws." In addition to establishing minimum requirements for cleanup standards, applicable state and federal laws may also impose certain technical and procedural requirements for performing cleanup actions. These requirements are described in WAC 173-340-710 and are similar to the "ARAR" (applicable, relevant and appropriate requirements) approach of the federal superfund law. Sites that are cleaned up under an order or decree may be exempt from obtaining a permit under certain other laws but they must still meet the substantive requirements of these other laws. (See WAC 173-340-710(9).)

**(b) Cross-media contamination.** In some situations, migration of hazardous substances from one medium may cause contamination in a second media. For example, the release of hazardous substances in soil may cause groundwater contamination. Under Methods A, B, and C, cleanup levels must be established at concentrations that prevent violations of cleanup levels for other media.

**(c) Risk assessment procedures.** The analyses performed under Methods B and C use several default assumptions for defining cleanup levels for carcinogens and noncarcinogens. The individual default assumptions and procedures for modifying these assumptions based on site-specific information are specified in WAC 173-340-708 and 173-340-720 through 173-340-750. WAC 173-340-708 also provides rules for use of indicator hazardous substances. The standards for review of new scientific information are described in WAC 173-340-702 (14), (15) and (16).

**(d) Natural background and analytical considerations.** In some cases, cleanup levels calculated using the methods specified in this chapter are less than natural background levels or levels that can be reliably measured. In those situations, the cleanup level shall be established at a concentration equal to the practical quantitation limit or natural background concentration, whichever is higher. See WAC 173-340-707 and 173-340-709 for additional information.

**(7) Procedures for demonstrating compliance with cleanup standards.** Setting cleanup standards also involves being able to demon-

strate that they have been met. This involves specifying where on the site the cleanup levels must be met ("points of compliance"), how long it takes for a site to meet cleanup levels ("restoration time frame"), and conducting sufficient monitoring to demonstrate that the cleanup standards have been met and will continue to be met in the future. The provisions for establishing points of compliance are in WAC 173-340-720 through 173-340-750. The provisions for establishing restoration time frames are in WAC 173-340-360. The compliance monitoring plan prepared under WAC 173-340-410 specifies precisely how these are measured for each site. At sites where remediation levels are used, the compliance monitoring plan will also need to describe the performance monitoring to be conducted to demonstrate the remediation levels have been achieved.

(8) **Specific procedures for setting cleanup levels at petroleum contaminated sites.** In addition to the other requirements in this section, this chapter provides for the following specific procedures to establish cleanup levels at sites where there has been a release of total petroleum hydrocarbons (TPH) and hazardous substances associated with a release of TPH.

(a) For soil contamination, the potential impact of TPH on terrestrial ecological receptors must be evaluated under WAC 173-340-7490 through 173-340-7494. Specifically, either an exclusion must be established for the site under WAC 173-340-7491 or a terrestrial ecological evaluation must be conducted under WAC 173-340-7492 or 173-340-7493. The terrestrial ecological evaluation may result in a more stringent soil cleanup level than is required to protect human health.

(b) It is necessary to analyze for and evaluate certain carcinogenic and noncarcinogenic hazardous substances that may be associated with a release of TPH. These are identified in Table 830-1. In cases where the cleanup level for one or more of these associated hazardous substances is exceeded but the TPH cleanup level is not, the cleanup level shall be based on the associated hazardous substance.

(i) **Method A.** Method A may be used to establish cleanup levels for TPH and associated hazardous substances at qualifying sites (see WAC 173-340-704). At these sites, the presence, location and concentration of TPH may be established by using the NWTPH method described (~~(under Method 6 (see WAC 173-340-830 (3)(a)(vi)))~~) in the "Analytical Methods for Petroleum Hydrocarbons," publication number 97-602, dated June 1997. The NWTPH method is a simplified, and relatively inexpensive, analytical method for evaluating TPH. Method A cleanup levels have been determined for four common petroleum mixtures: Gasoline range organics (GRO), diesel range organics (DRO), heavy oils, and electrical insulating mineral oil, as well as many hazardous substances that may be associated with the TPH. A site owner may decide to use Method A for some substances or media and Method B or C for others, depending upon site conditions and qualifications.

(ii) **Method B and Method C tiered approach.** This chapter provides for a three-tiered approach for establishing Method B and Method C cleanup levels at sites that involve a release of TPH. These tiers are not required to be approached sequentially (that is, the process may be started at any tier). The tiered process allows one to calculate different cleanup levels for TPH and associated hazardous substances using progressively more complex and site-specific information, and also allows for basing the cleanup levels on the presence or absence of exposure pathways, determined as part of the conceptual site model. In establishing a TPH cleanup level using the tiered process, it is

still necessary to comply with other requirements and procedures under WAC 173-340-700 through 173-340-750.

(A) **Conceptual site model.** The first step in setting Method B or C cleanup levels for TPH is to identify the nature of the contamination, the potentially contaminated media, the current and potential pathways of exposure, the current and potential receptors, and the current and potential land and resource uses. A conceptual site model should be developed as part of this scoping process. See WAC 173-340-708(3) for additional information on how to determine current and potential future land and resource uses for the conceptual site model.

(B) **General description of the three tiers.**

(I) Tier 1 consists of the standard Method B and Method C formulas and requirements under WAC 173-340-720 through 173-340-750 for each applicable pathway identified by the conceptual site model, including specific requirements set forth in those sections for petroleum mixtures.

(II) Tier 2 consists of the site-specific use of modified Method B and Method C formulas and requirements under WAC 173-340-720 through 173-340-750 for each applicable exposure pathway identified by the conceptual site model; and inclusion and development of additional, site-specific exposure pathways not addressed in Method A or Tier 1.

(III) Tier 3 consists of the site-specific use of standard or modified Method B and Method C formulas and requirements for each applicable exposure pathway identified by the conceptual site model and the use of new scientific information to establish a cleanup level as provided under WAC 173-340-702 (14), (15) and (16). It is considered a more complex evaluation in terms of technical sophistication (such as the use of new fate and transport models), data needs, cost and time.

(IV) A single tier may be used for all exposure pathways or more than one tier may be used when there are multiple exposure pathways.

(C) **Fractionated approach.** Method B and Method C cleanup levels for TPH are determined using the fractionated analytical approach for petroleum as described (~~under Method 6 (see WAC 173-340-830 (3)-(a)-(vi))~~) in the "Analytical Methods for Petroleum Hydrocarbons," publication number 97-602, dated June 1997. This approach divides the TPH mixture into equivalent carbon numbers. Use of the fractionated approach requires testing or knowledge to define product composition as described under subsection (8)(b)(ii)(D) of this section ("Determination of product composition"). Cleanup levels are then calculated using reference doses that have been determined by the department for each fraction. Cleanup levels also need to consider the measured or predicted ability of the fractions to migrate from one medium to other media. Where multiple pathways of exposure for a particular medium are identified in the conceptual site model, the most stringent of the concentrations calculated for the various pathways becomes the cleanup level. For example, for soil contamination, if the direct contact and leaching pathways are potential exposure pathways, then a soil concentration would be calculated for each pathway and the lowest calculated concentration would become the cleanup level.

(D) **Determination of product composition.** Product composition may be determined by analyzing each sample in accordance with the VPH/EPH method described (~~under Method 6 (see WAC 173-340-830 (3)-(a)-(vi))~~) in the "Analytical Methods for Petroleum Hydrocarbons," publication number 97-602, dated June 1997. Alternatively, product composition may be determined by one of the following methods:

(I) Correlation. Where WTPH or NWTPH methods described in Method 6 are used to collect and analyze the presence, location and concentration of TPH, knowledge of the fraction-specific composition of the petroleum released at the site may be based on analysis and correlation of a portion of the site samples with both the VPH/EPH and WTPH/NWTPH methods.

(II) Retrofitting. Where WTPH or NWTPH methods were used to collect and analyze the presence, location and concentration of TPH before the effective date of this provision, knowledge of the fraction-specific composition of the petroleum released at the site may be based on the fraction-specific composition assumptions used by the department to calculate Method A cleanup levels, which the department shall publish in guidance. If the identity of the petroleum product released at the site is not known, or is a mixture of products, retrofitting under this provision shall be based on the composition that yields the lowest TPH cleanup level.

(E) **Consultation with the department.** Because of the complexity of the development of site-specific Method B and Method C petroleum cleanup levels using the second or third tiers described above, or the use of correlated or retrofitted data, persons planning on using these methods are encouraged to contact the department to obtain appropriate technical guidance.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-702 General policies.** (1) **Purpose.** This section defines the general policies and principles that shall be followed when establishing and implementing cleanup standards. This section shall be used in combination with other sections of this chapter.

(2) **Policy on expediting cleanups.** Establishing cleanup standards and selecting an appropriate cleanup action involves many technical and public policy decisions. This chapter is intended to constrain the range of decisions made on individual sites to promote expeditious cleanups.

(3) **Goal for cleanups.** The Model Toxics Control Act contains policies that state, in part, each person has a fundamental and inalienable right to a healthful environment and it is essential that sites be cleaned up well. Consistent with these policies, cleanup standards and cleanup actions selected under this chapter shall be established that provide conservative estimates of human health and environmental risks that protect susceptible individuals as well as the general population.

(4) **Current and potential site and resource uses.** Cleanup standards and cleanup actions selected under this chapter shall be established that protect human health and the environment for current and potential future site and resource uses.

(5) **Presumption for cleanup actions.** Cleanup actions that achieve cleanup levels at the applicable point of compliance under Methods A, B, or C (as applicable) and comply with applicable state and federal laws shall be presumed to be protective of human health and the environment.

(6) **Cost considerations.** Except as provided for in applicable state and federal laws, cost shall not be a factor in determining what cleanup level is protective of human health and the environment. In

addition, where specifically provided for in this chapter, cost may be appropriate for certain other determinations related to cleanup standards such as point of compliance. Cost shall, however, be considered when selecting an appropriate cleanup action.

(7) **Cleanup action alternatives.** At most sites, there is more than one hazardous substance and more than one pathway for hazardous substances to get into the environment. For many sites there is more than one method of cleanup (cleanup action component) that could address each of these. When evaluating cleanup action alternatives it is appropriate to consider a representative range of cleanup action components that could address each of these as well as different combinations of these components to accomplish the overall site cleanup.

(8) **Cross-media impacts.** The cleanup of a particular medium at a site will often affect other media at the site. These cross-media impacts shall be considered when establishing cleanup standards and selecting a cleanup action. Cleanup actions conducted under this chapter shall use appropriate engineering controls or other measures to minimize these cross-media impacts.

(9) **Relationship between cleanup levels and cleanup actions.** In general, cleanup levels must be met throughout a site before the site will be considered clean. A cleanup action that leaves hazardous substances on a site in excess of cleanup levels may be acceptable as long as the cleanup action complies with WAC 173-340-350 through 173-340-390. However, these rules are intended to promote thorough cleanups rather than long-term partial cleanups or containment measures.

(10) **Relationship to federal cleanup law.** When evaluating cleanup actions performed under the federal cleanup law, the department shall consider WAC 173-340-350, 173-340-351, 173-340-355, 173-340-357, 173-340-360, 173-340-370, 173-340-410, 173-340-420, 173-340-440, 173-340-450, 173-340-700 through 173-340-760, and 173-340-830 to be legally applicable requirements under Section 121(d) of the federal cleanup law.

(11) **Reviewing and updating cleanup standards.** The department shall review and, as appropriate, update (~~WAC 173-340-700 through 173-340-760~~) Part 7 of this chapter at least once every five years.

(12) **Applicability of new cleanup levels.**

(a) For cleanup actions conducted by the department, or under an order or decree, the department shall determine the cleanup level that applies to a release based on the rules and analytical methods in effect under this chapter at the time the department issues a final cleanup plan for that release.

(b) In reviewing the adequacy of independent remedial actions, the department shall determine the cleanup level that applies to a release based on the rules and analytical methods in effect at the time the final cleanup action for that release began or in effect when the department reviews the cleanup action, whichever is less stringent.

(c) A release cleaned up under the cleanup levels determined in (a) or (b) of this subsection shall not be subject to further cleanup action due solely to subsequent amendments to the provisions in this chapter on cleanup levels or subsequent availability of more sensitive analytical methods, unless the department determines, on a case-by-case basis, that the previous cleanup action is no longer sufficiently protective of human health and the environment.

(d) Nothing in this subsection constitutes a settlement or release of liability under the Model Toxics Control Act.

(13) **Institutional controls.** Institutional controls shall be required whenever any of the circumstances identified in WAC 173-340-440(4) are present at a site.

(14) **Burden of proof.** Any person responsible for undertaking a cleanup action under this chapter who proposes to:

(a) Use a reasonable maximum exposure scenario other than the default provided for each medium;

(b) Use assumptions other than the default values provided for in this chapter;

(c) Establish a cleanup level under Method C; or

(d) Use a conditional point of compliance, shall have the burden of demonstrating to the department that requirements in this chapter have been met to ensure protection of human health and the environment. The department shall only approve of such proposals when it determines that this burden of proof is met.

(15) **New scientific information.** The department shall consider new scientific information when establishing cleanup levels and remediation levels for individual sites. In making a determination on how to use this new information, the department shall, as appropriate, consult with the science advisory board, the department of health, and the United States Environmental Protection Agency. Any proposal to use new scientific information shall meet the quality of information requirements in subsection (16) of this section. To minimize delay in cleanups, any proposal to use new scientific information should be introduced as early in the cleanup process as possible. Proposals to use new scientific information may be considered up to the time of issuance of the final cleanup action plan governing the cleanup action for a site unless triggered as part of a periodic review under WAC 173-340-420 or through a reopener under RCW ((70.105D.040)) 70A.305.040 (4) (c).

(16) **Criteria for quality of information.**

(a) The intent of this subsection is to establish minimum criteria to be considered when evaluating information used by or submitted to the department proposing to modify the default methods or assumptions specified in this chapter or proposing methods or assumptions not specified in this chapter for calculating cleanup levels and remediation levels. This subsection does not establish a burden of proof or alter the burden of proof provided for elsewhere in this chapter.

(b) When deciding whether to approve or require modifications to the default methods or assumptions specified in this chapter for establishing cleanup levels and remediation levels or when deciding whether to approve or require alternative or additional methods or assumptions, the department shall consider information submitted by all interested persons and the quality of that information. When evaluating the quality of the information the department shall consider the following factors, as appropriate for the type of information submitted:

(i) Whether the information is based on a theory or technique that has widespread acceptance within the relevant scientific community;

(ii) Whether the information was derived using standard testing methods or other widely accepted scientific methods;

(iii) Whether a review of relevant available information, both in support of and not in support of the proposed modification, has been provided along with the rationale explaining the reasons for the proposed modification;



- (iv) Whether the assumptions used in applying the information to the facility are valid and would ensure the proposed modification would err on behalf of protection of human health and the environment;
- (v) Whether the information adequately addresses populations that are more highly exposed than the population as a whole and are reasonably likely to be present at the site; and
- (vi) Whether adequate quality assurance and quality control procedures have been used, any significant anomalies are adequately explained, the limitations of the information are identified, and the known or potential rate of error is acceptable.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-704 Use of Method A.** (1) **Applicability.** Method A may be used to establish cleanup levels at sites that have few hazardous substances and that meet one of the following criteria:

- (a) Sites undergoing a routine cleanup action as defined in WAC 173-340-200; or
- (b) Sites where numerical standards are available in this chapter or applicable state and federal laws for all indicator hazardous substances in the media for which the Method A cleanup level is being used.

(2) **Procedures.** Method A cleanup levels shall be established in accordance with the procedures in WAC 173-340-720 through 173-340-760. Method A cleanup levels shall be at least as stringent as all of the following:

- (a) Concentrations of individual hazardous substances listed in Tables 720-1, 740-1, or 745-1 in this chapter;
- (b) Concentrations of individual hazardous substances established under applicable state and federal laws;
- (c) Concentrations that result in no significant adverse effects on the protection and propagation of terrestrial ecological receptors using the procedures specified in WAC 173-340-7490 through ~~((173-340-7493))~~ 173-340-7494, unless it is demonstrated under those sections that establishing a soil concentration is unnecessary; and
- (d) For individual hazardous substances deemed indicator hazardous substances for the medium of concern under WAC 173-340-708(2) and not addressed under (a) and (b) of this subsection, concentrations that do not exceed natural background levels or the practical quantitation limit, whichever is higher, for the substance in question.

(3) **More stringent cleanup levels.** The department may establish Method A cleanup levels more stringent than those required by subsection (2) of this section, when based on a site-specific evaluation, the department determines that such levels are necessary to protect human health and the environment. Any imposition of more stringent requirements under this provision shall comply with WAC 173-340-702 and 173-340-708.

(4) **Remediation levels.** Under Method A, the Method B formulas may be modified for the purpose of using a human health risk assessment to evaluate the protectiveness of a remedy. WAC 173-340-708 (3) and (10) describe the adjustments that can be made to the Method B formulas. Also see WAC 173-340-355 and 173-340-357 for more detailed information on remediation levels and quantitative risk assessment.

(5) **Inconsistencies.** If there are any inconsistencies between this section and any specifically referenced sections, the referenced section shall govern.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-710 Applicable local, state and federal laws. (1) Applicable state and federal laws.**

All cleanup actions conducted under this chapter shall comply with applicable state and federal laws. For purposes of this chapter, the term "applicable state and federal laws" shall include legally applicable requirements and those requirements that the department determines, based on consideration of the criteria in subsection (4) of this section, are relevant and appropriate requirements.

(2) **Department determination.** The person conducting a cleanup action shall identify all applicable state and federal laws. The department shall make the final interpretation on whether these requirements have been correctly identified and are legally applicable or relevant and appropriate.

(3) **Legally applicable requirements.** Legally applicable requirements include those cleanup standards, standards of control, and other environmental protection requirements, criteria, or limitations adopted under state or federal law that specifically address a hazardous substance, cleanup action, location or other circumstances at the site.

(4) **Relevant and appropriate requirements.** Relevant and appropriate requirements include those cleanup standards, standards of control, and other environmental requirements, criteria, or limitations established under state or federal law that, while not legally applicable to the hazardous substance, cleanup action, location, or other circumstance at a site, address problems or situations sufficiently similar to those encountered at the site that their use is well suited to the particular site. WAC 173-340-710 through 173-340-760 identifies several requirements the department shall consider relevant and appropriate for establishing cleanup standards. For other regulatory requirements, the following criteria shall be evaluated, where pertinent, to determine whether such requirements are relevant and appropriate for a particular hazardous substance, remedial action, or site:

(a) Whether the purpose for which the statute or regulations under which the requirement was created is similar to the purpose of the cleanup action;

(b) Whether the media regulated or affected by the requirement is similar to the media contaminated or affected at the site;

(c) Whether the hazardous substance regulated by the requirement is similar to the hazardous substance found at the site;

(d) Whether the entities or interests affected or protected by the requirement are similar to the entities or interests affected by the site;

(e) Whether the actions or activities regulated by the requirement are similar to the cleanup action contemplated at the site;

(f) Whether any variance, waiver, or exemption to the requirements are available for the circumstances of the site;

(g) Whether the type of place regulated is similar to the site;

(h) Whether the type and size of structure or site regulated is similar to the type and size of structure or site affected by the release or contemplated by the cleanup action; and

(i) Whether any consideration of use or potential use of affected resources in the requirement is similar to the use or potential use of the resources affected by the site or contemplated cleanup action.

(5) **Variations.** For purposes of this chapter, a regulatory variance or waiver provision included in an applicable state and federal law shall be considered potentially applicable to interim actions and cleanup actions and the department may determine that a particular regulatory variance or waiver is appropriate if the substantive conditions for such a regulatory variance or waiver are met. In all such cases, interim actions and cleanup actions shall be protective of human health and the environment.

(6) **New requirements.** The department shall consider new applicable state and federal laws as part of the periodic review under WAC 173-340-420. Cleanup actions shall be evaluated in light of these new requirements to determine whether the cleanup action is still protective of human health and the environment.

(7) **Selection of cleanup actions.** To demonstrate compliance with WAC 173-340-350 through 173-340-390, cleanup actions shall comply with all applicable state and federal laws in addition to the other requirements of this chapter. The following, which is not a complete list, are selected applications of specific applicable state and federal laws to cleanup actions.

(a) **Water discharge requirements.** Hazardous substances that are directly or indirectly released or proposed to be released to waters of the state shall be provided with all known, available and reasonable methods of treatment consistent with the requirements of chapters 90.48 and 90.54 RCW and the regulations that implement those statutes.

(b) **Air emission requirements.** Best available control technologies consistent with the requirements of chapter 70.94 RCW and the regulations that implement this statute shall be applied to releases of hazardous substances to the air resulting from cleanup actions at a site.

(c) **Solid waste landfill closure requirements.** For solid waste landfills, the solid waste closure requirements in chapter 173-304 WAC shall be minimum requirements for cleanup actions conducted under this chapter. In addition, when the department determines that the closure requirements in chapters 173-351 or 173-303 WAC are legally applicable or relevant and appropriate requirements, the more stringent closure requirements under those laws shall also apply to cleanup actions conducted under this chapter.

(d) **Sediment management requirements.** Sediment cleanup actions conducted under this chapter shall comply with the sediment cleanup standards in chapter 173-204 WAC. In addition, a remedial investigation/feasibility study conducted under WAC 173-340-350 and 173-340-351 shall also comply with the cleanup study plan requirements under chapter 173-204 WAC. The process for selecting sediment cleanup actions under this chapter shall comply with the requirements in WAC 173-340-350 through 173-340-390.

(8) **Interim actions.** Interim actions conducted under this chapter shall comply with legally applicable requirements. The department may also determine, based on the criteria in subsection (3) of this section, that other requirements, criteria, or limitations are relevant and appropriate for interim actions.

(9) **Permits and exemptions.**

(a) Independent remedial actions must obtain permits required by other federal, state and local laws.

(b) Under RCW ((~~70.105D.090~~)) 70A.305.090, remedial actions conducted under a consent decree, order, or agreed order, and the department when it conducts a remedial action are exempt from the procedural requirements of certain laws. This exemption shall not apply if the department determines that the exemption would result in loss of approval from a federal agency necessary for the state to administer any federal law. This exemption applies to the following laws:

- (i) Chapter ((~~70.94~~)) 70A.15 RCW;
- (ii) Chapter ((~~70.95~~)) 70A.205 RCW;
- (iii) Chapter ((~~70.105~~)) 70A.300 RCW;
- (iv) Chapter ((~~75.20~~)) 77.55 RCW;
- (v) Chapter 90.48 RCW;
- (vi) Chapter 90.58 RCW; and

(vii) Any laws requiring or authorizing local government permits or approvals for the remedial action.

(c) Remedial actions exempt from procedural requirements under (a) and (b) of this subsection still must comply with the substantive requirements of these laws.

(d) The department shall ensure compliance with substantive requirements and provide an opportunity for comment by the public and by the state agencies and local governments that would otherwise implement these laws as follows:

(i) Before proposing any substantive requirements, the department or potentially liable persons, if directed to do so by the department, shall consult with the state agencies and local governments to identify potential permits and to obtain written documentation from the consulted agencies regarding the substantive requirements for permits exempted under RCW ((~~70.105D.090~~)) 70A.305.090.

(ii) The permit exemptions and the substantive requirements, to the extent they are known, shall be identified by the department in the order, decree, or if the cleanup is being conducted by the department, in the work plan prepared by the department.

(iii) A public notice of the order, decree or work plan shall be issued in accordance with WAC 173-340-600. The notice shall specifically identify the permits exempted under RCW ((~~70.105D.090~~)) 70A.305.090 and seek comment on the substantive requirements proposed to be applied to the remedial action. This notice shall be ((~~mailed~~)) provided to the state agencies and local governments that would otherwise implement these permits. This notice shall also be ((~~mailed~~)) provided to the same individuals that the state agencies and local government have identified that would normally be ((~~mailed~~)) provided notice to if a permit was being issued.

(iv) Substantive requirements, to the extent known and identified by the state agencies and local governments before issuing the order, decree or work plan and those identified by the state agencies and local government during the public comment period shall be incorporated into the order, decree or work plan if approved by the department.

(e) It shall be the continuing obligation of persons conducting remedial actions to determine whether additional permits or approvals or substantive requirements are required. In the event that either the person conducting the remedial action or the department becomes aware of additional permits or approvals or substantive requirements that apply to the remedial action, they shall promptly notify the other party of this knowledge. The department, or the potentially liable person at the department's request, shall consult with the state or

local agency on these additional requirements. The department shall make the final determination on the application of any additional substantive requirements at the site.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-720 Groundwater cleanup standards. (1) General considerations.**

(a) Groundwater cleanup levels shall be based on estimates of the highest beneficial use and the reasonable maximum exposure expected to occur under both current and potential future site use conditions. The department has determined that at most sites use of groundwater as a source of drinking water is the beneficial use requiring the highest quality of groundwater and that exposure to hazardous substances through ingestion of drinking water and other domestic uses represents the reasonable maximum exposure. Unless a site qualifies under subsection (2) of this section for a different groundwater beneficial use, groundwater cleanup levels shall be established using this presumed exposure scenario and be established in accordance with subsection (3), (4) or (5) of this section. If the site qualifies for a different groundwater beneficial use, groundwater cleanup levels shall be established under subsection (6) of this section.

(b) In the event of a release of a hazardous substance at a site, a cleanup action complying with this chapter shall be conducted to address all areas where the concentration of the hazardous substance in groundwater exceeds cleanup levels.

(c) Groundwater cleanup levels shall be established at concentrations that do not directly or indirectly cause violations of surface water, sediments, soil, or air cleanup standards established under this chapter or other applicable state and federal laws. A site that qualifies for a Method C groundwater cleanup level under this section does not necessarily qualify for a Method C cleanup level in other media. Each medium must be evaluated separately using the criteria applicable to that medium.

(d) The department may require more stringent cleanup levels than specified in this section where necessary to protect other beneficial uses or otherwise protect human health and the environment. Any imposition of more stringent requirements under this provision shall comply with WAC 173-340-702 and 173-340-708. The following are examples of situations that may require more stringent cleanup levels:

(i) Concentrations that are necessary to protect sensitive subgroups;

(ii) Concentrations that eliminate or minimize the potential for food chain contamination;

(iii) Concentrations that eliminate or minimize the potential for damage to soils or biota in the soils which could impair the use of the soil for agricultural or silvicultural purposes;

(iv) Concentrations that eliminate or minimize the potential for the accumulation of vapors in buildings or other structures to concentrations which pose a threat to human health or the environment; and

(v) Concentrations that protect nearby surface waters.

(2) **Potable groundwater defined.** Groundwater shall be classified as potable to protect drinking water beneficial uses unless the following can be demonstrated:

(a) The groundwater does not serve as a current source of drinking water;

(b) The groundwater is not a potential future source of drinking water for any of the following reasons:

(i) The groundwater is present in insufficient quantity to yield greater than 0.5 gallon per minute on a sustainable basis to a well constructed in compliance with chapter 173-160 WAC and in accordance with normal domestic water well construction practices for the area in which the site is located;

(ii) The groundwater contains natural background concentrations of organic or inorganic constituents that make use of the water as a drinking water source not practicable. Groundwater containing total dissolved solids at concentrations greater than 10,000 mg/l shall normally be considered to have fulfilled this requirement; *(NOTE: The total dissolved solids concentration provided here is an example. There may be other situations where high natural background levels also meet this requirement.)* or

(iii) The groundwater is situated at a great depth or location that makes recovery of water for drinking water purposes technically impossible; and

(c) The department determines it is unlikely that hazardous substances will be transported from the contaminated groundwater to groundwater that is a current or potential future source of drinking water, as defined in (a) and (b) of this subsection, at concentrations which exceed groundwater quality criteria published in chapter 173-200 WAC.

In making a determination under this provision, the department shall consider site-specific factors including:

(i) The extent of affected groundwater;

(ii) The distance to existing water supply wells;

(iii) The likelihood of interconnection between the contaminated groundwater and groundwater that is a current or potential future source of drinking water due to well construction practices in the area of the state where the site is located;

(iv) The physical and chemical characteristics of the hazardous substance;

(v) The hydrogeologic characteristics of the site;

(vi) The presence of discontinuities in the affected geologic stratum; and

(vii) The degree of confidence in any predictive modeling performed.

(d) Even if groundwater is classified as a potential future source of drinking water under (b) of this subsection, the department recognizes that there may be sites where there is an extremely low probability that the groundwater will be used for that purpose because of the site's proximity to surface water that is not suitable as a domestic water supply. An example of this situation would be shallow groundwaters in close proximity to marine waters such as on Harbor Island in Seattle. At such sites, the department may allow groundwater to be classified as nonpotable for the purposes of this section if each of the following conditions can be demonstrated. These determinations must be for reasons other than that the groundwater or surface water has been contaminated by a release of a hazardous substance at the site.

(i) The conditions specified in (a) and (c) of this subsection are met;

(ii) There are known or projected points of entry of the groundwater into the surface water;

(iii) The surface water is not classified as a suitable domestic water supply source under chapter 173-201A WAC; and

(iv) The groundwater is sufficiently hydraulically connected to the surface water that the groundwater is not practicable to use as a drinking water source.

(3) **Method A cleanup levels for potable groundwater.**

(a) **Applicability.** Method A groundwater cleanup levels may only be used at sites qualifying under WAC 173-340-704(1).

(b) **General requirements.** Method A cleanup levels shall be at least as stringent as all of the following:

(i) Concentrations listed in Table 720-1 and compliance with the corresponding footnotes;

(ii) Concentrations established under applicable state and federal laws, including the following requirements:

(A) Maximum contaminant levels established under the Safe Drinking Water Act and published in 40 C.F.R. 141;

(B) Maximum contaminant level goals for noncarcinogens established under the Safe Drinking Water Act and published in 40 C.F.R. 141;

(C) Maximum contaminant levels established by the state board of health and published in chapter 246-290 WAC.

(iii) For hazardous substances deemed indicator hazardous substances for groundwater under WAC 173-340-708(2) and for which there is no value in Table 720-1 or applicable state and federal laws, concentrations that do not exceed natural background or the practical quantitation limit, subject to the limitations in this chapter.

(iv) **Protection of surface water beneficial uses.** Concentrations established in accordance with the methods specified in WAC 173-340-730 for protecting surface water beneficial uses, unless it can be demonstrated that the hazardous substances are not likely to reach surface water. This demonstration must be based on factors other than implementation of a cleanup action at the site.

(4) **Method B cleanup levels for potable groundwater.**

(a) **Applicability.** Method B potable groundwater cleanup levels consist of standard and modified cleanup levels determined using the procedures in this subsection. Either standard or modified Method B groundwater cleanup levels based on drinking water beneficial uses may be used at any site.

(b) **Standard Method B potable groundwater cleanup levels.** Where the groundwater cleanup level is based on a drinking water beneficial use, standard Method B cleanup levels shall be at least as stringent as all of the following:

(i) **Applicable state and federal laws.** Concentrations established under applicable state and federal laws, including the requirements in subsection (3)(b)(ii) of this section;

(ii) **Protection of surface water beneficial uses.** Concentrations established in accordance with the methods specified in WAC 173-340-730 for protecting surface water beneficial uses, unless it can be demonstrated that the hazardous substances are not likely to reach surface water. This demonstration must be based on factors other than implementation of a cleanup action at the site.

(iii) **Human health protection.** For hazardous substances for which sufficiently protective, health-based criteria or standards have not been established under applicable state and federal laws, those concentrations which protect human health as determined by the following methods:

(A) **Noncarcinogens.** Concentrations that are estimated to result in no acute or chronic toxic effects on human health as determined using Equation 720-1.

[Equation 720-1]

$$\text{Groundwater cleanup level (ug/l)} = \frac{\text{RfD} \times \text{ABW} \times \text{UCF} \times \text{HQ} \times \text{AT}}{\text{DWIR} \times \text{INH} \times \text{DWF} \times \text{ED}}$$

Where:

RfD	=	Reference dose as specified in WAC 173-340-708(7) (mg/kg-day)
ABW	=	Average body weight during the exposure duration (16 kg)
UCF	=	Unit conversion factor (1,000 ug/mg)
HQ	=	Hazard quotient (1) (unitless)
AT	=	Averaging time (6 years)
DWIR	=	Drinking water ingestion rate (1.0 liter/day)
INH	=	Inhalation correction factor (use value of 2 for volatile organic compounds and 1 for all other substances [unitless])
DWF	=	Drinking water fraction (1.0) (unitless)
ED	=	Exposure duration ((1-0)) (6 years)

(B) **Carcinogens.** For known or suspected carcinogens, concentrations for which the upper bound on the estimated excess cancer risk is less than or equal to one in ((one million)) 1,000,000 ( $1 \times 10^{-6}$ ) as determined using Equation 720-2.

[Equation 720-2]

$$\text{Groundwater cleanup level (ug/l)} = \frac{\text{RISK} \times \text{ABW} \times \text{AT} \times \text{UCF}}{\text{CPF} \times \text{DWIR} \times \text{ED} \times \text{INH} \times \text{DWF}}$$

Where:

RISK	=	Acceptable cancer risk level (1 in 1,000,000) (unitless)
ABW	=	Average body weight during the exposure duration (70 kg)
AT	=	Averaging time (75 years)
UCF	=	Unit conversion factor (1,000 ug/mg)
CPF	=	Carcinogenic potency factor as specified in WAC 173-340-708(8) (kg-day/mg)
DWIR	=	Drinking water ingestion rate (2.0 liters/day)
ED	=	Exposure duration (30 years)
INH	=	Inhalation correction factor (use value of 2 for volatile organic compounds and 1 for all other substances [unitless])
DWF	=	Drinking water fraction (1.0) (unitless)

(C) **Petroleum mixtures.** For noncarcinogenic effects of petroleum mixtures, a total petroleum hydrocarbon cleanup level shall be calculated taking into account the additive effects of the petroleum fractions and volatile organic compounds present in the petroleum mixture. Equation 720-3 shall be used for this calculation. Cleanup levels for other noncarcinogens and known or suspected carcinogens within the petroleum mixture shall be calculated using Equations 720-1 and 720-2. See Table 830-1 for the analyses required for various petroleum products to use this method. A total petroleum hydrocarbon cleanup level for petroleum mixtures derived using Equation 720-3 shall be adjusted when necessary so that biological degradation of the petroleum does not result in exceedances of the maximum contaminant levels in chapter 246-290 WAC or natural background, whichever is higher.



[Equation 720-3]

$$C_w = \frac{HI \times AT}{\left[ \frac{DWIR \times DWF \times ED}{ABW \times UCF} \right]} \times \sum_{i=1}^n \frac{F(i) \times INH(i)}{RfD(i)}$$

AT and ED added to above equation

Where:

$C_w$	=	TPH groundwater cleanup level (ug/l)
HI	=	Hazard index (1) (unitless)
AT	=	Averaging time (6 years)
DWIR	=	Drinking water intake rate (1.0 liter/day)
DWF	=	Drinking water fraction (1.0) (unitless)
ED	=	Exposure duration (6 years)
ABW	=	Average body weight during the exposure duration (16 kg)
UCF	=	Unit conversion factor (1,000 ug/mg)
$F(i)$	=	Fraction by weight of petroleum component (i). (Unitless) (Use site specific groundwater composition data, provided the data is representative of present and future conditions at the site, or use the groundwater composition predicted under WAC 173-340-747 <sup>(4)</sup> )
$INH(i)$	=	Inhalation correction ((fraction)) factor for petroleum component (i) (use value of 2 for volatile organic compounds and 1 for all other components [unitless])
$RfD(i)$	=	Reference dose of petroleum component (i) as specified in WAC 173-340-708(7) (mg/kg day)
n	=	The number of petroleum components (petroleum fractions plus volatile organic compounds with an RfD) present in the petroleum mixture. (See Table 830-1.)

(c) **Modified Method B potable groundwater cleanup levels.** Modified Method B groundwater cleanup levels for drinking water beneficial uses are standard Method B groundwater cleanup levels modified with chemical-specific or site-specific data. When making these adjustments, the resultant cleanup levels shall meet applicable state and federal laws and health risk levels for standard Method B groundwater cleanup levels. Changes to exposure assumptions must comply with WAC 173-340-708(10). The following adjustments may be made to the default assumptions in the standard Method B equations to derive modified Method B groundwater cleanup levels for drinking water beneficial uses:

(i) The inhalation correction factor is an adjustment factor that takes into account exposure to hazardous substances that are volatilized and inhaled during showering and other domestic activities. When available, hazardous substance-specific information may be used to estimate this factor;

(ii) Where separate toxicity factors (reference doses and carcinogenic potency factors) are available for inhalation and oral exposures, the health hazards associated with the inhalation of hazardous substances in groundwater during showering and other domestic activities may be evaluated separately from the health hazards associated with ingestion of drinking water. In these cases, the groundwater cleanup level based on ingestion of drinking water shall be modified

to take into account multiple exposure pathways in accordance with WAC 173-340-708(6);

(iii) The toxicity equivalency factor procedures described in WAC 173-340-708(8) may be used for assessing the potential carcinogenic risk of mixtures of chlorinated dibenzo-p-dioxins, chlorinated dibenzofurans and polycyclic aromatic hydrocarbons;

(iv) Adjustments to the reference dose and cancer potency factor may be made if the requirements in WAC 173-340-708 (7) and (8) are met; and

(v) Modifications incorporating new science as provided for in WAC 173-340-702 (14), (15) and (16).

(d) **Using modified Method B to evaluate groundwater remediation levels.** In addition to the adjustments allowed under (c) of this subsection, other adjustments to the reasonable maximum exposure scenario or default exposure assumptions are allowed when using a quantitative site-specific risk assessment to evaluate the protectiveness of a remedy. See WAC 173-340-355, 173-340-357, and 173-340-708 (3)(d) and (10)(b).

(5) **Method C cleanup levels for potable groundwater.**

(a) **Applicability.** Method C potable groundwater cleanup levels consist of standard and modified cleanup levels as described in this subsection.

The department may approve of both standard and modified Method C groundwater cleanup levels based on drinking water beneficial uses only at sites qualifying under WAC 173-340-706(1).

(b) **Standard Method C potable groundwater cleanup levels.** Where the groundwater cleanup level is based on a drinking water beneficial use and the site qualifies for a Method C groundwater cleanup level, the standard Method C cleanup levels for groundwater shall be at least as stringent as all of the following:

(i) **Applicable state and federal laws.** Concentrations established under applicable state and federal laws, including the requirements in subsection (3)(b)(ii) of this section;

(ii) **Protection of surface water beneficial uses.** Concentrations established in accordance with the methods specified in WAC 173-340-730 for protecting surface water beneficial uses, unless it can be demonstrated that the hazardous substances are not likely to reach surface water. This demonstration must be based on factors other than implementation of a cleanup action at the site.

(iii) **Human health protection.** For hazardous substances for which sufficiently protective, health-based standards or criteria have not been established under applicable state and federal laws, those concentrations that protect human health as determined using the following methods:

(A) **Noncarcinogens.** Concentrations that are estimated to result in no significant acute or chronic toxic effects on human health and are estimated using Equation 720-1, except that the average body weight shall be 70 kg and the drinking water intake rate shall be ((2)) two liters/day;

(B) **Carcinogens.** Concentrations for which the upper bound on the estimated excess cancer risk is less than or equal to one in (~~one hundred thousand~~) 100,000 ( $1 \times 10^{-5}$ ), using Equation 720-2;

(C) **Petroleum mixtures.** Cleanup levels for petroleum mixtures shall be determined as specified in subsection (4)(b)(iii)(C) of this section except that the average body weight shall be 70 kg and the drinking water rate shall be ((2)) two liters/day.

(c) **Modified Method C potable groundwater cleanup levels.** Modified Method C groundwater cleanup levels for drinking water beneficial uses are standard Method C groundwater cleanup levels modified with chemical-specific or site-specific data. The same limitations and adjustments specified for modified Method B in subsection (4)(c) of this section apply to modified Method C groundwater cleanup levels.

(d) **Using Modified Method C to evaluate groundwater remediation levels.** In addition to the adjustments allowed under (c) of this subsection, other adjustments to the reasonable maximum exposure scenario or default exposure assumptions are allowed when using a quantitative site-specific risk assessment to evaluate the protectiveness of a remedy. See WAC 173-340-355, 173-340-357, and 173-340-708 (3)(d) and (10)(b).

(6) **Cleanup levels for nonpotable groundwater.**

(a) **Applicability.** Groundwater cleanup levels may be established under this subsection only if the contaminated groundwater is not classified as potable under subsection (2) of this section.

(b) **Requirements.** Cleanup levels shall be established in accordance with either of the following:

(i) The methods specified in subsections (3), (4) or (5) of this section, as applicable, for protection of drinking water beneficial uses; or

(ii) A site-specific risk assessment as provided for under (c) of this subsection for protection of other groundwater beneficial uses.

(c) **Site-specific risk assessment.**

(i) **Method B site-specific groundwater cleanup levels.** Where a site-specific risk assessment is used to establish a Method B groundwater cleanup level under (b)(ii) of this subsection, the risk assessment shall conform to the requirements in WAC 173-340-702 and 173-340-708. The risk assessment shall evaluate all potential exposure pathways and groundwater uses at the site, including potential impacts to persons engaged in site development or utility construction and maintenance activities. The risk assessment shall demonstrate the following:

(A) The cleanup levels will meet any applicable state and federal laws (drinking water standards are not applicable to these sites);

(B) The cleanup levels will result in no significant acute or chronic toxic effects on human health as demonstrated by not exceeding a hazard quotient of one (~~((1))~~) for individual hazardous substances;

(C) The cleanup levels will result in an upper bound on the estimated excess cancer risk that is less than or equal to one in (~~one million~~) 1,000,000 ( $1 \times 10^{-6}$ ) for individual hazardous substances;

(D) For organic hazardous substances and petroleum products, the cleanup levels comply with the limitation on free product in subsection (7)(d) of this section;

(E) The cleanup levels will not exceed the surface water cleanup levels derived under WAC 173-340-730 at the groundwater point of compliance or exceed the surface water or sediment quality standards at any point downstream, unless it can be demonstrated that the hazardous substances are not likely to reach surface water. This demonstration must be based on factors other than implementation of a cleanup action at the site; and

(F) Where it is demonstrated that hazardous substances are not likely to reach surface water, the use of a groundwater cleanup level less stringent than a surface water cleanup level will not pose a threat to surface water through pathways that could result in ground-

water affected by the site entering surface water (such as use of the water for irrigation or discharges from foundation drains or utility corridors).

(ii) **Method C site-specific groundwater cleanup levels.**

(A) **Applicability.** The department may approve of a site-specific Method C groundwater cleanup level derived under (b) (ii) of this subsection only at sites qualifying under WAC 173-340-706(1).

(B) **Requirements.** Where a site-specific risk assessment is used to establish a Method C groundwater cleanup level under (b) (ii) of this subsection, the site-specific risk assessment shall comply with the requirements in (c) (i) of this subsection except that the level of risk for individual carcinogens shall be one in (~~one hundred thousand~~) 100,000 ( $1 \times 10^{-5}$ ).

(iii) **Limitations on the use of site-specific risk assessment.** If the site-specific risk assessment results in a Method B or Method C groundwater cleanup level that exceeds the applicable potable groundwater cleanup level derived under (b) (i) of this subsection, then the potable groundwater cleanup level shall be used unless the following conditions are met:

(A) All potentially affected property owners, local governments, Indian tribes and water purveyors with jurisdiction in the area potentially affected by the groundwater contamination have been (~~mailed~~) provided a notice of the proposal and provided an opportunity to comment. The notice shall specifically ask for information on existing and planned uses of the groundwater. The notice shall be in addition to any notice provided under WAC 173-340-600. In determining whether it is appropriate to use a cleanup level less stringent than the potable groundwater cleanup level, the department will give greater weight to information based on an adopted or pending plan or similar preexisting document.

(B) For sites where the groundwater is classified as nonpotable under WAC 173-340-720 (2) (d), the cleanup action includes institutional controls complying with WAC 173-340-440 that will prevent the use of contaminated groundwater for drinking water purposes at any point between the source of hazardous substances and the point(s) of entry of groundwater into the surface water.

(C) For sites where the risk assessment includes assumptions of restricted use or contact with the groundwater (other than for the reason of being nonpotable), or restricted use of the land above the groundwater, the cleanup action includes institutional controls complying with WAC 173-340-440 that will implement the restrictions.

(7) **Adjustments to cleanup levels.**

(a) **Total site risk adjustments.** Groundwater cleanup levels for individual hazardous substances developed in accordance with subsection (4), (5) or (6) of this section, including those based on applicable state and federal laws, shall be adjusted downward to take into account exposure to multiple hazardous substances and/or exposure resulting from more than one pathway of exposure. These adjustments need to be made only if, without these adjustments, the hazard index would exceed one (~~(1)~~) or the total excess cancer risk would exceed one in (~~one hundred thousand~~) 100,000 ( $1 \times 10^{-5}$ ). These adjustments shall be made in accordance with the procedures in WAC 173-340-708 (5) and (6). In making these adjustments, the hazard index shall not exceed one (~~(1)~~) and the total excess cancer risk shall not exceed one in (~~one hundred thousand~~) 100,000 ( $1 \times 10^{-5}$ ).

(b) **Adjustments to applicable state and federal laws.** Where a cleanup level developed under subsection (3), (4), (5), or (6) of this section is based on an applicable state or federal law and the level of risk upon which the standard is based exceeds an excess cancer risk of one in ~~((one hundred thousand))~~ 100,000 ( $1 \times 10^{-5}$ ) or a hazard index of one ~~((1))~~, the cleanup level shall be adjusted downward so that the total excess cancer risk does not exceed one in ~~((one hundred thousand))~~ 100,000 ( $1 \times 10^{-5}$ ) and the hazard index does not exceed one ~~((1))~~ at the site.

(c) **Natural background and PQL considerations.** Cleanup levels determined under subsection (3), (4), (5), or (6) of this section, including cleanup levels adjusted under subsection (7)(a) and (b) of this section, shall not be set at levels below the practical quantitation limit or natural background concentrations, whichever is higher. See WAC 173-340-707 and 173-340-709 for additional requirements pertaining to practical quantitation limits and natural background.

(d) **Nonaqueous phase liquid limitation.** For organic hazardous substances and total petroleum hydrocarbons, the cleanup level determined under subsection (3), (4), (5), or (6) shall not exceed a concentration that would result in nonaqueous phase liquid being present in or on the groundwater. Physical observations of groundwater at or above the cleanup level, such as the lack of a film, sheen, or discoloration of the groundwater or lack of sludge or emulsion in the groundwater, may be used to determine compliance with this requirement.

(8) **Point of compliance.**

(a) **Point of compliance defined.** For groundwater, the point of compliance is the point or points where the groundwater cleanup levels established under subsection (3), (4), (5), or (6) of this section must be attained for a site to be in compliance with the cleanup standards. Groundwater cleanup levels shall be attained in all groundwaters from the point of compliance to the outer boundary of the hazardous substance plume.

(b) **Standard point of compliance for all sites.** The standard point of compliance shall be established throughout the site from the uppermost level of the saturated zone extending vertically to the lowest most depth which could potentially be affected by the site.

(c) **Conditional point of compliance.** Where it can be demonstrated under WAC 173-340-350 through 173-340-390 that it is not practicable to meet the cleanup level throughout the site within a reasonable restoration time frame, the department may approve a conditional point of compliance that shall be as close as practicable to the source of hazardous substances, and except as provided under (d) of this subsection, not to exceed the property boundary. Where a conditional point of compliance is proposed, the person responsible for undertaking the cleanup action shall demonstrate that all practicable methods of treatment are to be used in the site cleanup.

(d) **Off-property conditional point of compliance.** A conditional point of compliance shall not exceed the property boundary except in the three situations described below. In each of these three situations the person responsible for undertaking the cleanup action shall demonstrate that, in addition to making the demonstration required by (c) of this subsection, the following requirements are met:

(i) **Properties abutting surface water.** Where the groundwater cleanup level is based on protection of surface water beneficial uses under subsection (3), (4), (5), or (6) of this section, and the prop-

erty containing the source of contamination directly abuts the surface water, the department may approve a conditional point of compliance that is located within the surface water as close as technically possible to the point or points where groundwater flows into the surface water subject to the following conditions:

(A) It has been demonstrated that the contaminated groundwater is entering the surface water and will continue to enter the surface water even after implementation of the selected cleanup action;

(B) It has been demonstrated under WAC 173-340-350 through 173-340-390 that it is not practicable to meet the cleanup level at a point within the groundwater before entering the surface water, within a reasonable restoration time frame;

(C) Use of a mixing zone under WAC 173-201A-100 to demonstrate compliance with surface water cleanup levels shall not be allowed;

(D) Groundwater discharges shall be provided with all known available and reasonable methods of treatment before being released into surface waters;

(E) Groundwater discharges shall not result in violations of sediment quality values published in chapter 173-204 WAC;

(F) Groundwater and surface water monitoring shall be conducted to assess the long-term performance of the selected cleanup action including potential bioaccumulation problems resulting from surface water concentrations below method detection limits; and

(G) Before approving the conditional point of compliance, a notice of the proposal shall be (~~mailed~~) provided to the natural resource trustees, the Washington state department of natural resources and the United States Army Corps of Engineers. The notice shall be in addition to any notice provided under WAC 173-340-600 and invite comments on the proposal.

(ii) **Properties near, but not abutting, surface water.** Where the groundwater cleanup level is based on protection of surface water beneficial uses under subsection (3), (4), (5), or (6) of this section and the property that is the source of the contamination is located near, but does not directly abut, a surface water body, the department may approve a conditional point of compliance that is located as close as practicable to the source, not to exceed the point or points where the groundwater flows into the surface water.

For a conditional point of compliance to be approved under this provision the conditions specified in (d)(i) of this section must be met and the affected property owners between the source of contamination and the surface water body must agree in writing to the use of the conditional point of compliance. Also, if the groundwater cleanup level is not exceeded in the groundwater prior to its entry into the surface water, the conditional point of compliance cannot extend beyond the extent of groundwater contamination above the cleanup level at the time the department approves the conditional point of compliance.

(iii) **Area-wide conditional point of compliance.** As part of remedy selection, the department may approve an area-wide conditional point of compliance to address an area-wide groundwater contamination problem. The area-wide conditional point(s) of compliance shall be as close as practicable to each source of hazardous substances, not to exceed the extent of groundwater contamination at the time the department approves an area-wide conditional point of compliance.

This provision may be applied only at areas that are affected by hazardous substances released from multiple sources that have resulted in commingled plumes of contaminated groundwater that are not practi-

cable to address separately. A site may have more than one area-wide conditional point of compliance to address multiple sources and types of contaminants. An area-wide conditional point of compliance may be approved under this provision only if all of the following conditions have been met:

(A) The person conducting the cleanup action has complied with WAC 173-340-350 through 173-340-390, including a demonstration that it is not practicable to meet a point of compliance throughout the groundwater contamination within a reasonable restoration time frame;

(B) A plan has been developed for implementation of the cleanup action, including a description of how any necessary access to the affected properties will be obtained;

(C) If the contaminated groundwater is considered to be potable under WAC 173-340-720(2), current developments in the area encompassed by the area-wide conditional point of compliance and any other areas potentially affected by the groundwater contamination are served by a public water system that obtains its water from an offsite source and it can be demonstrated that the water system has sufficient capacity to serve future development in these areas. This demonstration may be made by obtaining a written statement to this effect from the water system operator;

(D) All property owners, Indian tribes, local governments, and water purveyors with jurisdiction in the area potentially affected by the groundwater contamination, have been (~~mailed~~) provided a notice of the proposal to establish an area-wide conditional point of compliance and provided an opportunity to comment. The notice shall specifically ask for information on existing and planned uses of the groundwater. The notice shall be in addition to any notice provided under WAC 173-340-600. The department will give greater weight to information based on an adopted or pending plan or similar preexisting document. When the department is providing technical assistance under WAC 173-340-515, the department shall also provide an opportunity to comment to the public through the Contaminated Site Register before issuing a written opinion.

(E) Other conditions as determined by the department on a case-by-case basis.

(e) **Monitoring wells and surface water compliance.**

(i) The department may require or approve the use of upland monitoring wells located between the surface water and the source of contamination to establish compliance where a conditional point of compliance has been established under subsection (8)(d)(i) or (ii) of this section.

(ii) Where such monitoring wells are used, the department should consider an estimate of natural attenuation between the monitoring well and the point or points where groundwater flows into the surface water in evaluating whether compliance has been achieved.

(iii) When evaluating how much, if any, natural attenuation will occur, the department shall consider site-specific factors including:

(A) Whether the groundwater could reach the surface water in ways that would not provide for natural attenuation within the groundwater flow system (such as short circuiting through high permeability zones, utility corridors or foundation drains); and

(B) Whether changes to the groundwater chemistry due to natural attenuation processes would cause an exceedance of surface water or sediment quality standards.

(9) **Compliance monitoring.**

(a) When groundwater cleanup levels have been established at a site, sampling of the groundwater shall be conducted to determine if compliance with the groundwater cleanup levels has been achieved. Compliance with groundwater cleanup levels shall be determined by analysis of groundwater samples representative of the groundwater. Surface water analysis, bioassays or other biomonitoring methods may also be required where the groundwater cleanup level is based on protection of surface water. Sampling and analytical procedures shall be defined in a compliance monitoring plan prepared under WAC 173-340-410. The sample design shall provide data that are representative of the site.

(b) Analyses shall be conducted on unfiltered groundwater samples, unless it can be demonstrated that a filtered sample provides a more representative measure of groundwater quality. The department expects that filtering will generally be acceptable for iron and manganese and other naturally occurring inorganic substances where:

(i) A properly constructed monitoring well cannot be sufficiently developed to provide low turbidity water samples;

(ii) Due to the natural background concentration of hazardous substances in the aquifer material, unfiltered samples would not provide a representative measure of groundwater quality; and

(iii) Filtering is performed in the field with all practicable measures taken to avoid exposing the groundwater sample to the ambient air before filtering.

(c) The data analysis and evaluation procedures used to evaluate compliance with groundwater cleanup levels shall be defined in a compliance monitoring plan prepared under WAC 173-340-410. These procedures shall meet the following general requirements:

(i) Methods of data analysis shall be consistent with the sampling design;

(ii) When cleanup levels are based on requirements specified in applicable state and federal laws, the procedures for evaluating compliance that are specified in those requirements shall be used to evaluate compliance with cleanup levels unless those procedures conflict with the intent of this section;

(iii) Where procedures for evaluating compliance are not specified in an applicable state and federal law, statistical methods used shall be appropriate for the distribution of sampling data for each hazardous substance. If the distributions for hazardous substances differ, more than one statistical method may be required;

(iv) Compliance with groundwater cleanup levels shall be determined for each groundwater monitoring well or other monitoring points such as a spring;

(v) The data analysis procedures identified in the compliance monitoring plan shall specify the statistical parameters to be used to determine compliance with groundwater cleanup levels.

(A) For cleanup levels based on short-term or acute toxic effects on human health or the environment, an upper percentile concentration shall be used to evaluate compliance with groundwater cleanup levels.

(B) For cleanup levels based on chronic or carcinogenic threats, the true mean concentration shall be used to evaluate compliance with groundwater cleanup levels.

(vi) When active groundwater restoration is performed, or containment technologies are used that incorporate active pumping of groundwater, compliance with groundwater cleanup levels shall be determined when the groundwater characteristics at the site are no longer influenced by the cleanup action.



(d) When data analysis procedures for evaluating compliance are not specified in an applicable state or federal law, the following procedures shall be used:

(i) A confidence interval approach that meets the following requirements:

(A) The upper one-sided (~~(ninety-five)~~) 95 percent confidence limit on the true mean groundwater concentration shall be less than the groundwater cleanup level. For lognormally distributed data, the upper one-sided (~~(ninety-five)~~) 95 percent confidence limit shall be calculated using Land's method; and

(B) Data shall be assumed to be lognormally distributed unless this assumption is rejected by a statistical test. If a lognormal distribution is inappropriate, data shall be assumed to be normally distributed unless this assumption is rejected by a statistical test. The W test, D'Agostino's test, or, censored probability plots, as appropriate for the data, shall be the statistical methods used to determine whether the data is lognormally or normally distributed.

(ii) Evaluations conducted under subsection (9)(c)(v)(A) of this subsection may use a parametric test for percentiles based on tolerance intervals to test the proportion of groundwater samples having concentrations less than the groundwater cleanup level. When using this method, the true proportion of samples that do not exceed the groundwater cleanup level shall not be less than (~~(ninety)~~) 90 percent. Statistical tests shall be performed with a Type I error level of 0.05; or

(iii) Other statistical methods approved by the department.

(e) All data analysis methods used, including those specified in state or federal law, must meet the following requirements:

(i) No single sample concentration shall be greater than two times the groundwater cleanup level. Higher exceedances to control false positive error rates at five percent may be approved by the department when the cleanup level is based on background concentrations; and

(ii) Less than (~~(ten)~~) 10 percent of the sample concentrations shall exceed the groundwater cleanup level during a representative sampling period. Higher exceedances to control false positive error rates at five percent may be approved by the department when the cleanup level is based on background concentrations; and

(f) When using statistical methods to demonstrate compliance with groundwater cleanup levels, the following procedures shall be used for measurements below the practical quantitation limit:

(i) Measurements below the method detection limit shall be assigned a value equal to one-half the method detection limit when not more than (~~(fifteen)~~) 15 percent of the measurements are below the practical quantitation limit.

(ii) Measurements above the method detection limit but below the practical quantitation limit shall be assigned a value equal to the method detection limit when not more than (~~(fifteen)~~) 15 percent of the measurements are below the practical quantitation limit.

(iii) When between (~~(fifteen and fifty)~~) 15 and 50 percent of the measurements are below the practical quantitation limit and the data are assumed to be lognormally or normally distributed, Cohen's method shall be used to calculate a corrected mean and standard deviation for use in calculating an upper confidence limit on the true mean groundwater concentration.

(iv) If more than (~~(fifty)~~) 50 percent of the measurements are below the practical quantitation limit, the largest value in the data

set shall be used in place of an upper confidence limit on the true mean groundwater calculation.

(v) If a hazardous substance or petroleum fraction has never been detected in any sample at a site and these substances are not suspected of being present at the site based on site history and other knowledge, that hazardous substance or petroleum fraction may be excluded from the statistical analysis.

(vi) The department may approve alternate statistical procedures for handling nondetected values or values below the practical quantitation limit.

**Reviser's note:** The brackets and enclosed material in the text of the above section occurred in the copy filed by the agency and appear in the Register pursuant to the requirements of RCW 34.08.040.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-730 Surface water cleanup standards. (1) General considerations.**

(a) Surface water cleanup levels shall be based on estimates of the highest beneficial use and the reasonable maximum exposure expected to occur under both current and potential future site use conditions. The classification and the highest beneficial use of a surface water body, determined in accordance with chapter 173-201A WAC, shall be used to establish the reasonable maximum exposure for that water body. Surface water cleanup levels shall use this presumed exposure scenario and shall be established in accordance with this section.

(b) In the event of a release of a hazardous substance to surface water from a site, a cleanup action that complies with this chapter shall be conducted to address all areas of the site where the concentration of the hazardous substances in the surface water exceeds cleanup levels.

(c) Surface water cleanup levels established under this section apply to those surface waters of the state affected or potentially affected by releases of hazardous substances from sites addressed under this chapter. The department does not expect that cleanup standards will be applied to stormwater runoff that is in the process of being conveyed to a treatment system.

(d) Surface water cleanup levels shall be established at concentrations that do not directly or indirectly cause violations of groundwater, soil, sediment, or air cleanup standards established under this chapter or other applicable state and federal laws. A site that qualifies for a Method C surface water cleanup level under this section does not necessarily qualify for a Method C cleanup level in other media. Each medium must be evaluated separately using the criteria applicable to that medium.

(e) The department may require more stringent cleanup levels than specified in this section where necessary to protect other beneficial uses or otherwise protect human health and the environment. Any imposition of more stringent requirements under this provision shall comply with WAC 173-340-702 and 173-340-708.

**(2) Method A surface water cleanup levels.**

(a) **Applicability.** Method A surface water cleanup levels may only be used at sites that qualify under WAC 173-340-704(1).

(b) **General requirements.** Method A surface water cleanup levels shall be at least as stringent as all of the following:

(i) Concentrations established under applicable state and federal laws, including the following requirements:

(A) All water quality criteria published in the water quality standards for surface waters of the state of Washington, chapter 173-201A WAC, as amended;

(B) Water quality criteria based on the protection of aquatic organisms (acute and chronic criteria) and human health published under section 304 of the Clean Water Act ~~(-)~~; and

(C) National toxics rule (40 C.F.R. Part 131);

(ii) For surface waters that are classified as suitable for use as a domestic water supply under chapter 173-201A (excluding marine waters), concentrations derived using the methods specified in WAC 173-340-720 for drinking water beneficial uses; and

(iii) For a hazardous substance deemed an indicator hazardous substance for surface water under WAC 173-340-708(2) and for which there is no value in applicable state and federal laws, a concentration that does not exceed the natural background concentration or the practical quantitation limit, subject to the limitations in this chapter.

(3) **Method B surface water cleanup levels.**

(a) **Applicability.** Method B surface water cleanup levels consist of standard and modified cleanup levels as described in this subsection. Either standard or modified Method B surface water cleanup levels may be used at any site.

(b) **Standard Method B surface water cleanup levels.** Standard Method B cleanup levels for surface waters shall be at least as stringent as all of the following:

(i) **Applicable state and federal laws.** Concentrations established under applicable state and federal laws, including the following requirements:

(A) All water quality criteria published in the water quality standards for surface waters of the state of Washington, chapter 173-201A WAC;

(B) Water quality criteria based on the protection of aquatic organisms (acute and chronic criteria) and human health published under section 304 of the Clean Water Act unless it can be demonstrated that such criteria are not relevant and appropriate for a specific surface water body or hazardous substance; and

(C) National toxics rule (40 C.F.R. Part 131);

(ii) **Environmental effects.** For hazardous substances for which environmental effects-based concentrations have not been established under applicable state or federal laws, concentrations that are estimated to result in no adverse effects on the protection and propagation of wildlife, fish, and other aquatic life. Whole effluent toxicity testing using the protocols described in chapter 173-205 WAC may be used to make this demonstration for fish and aquatic life;

(iii) **Human health protection.** For hazardous substances for which sufficiently protective, health-based criteria or standards have not been established under applicable state and federal laws, those concentrations that protect human health as determined by the following methods:

(A) **Noncarcinogens.** For surface waters that support or have the potential to support fish or shellfish populations, concentrations which are estimated to result in no acute or chronic toxic effects on human health as determined using Equation 730-1.

[Equation 730-1]

$$\text{Surface water cleanup level} = \frac{\text{RfD} \times \text{ABW} \times \text{UCF1} \times \text{UCF2} \times \text{HQ} \times \text{AT}}{(\text{ug/l}) \quad \text{BCF} \times \text{FCR} \times \text{FDF} \times \text{ED}}$$

Where:

RfD	=	Reference dose as specified in WAC 173-340-708(7) (mg/kg-day)
ABW	=	Average body weight during the exposure duration (70 kg)
UCF1	=	Unit conversion factor (1,000 ug/mg)
UCF2	=	Unit conversion factor (1,000 ((grams/liter)) grams/kg)
BCF	=	Bioconcentration factor as defined in WAC 173-340-708(9) (liters/kilogram)
FCR	=	Fish consumption rate (54 grams/day)
FDF	=	Fish diet fraction (0.5) (unitless)
HQ	=	Hazard quotient (1) (unitless)
AT	=	Averaging time (30 years)
ED	=	Exposure duration (30 years)

(B) **Carcinogens.** For surface waters which support or have the potential to support fish or shellfish populations, concentrations that are estimated to result in an excess cancer risk less than or equal to one in ~~((one million))~~ 1,000,000 ( $1 \times 10^{-6}$ ) as determined using Equation 730-2.

[Equation 730-2]

$$\text{Surface water cleanup level} = \frac{\text{RISK} \times \text{ABW} \times \text{AT} \times \text{UCF1} \times \text{UCF2}}{(\text{ug/l}) \quad \text{CPF} \times \text{BCF} \times \text{FCR} \times \text{FDF} \times \text{ED}}$$

Where:

CPF	=	Carcinogenic potency factor as specified in WAC 173-340-708(8) (kg-day/mg)
RISK	=	Acceptable cancer risk level (1 in 1,000,000) (unitless)
ABW	=	Average body weight during the exposure duration (70 kg)
AT	=	Averaging time (75 years)
UCF1	=	Unit conversion factor (1,000 ug/mg)
UCF2	=	Unit conversion factor (1,000 ((grams/liter)) grams/kg)
BCF	=	Bioconcentration factor as defined in WAC 173-340-708(9) (liters/kilogram)
FCR	=	Fish consumption rate (54 grams/day)
FDF	=	Fish diet fraction (0.5) (unitless)
ED	=	Exposure duration (30 years)

(C) **Petroleum mixtures.** For noncarcinogenic effects of petroleum mixtures, a total petroleum hydrocarbon cleanup level shall be calculated using Equation 730-1 and by taking into account the additive effects of the petroleum fractions and volatile hazardous substances present in the petroleum mixture. As an alternative to this calculation, the total petroleum hydrocarbon cleanup levels in Table 720-1 may be used. Cleanup levels for other noncarcinogens and known or suspected carcinogens within the petroleum mixture shall be calculated using Equations 730-1 and 730-2. See Table 830-1 for the analyses required for various petroleum products to use this method; and

(iv) **Drinking water considerations.** For surface waters that are classified as suitable for use as a domestic water supply under chapter 173-201A WAC, concentrations derived using the methods specified in WAC 173-340-720 for drinking water beneficial uses.

(c) **Modified Method B surface water cleanup levels.** Modified Method B surface water cleanup levels are standard Method B surface water cleanup levels modified with chemical-specific or site-specific data. When making these adjustments, the resultant cleanup levels shall meet applicable state and federal laws and health risk levels required for standard Method B surface water cleanup levels. Changes to exposure assumptions must comply with WAC 173-340-708(10). The following adjustments may be made to the default assumptions in the standard Method B equations to derive modified Method B surface water cleanup levels:

(i) Adjustments to the reference dose and cancer potency factor may be made if the requirements in WAC 173-340-708 (7) and (8) are met;

(ii) Adjustments to the bioconcentration factor may be made if the requirements in WAC 173-340-708(9) are met;

(iii) Where a numeric environmental effects-based water quality standard does not exist, bioassays that use methods other than those specified in chapter 173-205 WAC may be approved by the department to establish concentrations for the protection of fish and other aquatic life;

(iv) The toxicity equivalency factor procedures described in WAC 173-340-708(8) may be used for assessing the potential carcinogenic risk of mixtures of chlorinated dibenzo-p-dioxins, chlorinated dibenzofurans and polycyclic aromatic hydrocarbons; and

(v) Modifications incorporating new science as provided for in WAC 173-340-702 (14), (15) and (16).

(d) **Using modified Method B to evaluate surface water remediation levels.** In addition to the adjustments allowed under subsection (3)(c) of this section, adjustments to the reasonable maximum exposure scenario or default exposure assumptions are allowed when using a quantitative site-specific risk assessment to evaluate the protectiveness of a remedy. See WAC 173-340-355, 173-340-357, and 173-340-708 (3)(d) and (10)(b).

(4) **Method C surface water cleanup levels.**

(a) **Applicability.** Method C surface water cleanup levels consist of standard and modified cleanup levels as described in this subsection. Either standard or modified Method C cleanup levels may be approved by the department if the person undertaking the cleanup action can demonstrate that such levels are consistent with applicable state and federal laws, that all practicable methods of treatment have been used, that institutional controls are implemented in accordance with WAC 173-340-440, and that one or more of the conditions in WAC 173-340-706(1) exist.

(b) **Standard Method C surface water cleanup levels.** Method C cleanup levels for surface waters shall be at least as stringent as all of the following:

(i) **Applicable state and federal laws.** Concentrations established under applicable state and federal laws, including the requirements identified in subsection (3)(b)(i) of this section;

(ii) **Environmental effects.** For hazardous substances for which an environmental effects based concentration has not been established under applicable state or federal laws, those concentrations which are estimated to result in no significant adverse effects on the protection and propagation of wildlife, fish and other aquatic life. Whole effluent toxicity testing using the protocols described in chapter 173-205 WAC may be used to make this demonstration for fish and aquatic life;

(iii) **Human health protection.** For hazardous substances for which sufficiently protective, health-based criteria or standards have not been established under applicable state and federal laws, those concentrations which protect human health as determined by the following methods:

(A) **Noncarcinogens.** For surface waters that support or have the potential to support fish or shellfish populations, concentrations that are estimated to result in no significant acute or chronic toxic effects on human health and are estimated in accordance with Equation 730-1 except that the fish diet fraction shall be ~~((twenty))~~ 20 percent (0.2);

(B) **Carcinogens.** For surface waters that support or have the potential to support fish or shellfish populations, concentrations for which the upper bound on the estimated excess cancer risk is less than or equal to one in ~~((one hundred thousand))~~ 100,000 ( $1 \times 10^{-5}$ ) and are estimated in accordance with Equation 730-2 except that the fish diet fraction shall be ~~((twenty))~~ 20 percent (0.2);

(C) **Petroleum mixtures.** Cleanup levels for petroleum mixtures shall be calculated as specified in subsection (3)(b)(iii)(C) of this section, except that the fish diet fraction shall be ~~((twenty))~~ 20 percent (0.2); and

(iv) **Drinking water considerations.** For surface waters that are classified as suitable for use as a domestic water supply under chapter 173-201A WAC, concentrations derived using the methods specified for drinking water beneficial uses in WAC 173-340-720.

(c) **Modified Method C surface water cleanup levels.** Modified Method C surface water cleanup levels are standard Method C surface water cleanup levels modified with chemical-specific or site-specific data. The same limitations and adjustments specified for modified Method B in subsection (3)(c) of this section apply to modified Method C surface water cleanup levels.

(d) **Using modified Method C to evaluate surface water remediation levels.** In addition to the adjustments allowed under subsection (4)(c) of this section, adjustments to the reasonable maximum exposure scenario or default exposure assumptions are allowed when using a quantitative site-specific risk assessment to evaluate the protectiveness of a remedy. See WAC 173-340-355, 173-340-357, and 173-340-708 (3)(d) and (10)(b).

(5) **Adjustments to cleanup levels.**

(a) **Total site risk adjustments.** Surface water cleanup levels for individual hazardous substances developed in accordance with subsections (3) and (4) of this section, including those based on applicable state and federal laws, shall be adjusted downward to take into account exposure to multiple hazardous substances and/or exposure resulting from more than one pathway of exposure. These adjustments need to be made only if, without these adjustments, the hazard index would exceed one ~~((1))~~ and the total excess cancer risk would exceed one in ~~((one hundred thousand))~~ 100,000 ( $1 \times 10^{-5}$ ). These adjustments shall be made in accordance with the procedures specified in WAC 173-340-708 (5) and (6). In making these adjustments, the hazard index shall not exceed one ~~((1))~~ and the total excess cancer risk shall not exceed one in ~~((one hundred thousand))~~ 100,000 ( $1 \times 10^{-5}$ ).

(b) **Adjustments to applicable state and federal laws.** Where a cleanup level developed under subsection (2), (3) or (4) of this section is based on an applicable state or federal law and the level of risk upon which the standard is based exceeds an excess cancer risk of

one in (~~one hundred thousand~~) 100,000 ( $1 \times 10^{-5}$ ) or a hazard index of one (~~(+1)~~), the cleanup level shall be adjusted downward so that the total excess cancer risk does not exceed one in (~~one hundred thousand~~) 100,000 ( $1 \times 10^{-5}$ ) and the hazard index does not exceed one (~~(+1)~~) at the site.

(c) **Natural background and PQL considerations.** Cleanup levels determined under subsections (2), (3) and (4) of this section, including cleanup levels adjusted under subsection (5)(a) and (b) of this subsection, shall not be set at levels below the practical quantitation limit or natural background concentration, whichever is higher. See WAC 173-340-707 and 173-340-709 for additional requirements pertaining to practical quantitation limits and natural background concentrations.

(d) **Nonaqueous phase liquid limitation.** For organic hazardous substances and petroleum hydrocarbons, the cleanup level shall not exceed a concentration that would result in nonaqueous phase liquid being present in or on the surface water. Physical observations of surface water at or above the cleanup level, such as the lack of a film, sheen, discoloration, sludge or emulsion in the surface water or adjoining shoreline, may be used to determine compliance with this requirement.

(6) **Point of compliance.**

(a) The point of compliance for the surface water cleanup levels shall be the point or points at which hazardous substances are released to surface waters of the state unless the department has authorized a mixing zone in accordance with chapter 173-201A WAC.

(b) Where hazardous substances are released to the surface water as a result of groundwater flows, no mixing zone shall be allowed to demonstrate compliance with surface water cleanup levels. See WAC 173-340-720 (8)(d) for additional requirements for sites where contaminated groundwater is flowing into surface water.

(c) As used in this subsection, "mixing zone" means that portion of a surface water body adjacent to an effluent outfall where mixing results in dilution of the effluent with the receiving water. See chapter 173-201A WAC for additional information on mixing zones.

(7) **Compliance monitoring.**

(a) When surface water cleanup levels have been established at a site, sampling of the surface water shall be conducted to determine if compliance with the surface water cleanup levels has been achieved. Sampling and analytical procedures shall be defined in a compliance monitoring plan prepared under WAC 173-340-410. The sample design shall provide data that are representative of the site.

(b) The data analysis and evaluation procedures used to evaluate compliance with surface water cleanup levels shall be defined in a compliance monitoring plan prepared under WAC 173-340-410.

(c) Compliance with surface water cleanup standards shall be determined by analyses of unfiltered surface water samples, unless it can be demonstrated that a filtered sample provides a more representative measure of surface water quality.

(d) When surface water cleanup levels are based on requirements specified in applicable state and federal laws, the procedures for evaluating compliance that are specified in those requirements shall be used to evaluate compliance with surface water cleanup levels unless those procedures conflict with the intent of this section.

(e) Where procedures for evaluating compliance are not specified in an applicable state and federal law, compliance with surface water

cleanup levels shall be evaluated using procedures approved by the department. Where statistical methods are used to evaluate compliance, the statistical methods shall be appropriate for the distribution of the hazardous substance sampling data. If the distribution of the hazardous substance sampling data is inappropriate for statistical methods based on a normal distribution, then the data may be transformed. If the distributions of individual hazardous substances differ, more than one statistical method may be required.

(f) Sampling and analysis of fish tissue, shellfish, or other aquatic organisms and sediments may be required to supplement water column sampling during compliance monitoring.

AMENDATORY SECTION (Amending WSR 07-21-065, filed 10/12/07, effective 11/12/07)

**WAC 173-340-740 Unrestricted land use soil cleanup standards.**

**(1) General considerations.**

(a) Presumed exposure scenario soil cleanup levels shall be based on estimates of the reasonable maximum exposure expected to occur under both current and future site use conditions. The department has determined that residential land use is generally the site use requiring the most protective cleanup levels and that exposure to hazardous substances under residential land use conditions represents the reasonable maximum exposure scenario. Unless a site qualifies for use of an industrial soil cleanup level under WAC 173-340-745, soil cleanup levels shall use this presumed exposure scenario and be established in accordance with this section.

(b) In the event of a release of a hazardous substance to the soil at a site, a cleanup action complying with this chapter shall be conducted to address all areas where the concentration of hazardous substances in the soil exceeds cleanup levels at the relevant point of compliance.

(c) The department may require more stringent soil cleanup standards than required by this section where, based on a site-specific evaluation, the department determines that this is necessary to protect human health and the environment. Any imposition of more stringent requirements under this provision shall comply with WAC 173-340-702 and 173-340-708. The following are examples of situations that may require more stringent cleanup levels.

(i) Concentrations that eliminate or substantially reduce the potential for food chain contamination;

(ii) Concentrations that eliminate or substantially reduce the potential for damage to soils or biota in the soils which could impair the use of soils for agricultural or silvicultural purposes;

(iii) Concentrations necessary to address the potential health risk posed by dust at a site;

(iv) Concentrations necessary to protect the groundwater at a particular site;

(v) Concentrations necessary to protect nearby surface waters from hazardous substances in runoff from the site; and

(vi) Concentrations that eliminate or minimize the potential for the accumulation of vapors in buildings or other structures.

(d) Relationship between soil cleanup levels and other cleanup standards. Soil cleanup levels shall be established at concentrations that do not directly or indirectly cause violations of groundwater,



surface water, sediment, or air cleanup standards established under this chapter or applicable state and federal laws. A property that qualifies for a Method C soil cleanup level under WAC 173-340-745 does not necessarily qualify for a Method C cleanup level in other media. Each medium must be evaluated separately using the criteria applicable to that medium.

(2) **Method A soil cleanup levels for unrestricted land use.**

(a) **Applicability.** Method A soil cleanup levels may only be used at sites qualifying under WAC 173-340-704(1).

(b) **General requirements.** Method A soil cleanup levels shall be at least as stringent as all of the following:

(i) Concentrations in Table 740-1 and compliance with the corresponding footnotes;

(ii) Concentrations established under applicable state and federal laws;

(iii) Concentrations that result in no significant adverse effects on the protection and propagation of terrestrial ecological receptors using the procedures specified in WAC 173-340-7490 through 173-340-7493, unless it is demonstrated under those sections that establishing a soil concentration is unnecessary; and

(iv) For a hazardous substance that is deemed an indicator hazardous substance under WAC 173-340-708(2) and for which there is no value in Table 740-1 or applicable state and federal laws, a concentration that does not exceed the natural background concentration or the practical quantification limit, subject to the limitations in this chapter.

(3) **Method B soil cleanup levels for unrestricted land use.**

(a) **Applicability.** Method B soil cleanup levels consist of standard and modified cleanup levels determined using the procedures in this subsection. Either standard or modified Method B soil cleanup levels may be used at any site.

(b) **Standard Method B soil cleanup levels.** Standard Method B cleanup levels for soils shall be at least as stringent as all of the following:

(i) **Applicable state and federal laws.** Concentrations established under applicable state and federal laws;

(ii) **Environmental protection.** Concentrations that result in no significant adverse effects on the protection and propagation of terrestrial ecological receptors established using the procedures specified in WAC 173-340-7490 through 173-340-7494 unless it is demonstrated under those sections that establishing a soil concentration is unnecessary.

(iii) **Human health protection.** For hazardous substances for which sufficiently protective, health-based criteria or standards have not been established under applicable state and federal laws, those concentrations that protect human health as determined by evaluating the following exposure pathways:

(A) **Groundwater protection.** Concentrations that will not cause contamination of groundwater at levels which exceed groundwater cleanup levels established under WAC 173-340-720 as determined using the methods described in WAC 173-340-747.

(B) **Soil direct contact.** Concentrations that, due to direct contact with contaminated soil, are estimated to result in no acute or chronic noncarcinogenic toxic effects on human health using a hazard quotient of one (~~(+1)~~) and concentrations for which the upper bound on the estimated excess cancer risk is less than or equal to one in

((one million)) 1,000,000 ( $1 \times 10^{-6}$ ). Equations 740-1 and 740-2 and the associated default assumptions shall be used to calculate the concentration for direct contact with contaminated soil.

(I) **Noncarcinogens.** For noncarcinogenic toxic effects of hazardous substances due to soil ingestion, concentrations shall be determined using Equation 740-1. For petroleum mixtures and components of such mixtures, see (b) (iii) (B) (III) of this subsection.

## [Equation 740-1]

$$\text{Soil Cleanup Level (mg/kg)} = \frac{\text{RfD} \times \text{ABW} \times \text{UCF} \times \text{HQ} \times \text{AT}}{\text{SIR} \times \text{AB1} \times \text{EF} \times \text{ED}}$$

Where:

- RfD = Reference dose as defined in WAC 173-340-708(7) (mg/kg-day)
- ABW = Average body weight over the exposure duration (16 kg)
- UCF = Unit conversion factor (1,000,000 mg/kg)
- SIR = Soil ingestion rate (200 mg/day)
- AB1 = Gastrointestinal absorption fraction (1.0) (unitless)
- EF = Exposure frequency (1.0) (unitless)
- HQ = Hazard quotient (1) (unitless)
- AT = Averaging time (6 years)
- ED = Exposure duration (6 years)

(II) **Carcinogens.** For carcinogenic effects of hazardous substances due to soil ingestion, concentrations shall be determined using Equation 740-2. For petroleum mixtures and components of such mixtures, see (b) (iii) (B) (III) of this subsection.

## [Equation 740-2]

$$\text{Soil Cleanup Level (mg/kg)} = \frac{\text{RISK} \times \text{ABW} \times \text{AT} \times \text{UCF}}{\text{CPF} \times \text{SIR} \times \text{AB1} \times \text{ED} \times \text{EF}}$$

Where:

- RISK = Acceptable cancer risk level (1 in 1,000,000) (unitless)
- ABW = Average body weight over the exposure duration (16 kg)
- AT = Averaging time (75 years)
- UCF = Unit conversion factor (1,000,000 mg/kg)
- CPF = Carcinogenic potency factor as defined in WAC 173-340-708(8) (kg-day/mg)
- SIR = Soil ingestion rate (200 mg/day)
- AB1 = Gastrointestinal absorption fraction (1.0) (unitless). May use 0.6 for mixtures of dioxins and/or furans
- ED = Exposure duration (6 years)
- EF = Exposure frequency (1.0) (unitless)

(III) **Petroleum mixtures.** For noncarcinogenic effects of petroleum mixtures, a total petroleum hydrocarbon cleanup level shall be calculated taking into account the additive effects of the petroleum fractions and volatile organic compounds substances present in the petroleum mixture. Equation 740-3 shall be used for this calculation. This equation takes into account concurrent exposure due to ingestion and dermal contact with petroleum contaminated soils. Cleanup levels for other noncarcinogens and known or suspected carcinogens within the petroleum mixture shall be calculated using Equations 740-4 and 740-5. See Table 830-1 for the analyses required for various petroleum products to use this method.

## [Equation 740-3]

$$C_{soil} = \frac{HI \times ABW \times AT}{EF \times ED \left[ \left( \frac{SIR \times ABI}{10^6 \text{ mg/kg}} \sum_{i=1}^n \frac{F(i)}{RfDo(i)} \right) + \left( \frac{SA \times AF}{10^6 \text{ mg/kg}} \sum_{i=1}^n \frac{F(i) \times ABS(i)}{RfDd(i)} \right) \right]}$$

Where:

- $C_{soil}$  = TPH soil cleanup level (mg/kg)
- HI = Hazard index (1) (unitless)
- ABW = Average body weight over the exposure duration (16 kg)
- AT = Averaging time (6 years)
- EF = Exposure frequency (1.0) (unitless)
- ED = Exposure duration (6 years)
- SIR = Soil ingestion rate (200 mg/day)
- ABI = Gastrointestinal absorption fraction (1.0) (unitless)
- F(i) = Fraction (by weight) of petroleum component (i) (unitless)
- SA = Dermal surface area (2,200 cm<sup>2</sup>)
- AF = Adherence factor (0.2 mg/cm<sup>2</sup>-day)
- ABS = Dermal absorption fraction for petroleum component (i) (unitless). May use chemical-specific values or the following defaults:
- 0.0005 for volatile petroleum components with vapor ((press)) pressure >= benzene
  - 0.03 for volatile petroleum components with vapor ((press)) pressure < benzene
  - 0.1 for other petroleum components
- RfDo(i) = Oral reference dose of petroleum component (i) as defined in WAC 173-340-708(7) (mg/kg-day)
- RfDd(i) = Dermal reference dose for petroleum component (i) (mg/kg-day) derived by RfDo x GI
- GI = Gastrointestinal absorption conversion factor (unitless). May use chemical-specific values or the following defaults:
- 0.8 for volatile petroleum components
  - 0.5 for other petroleum components
- n = The number of petroleum components (petroleum fractions plus volatile organic compounds with an RfD) present in the petroleum mixture. (See Table 830-1.)

(C) **Soil vapors.** The soil to vapor pathway shall be evaluated for volatile organic compounds whenever any of the following conditions exist:

(I) For gasoline range organics, whenever the total petroleum hydrocarbon (TPH) concentration is significantly higher than a concentration derived for protection of groundwater for drinking water beneficial use under WAC 173-340-747(6) using the default assumptions;

(II) For diesel range organics, whenever the total petroleum hydrocarbon (TPH) concentration is greater than 10,000 mg/kg;

(III) For other volatile organic compounds, including petroleum components, whenever the concentration is significantly higher than a concentration derived for protection of groundwater for drinking water beneficial use under WAC 173-340-747(4).

See subsection (3)(c)(iv)(B) of this section for methods that may be used to evaluate the soil to vapor pathway.

(c) **Modified Method B soil cleanup levels.**

(i) **General.** Modified Method B soil cleanup levels are standard Method B soil cleanup levels, modified with chemical-specific or site-

specific data. When making these modifications, the resultant cleanup levels shall meet applicable state and federal laws, meet health risk levels for standard Method B soil cleanup levels, and be demonstrated to be environmentally protective using the procedures specified in WAC 173-340-7490 through 173-340-7494. Changes to exposure assumptions must comply with WAC 173-340-708(10).

(ii) **Allowable modifications.** The following modifications can be made to the default assumptions in the standard Method B equations to derive modified Method B soil cleanup levels:

(A) For the protection of groundwater, see WAC 173-340-747;

(B) For soil ingestion, the gastrointestinal absorption fraction, may be modified if the requirements of WAC 173-340-702 (14), (15), (16), and 173-340-708(10) are met;

(C) For dermal contact, the adherence factor, dermal absorption fraction and gastrointestinal absorption conversion factor may be modified if the requirements of WAC 173-340-702 (14), (15), (16), and 173-340-708(10) are met;

(D) The toxicity equivalent factors provided in WAC 173-340-708 (8)(d), (e), and (f), may be modified if the requirements of WAC 173-340-708 (8)(g) and (h) are met;

(E) The reference dose and cancer potency factor may be modified if the requirements in WAC 173-340-708 (7) and (8) are met; and

(F) Other modifications incorporating new science as provided for in WAC 173-340-702 (14), (15) and (16).

(iii) **Dermal contact.** For hazardous substances other than petroleum mixtures, dermal contact with the soil shall be evaluated whenever the proposed changes to Equations 740-1 or 740-2 would result in a significantly higher soil cleanup level than would be calculated without the proposed changes. When conducting this evaluation, the following equations and default assumptions shall be used.

(A) For noncarcinogens use Equation 740-4. This equation takes into account concurrent exposure due to ingestion and dermal contact with soil.

[Equation 740-4]

$$C_{soil} = \frac{HQ \times ABW \times AT}{EF \times ED \left[ \left( \frac{1}{RfDo} \times \frac{SIR \times AB1}{10^6 \text{ mg / kg}} \right) + \left( \frac{1}{RfDd} \times \frac{SA \times AF \times ABS}{10^6 \text{ mg / kg}} \right) \right]}$$

Where:

- C<sub>soil</sub> = Soil cleanup level (mg/kg)
- HQ = Hazard quotient (unitless)
- ABW = Average body weight over the exposure duration (16 kg)
- AT = Averaging time (6 years)
- EF = Exposure frequency (1.0) (unitless)
- ED = Exposure duration (6 years)
- SIR = Soil ingestion rate (200 mg/day)
- AB1 = Gastrointestinal absorption fraction (1.0) (unitless)
- SA = Dermal surface area (2,200 cm<sup>2</sup>)
- AF = Adherence factor (0.2 mg/cm<sup>2</sup>-day)
- ABS = Dermal absorption fraction (unitless).

May use chemical-specific values or the following defaults:

- 0.01 for inorganic hazardous substances

- 0.0005 for volatile organic compounds with vapor ((press)) pressure >= benzene
  - 0.03 for volatile organic compounds with vapor ((press)) pressure < benzene
  - 0.1 for other organic hazardous substances
- RfDo = Oral reference dose as defined in WAC 173-340-708(7) (mg/kg-day)
- RfDd = Dermal reference dose (mg/kg-day) derived by RfDo x GI
- GI = Gastrointestinal absorption conversion factor (unitless).  
May use chemical specific values or the following defaults:
- 0.2 for inorganic hazardous substances
  - 0.8 for volatile organic compounds
  - 0.5 for other organic hazardous substances

(B) For carcinogens use Equation 740-5. This equation takes into account concurrent exposure due to ingestion and dermal contact with soil.

[Equation 740-5]

$$C_{soil} = \frac{RISK \times ABW \times AT}{EF \times ED \left[ \left( \frac{SIR \times ABI \times CPFo}{10^6 \text{ mg / kg}} \right) + \left( \frac{SA \times AF \times ABS \times CPFd}{10^6 \text{ mg / kg}} \right) \right]}$$

Where:

- C<sub>soil</sub> = Soil cleanup level (mg/kg)
- RISK = Acceptable cancer risk (1 in 1,000,000) (unitless)
- ABW = Average body weight over the exposure duration (16 kg)
- AT = Averaging time (75 years)
- EF = Exposure frequency (1.0) (unitless)
- ED = Exposure duration (6 years)
- SIR = Soil ingestion rate (200 mg/day)
- ABI = Gastrointestinal absorption fraction (1.0) (unitless).  
May use 0.6 for mixtures of dioxins and/or furans
- CPFo = Oral cancer potency factor as defined in WAC 173-340-708(8) (kg-day/mg)
- CPFd = Dermal cancer potency factor (kg-day/mg) derived by CPFo/GI
- GI = Gastrointestinal absorption conversion factor (unitless).  
May use chemical-specific values or the following defaults:
  - 0.2 for inorganic hazardous substances
  - 0.8 for volatile organic compounds and for mixtures of dioxins and/or furans
  - 0.5 for other organic hazardous substances
- SA = Dermal surface area (2,200 cm<sup>2</sup>)
- AF = Adherence factor (0.2 mg/cm<sup>2</sup>-day)
- ABS = Dermal absorption fraction (unitless). May use chemical-specific values or the following defaults:
  - 0.01 for inorganic hazardous substances
  - 0.0005 for volatile organic compounds with vapor ((press)) pressure >= benzene
  - 0.03 for volatile organic compounds with vapor ((press)) pressure < benzene and for mixtures of dioxins and/or furans

- 0.1 for other organic hazardous substances

(C) Modifications may be made to Equations 740-4 and 740-5 as provided for in subsection (3)(c)(ii) of this section.

(iv) **Soil vapors.**

(A) **Applicability.** The soil to vapor pathway shall be evaluated for volatile organic compounds whenever any of the following conditions exist:

(I) For other than petroleum hydrocarbon mixtures, the proposed changes to the standard Method B equations (Equations 740-1 and 740-2) or default values would result in a significantly higher soil cleanup level than would be calculated without the proposed changes;

(II) For petroleum hydrocarbon mixtures, the proposed changes to the standard Method B equations (Equations 740-3, 740-4 and 740-5) or default values would result in a significantly higher soil cleanup level than would be calculated without the proposed changes;

(III) For gasoline range organics, whenever the total petroleum hydrocarbon (TPH) concentration is significantly higher than a concentration derived for protection of groundwater for drinking water beneficial use under WAC 173-340-747(6) using the default assumptions;

(IV) For diesel range organics, whenever the total petroleum hydrocarbon (TPH) concentration is greater than 10,000 mg/kg;

(V) For other volatile organic compounds, including petroleum components, whenever the concentration is significantly higher than a concentration derived for protection of groundwater for drinking water beneficial use under WAC 173-340-747(4).

(B) **Evaluation methods.** Soil cleanup levels that are protective of the indoor and ambient air shall be determined on a site-specific basis. Soil cleanup levels may be evaluated as being protective of air pathways using any of the following methods:

(I) Measurements of the soil vapor concentrations, using methods approved by the department, demonstrating vapors in the soil would not exceed air cleanup levels established under WAC 173-340-750.

(II) Measurements of ambient air concentrations and/or indoor air vapor concentrations throughout buildings, using methods approved by the department, demonstrating air does not exceed cleanup levels established under WAC 173-340-750. Such measurements must be representative of current and future site conditions when vapors are likely to enter and accumulate in structures. Measurement of ambient air may be excluded if it can be shown that indoor air is the most protective point of exposure.

(III) Use of modeling methods approved by the department to demonstrate the air cleanup standards established under WAC 173-340-750 will not be exceeded. When this method is used, the department may require soil vapor and/or air monitoring to be conducted to verify the calculations and compliance with air cleanup standards.

(IV) Other methods as approved by the department demonstrating the air cleanup standards established under WAC 173-340-750 will not be exceeded.

(d) **Using modified Method B to evaluate soil remediation levels.** In addition to the adjustments allowed under subsection (3)(c) of this section, adjustments to the reasonable maximum exposure scenario or default exposure assumptions are allowed when using a quantitative site-specific risk assessment to evaluate the protectiveness of a remedy. See WAC 173-340-355, 173-340-357, and 173-340-708 (3)(d) and (10)(b).

(4) **Method C soil cleanup levels.** This section does not provide procedures for establishing Method C soil cleanup levels. Except for qualifying industrial properties, Method A and Method B, as described in this section, are the only methods available for establishing soil cleanup levels at sites. See WAC 173-340-745 for use of Method C soil cleanup levels at qualifying industrial properties. See also WAC 173-340-357 and 173-340-708 (3)(d) for how land use may be considered when selecting a cleanup action at a site.

(5) **Adjustments to cleanup levels.**

(a) **Total site risk adjustments.** Soil cleanup levels for individual hazardous substances developed in accordance with subsection (3) of this section, including cleanup levels based on applicable state and federal laws, shall be adjusted downward to take into account exposure to multiple hazardous substances and/or exposure resulting from more than one pathway of exposure. These adjustments need to be made only if, without these adjustments, the hazard index would exceed one (~~((1))~~) or the total excess cancer risk would exceed one in (~~(one hundred thousand)~~) 100,000 ( $1 \times 10^{-5}$ ). These adjustments shall be made in accordance with the procedures specified in WAC 173-340-708 (5) and (6). In making these adjustments, the hazard index shall not exceed one (~~((1))~~) and the total excess cancer risk shall not exceed one in (~~(one hundred thousand)~~) 100,000 ( $1 \times 10^{-5}$ ).

(b) **Adjustments to applicable state and federal laws.** Where a cleanup level developed under subsection (2) or (3) of this section is based on an applicable state or federal law and the level of risk upon which the standard is based exceeds an excess cancer risk of one in (~~(one hundred thousand)~~) 100,000 ( $1 \times 10^{-5}$ ) or a hazard index of one (~~((1))~~), the cleanup level must be adjusted downward so that the total excess cancer risk does not exceed one in (~~(one hundred thousand)~~) 100,000 ( $1 \times 10^{-5}$ ) and the hazard index does not exceed one (~~((1))~~) at the site.

(c) **Natural background and PQL considerations.** Cleanup levels determined under subsection (2) or (3) of this section, including cleanup levels adjusted under subsection (5)(a) and (b) of this section, shall not be set at levels below the practical quantitation limit or natural background, whichever is higher. See WAC 173-340-707 and 173-340-709 for additional requirements pertaining to practical quantitation limits and natural background.

(6) **Point of compliance.**

(a) The point of compliance is the point or points where the soil cleanup levels established under subsection (2) or (3) of this section shall be attained.

(b) For soil cleanup levels based on the protection of groundwater, the point of compliance shall be established in the soils throughout the site.

(c) For soil cleanup levels based on protection from vapors, the point of compliance shall be established in the soils throughout the site from the ground surface to the uppermost groundwater saturated zone (e.g., from the ground surface to the uppermost water table).

(d) For soil cleanup levels based on human exposure via direct contact or other exposure pathways where contact with the soil is required to complete the pathway, the point of compliance shall be established in the soils throughout the site from the ground surface to (~~((fifteen))~~) 15 feet below the ground surface. This represents a reasonable estimate of the depth of soil that could be excavated and dis-

tributed at the soil surface as a result of site development activities.

(e) For soil cleanup levels based on ecological considerations, see WAC 173-340-7490 for the point of compliance.

(f) The department recognizes that, for those cleanup actions selected under this chapter that involve containment of hazardous substances, the soil cleanup levels will typically not be met at the points of compliance specified in (b) through (e) of this subsection. In these cases, the cleanup action may be determined to comply with cleanup standards, provided:

(i) The selected remedy is permanent to the maximum extent practicable using the procedures in WAC 173-340-360;

(ii) The cleanup action is protective of human health. The department may require a site-specific human health risk assessment conforming to the requirements of this chapter to demonstrate that the cleanup action is protective of human health;

(iii) The cleanup action is demonstrated to be protective of terrestrial ecological receptors under WAC 173-340-7490 through 173-340-7494;

(iv) Institutional controls are put in place under WAC 173-340-440 that prohibit or limit activities that could interfere with the long-term integrity of the containment system;

(v) Compliance monitoring under WAC 173-340-410 and periodic reviews under WAC 173-340-430 are designed to ensure the long-term integrity of the containment system; and

(vi) The types, levels and amount of hazardous substances remaining on-site and the measures that will be used to prevent migration and contact with those substances are specified in the draft cleanup action plan.

**(7) Compliance monitoring.**

(a) Compliance with soil cleanup levels shall be based on total analyses of the soil fraction less than two millimeters in size. When it is reasonable to expect that larger soil particles could be reduced to two millimeters or less during current or future site use and this reduction could cause an increase in the concentrations of hazardous substances in the soil, soil cleanup levels shall also apply to these larger soil particles. Compliance with soil cleanup levels shall be based on dry weight concentrations. The department may approve the use of alternate procedures for stabilized soils.

(b) When soil levels have been established at a site, sampling of the soil shall be conducted to determine if compliance with the soil cleanup levels has been achieved. Sampling and analytical procedures shall be defined in a compliance monitoring plan prepared under WAC 173-340-410. The sample design shall provide data that are representative of the area where exposure to hazardous substances may occur.

(c) The data analysis and evaluation procedures used to evaluate compliance with soil cleanup levels shall be defined in a compliance monitoring plan prepared under WAC 173-340-410. These procedures shall meet the following general requirements:

(i) Methods of data analysis shall be consistent with the sampling design. Separate methods may be specified for surface soils and deeper soils;

(ii) When cleanup levels are based on requirements specified in applicable state and federal laws, the procedures for evaluating compliance that are specified in those requirements shall be used to evaluate compliance with cleanup levels unless those procedures conflict with the intent of this section;



(iii) Where procedures for evaluating compliance are not specified in an applicable state and federal law, statistical methods shall be appropriate for the distribution of sampling data for each hazardous substance. If the distributions for hazardous substances differ, more than one statistical method may be required; and

(iv) The data analysis plan shall specify which parameters are to be used to determine compliance with soil cleanup levels.

(A) For cleanup levels based on short-term or acute toxic effects on human health or the environment, an upper percentile soil concentration shall be used to evaluate compliance with cleanup levels.

(B) For cleanup levels based on chronic or carcinogenic threats, the true mean soil concentration shall be used to evaluate compliance with cleanup levels.

(d) When data analysis procedures for evaluating compliance are not specified in an applicable state or federal law the following procedures shall be used:

(i) A confidence interval approach that meets the following requirements:

(A) The upper one sided (~~ninety-five~~) 95 percent confidence limit on the true mean soil concentration shall be less than the soil cleanup level. For lognormally distributed data, the upper one-sided (~~ninety-five~~) 95 percent confidence limit shall be calculated using Land's method; and

(B) Data shall be assumed to be lognormally distributed unless this assumption is rejected by a statistical test. If a lognormal distribution is inappropriate, data shall be assumed to be normally distributed unless this assumption is rejected by a statistical test. The W test, D'Agostino's test, or, censored probability plots, as appropriate for the data, shall be the statistical methods used to determine whether the data are lognormally or normally distributed;

(ii) For an evaluation conducted under (c)(iv)(A) of this subsection, a parametric test for percentiles based on tolerance intervals to test the proportion of soil samples having concentrations less than the soil cleanup level. When using this method, the true proportion of samples that do not exceed the soil cleanup level shall not be less than (~~ninety~~) 90 percent. Statistical tests shall be performed with a Type I error level of 0.05;

(iii) Direct comparison of soil sample concentrations with cleanup levels may be used to evaluate compliance with cleanup levels where selective sampling of soil can be reliably expected to find suspected soil contamination. There must be documented, reliable information that the soil samples have been taken from the appropriate locations. Persons using this method must demonstrate that the basis used for selecting the soil sample locations provides a high probability that any existing areas of soil contamination have been found; or

(iv) Other statistical methods approved by the department.

(e) All data analysis methods used, including those specified in state and federal law, must meet the following requirements:

(i) No single sample concentration shall be greater than two times the soil cleanup level. Higher exceedances to control false positive error rates at five percent may be approved by the department when the cleanup level is based on background concentrations; and

(ii) Less than (~~ten~~) 10 percent of the sample concentrations shall exceed the soil cleanup level. Higher exceedances to control false positive error rates at five percent may be approved by the department when the cleanup level is based on background concentrations.

(f) When using statistical methods to demonstrate compliance with soil cleanup levels, the following procedures shall be used for measurements below the practical quantitation limit:

(i) Measurements below the method detection limit shall be assigned a value equal to one-half the method detection limit when not more than (~~fifteen~~) 15 percent of the measurements are below the practical quantitation limit.

(ii) Measurements above the method detection limit but below the practical quantitation limit shall be assigned a value equal to the method detection limit when not more than (~~fifteen~~) 15 percent of the measurements are below the practical quantitation limit.

(iii) When between (~~fifteen and fifty~~) 15 and 50 percent of the measurements are below the practical quantitation limit and the data are assumed to be lognormally or normally distributed, Cohen's method shall be used to calculate a corrected mean and standard deviation for use in calculating an upper confidence limit on the true mean soil concentration.

(iv) If more than (~~fifty~~) 50 percent of the measurements are below the practical quantitation limit, the largest value in the data set shall be used in place of an upper confidence limit on the true mean soil concentration.

(v) The department may approve alternate statistical procedures for handling nondetected values or values below the practical quantitation limit.

(vi) If a hazardous substance or petroleum fraction has never been detected in any sample at a site and these substances are not suspected of being present at the site based on site history and other knowledge, that hazardous substance or petroleum fraction may be excluded from the statistical analysis.

**Reviser's note:** The brackets and enclosed material in the text of the above section occurred in the copy filed by the agency and appear in the Register pursuant to the requirements of RCW 34.08.040.

AMENDATORY SECTION (Amending WSR 07-21-065, filed 10/12/07, effective 11/12/07)

**WAC 173-340-745 Soil cleanup standards for industrial properties. (1) Applicability.**

(a) Criteria. This section shall be used to establish soil cleanup levels where the department has determined that industrial land use represents the reasonable maximum exposure. Soil cleanup levels for this presumed exposure scenario shall be established in accordance with this section. To qualify as an industrial land use and to use an industrial soil cleanup level a site must meet the following criteria:

(i) The area of the site where industrial property soil cleanup levels are proposed must meet the definition of an industrial property under WAC 173-340-200;

Industrial soil cleanup levels are based on an adult worker exposure scenario. It is essential to evaluate land uses and zoning for compliance with this definition in the context of this exposure scenario. Local governments use a variety of zoning categories for industrial land uses so a property does not necessarily have to be in a zone called "industrial" to meet the definition of "industrial property." Also, there are land uses allowed in industrial zones that are actually commercial or residential, rather than industrial, land uses. Thus, an evaluation to determine compliance with this definition

should include a review of the actual text in the comprehensive plan and zoning ordinance pertaining to the site and a visit to the site to observe land uses in the zone. When evaluating land uses to determine if a property use not specifically listed in the definition is a "traditional industrial use" or to determine if the property is "zoned for industrial use," the following characteristics shall be considered:

(A) People do not normally live on industrial property. The primary potential exposure is to adult employees of businesses located on the industrial property;

(B) Access to industrial property by the general public is generally not allowed. If access is allowed, it is highly limited and controlled due to safety or security considerations;

(C) Food is not normally grown/raised on industrial property. (However, food processing operations are commonly considered industrial facilities);

(D) Operations at industrial properties are often (but not always) characterized by use and storage of chemicals, noise, odors and truck traffic;

(E) The surface of the land at industrial properties is often (but not always) mostly covered by buildings or other structures, paved parking lots, paved access roads and material storage areas—minimizing potential exposure to the soil; and

(F) Industrial properties may have support facilities consisting of offices, restaurants, and other facilities that are commercial in nature but are primarily devoted to administrative functions necessary for the industrial use and/or are primarily intended to serve the industrial facility employees and not the general public.

(ii) The cleanup action provides for appropriate institutional controls implemented in accordance with WAC 173-340-440 to limit potential exposure to residual hazardous substances. This shall include, at a minimum, placement of a covenant on the property restricting use of the area of the site where industrial soil cleanup levels are proposed to industrial property uses; and

(iii) Hazardous substances remaining at the property after remedial action would not pose a threat to human health or the environment at the site or in adjacent nonindustrial areas. In evaluating compliance with this criterion, at a minimum the following factors shall be considered:

(A) The potential for access to the industrial property by the general public, especially children. The proximity of the industrial property to residential areas, schools or childcare facilities shall be considered when evaluating access. In addition, the presence of natural features, manmade structures, arterial streets or intervening land uses that would limit or encourage access to the industrial property shall be considered. Fencing shall not be considered sufficient to limit access to an industrial property since this is insufficient to assure long term protection;

(B) The degree of reduction of potential exposure to residual hazardous substances by the selected remedy. Where the residual hazardous substances are to be capped to reduce exposure, consideration shall be given to the thickness of the cap and the likelihood of future site maintenance activities, utility and drainage work, or building construction reexposing residual hazardous substances;

(C) The potential for transport of residual hazardous substances to off-property areas, especially residential areas, schools and childcare facilities;

(D) The potential for significant adverse effects on wildlife caused by residual hazardous substances using the procedures in WAC 173-340-7490 through 173-340-7494; and

(E) The likelihood that these factors would not change for the foreseeable future.

(b) **Expectations.** In applying the criteria in (a) of this subsection, the department expects the following results:

(i) The department expects that properties zoned for heavy industrial or high intensity industrial use and located within a city or county that has completed a comprehensive plan and adopted implementing zoning regulations under the Growth Management Act (chapter 36.70A RCW) will meet the definition of industrial property. For cities and counties not planning under the Growth Management Act, the department expects that spot zoned industrial properties will not meet the definition of industrial property but that properties that are part of a larger area zoned for heavy industrial or high intensity industrial use will meet the definition of an industrial property;

(ii) For both GMA and non-GMA cities and counties, the department expects that light industrial and commercial zones and uses should meet the definition of industrial property where the land uses are comparable to those cited in the definition of industrial property or the land uses are an integral part of a qualifying industrial use (such as, ancillary or support facilities). This will require a site-by-site evaluation of the zoning text and land uses;

(iii) The department expects that for portions of industrial properties in close proximity to (generally, within a few hundred feet) residential areas, schools or childcare facilities, residential soil cleanup levels will be used unless:

(A) Access to the industrial property is very unlikely or, the hazardous substances that are not treated or removed are contained under a cap of clean soil (or other materials) of substantial thickness so that it is very unlikely the hazardous substances would be disturbed by future site maintenance and construction activities (depths of even shallow footings, utilities and drainage structures in industrial areas are typically three to six feet); and

(B) The hazardous substances are relatively immobile (or have other characteristics) or have been otherwise contained so that subsurface lateral migration or surficial transport via dust or runoff to these nearby areas or facilities is highly unlikely; and

(iv) Note that a change in the reasonable maximum exposure to industrial site use primarily affects the direct contact exposure pathway. Thus, for example, for sites where the soil cleanup level is based primarily on the potential for the hazardous substance to leach and cause groundwater contamination, it is the department's expectation that an industrial land use will not affect the soil cleanup level. Similarly, where the soil cleanup level is based primarily on surface water protection or other pathways other than direct human contact, land use is not expected to affect the soil cleanup level.

(2) **General considerations.**

(a) In the event of a release of a hazardous substance at a site qualifying as industrial property, a cleanup action that complies with this chapter shall be conducted to address those soils with hazardous substance concentrations which exceed industrial soil cleanup levels at the relevant point of compliance.

(b) Soil cleanup levels for areas beyond the industrial property boundary that do not qualify for industrial soil cleanup levels under this section (including implementation of institutional controls and a

covenant restricting use of the property to industrial property uses) shall be established in accordance with WAC 173-340-740.

(c) Industrial soil cleanup levels shall be established at concentrations that do not directly or indirectly cause violations of groundwater, surface water, sediment or air cleanup standards established under this chapter or under applicable state and federal laws. A property that qualifies for an industrial soil cleanup level under this section does not necessarily qualify for a Method C cleanup level in other media. Each medium must be evaluated separately using the criteria applicable to that medium.

(d) The department may require more stringent soil cleanup standards than required by this section when, based on a site-specific evaluation, the department determines that this is necessary to protect human health and the environment, including consideration of the factors in WAC 173-340-740 (1)(c). Any imposition of more stringent requirements under this provision shall comply with WAC 173-340-702 and 173-340-708.

**(3) Method A industrial soil cleanup levels.**

(a) **Applicability.** Method A industrial soil cleanup levels may be used only at any industrial property qualifying under WAC 173-340-704(1).

(b) **General requirements.** Method A industrial soil cleanup levels shall be at least as stringent as all of the following:

(i) Concentrations in Table 745-1 and compliance with the corresponding footnotes;

(ii) Concentrations established under applicable state and federal laws;

(iii) Concentrations that result in no significant adverse effects on the protection and propagation of terrestrial ecological receptors using the procedures specified in WAC 173-340-7490 through (~~173-340-7493~~) 173-340-7494, unless it is demonstrated under those sections that establishing a soil concentration is unnecessary; and

(iv) For a hazardous substance that is deemed an indicator hazardous substance under WAC 173-340-708(2) and for which there is no value in Table 745-1 or applicable state and federal laws, a concentration that does not exceed the natural background concentration or the practical quantification limit, subject to the limitations in this chapter.

(4) **Method B industrial soil cleanup levels.** This section does not provide procedures for establishing Method B industrial soil cleanup levels. Method C is the standard method for establishing soil cleanup levels at industrial sites and its use is conditioned upon the continued use of the site for industrial purposes. The person conducting the cleanup action also has the option of establishing unrestricted land use soil cleanup levels under WAC 173-340-740 for qualifying industrial properties. This option may be desirable when the person wants to avoid restrictions on the future use of the property. When a site does not qualify for a Method A or Method C industrial soil cleanup level under this section, or the user chooses to establish unrestricted land use soil cleanup levels at a site, soil cleanup levels must be established using Methods A or B under WAC 173-340-740.

**(5) Method C industrial soil cleanup levels.**

(a) **Applicability.** Method C industrial soil cleanup levels consist of standard and modified cleanup levels as described in this subsection. Either standard or modified Method C soil cleanup levels may be used at any industrial property qualifying under subsection (1) of this section.

(b) **Standard Method C industrial soil cleanup levels.** Standard Method C industrial soil cleanup levels for industrial properties shall be at least as stringent as all of the following:

(i) **Applicable state and federal laws.** Concentrations established under applicable state and federal laws;

(ii) **Environmental protection.** Concentrations that result in no significant adverse effects on the protection and propagation of wildlife established using the procedures specified in WAC 173-340-7490 through 173-340-7494, unless it is demonstrated under those sections that establishing a soil concentration is unnecessary.

(iii) **Human health protection.** For hazardous substances for which sufficiently protective, health-based criteria or standards have not been established under applicable state and federal laws, those concentrations that protect human health as determined by evaluating the following exposure pathways:

(A) **Groundwater protection.** Concentrations that will not cause contamination of groundwater to concentrations which exceed groundwater cleanup levels established under WAC 173-340-720 as determined using the methods described in WAC 173-340-747.

(B) **Soil direct contact.** Concentrations that, due to direct contact with contaminated soil, are estimated to result in no acute or chronic noncarcinogenic toxic effects on human health using a hazardous quotient of one ((-1)) and concentrations for which the upper bound on the estimated excess cancer risk is less than or equal to one in ((one hundred thousand)) 100,000 ( $1 \times 10^{-5}$ ). Equations 745-1 and 745-2 and the associated default assumptions shall be used to conduct this calculation.

(I) **Noncarcinogens.** For noncarcinogenic toxic effects of hazardous substances due to soil ingestion, concentrations shall be determined using Equation 745-1. For petroleum mixtures and components of such mixtures, see (b) (iii) (B) (III) of this subsection.

[Equation 745-1]

$$\text{Soil Cleanup Level (mg/kg)} = \frac{\text{RfD} \times \text{ABW} \times \text{UCF} \times \text{HQ} \times \text{AT}}{\text{SIR} \times \text{AB1} \times \text{EF} \times \text{ED}}$$

Where:

- RfD = Reference dose as specified in WAC 173-340-708(7) (mg/kg-day)
- ABW = Average body weight over the exposure duration (70 kg)
- UCF = Unit conversion factor (1,000,000 mg/kg)
- SIR = Soil ingestion rate (50 mg/day)
- AB1 = Gastrointestinal absorption fraction (1.0) (unitless)
- EF = Exposure frequency (0.4) (unitless)
- HQ = Hazard quotient (1) (unitless)
- AT = Averaging time (20 years)
- ED = Exposure duration (20 years)

(II) **Carcinogens.** For carcinogenic effects of hazardous substances due to soil ingestion, concentrations shall be determined using Equation 745-2. For petroleum mixtures and components of such mixtures, see (b) (iii) (B) (III) of this subsection.

[Equation 745-2]

$$\text{Soil Cleanup Level (mg/kg)} = \frac{\text{RISK} \times \text{ABW} \times \text{AT} \times \text{UCF}}{\text{CPF} \times \text{SIR} \times \text{AB1} \times \text{ED} \times \text{EF}}$$

Where:

RISK	=	Acceptable cancer risk level (1 in 100,000) (unitless)
ABW	=	Average body weight over the exposure duration (70 kg)
AT	=	Averaging time (75 years)
UCF	=	Unit conversion factor (1,000,000 mg/kg)
CPF	=	Carcinogenic Potency Factor as specified in WAC 173-340-708(8) (kg-day/mg)
SIR	=	Soil ingestion rate (50 mg/day)
AB1	=	Gastrointestinal absorption fraction (1.0) (unitless). May use 0.6 for mixtures of dioxins and/or furans
ED	=	Exposure duration (20 years)
EF	=	Exposure frequency (0.4) (unitless)

(III) **Petroleum mixtures.** For noncarcinogenic effects of petroleum mixtures, a total petroleum hydrocarbon cleanup level shall be calculated taking into account the additive effects of the petroleum fractions and volatile organic compounds present in the petroleum mixture. Equation 745-3 shall be used for this calculation. This equation takes into account concurrent exposure due to ingestion and dermal contact with petroleum contaminated soils. Cleanup levels for other noncarcinogens and known or suspected carcinogens within the petroleum mixture shall be calculated using Equations 745-4 and 745-5. See Table 830-1 for the analyses required for various petroleum products to use this method.

[Equation 745-3]

$$C_{soil} = \frac{HI \times ABW \times AT}{EF \times ED \left[ \left( \frac{SIR \times AB1}{10^6 \text{ mg / kg}} \sum_{i=1}^n \frac{F(i)}{RfDo(i)} \right) + \left( \frac{SA \times AF}{10^6 \text{ mg / kg}} \sum_{i=1}^n \frac{F(i) \times ABS(i)}{RfDd(i)} \right) \right]}$$

Where:

$C_{soil}$	=	TPH soil cleanup level (mg/kg)
HI	=	Hazard index (1) (unitless)
ABW	=	Average body weight over the exposure duration (70 kg)
AT	=	Averaging time (20 years)
EF	=	Exposure frequency (0.7) (unitless)
ED	=	Exposure duration (20 years)
SIR	=	Soil ingestion rate (50 mg/day)
AB1	=	Gastrointestinal absorption fraction (1.0) (unitless)
F(i)	=	Fraction (by weight) of petroleum component (i) (unitless)
SA	=	Dermal surface area (2,500 cm <sup>2</sup> )
AF	=	Adherence factor (0.2 mg/cm <sup>2</sup> -day)
ABS	=	Dermal absorption fraction for petroleum component (i) (unitless). May use chemical-specific values or the following defaults: <ul style="list-style-type: none"> <li>• 0.0005 for volatile petroleum components with vapor ((press) pressure &gt;= benzene</li> <li>• 0.03 for volatile petroleum components with vapor ((press) pressure &lt; benzene</li> <li>• 0.1 for other petroleum components</li> </ul>
RfDo(i)	=	Oral reference dose of petroleum component (i) as defined in WAC 173-340-708(7) (mg/kg-day)
RfDd(i)	=	Dermal reference dose for petroleum component (i) (mg/kg-day) derived by RfDo x GI

- GI = Gastrointestinal absorption conversion factor (unitless). May use chemical-specific values or the following defaults:
- 0.8 for volatile petroleum components
  - 0.5 for other petroleum components
- n = The number of petroleum components (petroleum fractions plus volatile organic compounds with an RfD) present in the petroleum mixture. (See Table 830-1.)

(C) **Soil vapors.** The soil to vapor pathway shall be evaluated for volatile organic compounds whenever any of the following conditions exist:

(I) For gasoline range organics, whenever the total petroleum hydrocarbon (TPH) concentration is significantly higher than a concentration derived for protection of groundwater for drinking water beneficial use under WAC 173-340-747(6) using the default assumptions;

(II) For diesel range organics, whenever the total petroleum hydrocarbon (TPH) concentration is greater than 10,000 mg/kg;

(III) For other volatile organic compounds, including petroleum components, whenever the concentration is significantly higher than a concentration derived for protection of groundwater for drinking water beneficial use under WAC 173-340-747(4).

See subsection (5)(c)(iv)(B) of this section for methods that may be used to evaluate the soil to vapor pathway.

(c) **Modified Method C soil cleanup levels.**

(i) **General.** Modified Method C soil cleanup levels are standard Method C soil cleanup levels modified with chemical-specific or site-specific data. When making these adjustments, the resultant cleanup levels shall meet applicable state and federal laws, meet health risk levels for standard Method C soil cleanup levels, and be demonstrated to be environmentally protective using the procedures specified in WAC 173-340-7490 through 173-340-7494. Changes to exposure assumptions must comply with WAC 173-340-708(10).

(ii) **Allowable modifications.** The following modifications may be made to the default assumptions in the standard Method C equations to derive modified Method C soil cleanup levels:

(A) For the protection of groundwater see WAC 173-340-747;

(B) For soil ingestion, the gastrointestinal absorption fraction may be modified if the requirements of WAC 173-340-702 (14), (15), (16), and 173-340-708(10) are met;

(C) For dermal contact, the adherence factor, dermal absorption fraction and gastrointestinal absorption conversion factor may be modified if the requirements of WAC 173-340-702 (14), (15), (16), and 173-340-708(10) are met;

(D) The toxicity equivalent factors provided in WAC 173-340-708 (8)(d), (e) and (f), may be modified provided the requirements of WAC 173-340-708 (8)(g) and (h) are met;

(E) The reference dose and cancer potency factor may be modified if the requirements in WAC 173-340-708 (7) and (8) are met; and

(F) Modifications incorporating new science as provided for in WAC 173-340-702 (14), (15) and (16).

(iii) **Dermal contact.** For hazardous substances other than petroleum mixtures, dermal contact with the soil shall be evaluated whenever the proposed changes to Equations 745-1 and 745-2 would result in a significantly higher soil cleanup level than would be calculated without the proposed changes. When conducting this evaluation, the following equations and default assumptions shall be used:



(A) For noncarcinogens use Equation 745-4. This equation takes into account concurrent exposure due to ingestion and dermal contact with soil.

[Equation 745-4]

$$C_{soil} = \frac{HQ \times ABW \times AT}{EF \times ED \left[ \left( \frac{1}{RfDo} \times \frac{SIR \times AB1}{10^6 \text{ mg / kg}} \right) + \left( \frac{1}{RfDd} \times \frac{SA \times AF \times ABS}{10^6 \text{ mg / kg}} \right) \right]}$$

Where:

- $C_{soil}$  = Soil cleanup level (mg/kg)  
 HQ = Hazard quotient (unitless)  
 ABW = Average body weight over the exposure duration (70 kg)  
 AT = Averaging time (20 years)  
 EF = Exposure frequency (0.7) (unitless)  
 ED = Exposure duration (20 years)  
 SIR = Soil ingestion rate (50 mg/day)  
 AB1 = Gastrointestinal absorption fraction (1.0) (unitless)  
 SA = Dermal surface area (2,500 cm<sup>2</sup>)  
 AF = Adherence factor (0.2 mg/cm<sup>2</sup>-day)  
 ABS = Dermal absorption fraction (unitless). May use chemical-specific values or the following defaults:
- 0.01 for inorganic hazardous substances
  - 0.0005 for volatile organic compounds with vapor ((press) pressure >= benzene)
  - 0.03 for volatile organic compounds with vapor ((press) pressure < benzene)
  - 0.1 for other organic hazardous substances
- RfDo = Oral reference dose as defined in WAC 173-340-708(7) (mg/kg-day)  
 RfDd = Dermal reference dose (mg/kg-day) derived by RfDo x GI  
 GI = Gastrointestinal absorption conversion factor (unitless). May use chemical-specific values or the following defaults:
- 0.2 for inorganic hazardous substances
  - 0.8 for volatile organic compounds
  - 0.5 for other organic hazardous substances

(B) For carcinogens use Equation 745-5. This equation takes into account concurrent exposure due to ingestion and dermal contact with soil.

[Equation 745-5]

$$C_{soil} = \frac{RISK \times ABW \times AT}{EF \times ED \left[ \left( \frac{SIR \times AB1 \times CPFo}{10^6 \text{ mg / kg}} \right) + \left( \frac{SA \times AF \times ABS \times CPFd}{10^6 \text{ mg / kg}} \right) \right]}$$

Where:

- $C_{soil}$  = Soil cleanup level (mg/kg)  
 RISK = Acceptable cancer risk (1 in 100,000) (unitless)  
 ABW = Average body weight over the exposure duration (70 kg)

AT	=	Averaging time (75 years)
EF	=	Exposure frequency (0.7) (unitless)
ED	=	Exposure duration (20 years)
SIR	=	Soil ingestion rate (50 mg/day)
ABI	=	Gastrointestinal absorption fraction (1.0) (unitless). May use 0.6 for mixtures of dioxins and/or furans
CPFo	=	Oral cancer potency factor as defined in WAC 173-340-708(8) (kg-day/mg)
CPFd	=	Dermal cancer potency factor (kg-day/mg) derived by CPFo/GI
GI	=	Gastrointestinal absorption conversion factor (unitless). May use chemical-specific values or the following defaults: <ul style="list-style-type: none"> <li>• 0.2 for inorganic hazardous substances</li> <li>• 0.8 for volatile organic compounds and mixtures of dioxins and/or furans</li> <li>• 0.5 for other organic hazardous substances</li> </ul>
SA	=	Dermal surface area (2,500 cm <sup>2</sup> )
AF	=	Adherence factor (0.2 mg/cm <sup>2</sup> -day)
ABS	=	Dermal absorption fraction (unitless). May use chemical-specific values or the following defaults: <ul style="list-style-type: none"> <li>• 0.01 for inorganic hazardous substances</li> <li>• 0.0005 for volatile organic compounds with vapor (<del>(press)</del>) <del>pressure</del> &gt;= benzene</li> <li>• 0.03 for volatile organic compounds (<del>(substances)</del>) with vapor (<del>(press)</del>) <del>pressure</del> &lt; benzene and for mixtures of dioxins and/or furans</li> <li>• 0.1 for other organic hazardous substances</li> </ul>

(C) Modifications may be made to Equations 745-4 and 745-5 as provided for in subsection (5)(c)(ii) of this section.

(iv) **Soil vapors.**

(A) **Applicability.** The soil to vapor pathway shall be evaluated for volatile organic compounds whenever any of the following conditions exist:

(I) For other than petroleum hydrocarbon mixtures, the proposed changes to the standard Method C equations (Equations 745-1 and 745-2) or default values would result in a significantly higher soil cleanup level than would be calculated without the proposed changes;

(II) For petroleum hydrocarbon mixtures, the proposed changes to the standard Method C equations (Equations 745-3, 745-4 and 745-5) or default values would result in a significantly higher soil cleanup level than would be calculated without the proposed changes;

(III) For gasoline range organics, whenever the total petroleum hydrocarbon (TPH) concentration is significantly higher than a concentration derived for protection of groundwater for drinking water beneficial use under WAC 173-340-747(6) using the default assumptions;

(IV) For diesel range organics, whenever the total petroleum hydrocarbon (TPH) concentration is greater than 10,000 mg/kg;

(V) For other volatile organic compounds, including petroleum components, whenever the concentration is significantly higher than a concentration derived for protection of groundwater for drinking water beneficial use under WAC 173-340-747(4).

(B) **Evaluation methods.** Soil cleanup levels that are protective of the indoor and ambient air shall be determined on a site-specific basis. Soil cleanup levels may be evaluated as being protective of air pathways using any of the following methods:

(I) Measurements of the soil vapor concentrations, using methods approved by the department, demonstrating vapors in the soil would not exceed air cleanup levels established under WAC 173-340-750.

(II) Measurements of ambient air concentrations and/or indoor air vapor concentrations throughout buildings, using methods approved by the department, demonstrating air does not exceed cleanup levels established under WAC 173-340-750. Such measurements must be representative of current and future site conditions when vapors are likely to enter and accumulate in structures. Measurement of ambient air may be excluded if it can be shown that indoor air is the most protective point of exposure.

(III) Use of modeling methods approved by the department to demonstrate the air cleanup standards established under WAC 173-340-750 will not be exceeded. When this method is used, the department may require soil vapor and/or air monitoring to be conducted to verify the calculations and compliance with air cleanup standards.

(IV) Other methods as approved by the department demonstrating the air cleanup standards established under WAC 173-340-750 will not be exceeded.

(d) **Using modified Method C to evaluate industrial soil remediation levels.** In addition to the adjustments allowed under subsection (5)(c) of this section, other adjustments to the reasonable maximum exposure scenario or default exposure assumptions are allowed when using a quantitative site-specific risk assessment to evaluate the protectiveness of a remedy. See WAC 173-340-355, 173-340-357, and 173-340-708 (3)(d) and (10)(b).

(6) **Adjustments to industrial soil cleanup levels.**

(a) **Total site risk adjustments.** Soil cleanup levels for individual hazardous substances developed in accordance with subsection (5) of this section, including cleanup levels based on state and federal laws, shall be adjusted downward to take into account exposure to multiple hazardous substances and/or exposure resulting from more than one pathway of exposure. These adjustments need to be made only if, without these adjustments, the hazard index would exceed one (~~((1))~~) or the total excess cancer risk would exceed one in (~~(one hundred thousand)~~) 100,000 ( $1 \times 10^{-5}$ ). These adjustments shall be made in accordance with the procedures specified in WAC 173-340-708 (5) and (6). In making these adjustments, the hazard index shall not exceed one (~~((1))~~) and the total excess cancer risk shall not exceed one in (~~(one hundred thousand)~~) 100,000 ( $1 \times 10^{-5}$ ).

(b) **Adjustments to applicable state and federal laws.** Where a cleanup level developed under subsection (3) or (5) of this section is based on an applicable state or federal law and the level of risk upon which the standard is based exceeds an excess cancer risk of one in (~~(one hundred thousand)~~) 100,000 ( $1 \times 10^{-5}$ ) or a hazard index of one (~~((1))~~), the cleanup level shall be adjusted downward so that total excess cancer risk does not exceed one in (~~(one hundred thousand)~~) 100,000 ( $1 \times 10^{-5}$ ) and the hazard index does not exceed one (~~((1))~~) at the site.

(c) **Natural background and analytical considerations.** Cleanup levels determined under subsection (3) or (5) of this section, including cleanup levels adjusted under subsection (6)(a) and (b) of this section, shall not be set at levels below the practical quantitation limit or natural background concentration, whichever is higher. See WAC 173-340-707 and 173-340-709 for additional requirements pertaining to practical quantitation limits and natural background.

(7) **Point of compliance.** The point of compliance for industrial property soil cleanup levels shall be established in accordance with WAC 173-340-740(6).

(8) **Compliance monitoring.** Compliance monitoring and data analysis and evaluation for industrial property soil cleanup levels shall be performed in accordance with WAC 173-340-410 and 173-340-740(7).

**Reviser's note:** The brackets and enclosed material in the text of the above section occurred in the copy filed by the agency and appear in the Register pursuant to the requirements of RCW 34.08.040.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-747 Deriving soil concentrations for groundwater protection.** (1) **Purpose.** The purpose of this section is to establish soil concentrations that will not cause contamination of groundwater at levels that exceed the groundwater cleanup levels established under WAC 173-340-720. Soil concentrations established under this section are used to establish either Method B soil cleanup levels (see WAC 173-340-740 (3)(b)(iii)(A)) or Method C soil cleanup levels (see WAC 173-340-745 (5)(b)(iii)(A)).

For the purposes of this section, "soil concentration" means the concentration in the soil that will not cause an exceedance of the groundwater cleanup level established under WAC 173-340-720.

(2) **General requirements.** The soil concentration established under this section for each hazardous substance shall meet the following two criteria:

(a) The soil concentration shall not cause an exceedance of the groundwater cleanup level established under WAC 173-340-720. To determine if this criterion is met, one of the methodologies specified in subsections (4) through (9) of this section shall be used; and

(b) To ensure that the criterion in (a) of this subsection is met, the soil concentration shall not result in the accumulation of nonaqueous phase liquid on or in groundwater. To determine if this criterion is met, one of the methodologies specified in subsection (10) of this section shall be used.

(3) **Overview of methods.** This subsection provides an overview of the methods specified in subsections (4) through (10) of this section for deriving soil concentrations that meet the criteria specified in subsection (2) of this section. Certain methods are tailored for particular types of hazardous substances or sites. Certain methods are more complex than others and certain methods require the use of site-specific data. The specific requirements for deriving a soil concentration under a particular method may also depend on the hazardous substance.

(a) **Fixed parameter three-phase partitioning model.** The three-phase partitioning model with fixed input parameters may be used to establish a soil concentration for any hazardous substance. Site-specific data are not required for use of this model. See subsection (4) of this section.

(b) **Variable parameter three-phase partitioning model.** The three-phase partitioning model with variable input parameters may be used to establish a soil concentration for any hazardous substance. Site-specific data are required for use of this model. See subsection (5) of this section.

(c) **Four-phase partitioning model.** The four-phase partitioning model may be used to derive soil concentrations for any site where hazardous substances are present in the soil as a nonaqueous phase liquid (NAPL). The department expects that this model will be used at

sites contaminated with petroleum hydrocarbons. Site-specific data are required for use of this model. See subsection (6) of this section.

(d) **Leaching tests.** Leaching tests may be used to establish soil concentrations for certain metals. Leaching tests may also be used to establish soil concentrations for other hazardous substances, including petroleum hydrocarbons, provided sufficient information is available to demonstrate that the leaching test can accurately predict groundwater impacts. Testing of soil samples from the site is required for use of this method. See subsection (7) of this section.

(e) **Alternative fate and transport models.** Fate and transport models other than those specified in subsections (4) through (6) of this section may be used to establish a soil concentration for any hazardous substance. Site-specific data are required for use of such models. See subsection (8) of this section.

(f) **Empirical demonstration.** An empirical demonstration may be used to show that measured soil concentrations will not cause an exceedance of the applicable groundwater cleanup levels established under WAC 173-340-720. This empirical demonstration may be used for any hazardous substance. Site-specific data (e.g., groundwater samples and soil samples) are required under this method. If the required demonstrations cannot be made, then a protective soil concentration shall be established under one of the methods specified in subsections (4) through (8) of this section. See subsection (9) of this section.

(g) **Residual saturation.** To ensure that the soil concentration established under one of the methods specified in subsections (4) through (9) of this section will not cause an exceedance of the groundwater cleanup level established under WAC 173-340-720, the soil concentration must not result in the accumulation of nonaqueous phase liquid (NAPL) on or in groundwater. The methodologies and procedures specified in subsection (10) of this section shall be used to determine if this criterion is met.

(4) **Fixed parameter three-phase partitioning model.**

(a) **Overview.** This subsection specifies the procedures and requirements for establishing soil concentrations through the use of the fixed parameter three-phase partitioning model. The model may be used to establish soil concentrations for any hazardous substance. The model may be used to calculate both unsaturated and saturated zone soil concentrations.

This method provides default or fixed input parameters for the three-phase partitioning model that are intended to be protective under most circumstances and conditions; site-specific measurements are not required. In some cases it may be appropriate to use site-specific measurements for the input parameters. Subsection (5) of this section specifies the procedures and requirements to establish site-specific input parameters for use in the three-phase partitioning model.

(b) **Description of the model.** The three-phase partitioning model is described by the following equation:

[Equation 747-1]

$$C_s = C_w (UCF) DF \left[ K_d + \frac{(\theta_w + \theta_a H_{cc})}{\rho_b} \right]$$

Where:

$C_s$	=	Soil concentration (mg/kg)
$C_w$	=	Groundwater cleanup level established under WAC 173-340-720 (ug/l)
UCF	=	Unit conversion factor (1mg/1,000 ug)
DF	=	Dilution factor (dimensionless: 20 for unsaturated zone soil; see (e) of this subsection for saturated zone soil)
$K_d$	=	Distribution coefficient (L/kg; see (c) of this subsection)
$\theta_w$	=	Water-filled soil porosity (ml water/ml soil: 0.3 for unsaturated zone soil; see (e) of this subsection for saturated zone soil)
$\theta_a$	=	Air-filled soil porosity (ml air/ml soil: 0.13 for unsaturated zone soil; see (e) of this subsection for saturated zone soil)
$H_{cc}$	=	Henry's law constant (dimensionless; see (d) of this subsection)
$\rho_b$	=	Dry soil bulk density (1.5 kg/L)

(c) **Distribution coefficient ( $K_d$ )**. The default  $K_d$  values for organics and metals used in Equation 747-1 are as follows:

(i) **Organics**. For organic hazardous substances, the  $K_d$  value shall be derived using Equation 747-2. The  $K_{oc}$  (soil organic carbon-water partition coefficient) parameter specified in Equation 747-2 shall be derived as follows:

(A) **Nonionic organics**. For individual nonionic hydrophobic organic hazardous substances (e.g., benzene and naphthalene), the  $K_{oc}$  values in Table 747-1 shall be used. For hazardous substances not listed in Table 747-1,  $K_d$  values may be developed as provided in subsection (5) of this section (variable three-phase partitioning model).

(B) **Ionizing organics**. For ionizing organic hazardous substances (e.g., pentachlorophenol and benzoic acid), the  $K_{oc}$  values in Table 747-2 shall be used. Table 747-2 provides  $K_{oc}$  values for three different pHs. To select the appropriate  $K_{oc}$  value, the soil pH must be measured. The  $K_{oc}$  value for the corresponding soil pH shall be used. If the soil pH falls between the pH values provided, an appropriate  $K_{oc}$  value shall be selected by interpolation between the listed  $K_{oc}$  values.

[Equation 747-2]

$$K_d = K_{oc} \times f_{oc}$$

Where:

$K_d$  = Distribution coefficient (L/kg)

$K_{oc}$  = Soil organic carbon-water partitioning coefficient  
(((ml/g))) (L/kg). See (c)(i) of this subsection.

$f_{oc}$  = Soil fraction of organic carbon (0.1% or 0.001 g/g)

(ii) **Metals**. For metals, the  $K_d$  values in Table 747-3 shall be used. For metals not listed in Table 747-3,  $K_d$  values may be developed as provided in subsection (5) of this section (variable three-phase partitioning model).

(d) **Henry's law constant**. For petroleum fractions, the values for Henry's law constant in Table 747-4 shall be used in Equation 747-1. For individual organic hazardous substances, the value shall be based on values in the scientific literature. For all metals present as inorganic compounds except mercury, zero shall be used. For mercury, either 0.47 or a value derived from the scientific literature shall be

used. Derivation of Henry's law constant from the scientific literature shall comply with WAC 173-340-702 (14), (15) and (16).

(e) **Saturated zone soil concentrations.** Equation 747-1 may also be used to derive concentrations for soil that is located at or below the groundwater table (the saturated zone). The following input parameters shall be changed if Equation 747-1 is used to derive saturated zone soil concentrations:

- (i) The dilution factor shall be changed from 20 to 1;
- (ii) The water-filled soil porosity value shall be changed from 0.3 ml water/ml soil to 0.43 ml water/ml soil; and
- (iii) The air-filled soil porosity value shall be changed from 0.13 ml air/ml soil to zero.

(5) **Variable parameter three-phase partitioning model.**

(a) **Overview.** This section specifies the procedures and requirements to derive site-specific input parameters for use in the three-phase partitioning model. This method may be used to establish soil concentrations for any hazardous substance. This method may be used to calculate both unsaturated and saturated zone soil concentrations.

This method allows for the substitution of site-specific values for the default values in Equation 747-1 for one or more of the following five input parameters: Distribution coefficient, soil bulk density, soil volumetric water content, soil air content, and dilution factor. The methods that may be used and the requirements that shall be met to derive site-specific values for each of the five input parameters are specified in (b) through (f) of this subsection.

(b) **Methods for deriving a distribution coefficient ( $K_d$ ).** To derive a site-specific distribution coefficient, one of the following methods shall be used:

(i) **Deriving  $K_d$  from soil fraction of organic carbon (foc) measurements.** Site-specific measurements of soil organic carbon may be used to derive distribution coefficients for nonionic hydrophobic organics using Equation 747-2. Soil organic carbon measurements shall be based on uncontaminated soil below the root zone (i.e., soil greater than one meter in depth) that is representative of site conditions or in areas through which contaminants are likely to migrate.

The laboratory protocols for measuring soil organic carbon in the Puget Sound Estuary Program (March, 1986) may be used. Other methods may also be used if approved by the department. All laboratory measurements of soil organic carbon shall be based on methods that do not include inorganic carbon in the measurements.

(ii) **Deriving  $K_d$  from site data.** Site-specific measurements of the hazardous substance concentrations in the soil and the soil pore water or groundwater may be used, subject to department approval, to derive a distribution coefficient. Distribution coefficients that have been derived from site data shall be based on measurements of soil and groundwater hazardous substance concentrations from the same depth and location. Soil and groundwater samples that have hazardous substances present as a nonaqueous phase liquid (NAPL) shall not be used to derive a distribution coefficient and measures shall be taken to minimize biodegradation and volatilization during sampling, transport and analysis of these samples.

(iii) **Deriving  $K_d$  from batch tests.** A site-specific distribution coefficient may be derived by using batch equilibrium tests, subject to department approval, to measure hazardous substance adsorption and desorption. The results from the batch test may be used to derive  $K_d$  from the sorption/desorption relationship between hazardous substance

concentrations in the soil and water. Samples that have hazardous substances present as a nonaqueous phase liquid (NAPL) shall not be used to derive a distribution coefficient and measures shall be taken to minimize biodegradation and volatilization during testing.

(iv) **Deriving  $K_d$  from the scientific literature.** The scientific literature may be used to derive a site-specific distribution coefficient ( $K_d$ ) for any hazardous substance, provided the requirements in WAC 173-340-702 (14), (15) and (16) are met.

(c) **Deriving soil bulk density.** ASTM Method 2049 or other methods approved by the department may be used to derive soil bulk density values.

(d) **Deriving soil volumetric water content using laboratory methods.** ASTM Method 2216 or other methods approved by the department may be used to derive soil volumetric water content values.

(e) **Estimating soil air content.** An estimate of soil air content may be determined by calculating soil porosity and subtracting the volumetric water content.

(f) **Deriving a dilution factor from site-specific estimates of infiltration and groundwater flow volume.** Site-specific estimates of infiltration and groundwater flow volume may be used in the following equation to derive a site-specific dilution factor:

[Equation 747-3]

$$DF = (Q_p + Q_a)/Q_p$$

Where:

DF = Dilution factor (dimensionless)

$Q_p$  = Volume of water infiltrating ( $m^3/yr$ )

$Q_a$  = Groundwater flow ( $m^3/yr$ )

(i) **Calculating groundwater flow volume.** The following equation shall be used under this method to calculate the volume of groundwater flow ( $Q_a$ ):

[Equation 747-4]

$$Q_a = K \times A \times I$$

Where:

$Q_a$  = Groundwater flow volume ( $m^3/year$ )

K = Hydraulic conductivity ( $m/year$ ). Site-specific measurements shall be used to derive this parameter.

A = Aquifer mixing zone ( $m^2$ ). The aquifer mixing zone thickness shall not exceed 5 meters in depth and be equal to a unit width of 1 meter, unless it can be demonstrated empirically that the mixing zone thickness exceeds 5 meters.

I = Gradient ( $m/m$ ). Site-specific measurements shall be used to derive this parameter.

(A) Equation 747-4 assumes the groundwater concentrations of hazardous substances of concern upgradient of the site are not detectable. If this assumption is not true, the dilution factor may need to be adjusted downward in proportion to the upgradient concentration.

(B) Direct measurement of the flow velocity of groundwater using methods approved by the department may be used as a substitute for measuring the groundwater hydraulic conductivity and gradient.

(ii) **Calculating or estimating infiltration.** The following equation shall be used under this method to calculate the volume of water infiltrating ( $Q_p$ ):



[Equation 747-5]

$$Q_p = L \times W \times \text{Inf}$$

Where:

- $Q_p$  = Volume of water infiltrating (m<sup>3</sup>/year)  
 $L$  = Estimated length of contaminant source area parallel to groundwater flow (m)  
 $W$  = Unit width of contaminant source area (1 meter)  
 $\text{Inf}$  = Infiltration (m/year)

(A) If a default annual infiltration value (Inf) is used, the value shall meet the following requirements. For sites west of the Cascade Mountains, the default annual infiltration value shall be 70 percent of the average annual precipitation amount. For sites east of the Cascade Mountains, the default annual infiltration value shall be 25 percent of the average annual precipitation amount.

(B) If a site-specific measurement or estimate of infiltration (Inf) is made, it shall be based on site conditions without surface caps (e.g., pavement) or other structures that would control or impede infiltration. The presence of a cover or cap may be considered when evaluating the protectiveness of a remedy under WAC 173-340-350 through 173-340-360. If a site-specific measurement or estimate of infiltration is made, then it must comply with WAC 173-340-702 (14), (15) and (16).

(6) **Four-phase partitioning model.**

(a) **Overview.** This subsection specifies the procedures and requirements for establishing soil concentrations through the use of the four-phase partitioning model. This model may be used to derive soil concentrations for any site where hazardous substances are present in the soil as a nonaqueous phase liquid (NAPL). The model is described in (c) of this subsection. Instructions on how to use the model to establish protective soil concentrations are provided in (d) of this subsection.

(b) **Restrictions on use of the model for alcohol enhanced fuels.** The four-phase partitioning model may be used on a case-by-case basis for soil containing fuels (e.g., gasoline) that have been enhanced with alcohol. If the model is used for alcohol enhanced fuels, then it shall be demonstrated that the effects of cosolvency have been adequately considered and, where necessary, taken into account when applying the model. Use of the model for alcohol enhanced fuels without considering the effects of cosolvency and increased groundwater contamination is prohibited.

(c) **Description of the model.** The four-phase partitioning model is based on the following three equations:

(i) **Conservation of volume equation.**

[Equation 747-6]

$$n = \theta_w + \theta_a + \theta_{\text{NAPL}}$$

Where:

- $n$  = Total soil porosity (ml total pore space/ml total soil volume). Use a default value of 0.43 ml/ml or use a value determined from site-specific measurements.  
 $\theta_w$  = Volumetric water content (ml water/ml soil). For unsaturated soil use a default value of 0.3 or a value determined from site-specific measurements. For saturated soil this value is unknown and must be solved for. Volumetric water content equals the total soil porosity minus volume occupied by the NAPL.

- $\theta_a$  = Volumetric air content (ml air volume/ml total soil volume). For unsaturated soil this value is unknown and must be solved for. Volumetric air content equals the total soil porosity minus the volume occupied by the water and NAPL. For saturated soil this value is zero.
- $\theta_{NAPL}$  = Volumetric NAPL content (ml NAPL volume/ml total soil volume). For both unsaturated and saturated soil this value is unknown and must be solved for.

(ii) **Four-phase partitioning equation.**

[Equation 747-7]

$$\frac{M'_T}{m_{soil}} = \frac{x_i S_i}{\rho_b} \left[ \theta_w + K'_{oc} f_{oc} \rho_b + H'_{cc} \theta_a + \frac{GFW_i}{S_i} \rho_{NAPL} \theta_{NAPL} \right]$$

Where:

- $M'_T$  = Total mass of each component in the system (mg). This value is derived from site-specific measurements.
- $m_{soil}$  = Total soil mass (kg).
- $x_i$  = Mole fraction (at equilibrium) of each component (dimensionless). This value is unknown and must be solved for.
- $S_i$  = Solubility of each component (mg/l). See Table 747-4 for petroleum hydrocarbons; see the scientific literature for other hazardous substances.
- $\rho_b$  = Dry soil bulk density (1.5 kg/l).
- $K'_{oc}$  = Soil organic carbon-water partitioning coefficient for each component (l/kg). See Table 747-4 for petroleum hydrocarbons; see subsection (4)(b) of this section for other hazardous substances.
- $f_{oc}$  = Mass fraction of soil natural organic carbon (0.001 g soil organic/g soil).
- $H'_{cc}$  = Henry's law constant for each component (dimensionless). See Table 747-4 for petroleum hydrocarbons; see subsection (4)(c) of this section for other hazardous substances.
- $GFW_i$  = Gram formula weight, or molecular weight of each component (mg/mol). See Table 747-4 for petroleum hydrocarbons; see the scientific literature for other hazardous substances.
- $\rho_{NAPL}$  = Molar density of the mixture (mol/l). See Equation 747-8.
- Component* = For petroleum mixtures, this means the petroleum fractions, and organic hazardous substances with a reference dose; for other hazardous substances, this means each organic hazardous substance that is found in the NAPL.

(iii) **Molar density equation.**

[Equation 747-8]

$$\rho_{NAPL} = \frac{\left[ \frac{\sum x_i GFW_i}{\sum x_i GFW_i / \rho_i} \right]}{\sum x_i GFW_i}$$

$$= \frac{1}{\sum (x_i GFW_i / \rho_i)}$$

Where:

- $GFW_i$  = Gram formula weight, or molecular weight of each component (mg/mol). See Table 747-4 for petroleum hydrocarbons; see the scientific literature for other hazardous substances.

- $x_i$  = Mole fraction (at equilibrium) of each component (dimensionless). This value is unknown and must be solved for.
- $\rho_i$  = Density of each component (mg/l). See Table 747-4 for petroleum hydrocarbons; see the scientific literature for other hazardous substances.
- Component* = For petroleum mixtures, this means the petroleum fractions plus organic hazardous substances with a reference dose; for other hazardous substances, this means each organic hazardous substance that is found in the NAPL.

(d) **Instructions for using the model.** This subsection provides instructions for using the four-phase partitioning model to predict groundwater concentrations and to establish protective soil concentrations. The model uses an iterative process to simultaneously solve multiple equations for several unknowns (see step 4 for the number of equations). To predict a groundwater concentration, the mole fraction of each component (at equilibrium) must be known. The predicted groundwater concentration is obtained by multiplying the water solubility of each component by the equilibrated mole fraction (Equation 747-7).

(i) **Step 1: Measure hazardous substance soil concentrations.** Collect and analyze soil samples and, if appropriate, samples of the product released, for each component. For petroleum hydrocarbons, see Table 830-1 for a description of what to analyze for.

(ii) **Step 2: Derive physical/chemical data.** For each of the components, determine the Henry's law constant, water solubility, soil organic carbon-water partitioning coefficient, density and molecular weight values. For petroleum hydrocarbons, see Table 747-4.

(iii) **Step 3: Derive soil parameters.** Derive a value for each of the following soil parameters as follows:

(A) **Soil organic carbon content.** Use the default value (0.001 g soil organic/g soil) or a site-specific value derived under subsection (5) (b) (i) of this section.

(B) **Soil volumetric water content.** Use the default value (0.43 minus the volume of NAPL and air) or a site-specific value derived under subsection (5) (d) of this section.

(C) **Soil volumetric air content.** Use the default value (0.13 ml/ml for unsaturated zone soil; zero for saturated zone soil) or a site-specific value derived under subsection (5) (e) of this section.

(D) **Soil bulk density and porosity.** Use the default values of 1.5 kg/l for soil bulk density and 0.43 for soil porosity or use site-specific values. If a site-specific value for bulk density is used, the method specified in subsection (5) (c) of this subsection shall be used. If a site-specific bulk density value is used, a site-specific porosity value shall also be used. The site-specific soil porosity value may be calculated using a default soil specific gravity of 2.65 g/ml or measuring the soil specific gravity using ASTM Method D 854.

(iv) **Step 4: Predict a soil pore water concentration.** Equation 747-7 shall be used to predict the soil pore water concentration for each component. To do this, multiple versions of Equation 747-7 shall be constructed, one for each of the components using the associated parameter inputs for  $K_{oc}$ ,  $H_{cc}$ ,  $GFW$ , and  $S$ . These equations shall then be combined with Equations 747-6 and 747-8 and the condition that  $\sum x_i = 1$  and solved simultaneously for the unknowns in the equations (mole fraction of each component ( $X_i$ ), volumetric NAPL content ( $\theta_{NAPL}$ ), and either the volumetric water content ( $\theta_w$ ) or the volumetric air content ( $\theta_a$ )).

(v) **Step 5: Derive a dilution factor.** Derive a dilution factor using one of the following two methods:

(A) Use the default value of 20 for unsaturated soils and ((±)) one for saturated soils); or

(B) Derive a site-specific value using site-specific estimates of infiltration and groundwater flow volume under subsection (5)(f) of this section.

(vi) **Step 6: Calculate a predicted groundwater concentration.** Calculate a predicted groundwater concentration for each component by dividing the predicted soil pore water concentration for each component by a dilution factor to account for the dilution that occurs once the component enters groundwater.

(vii) **Step 7: Establishing protective soil concentrations.**

(A) **Petroleum mixtures.** For petroleum mixtures, compare the predicted groundwater concentration for each component and for the total petroleum hydrocarbon mixture (sum of the petroleum components in the NAPL) with the applicable groundwater cleanup level established under WAC 173-340-720.

(I) If the predicted groundwater concentration for each of the components and for the total petroleum hydrocarbon mixture is less than or equal to the applicable groundwater cleanup level, then the soil concentrations measured at the site are protective.

(II) If the condition in (d)(vii)(A)(I) of this subsection is not met, then the soil concentrations measured at the site are not protective. In this situation, the four-phase partitioning model can be used in an iterative process to calculate protective soil concentrations.

(B) **Other mixtures.** For mixtures that do not include petroleum hydrocarbons, compare the predicted groundwater concentration for each hazardous substance in the mixture with the applicable groundwater cleanup level established under WAC 173-340-720.

(I) If the predicted groundwater concentration for each of the hazardous substances in the mixture is less than or equal to the applicable groundwater cleanup level, then the soil concentrations measured at the site are protective.

(II) If the condition in (d)(vii)(B)(I) of this subsection is not met, then the soil concentrations measured at the site are not protective. In this situation, the four-phase partitioning model can be used in an iterative process to calculate protective soil concentrations.

(7) **Leaching tests.**

(a) **Overview.** This subsection specifies the procedures and requirements for deriving soil concentrations through the use of leaching tests. Leaching tests may be used to establish soil concentrations for the following specified metals: Arsenic, cadmium, total chromium, hexavalent chromium, copper, lead, mercury, nickel, selenium, and zinc (see (b) and (c) of this subsection). Leaching tests may also be used to establish soil concentrations for other hazardous substances, including petroleum hydrocarbons, provided sufficient information is available to correlate leaching test results with groundwater impacts (see (d) of this subsection). Testing of soil samples from the site is required for use of this method.

(b) **Leaching tests for specified metals.** If leaching tests are used to establish soil concentrations for the specified metals, the following two leaching tests may be used:

(i) EPA Method 1312, Synthetic Precipitation Leaching Procedure (SPLP). Fluid #3 (pH = 5.0), representing acid rain in the western United States, shall be used when conducting this test. This test may underestimate groundwater impacts when acidic conditions exist due to

significant biological degradation or for other reasons. Underestimation of groundwater impacts may occur, for example, when soils contaminated with metals are located in wood waste, in municipal solid waste landfills, in high sulfur content mining wastes, or in other situations with a pH < 6. Consequently, this test shall not be used in these situations and the TCLP test should be used instead.

(ii) **EPA Method 1311, Toxicity Characteristic Leaching Procedure (TCLP)**. Fluid #1 (pH = 4.93), representing organic acids generated by biological degradation processes, shall be used when conducting this test. This test is intended to represent situations where acidic conditions are present due to biological degradation such as in municipal solid waste landfills. Thus, it may underestimate groundwater impacts where this is not the case and the metals of interest are more soluble under alkaline conditions. An example of this would be arsenic occurring in alkaline (pH > 8) waste or soils. Consequently, this test shall not be used in these situations and the SPLP test should be used instead.

(c) **Criteria for specified metals**. When using either EPA Method 1312 or 1311, the analytical methods used for analysis of the leaching test effluent shall be sufficiently sensitive to quantify hazardous substances at concentrations at the groundwater cleanup level established under WAC 173-340-720. For a soil metals concentration derived under (b) of this subsection to be considered protective of groundwater, the leaching test effluent concentration shall meet the following criteria:

(i) For cadmium, lead and zinc, the leaching test effluent concentration shall be less than or equal to (~~ten~~) 10 times the applicable groundwater cleanup level established under WAC 173-340-720.

(ii) For arsenic, total chromium, hexavalent chromium, copper, mercury, nickel and selenium, the leaching test effluent concentration shall be less than or equal to the applicable groundwater cleanup level established under WAC 173-340-720.

(d) **Leaching tests for other hazardous substances**. Leaching tests using the methods specified in this subsection may also be used for hazardous substances other than the metals specifically identified in this subsection, including petroleum hydrocarbons. Alternative leaching test methods may also be used for any hazardous substance, including the metals specifically identified in this subsection. Use of the leaching tests specified in (b) and (c) of this subsection for other hazardous substances or in a manner not specified in (b) and (c) of this subsection, or use of alternative leaching tests for any hazardous substance, is subject to department approval and the user must demonstrate with site-specific field or laboratory data or other empirical data that the leaching test can accurately predict groundwater impacts. The department will use the criteria in WAC 173-340-702 (14), (15) and (16) to evaluate the appropriateness of these alternative methods under WAC 173-340-702 (14), (15) and (16).

(8) **Alternative fate and transport models**.

(a) **Overview**. This subsection specifies the procedures and requirements for establishing soil concentrations through the use of fate and transport models other than those specified in subsections (4) through (6) of this section. These alternative models may be used to establish a soil concentration for any hazardous substance. Site-specific data are required for use of these models.

(b) **Assumptions**. When using alternative models, chemical partitioning and advective flow may be coupled with other processes to pre-

dict contaminant fate and transport, provided the following conditions are met:

(i) **Sorption.** Sorption values shall be derived in accordance with either subsection (4)(c) of this section or the methods specified in subsection (5)(b) of this section.

(ii) **Vapor phase partitioning.** If Henry's law constant is used to establish vapor phase partitioning, then the constant shall be derived in accordance with subsection (4)(d) of this section.

(iii) **Natural biodegradation.** Rates of natural biodegradation shall be derived from site-specific measurements.

(iv) **Dispersion.** Estimates of dispersion shall be derived from either site-specific measurements or literature values.

(v) **Decaying source.** Fate and transport algorithms may be used that account for decay over time.

(vi) **Dilution.** Dilution shall be based on site-specific measurements or estimated using a model incorporating site-specific characteristics. If detectable concentrations of hazardous substances are present in upgradient groundwater, then the dilution factor may need to be adjusted downward in proportion to the background (upgradient) concentration.

(vii) **Infiltration.** Infiltration shall be derived in accordance with subsection (5)(f)(ii)(A) or (B) of this section.

(c) **Evaluation criteria.** Proposed fate and transport models, input parameters, and assumptions shall comply with WAC 173-340-702 (14), (15) and (16).

(9) **Empirical demonstration.**

(a) **Overview.** This subsection specifies the procedures and requirements for demonstrating empirically that soil concentrations measured at the site will not cause an exceedance of the applicable groundwater cleanup levels established under WAC 173-340-720. This empirical demonstration may be used for any hazardous substance. Site-specific data (e.g., groundwater and soil samples) are required under this method. If the demonstrations required under (b) of this subsection cannot be made, then a protective soil concentration shall be established under one of the methods specified in subsections (4) through (8) of this section.

(b) **Requirements.** To demonstrate empirically that measured soil concentrations will not cause an exceedance of the applicable groundwater cleanup levels established under WAC 173-340-720, the following shall be demonstrated:

(i) The measured groundwater concentration is less than or equal to the applicable groundwater cleanup level established under WAC 173-340-720; and

(ii) The measured soil concentration will not cause an exceedance of the applicable groundwater cleanup level established under WAC 173-340-720 at any time in the future. Specifically, it must be demonstrated that a sufficient amount of time has elapsed for migration of hazardous substances from soil into groundwater to occur and that the characteristics of the site (e.g., depth to groundwater and infiltration) are representative of future site conditions. This demonstration may also include a measurement or calculation of the attenuating capacity of soil between the source of the hazardous substance and the groundwater table using site-specific data.

(c) **Evaluation criteria.** Empirical demonstrations shall be based on methods approved by the department. Those methods shall comply with WAC 173-340-702 (14), (15) and (16).

(10) **Residual saturation.**

(a) **Overview.** To ensure the soil concentrations established under one of the methods specified in subsections (4) through (9) of this section will not cause an exceedance of the groundwater cleanup level established under WAC 173-340-720, the soil concentrations must not result in the accumulation of nonaqueous phase liquid on or in groundwater (see subsection (2)(b) of this section). To determine if this criterion is met, either an empirical demonstration must be made (see (c) of this subsection) or residual saturation screening levels must be established and compared with the soil concentrations established under one of the methods specified in subsections (4) through (9) of this section (see (d) and (e) of this subsection). This subsection applies to any site where hazardous substances are present as a nonaqueous phase liquid (NAPL), including sites contaminated with petroleum hydrocarbons.

(b) **Definition of residual saturation.** When a nonaqueous phase liquid (NAPL) is released to the soil, some of the NAPL will be held in the soil pores or void spaces by capillary force. For the purpose of this subsection, the concentration of hazardous substances in the soil at equilibrium conditions is called residual saturation. At concentrations above residual saturation, the NAPL will continue to migrate due to gravimetric and capillary forces and may eventually reach the groundwater, provided a sufficient volume of NAPL is released.

(c) **Empirical demonstration.** An empirical demonstration may be used to show that soil concentrations measured at the site will not result in the accumulation of nonaqueous phase liquid on or in groundwater. An empirical demonstration may be used for any hazardous substance. Site-specific data (e.g., groundwater and soil samples) are required under this method. If the demonstrations required under (c)(i) of this subsection cannot be made, then a protective soil concentration shall be established under (d) and (e) of this subsection.

(i) **Requirements.** To demonstrate empirically that measured soil concentrations will not result in the accumulation of nonaqueous phase liquid on or in groundwater, the following shall be demonstrated:

(A) Nonaqueous phase liquid has not accumulated on or in groundwater; and

(B) The measured soil concentration will not result in nonaqueous phase liquid accumulating on or in groundwater at any time in the future. Specifically, it must be demonstrated that a sufficient amount of time has elapsed for migration of hazardous substances from soil into groundwater to occur and that the characteristics of the site (e.g., depth to groundwater and infiltration) are representative of future site conditions. This demonstration may also include a measurement or calculation of the attenuating capacity of soil between the source of the hazardous substance and the groundwater table using site-specific data.

(iii) **Evaluation criteria.** Empirical demonstrations shall be based on methods approved by the department. Those methods shall comply with WAC 173-340-702 (14), (15) and (16).

(d) **Deriving residual saturation screening levels.** Unless an empirical demonstration is made under (c) of this subsection, residual saturation screening levels shall be derived and compared with the soil concentrations derived under the methods specified in subsections (4) through (9) of this subsection to ensure that those soil concentrations will not result in the accumulation of nonaqueous phase liquid on or in groundwater. Residual saturation screening levels shall be derived using one of the following methods.

(i) **Default screening levels for petroleum hydrocarbons.** Residual saturation screening levels for petroleum hydrocarbons may be obtained from the values specified in Table 747-5.

(ii) **Site-specific screening levels.** Residual saturation screening levels for petroleum hydrocarbons and other hazardous substances may be derived from site-specific measurements. Site-specific measurements of residual saturation shall be based on methods approved by the department. Laboratory measurements or theoretical estimates (i.e., those that are not based on site-specific measurements) of residual saturation shall be supported and verified by site data. This may include an assessment of groundwater monitoring data and soil concentration data with depth and an analysis of the soil's texture (grain size), porosity and volumetric water content.

(e) **Adjustment to the derived soil concentrations.** After residual saturation screening levels have been derived under (d) of this subsection, the screening levels shall be compared with the soil concentrations derived under one of the methods specified in subsections (4) through (9) of this subsection. If the residual saturation screening level is greater than or equal to the soil concentration derived using these methods, then no adjustment for residual saturation is necessary. If the residual saturation screening level is less than the soil concentration derived using these methods, then the soil concentration shall be adjusted downward to the residual saturation screening level.

(11) **Groundwater monitoring requirements.** The department may, on a case-by-case basis, require groundwater monitoring to confirm that hazardous substance soil concentrations derived under this section meet the criterion specified in subsection (2) of this section.

**Reviser's note:** The brackets and enclosed material in the text of the above section occurred in the copy filed by the agency and appear in the Register pursuant to the requirements of RCW 34.08.040.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-7490 Terrestrial ecological evaluation procedures.**

(1) **Purpose.**

(a) WAC 173-340-7490 through 173-340-7494 define the goals and procedures the department will use for:

(i) Determining whether a release of hazardous substances to soil may pose a threat to the terrestrial environment;

(ii) Characterizing (~~(existing or potential)~~) threats to terrestrial plants or animals exposed to hazardous substances in soil; and

(iii) Establishing site-specific cleanup standards for the protection of terrestrial plants and animals.

(b) Information collected during a terrestrial ecological evaluation shall also be used in developing and evaluating cleanup action alternatives and in selecting a cleanup action under WAC 173-340-350 through 173-340-390. WAC 173-340-7490 through 173-340-7494 do not necessarily require a cleanup action for terrestrial ecological protection separate from a human health-based cleanup action. Where appropriate, a terrestrial ecological evaluation may be conducted so as to avoid duplicative studies of soil contamination that will be remediated to address other concerns, as provided in WAC 173-340-350

~~((7)(c)(iii)(F)(II))~~ (6)(i).

(c) These procedures are not intended to be used to evaluate (~~potential~~) threats to ecological receptors in sediments, surface



water, or wetlands. Procedures for sediment evaluations are described in WAC 173-340-760, and for surface water evaluations in WAC 173-340-730. Procedures for wetland evaluations shall be determined by the department on a case-by-case basis.

(2) **Requirements.** In the event of a release of a hazardous substance to the soil at a site, one of the following actions shall be taken:

(a) Document an exclusion from any further terrestrial ecological evaluation using the criteria in WAC 173-340-7491;

(b) Conduct a simplified terrestrial ecological evaluation as set forth in WAC 173-340-7492; or

(c) Conduct a site-specific terrestrial ecological evaluation as set forth in WAC 173-340-7493.

(3) **Goal.** The goal of the terrestrial ecological evaluation process is the protection of terrestrial ecological receptors from exposure to contaminated soil with the potential to cause significant adverse effects. For species protected under the Endangered Species Act or other applicable laws that extend protection to individuals of a species, a significant adverse effect means an impact that would significantly disrupt normal behavior patterns that include, but are not limited to, breeding, feeding, or sheltering. For all other species, significant adverse effects are effects that impair reproduction, growth or survival.

(a) The simplified terrestrial ecological evaluation process has been developed to be protective of terrestrial ecological receptors at most qualifying sites, while the site-specific terrestrial ecological evaluation process is intended to be highly likely to be protective at any site.

(b) The following policy on terrestrial ecological receptors to be protected applies to all terrestrial ecological evaluations. For land uses other than industrial or commercial, protectiveness is evaluated relative to terrestrial plants, wildlife, and ecologically important functions of soil biota that affect plants or wildlife.

For industrial or commercial properties, current or future potential for exposure to soil contamination need only be evaluated for terrestrial wildlife protection. Plants and soil biota need not be considered unless:

(i) The species is protected under the federal Endangered Species Act; or

(ii) The soil contamination is located on an area of an industrial or commercial property where vegetation must be maintained to comply with local government land use regulations.

(c) For the purposes of this section, "industrial property" means properties meeting the definition in WAC 173-340-200. "Commercial property" means properties that are currently zoned for commercial or industrial property use and that are characterized by or are committed to traditional commercial uses such as offices, retail and wholesale sales, professional services, consumer services, and, warehousing.

(d) Any terrestrial remedy, including exclusions, based at least in part on future land use assumptions shall include a completion date for such future development acceptable to the department.

(4) **Point of compliance.**

(a) **Conditional point of compliance.** For sites with institutional controls to prevent excavation of deeper soil, a conditional point of compliance may be set at the biologically active soil zone. This zone is assumed to extend to a depth of six feet. The department may approve a site-specific depth based on a demonstration that an alterna-

tive depth is more appropriate for the site. In making this demonstration, the following shall be considered:

- (i) Depth to which soil macro-invertebrates are likely to occur;
- (ii) Depth to which soil turnover (bioturbation) is likely to occur due to the activities of soil invertebrates;
- (iii) Depth to which animals likely to occur at the site are expected to burrow; and
- (iv) Depth to which plant roots are likely to extend.

(b) **Standard point of compliance.** An institutional control is not required for soil contamination that is at least (~~fifteen~~) 15 feet below the ground surface. This represents a reasonable estimate of the depth of soil that could be excavated and distributed at the soil surface as a result of site development activities, resulting in exposure by ecological receptors.

(5) **Additional measures.** The department may require additional measures to evaluate (~~potential~~) threats to terrestrial ecological receptors notwithstanding the provisions in this and the following sections, when based upon a site-specific review, the department determines that such measures are necessary to protect the environment.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-7493 Site-specific terrestrial ecological evaluation procedures. (1) Purpose.**

(a) This section sets forth the procedures for conducting a site-specific terrestrial ecological evaluation if any of the conditions specified in WAC 173-340-7491 (2)(a) apply to the site, or if the person conducting the evaluation elects to conduct a site-specific terrestrial ecological evaluation under this section, whether or not a simplified terrestrial ecological evaluation has been conducted under WAC 173-340-7492.

(b) In addition to the purposes specified in WAC 173-340-7490 (1)(a), the site-specific terrestrial ecological evaluation is intended to facilitate selection of a cleanup action by developing information necessary to conduct evaluations of cleanup action alternatives in the feasibility study.

(c) There are two elements in planning a site-specific terrestrial ecological evaluation. Both elements shall be done in consultation with the department and must be approved by the department. The two elements are:

(i) Completing the problem formulation step as required under subsection (2) of this section; and

(ii) Selecting one or more methods under subsection (3) of this section for addressing issues identified in the problem formulation step.

(d) After reviewing information developed in the problem formulation step, the department may at its discretion determine that selection of one or more methods for proceeding with the evaluation is not necessary by making either of the following decisions:

(i) No further site-specific terrestrial ecological evaluation is necessary because the cleanup action plans developed for the protection of human health will eliminate exposure pathways of concern to all of the soil contamination.

(ii) A simplified terrestrial ecological evaluation may be conducted under WAC 173-340-7492 because this evaluation will adequately identify and address any (~~existing or potential~~) threats to ecological receptors.

(2) **Problem formulation step.**

(a) To define the focus of the site-specific terrestrial ecological evaluation, identify issues to be addressed in the evaluation, specifying:

(i) **The chemicals of ecological concern.** The person conducting the evaluation may eliminate hazardous substances from further consideration where the maximum or the upper (~~ninety-five~~) 95 percent confidence limit soil concentration found at the site does not exceed ecological indicator concentrations described in Table 749-3. For industrial or commercial land uses, only the wildlife values need to be considered. Any chemical that exceeds the ecological indicator concentrations shall be included as a chemical of ecological concern in the evaluation unless it can be eliminated based on the factors listed in WAC (~~173-340-708~~) 173-340-703 (2) (b). (*Caution on the use of ecological indicator concentrations: These numbers are not cleanup levels, and concentrations that exceed the number do not necessarily require remediation.*)

(ii) **Exposure pathways.** Identify any complete potential pathways for exposure of plants or animals to the chemicals of concern. If there are no complete exposure pathways then no further evaluation is necessary. Incomplete pathways may be due to the presence of man-made physical barriers, either currently existing or to be placed (within a time frame acceptable to the department) as part of a remedy or land use.

To ensure that such man-made barriers are maintained, a restrictive covenant shall be required by the department under WAC 173-340-440 under a consent decree, agreed order or enforcement order, or as a condition to a written opinion regarding the adequacy of an independent remedial action under WAC 173-340-515(3).

(iii) **Terrestrial ecological receptors of concern.** Identify current or potential future terrestrial species groups reasonably likely to live or feed at the site. Groupings should represent taxonomically related species with similar exposure characteristics. Examples of potential terrestrial species groups include: Vascular plants, ground-feeding birds, ground-feeding small mammal predators, and herbivorous small mammals.

(A) From these terrestrial species groups, select those groups to be included in the evaluation. If appropriate, individual terrestrial receptor species may also be included. In selecting species groups or individual species, the following shall be considered:

(I) Receptors that may be most at risk for significant adverse effects based on the toxicological characteristics of the chemicals of concern, the sensitivity of the receptor, and on the likely degree of exposure.

(II) Public comments.

(III) Species protected under applicable state or federal laws that may potentially be exposed to soil contaminants at the site.

(IV) Receptors to be considered under different land uses, described under WAC 173-340-7490 (3) (b).

(B) Surrogate species for which greater information is available, or that are more suitable for site-specific studies, may be used in the analysis when appropriate for addressing issues raised in the problem formulation step.

(iv) **Toxicological assessment.** Identify significant adverse effects in the receptors of concern that may result from exposure to the chemicals of concern, based on information from the toxicological literature.

(b) The following is an example of a site-specific issue developed in this step: Is dieldrin contamination a (~~potential~~) threat to reproduction in birds feeding on invertebrates and ingesting soil at the site? If so, what measures will eliminate any significant adverse effects?

(c) If there are identified information needs for remedy selection or remedial design, these should also be developed as issues for the problem formulation process.

(d) The use of assessment and measurement endpoints, as defined in USEPA *Ecological Risk Assessment Guidance for Superfund*, 1997, should be considered to clarify the logical structure of the site-specific terrestrial ecological evaluation under this chapter. Assessment endpoints shall be consistent with the policy objectives described in WAC 173-340-7490 (3) (b).

(3) **Selection of appropriate terrestrial ecological evaluation methods.** If it is determined during the problem formulation step that further evaluation is necessary, the soil concentrations listed in Table 749-3 may be used as the cleanup level at the discretion of the person conducting the evaluation. Alternatively, one or more of the following methods listed in (a) through (g) of this subsection that are relevant to the issues identified in the problem formulation step and that meet the requirements of WAC 173-340-7490 (1)(a) shall be conducted. The alternative methods available for conducting a site-specific terrestrial ecological evaluation include the following:

(a) **Literature survey.** An analysis based on a literature survey shall be conducted in accordance with subsection (4) of this section and may be used for purposes including the following:

(i) Developing a soil concentration for chemicals not listed in Table 749-3.

(ii) Identifying a soil concentration for the protection of plants or soil biota more relevant to site-specific conditions than the value listed in Table 749-3.

(iii) Obtaining a value for any of the wildlife exposure model variables listed in Table 749-5 to calculate a soil concentration for the protection of wildlife more relevant to site-specific conditions than the values listed in Table 749-3.

(b) **Soil bioassays.**

(i) Bioassays may use sensitive surrogate organisms not necessarily found at the site provided that the test adequately addresses the issues raised in the problem formulation step. For issues where (~~existing or potential~~) threats to plant life are a concern, the test described in *Early Seedling Growth Protocol for Soil Toxicity Screening*. Ecology Publication No. 96-324 may be used. For sites where risks to soil biota are a concern, the test described in *Earthworm Bioassay Protocol for Soil Toxicity Screening*. Ecology Publication No. 96-327 may be used. Other bioassay tests approved by the department may also be used.

(ii) Soil concentrations protective of soil biota or plants may also be established with soil bioassays that use species ecologically relevant to the site rather than standard test species. Species that do or could occur at the site are considered ecologically relevant.

(c) **Wildlife exposure model.** Equations and exposure parameters to be used in calculating soil concentrations protective of terrestrial

wildlife are provided in Tables 749-4 and 749-5. Changes to this model may be approved by the department under the following conditions:

(i) Alternative values for parameters listed in Table 749-5 may be used if they can be demonstrated to be more relevant to site-specific conditions (for example, the value is based on a chemical form of a hazardous substance actually present at the site). An alternative value obtained from the literature shall be supported by a literature survey conducted in accordance with subsection (4) of this section.

(ii) Receptor species of concern or exposure pathways identified in the problem formulation step may be added to the model if appropriate on a site-specific basis.

(iii) A substitution for one or more of the receptor species listed in Table 749-4 may be made under subsection (7) of this section.

(d) **Biomarkers.** Biomarker methods may be used if the measurements have clear relevance to issues raised in the problem formulation and the approach has a high probability of detecting a significant adverse effect if it is occurring at the site. The person conducting the evaluation may elect to use criteria such as biomarker effects that serve as a sensitive surrogate for significant adverse effects.

(e) **Site-specific field studies.** Site-specific empirical studies that involve hypothesis testing should use a conventional "no difference" null hypothesis (e.g.,  $H_0$ : Earthworm densities are the same in the contaminated area and the reference (control) area.  $H_A$ : Earthworm densities are higher in the reference area than in the contaminated area). In preparing a work plan, consideration shall be given to the adequacy of the proposed study to detect an ongoing adverse effect and this issue shall be addressed in reporting results from the study.

(f) **Weight of evidence.** A weight of evidence approach shall include a balance in the application of literature, field, and laboratory data, recognizing that each has particular strengths and weaknesses. Site-specific data shall be given greater weight than default values or assumptions where appropriate.

(g) **Other methods approved by the department.** This may include a qualitative evaluation if relevant toxicological data are not available and cannot be otherwise developed (e.g., through soil bioassay testing).

(4) **Literature surveys.**

(a) Toxicity reference values or soil concentrations established from the literature shall represent the lowest relevant LOAEL found in the literature. Bioaccumulation factor values shall represent a reasonable maximum value from relevant information found in the literature. In assessing relevance, the following principles shall be considered:

(i) Literature benchmark values should be obtained from studies that have test conditions as similar as possible to site conditions.

(ii) The literature benchmark values or toxicity reference values should correspond to the exposure route being assessed.

(iii) The toxicity reference value or bioaccumulation factor value shall be as appropriate as possible for the receptor being assessed. The toxicity reference value should be based on a significant endpoint, as described in subsection (2) of this section.

(iv) The literature benchmark value or toxicity reference value should preferably be based on chronic exposure.

(v) The literature benchmark value, toxicity reference value, or bioaccumulation factor should preferably correspond to the chemical form being assessed. Exceptions may apply for toxicity reference val-

ues where documented biological transformations occur following uptake of the chemical or where chemical transformations are known to occur in the environment under conditions appropriate to the site.

(b) A list of relevant journals and other literature consulted in the survey shall be provided to the department. A table summarizing information from all relevant studies shall be provided to the department in a report, and the studies used to select a proposed value shall be identified. Copies of literature cited in the table that are not in the possession of the department shall be provided with the report. The department may identify relevant articles, books or other documents that shall be included in the survey.

(5) **Uncertainty analysis.** If a site-specific terrestrial ecological evaluation includes an uncertainty analysis, the discussion of uncertainty shall identify and differentiate between uncertainties that can and cannot be quantified, and natural variability. The discussion shall describe the range of potential ecological risks from the hazardous substances present at the site, based on the toxicological characteristics of the hazardous substances present, and evaluate the uncertainty regarding these risks. Potential methods for reducing uncertainty shall also be discussed, such as additional studies or post-remedial monitoring. If multiple lines of independent evidence have been developed, a weight of evidence approach may be used in characterizing uncertainty.

(6) **New scientific information.** The department shall consider proposals for modifications to default values provided in this section based on new scientific information in accordance with WAC 173-340-702 (14), (15) and (16).

(7) **Substitute receptor species.** Substitutions of receptor species and the associated values in the wildlife exposure model described in Table 749-4 may be made subject to the following conditions:

(a) There is scientifically supportable evidence that a receptor identified in Table 749-4 is not characteristic or a reasonable surrogate for a receptor that is characteristic of the ecoregion where the site is located. "Ecoregions" are defined using EPA's *Ecoregions of the Pacific Northwest* Document No. 600/3-86/033 July 1986 by Omernik and Gallant.

(b) The proposed substitute receptor is characteristic of the ecoregion where the site is located and will serve as a surrogate for wildlife species that are, or may become exposed to soil contaminants at the site. The selected surrogate shall be a species that is expected to be vulnerable to the effects of soil contamination relative to the current default species because of high exposure or known sensitivity to hazardous substances found in soil at the site.

(c) Scientific studies concerning the proposed substitute receptor species are available in the literature to select reasonable maximum exposure estimates for variables listed in Table 749-4.

(d) In choosing among potential substitute receptor species that meet the criteria in (b) and (c) of this subsection, preference shall be given to the species most ecologically similar to the default receptor being replaced.

(e) Unless there is clear and convincing evidence that they are not characteristic of the ecoregion where the site is located, the following groups shall be included in the wildlife exposure model: A small mammalian predator on soil-associated invertebrates, a small avian predator on soil-associated invertebrates, and a small mammalian herbivore.

(f) To account for uncertainties in the level of protection provided to substitute receptor species and toxicologically sensitive species, the department may require any of the following:

(i) Use of toxicity reference values based on no observed adverse effects levels.

(ii) Use of uncertainty factors to account for extrapolations between species in toxicity or exposure parameter values; or

(iii) Use of a hazard index approach for multiple contaminants to account for additive toxic effects.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-750 Cleanup standards to protect air quality.** (1) General considerations.

(a) This section applies whenever it is necessary to establish air cleanup standards to determine if air emissions at a site pose a threat to human health or the environment. It applies to ambient (outdoor) air and air within any building, utility vault, manhole or other structure large enough for a person to fit into. This section does not apply to concentrations of hazardous substances in the air originating from an industrial or commercial process or operation or to hazardous substances in the air originating from an offsite source. This section does apply to concentrations of hazardous substances in the air originating from other contaminated media or a remedial action at the site. Air cleanup standards shall be established at the following sites:

(i) Where a nonpotable groundwater cleanup level is being established for volatile organic compounds using a site-specific risk assessment under WAC 173-340-720(6).

(ii) Where a soil cleanup level that addresses vapors or dust is being established under WAC 173-340-740 or 173-340-745.

(iii) Where it is necessary to establish air emission limits for a remedial action.

(iv) At other sites as determined by the department.

(b) Cleanup levels to protect air quality shall be based on estimates of the reasonable maximum exposure expected to occur under both current and future site use conditions. The department has determined that residential site use will generally require the most protective air cleanup levels and that exposure to hazardous substances under these conditions represents the reasonable maximum exposure. Air cleanup levels shall use this presumed exposure scenario and be established in accordance with subsection (3) of this section unless the site qualifies for a Method C air cleanup level. If a site qualifies for a Method C air cleanup level, subsection (4) of this section shall be used to establish air cleanup levels.

(c) In the event of a release or potential release of hazardous substances into the air at a site at which this section applies under (a) of this subsection, a cleanup action that complies with this chapter shall be conducted to address all areas of the site where the concentration of the hazardous substances in the air exceeds cleanup levels.

(d) Air cleanup levels shall be established at concentrations that do not directly or indirectly cause violations of groundwater, surface water, or soil cleanup standards established under this chap-

ter or applicable state and federal laws. A site that qualifies for a Method C air cleanup level under this section does not necessarily qualify for a Method C cleanup level in other media. Each medium must be evaluated separately using the criteria applicable to that medium.

(e) The department may require more stringent air cleanup standards than required by this section where, based on a site-specific evaluation, the department determines that this is necessary to protect human health and the environment. Any imposition of more stringent requirements under this provision shall comply with WAC 173-340-702 and 173-340-708.

(2) Method A air cleanup levels.

This section does not provide procedures for establishing Method A cleanup levels. Method B or C, as appropriate, shall be used to establish air cleanup levels.

(3) Method B air cleanup levels.

(a) Applicability. Method B air cleanup levels consist of standard and modified cleanup levels as described in this subsection. Either standard or modified Method B air cleanup levels may be used at any site.

(b) Standard Method B air cleanup levels. Standard Method B cleanup levels for air shall be at least as stringent as all of the following:

(i) Applicable state and federal laws. Concentrations established under applicable state and federal laws; and

(ii) Human health protection. For hazardous substances for which sufficiently protective health-based criteria or standards have not been established under applicable state and federal laws, those concentrations which protect human health and the environment as determined by the following methods:

(A) Noncarcinogens. Concentrations that are estimated to result in no acute or chronic toxic effects on human health and are determined using the following equation and standard exposure assumptions:

[Equation 750-1]

$$\text{Air cleanup level (ug/m}^3\text{)} = \frac{\text{RfD} \times \text{ABW} \times \text{UCF} \times \text{HQ} \times \text{AT}}{\text{BR} \times \text{ABS} \times \text{ED} \times \text{EF}}$$

Where:

- RfD = Reference dose as specified in WAC 173-340-708(7) (mg/kg-day)
- ABW = Average body weight over the exposure duration (16 kg)
- UCF = Unit conversion factor (1,000 ug/mg)
- BR = Breathing rate (10 m<sup>3</sup>/day)
- ABS = Inhalation absorption fraction (1.0) (unitless)
- HQ = Hazard quotient (1) (unitless)
- AT = Averaging time (6 years)
- ED = Exposure duration (6 years)
- EF = Exposure frequency (1.0) (unitless)

(B) Carcinogens. For known or suspected carcinogens, concentrations for which the upper bound on the estimated excess cancer risk is less than or equal to one in ((one million)) 1,000,000 (1 x 10<sup>-6</sup>) and are determined using the following equation and standard exposure assumptions:

[Equation 750-2]

$$\text{Air cleanup level (ug/m}^3\text{)} = \frac{\text{RISK} \times \text{ABW} \times \text{AT} \times \text{UCF}}{\text{CPF} \times \text{BR} \times \text{ABS} \times \text{ED} \times \text{EF}}$$



## Where:

RISK	=	Acceptable cancer risk level (1 in 1,000,000) (unitless)
ABW	=	Average body weight over the exposure duration (70 kg)
AT	=	Averaging time (75 years)
UCF	=	Unit conversion factor (1,000 ug/mg)
CPF	=	Carcinogenic potency factor as specified in WAC 173-340-708(8) (kg-day/mg)
BR	=	Breathing rate (20 m <sup>3</sup> /day)
ABS	=	Inhalation absorption fraction (1.0) (unitless)
ED	=	Exposure duration (30 years)
EF	=	Exposure frequency (1.0) (unitless)

(C) Petroleum mixtures. For noncarcinogenic effects of petroleum mixtures, a total petroleum hydrocarbon cleanup level shall be calculated using Equation 750-1 and by taking into account the additive effects of the petroleum fractions and volatile organic compounds present in the petroleum mixture. Cleanup levels for other noncarcinogens and known or suspected carcinogens within the petroleum mixture shall be calculated using Equations 750-1 and 750-2. See Table 830-1 for the analyses required for various petroleum products to use this method.

(iii) Lower explosive limit limitation. Standard Method B air cleanup levels shall not exceed ~~((ten))~~ 10 percent ~~((+10%))~~ of the lower explosive limit for any hazardous substance or mixture of hazardous substances.

(c) Modified Method B air cleanup levels. Modified Method B air cleanup levels are standard Method B air cleanup levels modified with chemical-specific or site-specific data. When making these adjustments, the resultant cleanup levels shall meet applicable state and federal laws, health risk levels and explosive limit limitations required for standard Method B air cleanup levels. Changes to exposure assumptions must comply with WAC 173-340-708(10). The following adjustments may be made to the default assumptions in the standard Method B equations to derive modified Method B cleanup levels:

(i) The inhalation absorption ~~((percentage))~~ fraction may be modified if the requirements of WAC 173-340-702 (14), (15), (16) and WAC 173-340-708(10) are met;

(ii) Adjustments to the reference dose and cancer potency factor may be made if the requirements in WAC 173-340-708 (7) and (8) are met;

(iii) The toxicity equivalency factor procedures described in WAC 173-340-708(8) may be used for assessing the potential carcinogenic risk of mixtures of chlorinated dibenzo-p-dioxins, chlorinated dibenzofurans and polycyclic aromatic hydrocarbons;

(iv) Modifications incorporating new science as provided for in WAC 173-340-702 (14), (15) and (16); and

(d) Using modified Method B to evaluate air remediation levels. In addition to the adjustments allowed under subsection (3)(c) of this section, adjustments to the reasonable maximum exposure scenario or default exposure assumptions are allowed when using a quantitative site-specific risk assessment to evaluate the protectiveness of a remedy. See WAC 173-340-355, 173-340-357 and 173-340-708 (3)(d) and (10)(b).

(4) Method C air cleanup levels.

(a) Applicability. Method C air cleanup levels consist of standard and modified cleanup levels as described in this subsection. Meth-

od C air cleanup levels may be approved by the department if the person undertaking the cleanup action can demonstrate that the site qualifies for use of Method C under WAC 173-340-706(1).

(b) Standard Method C air cleanup levels. Standard Method C air cleanup levels for ambient air shall be at least as stringent as all of the following:

(i) Applicable state and federal laws. Concentrations established under applicable state and federal laws;

(ii) Human health protection. For hazardous substances for which sufficiently protective health-based criteria or standards have not been established under applicable state and federal laws, concentrations that protect human health and the environment as determined by the following methods:

(A) Noncarcinogens. Concentrations that are anticipated to result in no significant acute or chronic effects on human health and are estimated in accordance with Equation 750-1 except that the average body weight shall be 70 kg and the estimated breathing rate shall be 20 m<sup>3</sup>/day;

(B) Carcinogens. For known or suspected carcinogens, concentrations for which the upper bound on the estimated excess cancer risk is less than or equal to one in ~~((one hundred thousand))~~ 100,000 (1 x 10<sup>-5</sup>) and are determined in accordance with Equation 750-2.

(C) Petroleum mixtures. Cleanup levels for petroleum mixtures shall be calculated as specified in subsection (3)(b)(ii)(C) of this section, except that the average body weight shall be 70 kg and the estimated breathing rate shall be 20m<sup>3</sup>/day.

(iii) Lower explosive limit limitation. Standard Method C air cleanup levels shall not exceed ~~((ten))~~ 10 percent ~~((+10%))~~ of the lower explosive limit for any hazardous substance or mixture of hazardous substances.

(c) Modified Method C air cleanup levels. Modified Method C air cleanup levels are standard Method C air cleanup levels modified with chemical-specific or site-specific data. The same limitations and adjustments specified in subsection (3)(c) of this section apply to modified Method C cleanup levels.

(d) Using modified Method C to evaluate air remediation levels. In addition to the adjustments allowed under subsection (4)(c) of this section, adjustments to the reasonable maximum exposure scenario or default exposure assumptions are allowed when using a quantitative site-specific risk assessment to evaluate the protectiveness of a remedy. See WAC 173-340-355, 173-340-357 and 173-340-708 (3)(d) and (10)(b).

(5) Adjustments to air cleanup levels.

(a) Total site risk adjustments. Air cleanup levels for individual hazardous substances developed in accordance with subsections (3) and (4) of this section, including cleanup levels based on applicable state and federal laws, shall be adjusted downward to take into account exposure to multiple hazardous substances and/or exposure resulting from more than one pathway of exposure. These adjustments need to be made only if, without these adjustments, the hazard index would exceed one ~~((+1))~~ or the total excess cancer risk would exceed one in ~~((one hundred thousand))~~ 100,000 (1 x 10<sup>-5</sup>). These adjustments shall be made in accordance with the procedures in WAC 173-340-708 (5) and (6). In making these adjustments, the hazard index shall not exceed one ~~((+1))~~ and the total excess cancer risk shall not exceed one in ~~((one hundred thousand))~~ 100,000 (1 x 10<sup>-5</sup>).

(b) Adjustments to applicable state and federal laws. Where a cleanup level developed under subsection (3) or (4) of this section is based on an applicable state or federal law and the level of risk upon which the standard is based exceeds an excess cancer risk of one in ~~((one hundred thousand))~~ 100,000 ( $1 \times 10^{-5}$ ) or a hazard index of one ~~((1))~~, the cleanup level must be adjusted downward so that the total excess cancer risk does not exceed one in ~~((one hundred thousand))~~ 100,000 ( $1 \times 10^{-5}$ ) and the hazard index does not exceed one ~~((1))~~ at the site.

(c) Natural background and PQL considerations. Cleanup levels determined under subsection (3) or (4) of this section, including cleanup levels adjusted under (a) or (b) of this subsection, shall not be set at levels below the practical quantitation limit or natural background, whichever is higher. See WAC 173-340-709 and 173-340-707 for additional requirements pertaining to practical quantitation limits and natural background.

(6) Points of compliance. Cleanup levels established under this section shall be attained in the ambient (outdoor) air and air within any building, utility vault, manhole or other structure large enough for a person to fit into, throughout the site. For sites determined to be industrial sites under the criteria in WAC 173-340-745, the department may approve a conditional point of compliance not to exceed the property boundary. A conditional point of compliance shall not be approved if use of a conditional point of compliance would pose a threat to human health or the environment.

(7) Compliance monitoring.

(a) Where air cleanup levels have been established at a site, monitoring may be required to be conducted to determine if compliance with the air cleanup levels has been achieved. Sampling and analytical procedures shall be defined in a compliance monitoring plan prepared under WAC 173-340-410. The sample design shall provide data that are representative of the site.

(b) Data analysis and evaluation procedures used to evaluate compliance with air cleanup levels shall be defined in a compliance monitoring plan prepared under WAC 173-340-410.

(c) Averaging times specified in applicable state and federal laws shall be used to demonstrate compliance with those requirements.

(d) When cleanup levels are not based on applicable state and federal laws, the following averaging times shall be used:

(i) Compliance with air cleanup levels for noncarcinogens shall be based on ~~((twenty-four-hour))~~ 24-hour time weighted averages except where the cleanup level is based upon an inhalation reference dose which specifies an alternate averaging time;

(ii) Compliance with air cleanup levels for carcinogens shall be based on annual average concentrations.

## **PART ((VIII)) 8 - GENERAL PROVISIONS**

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-810 Worker health and safety (~~and health~~).** (1) **General provisions.** Requirements under the Occupational Safety and Health Act of 1970, as amended (29 U.S.C. Sec. 651 et seq.) and the Washington Industrial Safety and Health Act (chapter 49.17 RCW), and regulations promulgated pursuant thereto shall be applicable to remedial actions taken under this chapter. These requirements are subject to enforcement by the designated federal and state agencies. All governmental agencies and private employers are directly responsible for the safety and health of their own employees and compliance with those requirements. Actions taken by the department under this chapter do not constitute an exercise of statutory authority within the meaning of section (4)(b)(1) of the Occupational Safety and Health Act.

(2) **Health and safety (~~and health~~) plan.** Persons responsible for undertaking remedial actions under this chapter shall prepare a health and safety plan when required by chapter (~~(296-62)~~) 296-843 WAC. Plans prepared under an order or decree shall be submitted for the department's review and comment. The health and safety (~~and health~~) plan must be consistent with chapter 49.17 RCW and regulations adopted under that authority.

NEW SECTION

**WAC 173-340-815 Cultural resource protection.** (1) **Purpose.** This section specifies requirements that are intended to avoid, minimize, or mitigate adverse effects from remedial actions on archaeological and historic archaeological sites, historic buildings and structures, traditional cultural places, sacred sites, and other cultural resources.

(2) **Applicable laws.** Remedial actions must comply with applicable state and federal laws regarding cultural resource protection, including:

- (a) The National Historic Preservation Act of 1966, as amended (54 U.S.C. 300101 et seq.);
- (b) The Archaeological and Historic Preservation Act of 1974, as amended (54 U.S.C. 312501 et seq.);
- (c) The Archaeological Resource Protection Act of 1979, as amended (16 U.S.C. 470aa et seq.);
- (d) The Native American Graves Protection and Repatriation Act of 1990, as amended (25 U.S.C. 3001 et seq.);
- (e) Chapter 27.53 RCW, Archaeological sites and resources;
- (f) Chapter 27.44 RCW, Indian graves and records;
- (g) Chapter 68.50 RCW, Human remains;
- (h) Chapter 68.60 RCW, Abandoned and historic cemeteries and historic graves; and
- (i) Chapter 43.21C RCW, State Environmental Policy Act and chapter 197-11 WAC, SEPA rules.

(3) **Consultations and inadvertent discovery plans.**

- (a) **Applicability.** The requirements in this subsection apply to:
  - (i) Ecology-conducted remedial actions, except initial investigations;
  - (ii) Ecology-supervised remedial actions; and
  - (iii) Ecology-funded independent remedial actions.

(b) **Requirements.** For remedial actions identified under (a) of this subsection, ecology will do the following before any person conducts a field activity capable of affecting a cultural resource:

(i) Consult with the department of archaeology and historic preservation and affected Indian tribes on the potential effects of planned remedial actions on cultural resources at the site, unless the remedial action is subject to Section 106 review under the National Historic Preservation Act of 1966, as amended (54 U.S.C. 300101 et seq.). Based on the consultations, ecology may require the development and implementation of a cultural resources work plan, such as a survey or monitoring plan, to identify cultural resources and to avoid, minimize, or mitigate adverse impacts to cultural resources at the site; and

(ii) Prepare or require an inadvertent discovery plan for the site.

(A) The inadvertent discovery plan must be prepared using the applicable form provided by ecology or an equivalent document that includes the same or more comprehensive information.

(B) For ecology-supervised remedial actions, ecology may require submittal of the inadvertent discovery plan for its review.

(C) The inadvertent discovery plan must be readily available during all remedial actions at the site. Persons conducting remedial actions at the site must be familiar with the contents and location of the plan.

(D) The inadvertent discovery plan must be updated as needed to reflect the discovery of cultural resources.

AMENDATORY SECTION (Amending WSR 01-05-024, filed 2/12/01, effective 8/15/01)

**WAC 173-340-830 ((Analytical)) Sampling and analysis procedures.**

(1) **Purpose.** This section specifies ~~((acceptable analytical methods and other testing requirements for sites where remedial action is being conducted under this chapter.~~

~~(2) General requirements.~~

~~(a) All hazardous substance analyses shall be conducted by a laboratory accredited under chapter 173-50 WAC, unless otherwise approved by the department.~~

~~(b) All analytical procedures used shall be conducted in accordance with a sampling and analysis plan prepared under WAC 173-340-820.~~

~~(c) Tests for which methods have not been specified in this section shall be performed using standard methods or procedures such as those specified by the American Society for Testing of Materials, when available, unless otherwise approved by the department.~~

~~(d) Samples shall be analyzed consistent with methods appropriate for the site, the media being analyzed, the hazardous substances being analyzed for, and the anticipated use of the data.~~

~~(e) The department may require or approve modifications to the standard analytical methods identified in subsection (3) of this section to provide lower quantitation limits, improved accuracy, greater precision, or to address the factors in (d) of this subsection.~~

~~(f) Limits of quantitation. Laboratories shall achieve the lowest practical quantitation limits consistent with the selected method and WAC 173-340-707.~~

~~(g) Where there is more than one method specified in subsection (3) of this section with a practical quantitation limit less than the cleanup standard, any of the methods may be selected. In these situations, considerations in selecting a particular method may include confidence in the data, analytical costs, and considerations relating to quality assurance or analysis efficiencies.~~

~~(h) The department may require an analysis to be conducted by more than one method in order to provide higher data quality. For example, the department may require that different separation and detection techniques be used to verify the presence of a hazardous substance ("qualification") and determine the concentration of the hazardous substance ("quantitation").~~

~~(i) The minimum testing requirements for petroleum contaminated sites are identified in Table 830-1.~~

~~(3) Analytical methods.~~

~~(a) The methods used for sample collection, sample preservation, transportation, allowable time before analysis, sample preparation, analysis, method detection limits, practical quantitation limits, quality control, quality assurance and other technical requirements and specifications shall comply with the following requirements, as applicable:~~

~~(i) Method 1. **Test Methods for Evaluating Solid Waste**, Physical/Chemical Methods, U.S. EPA, SW-846, fourth update (2000);~~

~~(ii) Method 2. **Guidelines Establishing Test Procedures for the Analysis of Pollutants**, 40 C.F.R. Chapter 1, Part 136, and Appendices A, B, C, and D, U.S. EPA, July 1, 1999;~~

~~(iii) Method 3. **Standard Methods for the Examination of Water and Wastewater**, American Public Health Association, American Water Works Association, and Water Pollution Control Federation, 20th edition, 1998;~~

~~(iv) Method 4. **Recommended Protocols for Measuring Selected Environmental Variables in Puget Sound**, Puget Sound Estuary Program/Tetra Tech, 1996 edition;~~

~~(v) Method 5. **Quality Assurance Interim Guidelines for Water Quality Sampling and Analysis**, Groundwater Management Areas Program, Washington Department of Ecology, Water Quality Investigations Section, December 1986;~~

~~(vi) Method 6. **Analytical Methods for Petroleum Hydrocarbons**, Ecology publication #ECY 97-602, June 1997; or~~

~~(vii) Equivalent methods subject to approval by the department.~~

~~(b) The methods used for a particular hazardous substance at a site shall be selected in consideration of the factors in subsection (2) of this section.~~

~~(c) Groundwater. Methods 1, 2, 3 and 4, as described in (a) of this subsection, may be used to determine compliance with WAC 173-340-720.~~

~~(d) Surface water. Methods 1, 2, 3, 4 and 5 as described in (a) of this subsection, may be used to determine compliance with WAC 173-340-730.~~

~~(e) Soil. Method 1, as described in (a) of this subsection, may be used to determine compliance with WAC 173-340-740 and 173-340-745.~~

~~(f) Air. Appropriate methods for determining compliance with WAC 173-340-750 shall be selected on a case-by-case basis, in consideration of the factors in subsection (2) of this section)) requirements for sampling and analysis activities conducted as part of a remedial action. These activities include sample collection, handling, preservation, transportation, holding time, preparation, laboratory analy-~~

sis, method detection limits, practical quantitation limits, quality assurance, quality control, data reporting, and other technical requirements and specifications.

(2) **Applicability.** All sampling and analysis activities conducted as part of a remedial action must comply with the requirements in this section and, for sites where there is a release or threatened release to sediment, the requirements in chapter 173-204 WAC.

(3) **Plans.** All sampling and analysis must be conducted in accordance with a sampling and analysis plan prepared under WAC 173-340-820.

(4) **Methods.**

(a) All sampling and analysis must be conducted in accordance with an ecology-approved method or, if ecology has not approved an applicable method, a standard method or procedure such as those specified by the American Society for Testing of Materials, when available.

(i) Ecology will maintain a list of ecology-approved methods and make the list publicly available on ecology's website.

(ii) Ecology will provide notice in the *Contaminated Site Register* when ecology adds or removes a method from the list of ecology-approved methods.

(iii) Ecology will maintain a record of its decisions to add or remove a method from the list of ecology-approved methods.

(iv) Any person may propose another method for ecology review and approval.

(b) The methods used to collect, handle, and analyze samples must be appropriate for the site, the media being analyzed, the hazardous substances being analyzed for, and the anticipated use of the data.

(c) Ecology may require or approve modifications to a method identified under (a) of this subsection to provide lower quantitation limits, improved accuracy, greater precision, or to address the factors in (b) of this subsection.

(d) Ecology may require an analysis to be conducted by more than one method in order to provide higher data quality. For example, ecology may require that different separation and detection techniques be used to verify the presence of a hazardous substance (qualification) and determine the concentration of the hazardous substance (quantitation).

(e) If ecology has approved more than one method with a practical quantitation limit less than the cleanup level, any of those methods may be used. When selecting a method in these situations, consider confidence in the data, analytical costs, quality assurance, and analysis efficiencies.

(5) **Laboratories.**

(a) All hazardous substance analyses must be conducted by a laboratory accredited under chapter 173-50 WAC, unless otherwise approved by ecology.

(b) Laboratories must achieve the lowest practical quantitation limits consistent with the selected method and WAC 173-340-707.

(6) **Petroleum testing.** The minimum testing requirements for petroleum releases are identified in Table 830-1.

AMENDATORY SECTION (Amending WSR 90-08-086, filed 4/3/90, effective 5/4/90)

**WAC 173-340-860 Endangerment.** In the event that the department determines that any activity being performed at a ((hazardous waste))

site is creating or has the potential to create a danger to human health or the environment, the department may direct such activities to cease for such period of time as it deems necessary to abate the danger.

**PART 9 - TABLES**

REPEALER

The following sections of the Washington Administrative Code are repealed:

WAC 173-340-140	Deadlines.
WAC 173-340-610	Regional citizens' advisory committees.



**WSR 23-17-160**  
**PERMANENT RULES**  
**DEPARTMENT OF**

**CHILDREN, YOUTH, AND FAMILIES**

[Filed August 23, 2023, 9:28 a.m., effective September 23, 2023]

Effective Date of Rule: Thirty-one days after filing.

Purpose: The department of children, youth, and families is amending these rules to provide governance when transferring individuals convicted as adults to the department of corrections.

Citation of Rules Affected by this Order: New WAC 110-745-0010; and amending WAC 110-745-0020, 110-745-0030, 110-745-0040, 110-745-0050, and 110-745-0060.

Statutory Authority for Adoption: RCW 13.40.280, 72.01.410.

Adopted under notice filed as WSR 23-15-104 on July 18, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 0, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 1, Amended 5, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 0, Repealed 0.

Date Adopted: August 23, 2023.

Brenda Villarreal  
Rules Coordinator

**OTS-4727.4**

**Chapter 110-745 WAC**  
**TRANSFER OF ((~~JUVENILE OFFENDER~~)) INDIVIDUAL TO THE DEPARTMENT OF CORRECTIONS**

NEW SECTION

**WAC 110-745-0010 Applicable transfers.** WAC 110-745-0020 through 110-745-0060 apply only to transfers pursuant to RCW 13.40.280.

AMENDATORY SECTION (Amending WSR 19-14-079, filed 7/1/19, effective 7/1/19)

**WAC 110-745-0020 Notification to ((juvenile)) proposed transferred individual.** ((~~A juvenile~~)) (1) Individuals in the custody of the

department being considered for transfer to DOC ~~((shall))~~ must be notified in writing at least ~~((five))~~ seven calendar days in advance of the review board hearing convened to consider the matter.

(2) The written notification ~~((to the juvenile offender will))~~ must include the reasons the transfer is being considered and a copy of the rules pertaining to the review board hearing.

(3) Prior to any review board hearing, ~~((the juvenile))~~ individuals being considered for transfer to DOC, or ~~((the juvenile's))~~ their attorney, ~~((shall))~~ will have the right ~~((of))~~ to access ~~((to, and adequate opportunity to))~~ and examine any department files or records ~~((of the department))~~ pertaining to the proposed transfer of the ~~((juvenile))~~ individual to the ~~((department of corrections))~~ DOC.

AMENDATORY SECTION (Amending WSR 19-14-079, filed 7/1/19, effective 7/1/19)

**WAC 110-745-0030 Composition of board.** The review board will be composed of the ~~((director of DJR))~~ assistant secretary of juvenile rehabilitation division (JRD) or designee who will serve as the chairperson, and two ~~((other juvenile rehabilitation))~~ JRD administrators appointed by the ~~((chairman))~~ chairperson. The chairperson may also appoint up to three members of the department's legal office to serve on the review board. In the event of a tie vote, the chairperson or designee will act as the tiebreaker.

AMENDATORY SECTION (Amending WSR 19-14-079, filed 7/1/19, effective 7/1/19)

**WAC 110-745-0040 ~~((Attendance at))~~ Conduct of hearing.** (1) Attendance at a review board ~~((shall))~~ hearing will be limited to parties directly concerned.

(2) The chairperson may exclude unauthorized persons unless the parties agree to their presence.

(3) Parties ~~((shall))~~ will have the right to present evidence, cross-examine witnesses, and make recommendations to the board.

~~((All relevant and material evidence is admissible which, in the opinion of the chairperson, is the best evidence reasonably obtainable, having due regard for its necessity, availability and trustworthiness.))~~ (4) The hearing must be recorded manually or by a suitable recording device.

AMENDATORY SECTION (Amending WSR 19-14-079, filed 7/1/19, effective 7/1/19)

**WAC 110-745-0050 Consideration of evidence.** (1) The review board must consider all evidence presented at the hearing by assessing the relevance, credibility, and usefulness of the evidence.

(2) At the conclusion of the hearing, the review board will consider all evidence presented and ~~((make a decision))~~ decide whether continued placement of the ~~((juvenile offender in an))~~ individual in a juvenile rehabilitation institution ~~((for juvenile offenders))~~

presents a continuing and serious threat to the safety of others in the institution.

AMENDATORY SECTION (Amending WSR 19-14-079, filed 7/1/19, effective 7/1/19)

**WAC 110-745-0060 Record of decision.** The ~~((chair of the))~~ review board will prepare a written record of the decision and reasons ~~((therefore))~~ no later than seven calendar days after the hearing, unless extended by the secretary. ~~((The review board shall be recorded manually, or by mechanical, electronic, or other device capable of transcription.))~~

**WSR 23-17-166**  
**PERMANENT RULES**  
**DEPARTMENT OF**

**SOCIAL AND HEALTH SERVICES**

(Economic Services Administration)

[Filed August 23, 2023, 10:35 a.m., effective November 1, 2023]

Effective Date of Rule: November 1, 2023.

Purpose: The department is adopting amendments to WAC 388-458-0040 What happens if I ask for an administrative hearing before the change happens?; and creating chapter 388-494 WAC, Diaper related payments; WAC 388-494-0010 What is the diaper related payment? Effective November 1, 2023, these amendments authorize issuance of diaper related payments to TANF and SFA households with a child under three years old, in compliance with SSB 5838 (chapter 100, Laws of 2022).

Citation of Rules Affected by this Order: New WAC 388-494-0010; and amending WAC 388-458-0040.

Statutory Authority for Adoption: RCW 74.04.050, 74.04.055, and 74.04.057.

Other Authority: SSB 5838 (chapter 100, Laws of 2022).

Adopted under notice filed as WSR 23-13-118 on June 21, 2023.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 1, Amended 1, Repealed 0.

Number of Sections Adopted at the Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 1, Amended 1, Repealed 0.

Date Adopted: August 23, 2023.

Katherine I. Vasquez  
Rules Coordinator

**SHS-4983.3**

AMENDATORY SECTION (Amending WSR 01-16-087, filed 7/25/01, effective 9/1/01)

**WAC 388-458-0040 What happens if I ask for ((a-fair)) an administrative hearing before the change happens?** (1) If you ask for ((a-fair)) an administrative hearing within the ((ten)) 10-day notice period, you may keep getting the amount of benefits you were getting before the change. This is called continued benefits.

(2) If the ((tenth)) 10th day falls on a weekend or holiday, you have until the next business day to ask for ((a-fair)) an administrative hearing and still be able to get continued benefits.

(3) If the (~~tenth~~) 10th day happens before the end of the month, you have until the end of the month to ask for (~~a fair~~) an administrative hearing and still be able to get continued benefits.

(4) For food assistance, you cannot get continued benefits if your certification period is ending.

(5) For diaper related payments, you can get continued benefits if you meet the conditions of WAC 388-494-0010(3).

(6) If you get continued benefits, you keep getting them through the end of the month the (~~fair~~) administrative hearing decision is mailed unless:

(a) You:

(i) Tell us in writing that you do not want continued benefits;

(ii) Withdraw your (~~fair~~) administrative hearing request in writing; or

(iii) Do not follow through with the (~~fair~~) administrative hearing process.

(b) An administrative law judge (ALJ) tells us in writing to stop your continued benefits before the hearing.

(c) For food assistance, your certification period ends.

(~~6~~) (7) After the (~~fair~~) administrative hearing, you have to pay back continued benefits you get, as described in chapter 388-410 WAC, if the ALJ agrees with our decision.

#### NEW SECTION

**WAC 388-494-0010 What is the diaper related payment?** (1) What is the diaper related payment?

The diaper related payment is a cash assistance payment for certain clients receiving Temporary Assistance for Needy Families (TANF) or State Funded Assistance (SFA) with at least one qualifying child, to support them in meeting the basic needs for diapers and other related necessities essential for early development.

(2) The following definitions apply:

(a) "Assistance Unit" as defined in WAC 388-408-0005.

(b) "Qualifying child" means a child recipient under 3 years old.

(3) Who is eligible for the diaper related payment?

(a) You must have a qualifying child receiving TANF or SFA;

(b) The assistance unit (AU) is active and receiving TANF or SFA benefits for the month of issuance:

(i) AUs must be eligible for a TANF or SFA grant of at least \$10 to receive the payment.

(ii) The payment will not be pro-rated based on application date.

(4) How do I apply for the diaper related payment?

You do not need to apply for the diaper related payment. The department automatically reviews your eligibility for the diaper related payment each month of issuance.

(5) What benefits will I receive if I am eligible for the diaper related payment?

(a) The AU will receive a \$100 diaper related payment each month;

(b) We determine if your AU is eligible to receive the diaper related payment and automatically provide the benefit to you.

(c) The payment is a cash assistance payment issued in the same manner as your TANF or SFA grant.

(6) The diaper related payment benefit amount is set based on annual funding appropriated for the program and the projected total number of eligible households.

(7) The department may discontinue or reduce program benefit issuances during periods of time when funds provided for the diaper related payment are exhausted, projected to be overspent, or not appropriated.