

WSR 17-08-034
PROPOSED RULES
SPOKANE REGIONAL
CLEAN AIR AGENCY

[Filed March 29, 2017, 10:02 a.m.]

Original Notice.

Proposal is exempt under RCW 70.94.121(1).

Title of Rule and Other Identifying Information: Amend SRCAA Regulation I, Article X: Fees and Charges.

Hearing Location(s): Spokane Regional Clean Air Agency (SRCAA), 3104 East Augusta Avenue, Spokane, WA 99207, on June 1, 2017, at 9:30 a.m.

Date of Intended Adoption: June 1, 2017.

Submit Written Comments to: Margee Chambers, 3104 East Augusta Avenue, Spokane, WA 99207, email Public Comment@spokanecleanair.org, fax (509) 477-6827, by June 1, 2017, close of hearing.

Assistance for Persons with Disabilities: Contact Mary Kataoka by May 30, 2017, (509) 477-4727 ext. 100.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: **Purpose:** SRCAA is proposing to revise SRCAA Regulation I, Article X: Fees and Charges, to improve clarity and readability, include fee calculation methodology to allow hourly fee rates to reflect program hourly costs, and update formatting for consistency among articles.

Anticipated effects: The proposed regulation amendments will improve clarity, readability, formatting consistency, and adjust specific fees as the agency works towards full cost recovery of fee based programs.

Changes to existing rules: Proposed changes to SRCAA Regulation I, Article X: Fees and Charges include: Formatting updates to increase consistency among articles; text edits to improve clarity and readability; remove registration information late fee subsection; update calculating annual registration fee without required registration information text and move; update additional fee for failure to pay text and renumber; add new subsection method of calculating fees; include fee calculation methodology to include formula used to calculate hourly fee for acid deposition fee and miscellaneous fees; clarify the fee structure for variance fee that is outlined in Article III, revise fee structure and include fee calculation methodology to include formula used to calculate hourly fee for fees for changes to an order of approval or permission to operate, permit application fee, and paving waiver fee; add payment of fees subsection to clarify payment is required; and remove duplicative periodic fee review text from multiple sections and insert updated periodic fee review text to one subsection.

Reasons Supporting Proposal: The intent of the proposed regulation amendments will improve readability and understanding and adjust specific fees as the agency works towards full cost recovery of fee based programs.

Statutory Authority for Adoption: RCW 70.94.141.

Statute Being Implemented: Chapter 70.94 RCW.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: SRCAA, governmental.

Name of Agency Personnel Responsible for Drafting: Margee Chambers, SRCAA, (509) 477-4727; Implementa-

tion and Enforcement: Finance and HR section manager, SRCAA, (509) 477-4727.

No small business economic impact statement has been prepared under chapter 19.85 RCW. SRCAA is not subject to the small business economic impact provision of the Administrative Procedures [Procedure] Act, and is not a school district.

A cost-benefit analysis is not required under RCW 34.05.328. SRCAA is a local air agency, per RCW 70.94.-141, RCW 34.05.328 does not apply.

March 29, 2017
Margee Chambers
Rule Writer/SIP Planner

AMENDATORY SECTION

SPOKANE REGIONAL CLEAN AIR AGENCY (SRCAA) REGULATION I, ARTICLE X: FEES AND CHARGES

SECTION 10.01 DEFINITIONS

(A) Unless a different meaning is clearly required by context, words and phrases used in Regulation I, ((this article)) Article X, shall have the following meaning:

~~((A-))~~ (1) Emission Fee means the component of a registration fee or operating permit fee, which is based on total actual annual emissions of criteria and toxic air pollutants, except as provided in Section ~~((10.02-B))~~ 10.06 (B)(2). In the case of a new or modified source or a source being registered initially, the emission fee is based on projected emissions as presented in an approved ~~((Notice of Construction))~~ NOC or registration form.

~~((B-))~~ (2) Registration Period means the calendar year for which an annual fee has been assessed ~~((pursuant to))~~ per Section ~~((10.06.B.1-))~~ 10.06 (B)(1).

SECTION 10.02 FEES AND CHARGES REQUIRED

~~((A. Registration information not submitted within 45 days pursuant to Section 4.02.~~

~~If registration information is submitted after 45 days, a processing fee of \$100 shall be added to the registration fee invoice.))~~

~~((B. Method of calculating registration fees in Section 10.06 when registration information required in Section 4.02 is not submitted within 90 days.~~

~~Any owner, operator, or designated agent that fails to submit registration information to the Authority within 90 days of the registration information request issue date or prior to the registration fee invoice date, whichever is later, shall be assumed to be operating at the source's maximum potential production rate and the registration fee specified in Section 10.06 will be assessed on that basis.))~~

(A) Additional Fee for Failure to Pay. Any fee assessed under Article X shall be paid within forty-five (45) days of assessment. Failure to pay an assessed fee in full within ninety (90) days of assessment will result in the imposition of an additional fee equal to three (3) times the amount of the original fee assessed.

~~((C. Additional fee for failure to pay any fee within 90 days of assessment.~~

Any fee assessed pursuant to Article X shall be paid within 45 days of assessment. Any person who is more than 45 days late (i.e., more than 90 days from assessment) with such payment shall pay an additional fee equal to three times the amount of the original fee owed.)

~~(D-)~~ (B) Revenues ~~((collected))~~ Collected ~~((pursuant to))~~ per RCW 70.94.161.

Revenues collected ~~((pursuant to))~~ per RCW 70.94.161 shall be deposited in the operating permit program dedicated account and shall be used exclusively for the program.

(C) Method of Calculating Fees in Article X. Invoice totals will be rounded-up to the nearest one (1) dollar, except for photocopy and postage fees.

(D) Periodic Fee Review. The Board shall periodically review all agency fees in the Fee Schedule, and determine if the total projected fee revenue to be collected is sufficient to fully recover direct and indirect program costs. If the Board determines that the total projected fee revenue significantly exceeds or is insufficient for the program costs, then the Board shall amend the Fee Schedule to more accurately recover program costs. Any proposed fee revisions shall include opportunity for public review and comment.

SECTION 10.03 FEES OTHERWISE PROVIDED

~~((A-))~~ All fees and charges provided for in ~~((this))~~ Article X are in addition to fees otherwise provided for or required to be paid by Regulation I, PROVIDED the Control Officer shall waive payment of any fee or service charge hereby required if the Control Officer determines that such fee is duplicative of a fee charged or required to be paid by another Article of this Regulation.

SECTION 10.04 RESERVED

SECTION 10.05 GENERAL ADMINISTRATIVE FEES

~~((A-))~~ (A) Photocopy. A fee of \$0.15 per page for photocopies shall be charged (RCW 42.56.120).

~~((B-))~~ (B) Postage. The actual cost of postage shall be charged for all material requested to be mailed [RCW 42.56.070 (7)(a)].

~~((C-))~~ (C) Other Services. For other administrative services requested and performed by ~~((Authority))~~ Agency staff, which are not provided to the public generally, the Control Officer shall determine such charge as reasonably reimburses the ~~((Authority))~~ Agency for time and materials expended in providing the service.

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.

SECTION 10.06 ANNUAL REGISTRATION AND ANNUAL AIR OPERATING PERMIT (AOP) FEES FOR AIR CONTAMINANT SOURCES

~~((A-))~~ (A) Annual Fee. Each source required by Regulation I, Article IV, Section 4.01 to be registered, each ~~((air operating permit))~~ AOP source, and each source required by Article V, Section 5.02 to obtain an approved Notice of Construction (NOC) and Application for Approval is ~~((subject))~~ required to pay to an annual fee for each calendar year, or portion of each calendar year, during which it operates. The

owner, ~~((or))~~ operator, or both, shall be responsible for payment of the fee ~~((, pursuant to))~~ per the requirements in Article X, Section ~~((10.02))~~ 10.06. Fees received ~~((pursuant to))~~ as part of the registration program or the operating permit program shall not exceed the actual costs of program administration.

~~((B-))~~ (B) Annual Registration Fee. The annual fee for each source required by Article IV, Section 4.01 to be registered and that is not subject to Article X, Section ~~((10.06.C-))~~ 10.06(C) ~~((of this Regulation))~~ shall be determined by adding all of the applicable fees below:

((1-)) (1)	Registration Fee Categories	Fee	Fee Applicability
	Facility Fee ^A	Per the Fee Schedule	Per Source
	Emissions Fee ^B	Per the Fee Schedule	Per Ton
	Emission Point Fee ^C	Per the Fee Schedule	Per Stack/Point
	Synthetic Minor Fee ^D	Per the Fee Schedule	Per Source

- A Each source is subject to the fee listed in the ~~((fee schedule))~~ Fee Schedule.
- B The additional fee applies to each ton (rounded to the nearest one-tenth of a ton) of each criteria pollutant, volatile organic compound (VOC), and non-VOC toxic air pollutant emitted.
- C The additional fee applies to each stack and other emission points, including sources of fugitive emissions (e.g., fugitive dust emissions from crushing operations; storage piles; mixing and clean-up associated with surface coating). For gasoline stations, each gasoline tank vent is an emission point.
- D The additional fee applies to each Synthetic Minor.

~~((2. The Board shall periodically review the fee schedule for registered sources and determine if the total projected fee revenue to be collected pursuant to this Section is sufficient to fully recover program costs. Any proposed fee revisions shall include opportunity for public review and comment. Accordingly, the Agency shall account for program costs, including employee costs and overhead. If the Board determines that the total projected fee revenue is either significantly excessive or deficient for this purpose, then the Board may amend the fee schedule to more accurately recover program costs.))~~

(2) Calculating Annual Registration Fee without Required Registration Information. When registration information required in Article IV, Section 4.02 is not provided, the annual registration fee will be based on the source's maximum potential production rate. This method will be used:

- (a) When registration information is not received within ninety (90) days of request, or
- (b) Prior to the registration fee invoice date, whichever is later.

~~((C-))~~ (C) Annual AOP Fee. The annual fee for each ~~((air operating permit))~~ AOP source shall be determined as follows:

~~((1. The Board shall periodically review the fees for air operating permit sources and determine if the total projected fee revenue to be collected pursuant to this Section is sufficient to fully recover program costs. Any proposed fee revisions shall include opportunity for public review and com-~~

ment. Accordingly, the Agency shall account for program costs, including employee costs and overhead. If the Board determines that the total projected fee revenue is either significantly excessive or deficient for this purpose, then the Board shall amend the fees to more accurately recover program costs.)

~~(2-)~~

(1) ~~AOP Annual Fee.~~ For sources that are subject to the ~~(air operating permit (AOP))~~ AOP program during any portion of the calendar year, the annual fee shall be determined by adding all of the applicable fees described below:

~~(a-)~~ (a) Annual base fee per the Fee Schedule.

~~(b-)~~ (b) Emission fee per the Fee Schedule.

~~(c-)~~ (c) ~~(SRCAA)~~ Agency time fee, as determined per the Fee Schedule.

~~(d-)~~ (d) AOP Program Cost Correction, as determined per the Fee Schedule.

~~(e-)~~ (e) A share of the assessment by Ecology ~~(pursuant to)~~ per RCW 70.94.162(3), as determined per the Fee Schedule.

~~(3-)~~ (2) Acid Deposition Fee. For affected units under Section 404 (Acid Deposition Standards) of the Federal Clean Air Act (42 USC 7401 et seq), the air operating permit fee shall be determined by adding all of the applicable fees described below:

~~(a-)~~ (a) The AOP Acid Deposition Fee shall be calculated as follows:

1. Hourly Fee. The hourly fee is calculated by multiplying the total staff time spent in reviewing and processing the request (rounded-up to the nearest half-hour), by the hourly rate as listed in the Fee Schedule, ~~(For)~~ for time expended in carrying out the fee eligible activities specified in ~~(RCW)~~ Chapter 70.94 RCW ~~(, an hourly fee will be assessed pursuant to the fee schedule)~~; and

~~(b-)~~ 2. Ecology Assessment. A share of the assessment by Ecology ~~(pursuant to)~~ per RCW 70.94.162(3), as determined per the Fee Schedule.

(b) Hourly Rate. The hourly rate is calculated by:

$$\text{Hourly Rate} = \frac{\text{Total AOP Program Costs}}{\text{Total AOP Program Hours}}$$

(c) Hourly Rate Revision. Revisions to the hourly rate are based on a three (3) year average of the three (3) most representative fiscal years out of the four (4) recent fiscal years, rounded-up to the nearest one (1) dollar.

Reviser's note: The typographical error in the above material occurred in the copy filed by the Spokane Regional Clean Air Agency and appears in the Register pursuant to the requirements of RCW 34.08.040.

SECTION 10.07 APPLICATION AND PERMIT FEES FOR NOTICE OF CONSTRUCTION AND APPLICATION FOR APPROVAL (NOC) AND FOR NOTICE OF INTENT TO INSTALL AND OPERATE A TEMPORARY STATIONARY SOURCE ~~((NOI))~~

~~(A-)~~ (A) NOC and ~~((NOI))~~ Notice of Intent Fees.

~~(1-)~~ (1) Base Fee.

~~(a-)~~ (a) For each project required by Regulation I, Article V, to file a NOC or a ~~((NOI))~~ Notice of Intent, the applicant shall pay a base fee ~~((pursuant to))~~ per the ~~((fee schedule))~~ Fee Schedule. Base fee classes are listed below.

~~((1))~~ 1. Class I - Notice of Intent. ~~((Permit))~~

Notice of Intent ~~((permits for))~~ to install and operate portable stationary sources and temporary stationary sources include the following:

<u>Source/Source Category Description</u>	<u>Article IV, Exhibit R Category</u>
<u>Asphalt plant</u>	<u>15</u>
<u>Concrete batch plant/ready mix plant</u>	<u>22</u>
<u>Rock crusher</u>	<u>36</u>

~~((Article IV, Exhibit R Category~~

~~((Source/Source Category Description~~

(a) Asphalt plant	15
(b) Concrete batch plant/ ready mix plant	22
(c) Rock crusher)	36))

~~((2))~~ 2. Class II - Simple ~~((Notice of Construction))~~ NOC. ~~((Permit))~~

Simple ~~((permits))~~ NOCs ~~((generally conform to a template and involve minimal off-site impact evaluation. They))~~ include the following:

<u>Source/Source Category Description</u>	<u>Article IV, Exhibit R Category</u>
<u>Boiler and other fuel-burning equipment</u>	<u>27</u>
<u>Coffee roaster</u>	<u>20</u>
<u>Concrete batch plant/ready mix plant</u>	<u>22</u>
<u>Dry cleaner</u>	<u>23</u>
<u>Emergency generator</u>	<u>52</u>
<u>Gasoline dispensing facility</u>	<u>28</u>
<u>Lithographic printing/screen printing</u>	<u>9.e.5</u>
<u>Material handling that exhausts > 1,000 acfm</u>	<u>24</u>
<u>Rock crusher</u>	<u>36</u>
<u>Spray booth/surface coating operation</u>	<u>57</u>
<u>Stationary internal combustion engine</u>	<u>53</u>
<u>Sterilizer</u>	<u>9.e.8</u>
<u>Stump/wood waste grinder</u>	<u>54</u>

~~((Article IV, Exhibit R Category~~

~~((Source/Source Category Description~~

(a) Boiler and other fuel-burning equipment	27
(b) Coffee roaster	20
(c) Concrete batch plant/ready mix plant	22
(d) Dry cleaner	23

<u>Source/Source Category Description</u>	<u>Article IV, Exhibit R Category</u>
(e) Emergency generator	52
(f) Gasoline dispensing facility	28
(g) Lithographic printing/screen printing	9.e.5
(h) Material handling that exhausts ≥ 1,000 acfm	24
(i) Rock crusher	36
(j) Spray booth/surface coating operation	57
(k) Stationary internal combustion engine	53
(l) Sterilizer	9.e.8
(m) Stump/wood waste grinder))	54))

3. Class III - Standard (Notice of Construction) NOC. (Permit))

Standard ((permits)) NOCs ((generally include those that don't conform to a template and involve minimal off-site impact evaluation. They)) include the following:

<u>Source/Source Category Description</u>	<u>Article IV, Exhibit R Category</u>
Soil and groundwater remediation operation	9.e.7
Burn out oven	43
Chrome plating	35
Incinerator/crematory	31

<u>Source/Source Category Description</u>	<u>Article IV, Exhibit R Category</u>
(a) Soil and groundwater remediation operation	9.e.7
(b) Burn out oven	43
(c) Chrome plating	35
(d) Incinerator/crematory))	31))

4. Class IV - Complex (Notice of Construction) NOC. (Permit.))

Complex ((permits)) NOCs ((generally include those that don't conform to a template and involve more complex off-site impact evaluation. They)) include the following:

<u>Source/Source Category Description</u>	<u>Article IV, Exhibit R Category</u>
Asphalt plant	15
Composting	21
Refuse systems	48
Rendering	49
Sewerage systems	50

<u>Source/Source Category Description</u>	<u>Article IV, Exhibit R Category</u>
(a) Asphalt plant	15
(b) Composting	21
(c) Refuse systems	48
(d) Rendering	49
(e) Sewerage systems))	50))

~~(b.))~~ (b) For sources/source categories not listed in Section ~~(10.07.A.1.a)~~ 10.07 (A)(1)(a), ~~((above, NOI))~~ Notice of Intent and NOC application review will be assigned to Class I, II, III or IV by the Control Officer on a case-by-case basis.

e. (c) For sources with one or more emission points under one NOC application, as allowed in Article V, Section 5.02.G, a separate base fee applies to each emissions unit, or each group of like-kind emissions units, being installed or modified. A group of emissions units shall be considered as like-kind if the same set of emission calculations can be used to characterize emissions from each of the emissions units.

~~((2.))~~ (2) ~~((Modification/Revision Fee))~~ Fees for Changes to an Order of Approval or Permission to Operate.

(a) An owner or operator requesting a modification, revision, and/or change in conditions of an approved Order of Approval or Permission to Operate, under Article V, Section 5.10.C., shall pay a revision fee as listed in the Fee Schedule. The revision fee will be assessed each time a request is submitted and will be invoiced to the owner or operator, or both with the final determination.

(b) The revision fee is calculated by adding all the applicable fees described below:

1. Minimum Fee. The minimum fee, as listed in the Fee Schedule, will be assessed for all revision request reviews. The minimum fee includes the first three (3) hours of staff time spent in reviewing and processing the request; and

2. Hourly Fee. The hourly fee is calculated by multiplying the total staff time spent in reviewing and processing the request beyond the first three (3) hours covered in 10.07 (A)(2)(b)1. (rounded-up to the nearest half-hour), by the hourly rate as listed in the Fee Schedule.

(c) Fee Determinations.

1. Flat Fee. The revision flat fee is the calculated by multiplying three (3) hours by the hourly rate listed in the Fee Schedule.

2. Hourly Rate. The hourly rate is calculated by:

$$\text{Hourly Rate} = \frac{\text{Total NOC and NOI Program Costs}}{\text{Total NOC and NOI Program Hours}}$$

3. Hourly Rate Revision. Revisions to the hourly rate are based on a three (3) year average of the three (3) most representative fiscal years out of the four (4) recent fiscal years, rounded-up to the nearest one (1) dollar.

~~((a. Equipment Modification Fee))~~

~~((Applicants of sources requesting a change in equipment (e.g., replacement or substantial alteration of emission control technology) pursuant to Section 5.10.C of this Regu-~~

lation shall pay an equipment modification fee pursuant to the fee schedule.)

~~((b.))~~ (b) Permit Condition Revision Fee

Applicants of sources requesting a change in conditions pursuant to Section 5.10.C of this Regulation shall pay a permit condition revision fee pursuant to the fee schedule, except when a complex permit condition revision fee is required pursuant to Section 10.07.A.2.e.)

~~((c.))~~ (c) Complex Permit Condition Revision Fee

Applicants of sources requesting a change in conditions pursuant to Section 5.10.C of this Regulation shall pay a complex permit condition revision fee pursuant to the fee schedule when dispersion modeling, impact analysis, or emission calculations are required which are not covered under Section 10.07.A.3.)

~~((3.))~~ (3) Additional Fees (for each application).

~~((a.))~~ (a) SEPA Review Fee.

Where review of an Environmental Impact Statement (EIS), Environmental Checklist, or an Addendum to, or adoption of, an existing environmental document (~~((pursuant to))~~ per the State Environmental Policy Act (SEPA) Chapter 197-11 WAC is required, in association with a NOC or a ~~((NOI))~~ Notice of Intent, the applicant shall pay a SEPA or EIS review fee (~~((pursuant to))~~ per the ~~((fee schedule))~~ Fee Schedule.

~~((b.))~~ (b) Toxics Review Fee.

For any new source of air pollution which requires review (~~((pursuant to))~~ per Chapter 173-460 WAC, a toxic air pollutant review fee shall be paid. For sources with one or more emission points under one NOC application, as allowed in Article V, Section 5.02.G, a separate toxic air pollutant review fee applies to each emissions unit, or each group of like-kind emissions units, being installed or modified. A group of emissions units shall be considered as like-kind if the same set of emission calculations can be used to characterize emissions from each of the emissions units. The toxic air pollutant review fee shall be as follows:

~~((1.))~~ 1. Small Quantity Emission Rate (SQER).

For a new source using WAC (~~((173-460-080 (2)(e)))~~ 173-460-080 (2)(b), SQER, to demonstrate that ambient impacts are sufficiently low to protect human health and safety, as required WAC 173-460-070 & WAC 173-460, the applicant shall pay a SQER review fee (~~((pursuant to))~~ per the ~~((fee schedule))~~ Fee Schedule.

~~((2.))~~ 2. Dispersion Modeling.

For a new source using dispersion screening models (e.g., EPA SCREEN or TSCREEN) under WAC (~~((173-460-080 (2)(e)))~~ 173-460-080 (2)(a) to demonstrate that ambient impacts are sufficiently low to protect human health and safety, as required WAC 173-460-070, the applicant shall pay a dispersion modeling review fee (~~((pursuant to))~~ per the ~~((fee schedule))~~ Fee Schedule.

~~((3.))~~ 3. Advanced Modeling.

For a new source using more refined dispersion models (e.g., EPA ISC3) under WAC (~~((173-460-080 (2)(e)))~~ 173-460-080 (2)(a) to demonstrate that ambient impacts are sufficiently low to protect human health and safety, as required WAC 173-460-070; or for a new or modified source using a second tier analysis under WAC 173-460-090 or a risk management decision under WAC 173-460-100 to demonstrate

that ambient impacts are sufficiently low to protect human health and safety, as required WAC 173-460-070, the applicant shall pay the advanced modeling review fee (~~((it))~~ per the ~~((fee schedule))~~ Fee Schedule.

~~((e.))~~ (c) New Source Performance Standards (NSPS) Review Fee.

Applicants of any new air pollution source subject to WAC 173-400-115 (NSPS) and 40 CFR Parts 60 shall pay a NSPS review fee (~~((according to))~~ per the ~~((fee schedule))~~ Fee Schedule.

~~((d.))~~ (d) National Emission Standard for Hazardous Air Pollutants (NESHAP) Review Fee.

Applicants of any new air pollution source subject to WAC 173-400-075 (NESHAP) and 40 CFR Parts 61 and 63 shall pay a NESHAP fee (~~((according to))~~ per the ~~((fee schedule))~~ Fee Schedule.

~~((e.))~~ (c) Best Available Control Technology (BACT) Review Fee:

~~((1.))~~ 1. Generic BACT.

Where no BACT review is required (e.g., the applicant demonstrates there is an established and/or recognized BACT standard for the source category type), a BACT review fee is not applicable.

~~((2.))~~ 2. Non-Generic BACT Review.

A non-generic BACT review is one where a generic BACT standard is not applicable and a top-down BACT review is not required. Applicants of any new air pollution source subject to a non-generic BACT review shall pay a non-generic BACT review fee (~~((according to))~~ per the ~~((fee schedule))~~ Fee Schedule.

~~((3.))~~ 3. Top-Down BACT Review (as described in EPA's Draft New Source Review Workshop Manual from October 1990 and as summarized ~~((below))~~ here).

A top-down BACT review (~~((is one that))~~ requires the ranking of available control technologies (~~((be ranked))~~ in descending order of control effectiveness. ~~((The most stringent or "top" control technology is first examined. That control technology is established as BACT unless the applicant demonstrates, and the Agency concurs, that technical considerations, energy, environmental, or economic impacts justify a conclusion that the most stringent technology is not achievable in for the project being proposed. If the most stringent control technology is eliminated in this fashion, the next most stringent control technology is considered, and so on.)~~) Applicants of any new air pollution source subject to a top-down BACT review shall pay a top-down BACT review fee (~~((according to))~~ per the ~~((fee schedule))~~ Fee Schedule.

~~((B.))~~ (B) Payment of Fees.

~~((1.))~~ (1) ~~((At the Time of))~~ Upon Submission of Application.

The base fee shall be paid at the time the application is submitted. Review of the application will not commence until the applicable base fee is received.

~~((2.))~~ (2) After Application.

~~((a.))~~ (a) ~~((Payment of Fees for))~~ Complete Applications.

The Agency will invoice the owner, operator, or both, ~~((or applicant))~~ for all other applicable fees. The fees shall be paid ~~((without regard to))~~ whether the application ~~((associated with this section are))~~ is approved or denied.

~~(b-)~~ (b) ~~((Payment of Fees for))~~ Incomplete Applications.

1. If an owner, operator, or both, ~~((or applicant))~~ notifies ~~((SRCAA))~~ the Agency in writing that an ~~((incomplete))~~ application will not be completed or cancels the application, or the application remains incomplete for more than three (3) months; ~~((i.e., the application is neither approved or denied;))~~ the Agency will invoice the owner, operator, or both, for payment of applicable fees, ((for review performed pursuant to A.2 and A.3 of this section shall be invoiced.))

2. ~~((If an application remains incomplete for more than 3 months, the owner, operator, or applicant shall be invoiced applicable fees for review performed pursuant to A.2 and A.3 of this section. If review of the application recommences, applicable review fees apply.~~

~~C. Incomplete Applications))~~

Applications not accompanied by the base fee will be considered incomplete. ~~((In addition, if))~~ If information requested by the Agency is not provided, the application will be considered incomplete and review of the application will be suspended. Review of the application will commence, or recommence ~~((when applicable,))~~ when all required fees and information requested by the Agency is received. An application will be cancelled if it remains incomplete for more than eighteen (18) months from initial receipt. For review of the cancelled application to resume, the applicant must pay all outstanding invoice fees, if applicable, and resubmit the applicable base fee.

~~(D-)~~ (D) Compliance Investigation Fee.

~~((Where))~~ When a compliance investigation is conducted ~~((pursuant to))~~ per Article V, Section 5.12 ((of this Regulation)), the compliance investigation fee shall be assessed ~~((pursuant to))~~ per the ((fee schedule)) Fee Schedule. The fee shall be assessed for each emissions unit, or group of like-kind emissions units, being installed or modified. A group of emissions units shall be considered as like-kind if the same set of ~~((emission))~~ calculations can be used to characterize emissions from each of the emissions units.

~~(E. Periodic Fee Review~~

~~The Board shall periodically review the fee schedule and determine if the total actual fee revenue collected and projected fee revenue to be collected pursuant to this Section is sufficient to fully recover program costs. Any proposed fee revisions shall include opportunity for public review and comment. Accordingly, the Agency shall account for program costs, including employee costs and overhead. If the Board determines that the total project fee revenue is either significantly excessive or deficient for this purpose, then the Board may amend the fee schedule to more accurately recover program costs. In general, fees will be greater for permits that are typically more complex or take more time to review and process.))~~

Reviser's note: The typographical errors in the above material occurred in the copy filed by the Spokane Regional Clean Air Agency and appear in the Register pursuant to the requirements of RCW 34.08.040.

SECTION 10.08 MISCELLANEOUS FEES

~~(A-)~~ (A) Miscellaneous Fees.

~~(1-)~~ (1) Emission Reduction Credit Fee.

(a) Review of emission reduction credits ((pursuant to)) per WAC 173-400-131 shall require the applicant to pay an emission reduction credit fee ((pursuant to)) per the ((fee schedule)) Fee Schedule.

(b) The fee is calculated by multiplying the total staff time spent reviewing and processing the request, rounded-up to the nearest half-hour, by the hourly rate, per the Fee Schedule.

(c) Hourly Rate. The hourly rate is calculated by:

$$\text{Hourly Rate} = \frac{\text{Total NOC and NOI Program Costs}}{\text{Total NOC and NOI Program Hours}}$$

(d) Hourly Rate Revision. Revisions to the hourly rate are based on a three (3) year average of the three (3) most representative fiscal years out of the four (4) recent fiscal years, rounded-up to the nearest one (1) dollar.

~~(2-)~~ (2) Variance Request Fee.

(a) Processing a variance request ((pursuant to)) per RCW 70.94.181 or Regulation I, Article III, ((of this Regulation)) shall require the applicant to pay a variance request fee ((pursuant to)) per the ((fee schedule)) Fee Schedule. The fee will be assessed each time a request is submitted and will be invoiced to the applicant with the final determination.

(b) The variance request fee is calculated by adding all of the applicable fees described below:

1. Filing fee per the Fee Schedule.

2. Agency legal fees.

3. Agency legal notice fees.

4. Hourly fee. The hourly fee is calculated by multiplying the total staff time spent in reviewing and processing the request, rounded-up to the nearest half-hour, by the hourly rate, as listed in the Fee Schedule.

(c) Fee Determination.

1. The hourly rate is calculated by:

$$\text{Hourly Rate} = \frac{\text{Total Program Costs}}{\text{Total Program Hours}}$$

2. Revisions to the hourly rate are based on a three (3)

year average of the three (3) most representative fiscal years out of the four (4) recent fiscal years, rounded-up to the nearest one (1) dollar.

~~(3-)~~ (3) Alternate Opacity Fee.

(a) Review of an alternate opacity limit ((pursuant to)) per RCW 70.94.331 (2)(c) shall require the applicant to pay an alternate opacity fee ((pursuant to)) per the ((fee schedule)) Fee Schedule.

(b) The fee is calculated by multiplying the total staff time spent in reviewing and processing the request, rounded-up to the nearest half-hour, by the hourly rate, as listed in the Fee Schedule.

(c) Hourly Rate. The hourly rate is determined by:

$$\text{Hourly Rate} = \frac{\text{Total NOC and NOI Program Costs}}{\text{Total NOC and NOI Program Hours}}$$

2. Revisions to the hourly rate are based on a three (3)

year average of the three (3) most representative fiscal years out of the four (4) recent fiscal years, rounded-up to the nearest one (1) dollar.

~~(4-)~~ (4) Other Services Fee.

(a) Applicants of other services including:

1. Requests under the following sections of Regulation I, Article VI, Sections 6.13.E.3.j.; 6.13.F.4.; 6.13.F.6.; 6.13.F.9.; 6.13.F.10.; and 6.13.F.11.

2. Registration exemption requests.

3. Other.

~~(b) Applicants ((those listed below)) shall pay a fee ((pursuant to)) per the ((fee schedule)) Fee Schedule.~~

~~(c) The fee is calculated by multiplying the total staff time spent in reviewing and processing the request, rounded-up to the nearest half-hour, by the hourly rate, as listed in the Fee Schedule.~~

~~(d) Hourly Rate. The hourly rate is calculated by:~~

~~$$\text{Hourly Rate} = \frac{\text{Total NOC and NOI Program Costs}}{\text{Total NOC and NOI Program Hours}}$$~~

~~(e) Hourly Rate Revision. Revisions to the hourly rate are based on a three (3) year average of the three (3) most representative fiscal years out of the four (4) recent fiscal years, rounded-up to the nearest one (1) dollar.~~

~~((a. Requests pursuant to the following sections of this Regulation: Sections 6.13.E.3.j; 6.13.F.4; 6.13.F.6; 6.13.F.9; 6.13.F.10; and 6.13.F.11.~~

~~b. Registration exemption requests.~~

~~c. Other.)~~

~~((B. Periodic Fee Review~~

~~The Board shall periodically review the fee schedule and determine if the total actual fee revenue collected and projected fee revenue to be collected pursuant to this Section is sufficient to fully recover program costs. Any proposed fee revisions shall include opportunity for public review and comment. Accordingly, the Agency shall account for program costs, including employee costs and overhead. If the Board determines that the total project fee revenue is either significantly excessive or deficient for this purpose, then the Board may amend the fee schedule to more accurately recover program costs. Fees in the fee schedule will be based on actual and projected employee costs and overhead. Fees will be set at an hourly rate.)~~

~~(B) Payment of Fees. The Agency will invoice the owner, operator, or both, for all applicable fees. The fees shall be paid without regard to whether the request(s) associated with Article X, Section 10.08 (A)(1), (2), (3) and (4) are approved or denied; except Section 10.08 (A)(2) as provided in Article III, Section 3.02.B.~~

SECTION 10.09 ASBESTOS PROJECT AND DEMOLITION NOTIFICATION WAITING PERIOD AND FEES

~~((A.)) (A) Written notification, as required in Article IX, Section 9.04, shall be in accordance with the waiting period in the tables that follow and shall be accompanied by the appropriate nonrefundable fee, as specified in the ((fee schedule)) Fee Schedule. Refunds are allowable for overpayments which are identified within thirty days of the notification filing date.~~

Owner-occupied, single-family residence	Waiting Period
> 0 ln ft and/or > 0 sq ft asbestos performed by residing owner	Notification Not Required

Owner-occupied, single-family residence	Waiting Period
< 10 ln ft and/or < 48 sq ft asbestos not performed by residing owner	Notification Not Required
≥ 10 ln ft and/or ≥ 48 sq ft asbestos not performed by residing owner	Prior Notice
All Demolition	3 Days

Not owner-occupied, single-family residence	Waiting Period
< 10 ln ft and/or < 48 sq ft asbestos, but asbestos removal threshold of ≥ 10 ln ft and/or ≥ 48 sq ft has not been exceeded for structure in calendar year and project WILL NOT exceed threshold of ≥ 10 ln ft and/or ≥ 48 sq ft asbestos removal from structure in calendar year	Notification Not Required
Project consists of < 10 ln ft and/or < 48 sq ft of asbestos removal, but ≥ 10 ln ft and/or ≥ 48 sq ft asbestos has already been removed from structure in calendar year or project WILL exceed threshold of ≥ 10 ln ft and/or ≥ 48 sq ft asbestos removal from structure in calendar year	Prior Notice
10-259 ln ft and/or 48-159 sq ft asbestos	3 Days
260-999 ln ft and/or 160-4,999 sq ft asbestos	10 Days
≥ 1,000 ln ft and/or ≥ 5,000 sq ft asbestos	10 Days
All Demolition	10 Days

Additional categories	Waiting Period	Reference
Emergency	Prior Notice*	Sect. 9.04.A.7.h.
Annual Notification (≤ 259 ln ft and/or ≤ 159 sq ft)	Prior Notice	Sect. 9.04.A.7.j
Amendment	Prior Notice	Section 9.04.B.
Alternate Asbestos Project Work Practices	10 days	Section 9.08.A.
Demolition with Nonfriable Asbestos Roofing	10 days	Section 9.08.B.
Exception for Hazardous Conditions	10 days	Section 9.08.C.

* If prior notice isn't possible because of life endangerment or other serious consequences, the Agency may accept, at its discretion, a completed emergency notification if it is filed no later than the first regular Agency work day after the asbestos project and/or demolition commenced.

~~((B. The Board shall periodically review the fee schedule for notifications submitted pursuant to Section 9.04 and determine if the total projected fee revenue to be collected pursuant to this Section is sufficient to fully recover program~~

~~costs. Any proposed fee revisions shall include opportunity for public review and comment. Accordingly, the Agency shall account for program costs. If the Board determines that the total projected fee revenue is either significantly excessive or deficient for this purpose, then the Board may amend the fee schedule to more accurately recover program costs.~~)

SECTION 10.10 SOLID FUEL BURNING DEVICE EXEMPTIONS

~~((A-))~~ (A) An initial, nonrefundable fee of \$25 shall be paid for review of any exemption request to use a solid fuel combustion device during periods of impaired air quality. An annual, nonrefundable renewal fee of \$10 will be required each year thereafter. These fees may be waived for emergency situations.

~~((B-))~~ (B) Fees shall be paid without regard to whether the request(s) associated with this Section are approved or denied.

SECTION 10.11 RESERVED

SECTION 10.12 AGRICULTURAL BURNING FEES

~~((A-))~~ (A) For agricultural burning permits issued by the Agency ~~((pursuant to))~~ per Regulation I, Article VI, Section 6.11 ~~((of this Regulation))~~, a fee equal to the maximum fee provided for in Chapter 173-430 WAC shall be submitted with a complete agricultural burning permit application.

~~((B-))~~ (B) Refunds of fees collected by the Agency will be provided for acres or tons permitted but not burned, provided that the total nonrefundable fee is no less than the minimum fee specified in Chapter 173-430 WAC.

~~((C-))~~ (C) Acreage equivalency, if applicable, shall be in accordance with the determination of the agricultural burning practices and research task force ~~((pursuant to))~~ per Chapter 173-430 WAC.

~~((D-))~~ (D) Fees shall be paid without regard to whether the request(s) associated with ~~((this))~~ Article X, Section 10.12 are approved or denied.

SECTION 10.13 OUTDOOR BURNING WAITING PERIOD AND FEES

(A) Permit Application. An outdoor burning permit application must be completed and submitted to ~~((SRCAA))~~ the Agency ~~((pursuant to))~~ per Regulation I, Article VI, Section 6.01 ~~((of this Regulation))~~. Incomplete applications ~~((including applications not))~~ and applications received without the applicable fee, will be returned to the applicant.

~~((A-))~~ (B) Advance Application Period.

A complete and accurate application must be received by ~~((SRCAA))~~ the Agency in advance of the first proposed burn date by the number of working days specified in the table below.

Type of Outdoor Burning	Working Days*
Social Event Fires (Sect. 6.01.D.9.)	10
Storm or Flood Debris Burning (Sect. 6.01.D.10.)	10

Type of Outdoor Burning	Working Days*
Types of Other Outdoor Burning Not Listed in Sections 6.01.D.1-12, (Sect. 6.01.D.13.)	10

* Unless otherwise approved by the Agency.

~~((B-))~~ (C) Permit Application Fees.

~~((4-))~~ (1) ~~((Flat Fees))~~ Review Fee. A nonrefundable review fee per the Fee Schedule shall accompany all outdoor burning permit applications.

~~((The application shall be accompanied by the full fee as specified in the outdoor burning fee schedule.))~~ The fee shall be paid ~~((regardless of))~~ whether or not burning is conducted, ~~((under an approved permit. If a permit is denied, the applicant may request a refund for the fee paid less the nonrefundable fee as specified in the outdoor burning fee schedule.))~~

~~((2-))~~ (2) Hourly ((Fees)) Fee for Other Outdoor Burning Permits (Section 6.01.D.13.).

~~((For hourly fees, the application shall be accompanied by a minimum nonrefundable fee as specified in the outdoor burning fee schedule.))~~ The hourly fee is calculated by multiplying the total staff time spent in reviewing and processing the outdoor burning application beyond the first one (1) hour covered in Section 10.13 (C)(1) (rounded-up to the nearest half-hour) and multiplied by the hourly rate, as listed in the Fee Schedule. A billing invoice for the hourly fee will be sent to the applicant, ~~((for time spent reviewing the outdoor burning application, determining if it is complete, following up with the applicant as necessary, performing a site inspection (including travel time), and issuing a permit or denying the permit. For hourly fees, the))~~ The entire fee assessed on the ~~((billing))~~ invoice is nonrefundable, and shall be paid whether or not burning is conducted.

(3) Fee Determination.

(a) Hourly Rate. The hourly rate is determined by:

$$\text{Hourly Rate} = \frac{\text{Total Outdoor Burning Program Costs}}{\text{Total Outdoor Burning Program Hours}}$$

(b) Hourly Rate Revision. Revisions to the hourly rate are based on a three (3) year average of the three (3) most representative fiscal years out of the four (4) recent fiscal years, rounded-up to the nearest one (1) dollar.

SECTION 10.14 PAVING WAIVER FEES

~~((A-))~~ (A) Review Fee.

(1) A minimum nonrefundable ~~((filing and))~~ review fee as specified in the ~~((fee schedule))~~ Fee Schedule shall accompany all paving waiver requests submitted to the Agency. The fee shall be paid whether or not the paving waiver is approved or denied.

(2) Paving waiver review fee is calculated by multiplying the hourly rate by one (1) hour.

(3) Hourly Rate. The hourly rate is determined by:

$$\text{Hourly Rate} = \text{Average of compliance activities program costs}$$

Average of compliance activities program hours

(4) Hourly Rate Revision. Revisions to the hourly rate are based on a three (3) year average of the three (3) most representative fiscal years out of the four (4) recent fiscal years, rounded-up to the nearest one (1) dollar.

~~((After the first hour of filing and review, an additional hourly fee as specified in the fee schedule shall be paid by the applicant for each hour of time expended by the Agency in carrying out the review.~~

~~B. Fees shall be paid without regard to whether the request(s) associated with this Section are approved or denied.))~~

WSR 17-09-022
PROPOSED RULES
DEPARTMENT OF HEALTH

[Filed April 11, 2017, 12:59 p.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 16-23-057.

Title of Rule and Other Identifying Information: WAC 246-827-0010 Definitions and 246-827-0430 Forensic blood draws—Standards of practice (new). The department of health (department) is proposing amending the medical assistant (MA) rules to add a definition of "forensic blood draw" and establish a new section regarding statutorily authorized forensic blood draws—Standards of practice for the purpose of collecting evidence.

Hearing Location(s): Department of Health, Town Center 2, Room 145, 111 Israel Road S.E., Tumwater, WA 98501, on May 23, 2017, at 1:30 p.m.

Date of Intended Adoption: May 30, 2017.

Submit Written Comments to: Brett Cain, P.O. Box 47852, Olympia, WA 98504-7852, email <https://fortress.wa.gov/doh/policyreview>, fax (360) 236-2901, by May 23, 2017.

Assistance for Persons with Disabilities: Contact Cece Zenker at (360) 236-4633, by May 15, 2017, TTY (800) 833-6388 or 711.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: The governor vetoed a section of a 2015 bill that would have created a forensic phlebotomist credential for law enforcement personnel to perform blood draws on DUI suspects. Since the department already issues a phlebotomist credential, the veto message directed the department to work with interested parties to develop options within existing regulations. In response to the governor's direction and a rule petition, the department is proposing adding "forensic blood draws" to the definitions section of the MA rules and creating a new section that (1) states that a MA-phlebotomist or MA-certified may perform forensic blood draws; (2) that the draw must be performed in accordance with established standard of practice; (3) refers to statutes exempting the MA from criminal or civil liability if the draw is performed under certain conditions; and (4) clarifies supervision requirements for the draws.

Reasons Supporting Proposal: The proposed rules are intended to provide clarification, references, and information

for people who perform, are considering performing, or work with people who perform forensic blood draws. The proposed rules were drafted in cooperation with several stakeholder groups who agree that the proposal accomplishes this intent.

Statutory Authority for Adoption: RCW 18.360.030, 18.360.040, and 18.360.070.

Statute Being Implemented: RCW 18.360.040.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: Department of health, governmental.

Name of Agency Personnel Responsible for Drafting, Implementation, and Enforcement: Brett Cain, 111 Israel Road S.E., Tumwater, WA 98501, (360) 236-4766.

No small business economic impact statement has been prepared under chapter 19.85 RCW. The proposed rule would not impose more than minor costs on businesses in an industry.

A cost-benefit analysis is not required under RCW 34.05.328. A cost-benefit analysis is not required but has been prepared voluntarily as allowed under RCW 34.05.328. To obtain a copy of the analysis, contact Brett Cain, Medical Assistant Program, Department of Health, P.O. Box 47850 [47852], Olympia, WA 98504, phone (360) 236-4766, fax (360) 236-2901, email brett.cain@doh.wa.gov.

April 11, 2017

John Wiesman, DrPH, MPH
Secretary

AMENDATORY SECTION (Amending WSR 13-12-045, filed 5/31/13, effective 7/1/13)

WAC 246-827-0010 Definitions. The following definitions apply throughout this chapter unless the context clearly indicates otherwise:

(1) **"Direct visual supervision"** means the supervising health care practitioner is physically present and within visual range of the medical assistant.

(2) **"Forensic blood draw"** means a blood sample drawn at the direction of a law enforcement officer for the purpose of determining its alcoholic or drug content by a person holding one of the credentials listed in RCW 46.61.506, including a medical assistant-certified or medical assistant-phlebotomist.

(3) **"Health care practitioner"** means a physician licensed under chapter 18.71 RCW; an osteopathic physician and surgeon licensed under chapter 18.57 RCW; or acting within the scope of their respective licensure, a podiatric physician and surgeon licensed under chapter 18.22 RCW, a registered nurse or advanced registered nurse practitioner licensed under chapter 18.79 RCW, a naturopath licensed under chapter 18.36A RCW, a physician assistant licensed under chapter 18.71A RCW, an osteopathic physician assistant licensed under chapter 18.57A RCW, or an optometrist licensed under chapter 18.53 RCW.

~~((3))~~ (4) **"Hemodialysis"** is a procedure for removing metabolic waste products or toxic substances from the human body by dialysis.

~~((4))~~ (5) "**Immediate supervision**" means the supervising health care practitioner is on the premises and available for immediate response as needed.

~~((5))~~ (6) "**Legend drug**" means any drug which is required by any applicable federal or state law or regulation to be dispensed on prescription only or is restricted to use by practitioners only.

~~((6))~~ (7) "**Medical assistant**" without further qualification means a person credentialed under chapter 18.360 RCW as a:

- (a) Medical assistant-certified;
- (b) Medical assistant-registered;
- (c) Medical assistant-hemodialysis technician; and
- (d) Medical assistant-phlebotomist.

~~((7))~~ (8) "**Medical assistant-hemodialysis technician**" means a patient care dialysis technician trained in compliance with federal requirements for end stage renal dialysis facilities.

~~((8))~~ (9) "**Secretary**" means the secretary of the department of health or the secretary's designee.

NEW SECTION

WAC 246-827-0430 Forensic blood draws—Standards of practice. (1) Any medical assistant-certified or medical assistant-phlebotomist certified under this chapter who performs a forensic blood draw must do so in accordance with the rules governing delegation and supervision in WAC 246-827-0110 and 246-827-0420, as well as the standards of practice for a medical assistant in Washington state. Forensic blood draws are not limited to specific settings and must comply with the standards of practice described in this section.

(2) A medical assistant-phlebotomist or medical assistant-certified meets the supervision requirements to perform a blood draw at the direction of a law enforcement officer if either:

- (a) The medical assistant's supervising health care practitioner delegates the blood draw; or
- (b) The blood draw is performed under the supervising health care practitioner's protocol for blood draws as provided in RCW 18.360.060.

(3) As provided in RCW 18.130.410, it is not professional misconduct for a medical assistant-certified or medical assistant-phlebotomist to collect a blood sample without consent under direction of law enforcement pursuant to a search warrant or under exigent circumstances; however, nothing relieves a medical provider from professional discipline arising from the use of improper procedures or from failing to exercise the required standard of care.

(4) RCW 46.61.508 sets forth the circumstances under which medical assistants-certified and medical assistants-phlebotomist are immune from civil and criminal liability when conducting a lawful forensic blood draw at the direction of a law enforcement officer. This protection does not extend to civil liability arising from the use of improper procedures or failing to exercise the required standard of care.

WSR 17-09-028
PROPOSED RULES
DEPARTMENT OF HEALTH

[Filed April 12, 2017, 1:15 p.m.]

Original Notice.

Proposal is exempt under RCW 34.05.310(4) or 34.05.-330(1).

Title of Rule and Other Identifying Information: WAC 246-282-005 Sanitary control of shellfish minimum performance standards, the department of health (department) is amending the rule which references the 2013 version of the National Shellfish Sanitation Program (NSSP) Guide for the Control of Molluscan Shellfish (guide). The rule making is necessary to update the publication date from 2013 to the most recently adopted 2015 version of the NSSP guide previously adopted by reference.

Hearing Location(s): Department of Health, Town Center 2, Room 145, 111 Israel Road S.E., Tumwater, WA 98511, on May 23, 2017, at 9:30 a.m.

Date of Intended Adoption: May 31, 2017.

Submit Written Comments to: Michelle K. Austin, P.O. Box 47820, Olympia, WA 98504-7820, email <https://fortress.wa.gov/doh/policyreview>, by May 23, 2017.

Assistance for Persons with Disabilities: Contact Michelle K. Austin by May 17, 2017, TTY (800) 833-6388 or 711.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: This proposed amendment will update the reference to the NSSP guide to assure that the most current health and safety requirements are in rule as required in statute. The United States Food and Drug Administration (FDA) requires all shellfish-producing states to follow the most current version of the NSSP guide in order to place molluscan shellfish into interstate commerce. The rule currently references the 2013 NSSP guide, leaving the current rules out-of-date. The proposed rule updates the reference to the 2015 version of the NSSP guide.

Reasons Supporting Proposal: FDA oversees a cooperative program between the shellfish-producing states and the shellfish industry for the production and processing of shellfish consistent with the NSSP guide. FDA evaluates each state's shellfish sanitation control program to ensure compliance with the NSSP guide. Therefore, an update of WAC 246-282-005 is needed so that Washington state remains compliant with the NSSP guide and the molluscan shellfish products from Washington can continue to be placed into interstate commerce.

Statutory Authority for Adoption: RCW 69.30.030.

Statute Being Implemented: RCW 69.30.030.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: Department of health, governmental.

Name of Agency Personnel Responsible for Drafting: Michelle K. Austin, 111 Israel Road S.E., Tumwater, WA 98501, (360) 236-3250; Implementation and Enforcement: Laura W. Johnson, 243 Israel Road S.E., Tumwater, WA 98501, (360) 236-3333.

No small business economic impact statement has been prepared under chapter 19.85 RCW. Under RCW 19.85.025

and 34.05.310 (4)(c), a small business economic impact statement is not required for proposed rules that adopt or incorporate by reference, without material change, federal statutes or regulations, Washington state law, the rules of other Washington state agencies, or national consensus codes that generally establish industry standards.

A cost-benefit analysis is not required under RCW 34.05.328. The agency did not complete a cost-benefit analysis under RCW 34.05.328. RCW 34.05.328 (5)(b)(iii) exempts rules that adopt or incorporate by reference, without material change, federal statutes or regulations, Washington state law, the rules of other Washington state agencies, or national consensus codes that generally establish industry standards.

April 12, 2017
Clark Halvorson
Assistant Secretary

AMENDATORY SECTION (Amending WSR 15-04-049, filed 1/29/15, effective 1/29/15)

WAC 246-282-005 Minimum performance standards. (1) Any person engaged in a shellfish operation or possessing a commercial quantity of shellfish or any quantity of shellfish for sale for human consumption must comply with and is subject to:

(a) The requirements of the U.S. Food and Drug Administration National Shellfish Sanitation Program (NSSP), Guide for the Control of Molluscan Shellfish (~~((2013)))~~ (2015) (copies available through the U.S. Food and Drug Administration, Shellfish Sanitation Branch, and the Washington state department of health, office of shellfish and water protection);

(b) The provisions of 21 Code of Federal Regulations (C.F.R.), Part 123 - Fish and Fishery Products, adopted December 18, 1995, by the United States Food and Drug Administration, regarding Hazard Analysis Critical Control Point (HACCP) plans (copies available through the U.S. Food and Drug Administration, Office of Seafood, and the Washington state department of health, office of food safety and shellfish programs); and

(c) All other provisions of this chapter.

(2) If a requirement of the NSSP Model Ordinance or a provision of 21 C.F.R., Part 123, is inconsistent with a provision otherwise established under this chapter or other state law or rule, then the more stringent provision, as determined by the department, will apply.

WSR 17-09-029
PROPOSED RULES
DEPARTMENT OF
SOCIAL AND HEALTH SERVICES
(Economic Services Administration)

[Filed April 12, 2017, 3:11 p.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 17-05-101.

Title of Rule and Other Identifying Information: The department is proposing to amend WAC 388-492-0070 How are my WASHCAP food benefits calculated?, in order to increase the high shelter standard from \$400 to \$425.

Hearing Location(s): Office Building 2, Department of Social and Health Services (DSHS) Headquarters, 1115 Washington, Olympia, WA 98504 (public parking at 11th and Jefferson. A map is available at <https://www.dshs.wa.gov/sesa/rules-and-policies-assistance-unit/driving-directions-office-bldg-2>), on May 23, 2017, at 10:00 a.m.

Date of Intended Adoption: Not earlier than May 24, 2017.

Submit Written Comments to: DSHS Rules Coordinator, P.O. Box 45850, Olympia, WA 98504, email DSHSRPAU RulesCoordinator@dshs.wa.gov, fax (360) 664-6185, by 5:00 p.m., May 23, 2017.

Assistance for Persons with Disabilities: Contact Jeff Kildahl, DSHS rules consultant, by May 9, 2017, phone (360) 664-6092, TTY (360) 664-6178, or email KildaJA@dshs.wa.gov.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: As required by the demonstration project waiver with the United States Department of Agriculture, Food and Nutrition Service (FNS), the department reviewed the cost neutrality between the Washington state combined application project (WASHCAP) and basic food. Based on the findings of this evaluation, the department is amending WAC 388-492-0070 to ensure that WASHCAP benefits are cost neutral to the supplemental nutrition assistance program (SNAP).

Reasons Supporting Proposal: FNS enforces the provisions of the federal SNAP as enacted in the 2008 Food and Nutrition Act and codified in the Code of Federal Regulations. The department develops amendments to WASHCAP rules that are consistent with the act, federal regulations, and our approved WASHCAP demonstration project waiver while ensuring cost neutrality of the program.

Statutory Authority for Adoption: RCW 74.04.050, 74.04.055, 74.04.057, 74.04.500, 74.04.510, 74.08.090, and 7 C.F.R. 282.1.

Statute Being Implemented: 7 C.F.R. 273.1(a).

Rule is necessary because of federal law, 7 C.F.R. 273.1(a).

Name of Proponent: DSHS, governmental.

Name of Agency Personnel Responsible for Drafting, Implementation, and Enforcement: Holly St. John, P.O. Box 45470, Olympia, WA 98504, (360) 725-4895.

No small business economic impact statement has been prepared under chapter 19.85 RCW. The proposed rule does not have an economic impact on small businesses or nonprofits. It only impacts DSHS clients.

A cost-benefit analysis is not required under RCW 34.05.328. These amendments are exempt as allowed under RCW 34.05.328 (5)(b)(vii) which states in part, "this section does not apply to ... rules of the department of social and health services relating only to client medical or financial eligibility and rules concerning liability for care of dependents."

April 10, 2017
Katherine I. Vasquez
Rules Coordinator

AMENDATORY SECTION (Amending WSR 16-24-034, filed 11/30/16, effective 12/31/16)

WAC 388-492-0070 How are my WASHCAP food benefits calculated? We calculate your Washington state combined application project (WASHCAP) food benefits as follows:

- (1) We begin with your gross income.
- (2) We subtract the current standard deduction for one person under WAC 388-450-0185 from your gross income to get your countable income.
- (3) We figure your shelter cost based on information we receive from the Social Security Administration (SSA) unless you report a change as described under WAC 388-492-0080.
 - (a) If you pay three hundred twenty dollars or more a month for shelter, we use four hundred twenty-five dollars as your shelter cost.
 - (b) If you pay less than three hundred twenty dollars a month for shelter, we use two hundred and thirty-five dollars as your shelter cost.
 - (c) We add the current standard utility allowance under WAC 388-450-0195 to the shelter cost we use under either ~~((subsection (3))~~(a) or (b) of this ~~((section))~~ subsection to determine your total shelter cost.
- (4) We figure your shelter deduction by subtracting one half of your countable income from your total shelter cost under subsection (3)(c) of this section.
- (5) We figure your net income by subtracting your shelter deduction from your countable income and rounding the resulting figure up from fifty cents and down from forty-nine cents to the nearest whole dollar.
- (6) We figure your WASHCAP food benefits (allotment) by:
 - (a) Multiplying your net income by thirty percent and rounding up to the next whole dollar; and
 - (b) Subtracting the result from the maximum allotment under WAC 388-478-0060.
- (7) If you are eligible for WASHCAP, you will get at least the minimum monthly benefit for basic food under WAC 388-412-0015.

WSR 17-09-030
PROPOSED RULES
DEPARTMENT OF HEALTH

[Filed April 12, 2017, 3:20 p.m.]

Original Notice.

Proposal is exempt under RCW 34.05.310(4) or 34.05.-330(1).

Title of Rule and Other Identifying Information: WAC 246-247-035 National standards adopted by reference for sources of radionuclide emissions.

Hearing Location(s): Department of Health, Town Center 3, Room 224, 243 Israel Road S.E., Tumwater, WA 98501, on June 6, 2017, at 10:00 a.m.

Date of Intended Adoption: June 7, 2017.

Submit Written Comments to: Michelle K. Austin, Rules Coordinator, Department of Health, P.O. Box 47820, Olym-

pia, WA 98504-7827 [98504-7820], email <https://fortress.wa.gov/doh/policyreview>, by June 6, 2017.

Assistance for Persons with Disabilities: Contact Michelle K. Austin by June 1, 2017, TTY (800) 833-6388 or 711.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: This rule making is necessary to update the publication date of rules previously adopted by reference in WAC 246-247-035 National standards adopted by reference for sources of radionuclide emissions. The amendment makes no changes to any requirements previously adopted, but is required for the department of health (department) to receive full delegation of the radionuclide air emissions program from the United States Environmental Protection Agency (EPA).

Reasons Supporting Proposal: The intent of RCW 70.98.050 is to safely regulate the possession and use of radioactive material within the state of Washington. The intent of RCW 70.98.080(5) is to reduce redundant licensing requirements. The rule meets the intent of the statutes by adopting requirements as stringent as the federal requirements in order for the department to have full delegation authority from EPA.

Statutory Authority for Adoption: RCW 70.98.050 and 70.98.080(5).

Statute Being Implemented: RCW 70.98.050 and 70.98.-080(5).

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: Department of health, governmental.

Name of Agency Personnel Responsible for Drafting, Implementation, and Enforcement: John Martell, 309 Bradley Boulevard, Suite 201, Richland, WA 99352, (509) 946-3798.

No small business economic impact statement has been prepared under chapter 19.85 RCW. Under RCW 19.85.025 and 34.05.310 (4)(c), a small business economic impact statement is not required for proposed rules that adopt or incorporate by reference, without material change, federal statutes or regulations, Washington state law, the rules of other Washington state agencies, or national consensus codes that generally establish industry standards.

A cost-benefit analysis is not required under RCW 34.05.328. The agency did not complete a cost-benefit analysis under RCW 34.05.328. RCW 34.05.328 (5)(b)(iii) exempts rules that adopt or incorporate by reference, without material change, federal statutes or regulations, Washington state law, the rules of other Washington state agencies, or national consensus codes that generally establish industry standards.

April 12, 2017
 Clark Halvorson
 Assistant Secretary

AMENDATORY SECTION (Amending WSR 16-15-083, filed 7/19/16, effective 8/19/16)

WAC 246-247-035 National standards adopted by reference for sources of radionuclide emissions. (1) The

following federal standards, as in effect on July 1, (~~2016~~) 2017, are adopted by reference except as provided in subsections (2) and (3) of this section.

These standards apply in addition to other requirements of this chapter.

(a) For federal facilities:

(i) 40 C.F.R. Part 61, Subpart A - General Provisions.

(ii) 40 C.F.R. Part 61, Subpart H - National Emission Standards for Emissions of Radionuclides Other Than Radon From Department of Energy Facilities.

(iii) 40 C.F.R. Part 61, Subpart I - National Emission Standards for Radionuclide Emissions From Federal Facilities Other Than Nuclear Regulatory Commission Licensees and Not Covered by Subpart H.

(iv) 40 C.F.R. Part 61, Subpart Q - National Emission Standards for Radon Emissions From Department of Energy Facilities.

(b) For nonfederal facilities:

(i) 40 C.F.R. Part 61, Subpart A - General Provisions.

(ii) 40 C.F.R. Part 61, Subpart B - National Emission Standards for Radon Emissions From Underground Uranium Mines.

(iii) 40 C.F.R. Part 61, Subpart K - National Emission Standards for Radionuclide Emissions From Elemental Phosphorus Plants.

(iv) 40 C.F.R. Part 61, Subpart R - National Emissions Standards for Radon from Phosphogypsum Stacks.

(v) 40 C.F.R. Part 61, Subpart T - National Emission Standards for Radon Emissions From the Disposal of Uranium Mill Tailings.

(vi) 40 C.F.R. Part 61, Subpart W - National Emission Standards for Radon Emissions From Operating Mill Tailings.

(2) References to "Administrator" or "EPA" in 40 C.F.R. Part 61 include the department of health except in any section of 40 C.F.R. Part 61 for which a federal rule or delegation indicates that the authority will not be delegated to the state.

(3) Any change or alternative to standards, emission monitoring and test procedures, compliance and reporting requirements, or recordkeeping requirements must be approved by EPA.

WSR 17-09-035

WITHDRAWL OF PROPOSED RULES STATE BOARD OF EDUCATION

[Filed April 13, 2017, 8:15 a.m.]

On behalf of the state board of education, I wish to withdraw the CR-102 (revised version) for WSR 16-24-081 that I filed with your office on December 6, 2016.

The state board of education will refile at a later date.

Kaaren Heikes
Director of Policy
and Partnerships

WSR 17-09-036

PROPOSED RULES

DEPARTMENT OF

SOCIAL AND HEALTH SERVICES

(Economic Services Administration)

[Filed April 13, 2017, 9:50 a.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 17-05-102.

Title of Rule and Other Identifying Information: The department is proposing to amend WAC 388-410-0030 How does the department calculate and set up my basic food, FAP, or WASHCAP overpayment? and 388-410-0033 How and when does the department collect a basic food, FAP, or WASHCAP overpayment?

Hearing Location(s): Office Building 2, Department of Social and Health Services (DSHS) Headquarters, 1115 Washington, Olympia, WA 98504 (public parking at 11th and Jefferson. A map is available at <https://www.dshs.wa.gov/sesa/rules-and-policies-assistance-unit/driving-directions-office-bldg-2>), on May 23, 2017, at 10:00 a.m.

Date of Intended Adoption: Not earlier than May 24, 2017.

Submit Written Comments to: DSHS Rules Coordinator, P.O. Box 45850, Olympia, WA 98504, email DSHSRPAU RulesCoordinator@dshs.wa.gov, fax (360) 664-6185, by 5:00 p.m., May 23, 2017.

Assistance for Persons with Disabilities: Contact Jeff Kildahl, DSHS rules consultant, by May 9, 2017, phone (360) 664-6092, TTY (360) 664-6178, or email KildaJA@dshs.wa.gov.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: The department is proposing to amend WAC 388-410-0030 and 388-410-0033 in order to comply with federal regulations regarding the department's cost-effectiveness plan for pursuing overpayment claims as approved by the United States Department of Agriculture (USDA).

Reasons Supporting Proposal: USDA Food and Nutrition Services (FNS) regulations allow Washington state to determine the amount at which pursuing an overpayment for supplemental nutrition assistance program (SNAP) benefits becomes cost effective. Once the state and FNS agree on an amount, it becomes part of the state plan for administering SNAP and the state must abide by the plan. Lack of compliance with FNS rules can result in loss of funding for or penalization to SNAP in Washington. Additionally, the current rule applies unnecessary overpayments that can result in a hardship for clients.

Statutory Authority for Adoption: RCW 43.20A.550, 43.20B.630, 74.04.050, 74.04.055, 74.04.057, 74.04.510, 74.08.090, 74.08A.120.

Statute Being Implemented: 7 C.F.R. 273.18.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: DSHS, governmental.

Name of Agency Personnel Responsible for Drafting, Implementation, and Enforcement: Ezra Paskus, 712 Pear Street S.E., Olympia, WA 98501, (360) 725-4611.

No small business economic impact statement has been prepared under chapter 19.85 RCW. The proposed rules do not have an economic impact on small businesses or nonprofits. They only impact DSHS clients.

A cost-benefit analysis is not required under RCW 34.05.328. These amendments are exempt as allowed under RCW 34.05.328 (5)(b)(vii) which states in part, "this section does not apply to ... rules of the department of social and health services relating only to client medical or financial eligibility and rules concerning liability for care of dependents."

April 12, 2017
Katherine I. Vasquez
Rules Coordinator

AMENDATORY SECTION (Amending WSR 15-22-051, filed 10/29/15, effective 11/29/15)

WAC 388-410-0030 How does the department calculate and set up my basic food, FAP, or WASHCAP overpayment? (1) We calculate the amount of your basic food, ~~((or WASHCAP))~~ Washington combined application project (WASHCAP), or food assistance program for legal immigrants (FAP) overpayment by counting the difference between:

(a) The benefits your assistance unit (AU) received; and
(b) The benefits your AU should have received.
(2) To calculate the benefits your AU should have received, we determine what we would have authorized if we:

(a) Had correct and complete information; and
(b) Followed all the necessary procedures to determine your AU's eligibility and benefits.

(3) If you did not report your earned income as required under WAC 388-418-0005 and 388-418-0007, you do not receive the earned income deduction under WAC 388-450-0185 when we calculate your overpayment amount.

(4) We ~~((must))~~ must set up an inadvertent household error or administrative error overpayment if:

(a) We discovered the overpayment through the federal quality control process;

(b) The overpayment is over eighty-five dollars and you currently receive basic food, FAP, or WASHCAP benefits; or

(c) The overpayment is over one hundred twenty-five dollars and you do not currently receive basic food, FAP, or WASHCAP benefits.

(5) We ~~((do not))~~ do not set up an inadvertent household error or administrative error overpayment if all of the following are true:

(a) We did not discover the overpayment through the federal quality control process;

(b) You do not currently receive basic food, FAP, or WASHCAP benefits; and

(c) The total amount your household was overpaid was one hundred twenty-five dollars or less.

(6) If you have an inadvertent household error that we referred for prosecution or an administrative disqualification hearing, we will not set up ~~((and))~~ or start collecting the overpayment if doing so could negatively impact this process.

(7) We must set up an intentional program violation overpayment based on the results of an administrative dis-

qualification hearing ~~((chapter 388-02 WAC))~~ under chapter 388-02 WAC, unless:

(a) Your AU has repaid the overpayment; or

(b) We have referred your inadvertent household error for prosecution and collecting the overpayment could negatively impact this process.

(8) We must calculate the overpayment amount:

(a) For an administrative error overpayment - up to twelve months prior to when we became aware of the overpayment;

(b) For an inadvertent household error overpayment - for no more than twenty-four months before we became aware of the overpayment; and

(c) For intentional program violation (IPV) overpayments - from the month the ~~((set of))~~ IPV first occurred as determined under WAC 388-446-0015, but no more than six years before we became aware of the overpayment.

(9) If we paid you too few basic food, FAP, or WASHCAP benefits for a period of time, we will use the amount we underpaid your AU to reduce your overpayment if:

(a) We have ~~((not))~~ not already issued you benefits to replace what you were underpaid; and

(b) We have ~~((not))~~ not used this amount to reduce another overpayment.

(10) We will send you an overpayment notice under RCW 43.20B.630 and 7 C.F.R. Sec. 273.18. We send notices as required under chapter 388-458 WAC. If all adult AU members live at the same address, we serve an overpayment notice on the head of household.

(11) The overpayment becomes an established (set-up) debt in one of the following ways:

(a) By operation of law if you do not respond within ninety days of service of the overpayment notice;

(b) By administrative order if you timely request a hearing; or

(c) By written agreement.

(12) You may request a hearing to contest an overpayment of your basic food, FAP, or WASHCAP benefits.

(a) The hearing ~~((can))~~ may include issues such as whether you were overpaid, whether we calculated the amount of the overpayment correctly, and the type of the overpayment.

(b) The administrative law judge (ALJ) does not have the authority to compromise, terminate, write-off, defer, or otherwise waive the overpayment claim or recovery of the claim.

(13) If the overpayment has been referred for prosecution ~~((in))~~ in accordance with WAC 388-446-0001(4)(~~((b))~~), you may request that the administrative hearing related to the overpayment be postponed.

AMENDATORY SECTION (Amending WSR 15-22-051, filed 10/29/15, effective 11/29/15)

WAC 388-410-0033 How and when does the department collect a basic food, FAP, or WASHCAP overpayment? (1) After we set up a basic food, ((FAP, WASHCAP)) Washington combined application project (WASHCAP), or food assistance program for legal immigrants (FAP) overpayment under WAC 388-410-0030, we collect the amount you were overpaid even when the total is less than ~~(((\$125 as dis-~~

~~ussed~~) those in WAC 388-410-0030 (4)(b) or (c). This includes when we:

(a) Modify an established overpayment to an amount we would not have to set up under WAC 388-410-0030(5); or

(b) ~~((Set up))~~ Establish an overpayment that we do not have to ~~((set up))~~ establish under WAC 388-410-0030(4).

(2) You ~~((can))~~ may repay your overpayment by:

(a) Paying the entire amount at once;

(b) Having us take the amount of your overpayment out of your ~~((EBT))~~ electronic benefit transfer (EBT) account;

(c) Making regular payments under a scheduled repayment agreement as described in subsection (4) of this section; or

(d) Having your current basic food, FAP, or WASHCAP benefits reduced.

(3) If you have an inactive EBT account and we cancelled basic food, FAP, or WASHCAP benefits in the account under WAC 388-412-0025, we use the cancelled benefits to reduce the amount of your overpayment.

(4) If you are responsible for repaying an administrative or inadvertent household error overpayment, we reduce your monthly benefits unless you:

(a) Pay the overpayment all at once;

(b) Set up a repayment agreement with us; ~~((or))~~

(c) Arrange with us to ~~((compromise (reduce)))~~ reduce all or part of your overpayment under ~~((section))~~ subsection (13) ~~((below))~~ of this section; or

(d) Request a hearing and continued benefits under WAC 388-458-0040.

(5) If you are responsible for an intentional program violation (IPV) overpayment, you must tell us how you want to repay this overpayment within ten days of the date we sent your collection action notice. If you do not do this, we reduce your current monthly benefits.

(6) If your AU currently receives basic food, FAP, or WASHCAP benefits, you ~~((can))~~ may choose to repay your overpayment by making monthly payments. The payments must be more than we would recover by reducing your benefits. Your AU or the department ~~((can))~~ may request a change to the agreement if necessary.

(7) If you receive ongoing basic food, FAP, or WASHCAP benefits, we reduce your monthly benefits to repay the overpayment. We do not reduce your first basic food, FAP, or WASHCAP allotment when we first approve your application for benefits.

(a) If you have an administrative or inadvertent household error overpayment, we reduce your benefits by the greater of:

(i) Ten percent of your monthly benefits; or

(ii) Ten dollars per month.

(b) If you have an IPV overpayment, we reduce your benefits by the greater of:

(i) Twenty percent of your monthly benefits; or

(ii) Twenty dollars per month.

(8) We send you a change letter under WAC 388-458-0025 before we reduce your basic food, FAP, or WASHCAP benefits.

(a) You may request a hearing on the change letter ~~((for instance,))~~ if you do not ~~((feel))~~ believe the amount of the

overpayment was calculated correctly, making the reduction incorrect.

(b) The administrative law judge (ALJ) does not have authority to compromise, terminate, write-off, defer or otherwise waive the overpayment claim or recovery ~~((thereunder))~~.

(9) If you do not meet the terms of a repayment agreement, we reduce your current benefits unless you:

(a) Pay all overdue payments to bring your repayment agreement current; or

(b) Ask us to consider a change to the repayment schedule.

(10) We may also collect overpaid food benefits with an order to withhold and deliver property under RCW 43.20B.635.

(11) If your overpayment claim is past due for one hundred twenty or more days, we refer your overpayment for federal collection. A federal collection includes reducing your income tax refund, Social Security benefits, or federal wages. We do not count your overpayment as past due if you:

(a) Repay the entire overpayment by the due date;

(b) Have your monthly benefits reduced to repay the overpayment; ~~((or))~~

(c) Arrange with us to ~~((compromise (reduce)))~~ reduce all or part of your overpayment under ~~((section))~~ subsection (13) ~~((below))~~ of this section; or

(d) Meet the requirements of your scheduled repayment agreement.

(12) If you no longer receive basic food, FAP, or WASHCAP benefits, we ~~((can))~~ may garnish your wages, file a lien against your personal or real property, attach other benefits, or otherwise access your property to collect the overpayment amount.

(13) ~~((At anytime))~~ Based on your request or our own, we may ~~((compromise (reduce)))~~ reduce all or part of your overpayment at any time.

(a) We may ~~((, at our discretion, compromise))~~ reduce a claim or any portion of a claim if we determine that your household's economic circumstances dictate that you will not be able to pay the claim in three years.

(b) If you disagree with our decision not to ~~((compromise))~~ reduce all or part of a food benefits overpayment, you may ask for a review of that decision.

(i) The review will be heard by someone other than the person who made the decision you disagree with.

(ii) You do not have a right to an administrative hearing to contest our decision not to ~~((compromise))~~ reduce all or part of a food benefits overpayment.

(c) If your claim becomes delinquent ~~((t))~~ because you have failed to follow a written repayment agreement entered with the office of financial recovery (OFR) ~~((,))~~ we may reinstate the ~~((compromised))~~ reduced portion of your claim.

(14) We write off unpaid overpayments and release any related liens when:

(a) The claim is invalid;

(b) All adult household members die;

(c) The claim balance is less than twenty-five dollars and ~~((has been))~~ is delinquent for ninety days or more;

(d) We determine it is not cost effective to pursue the claim further;

(e) We agreed to accept a partial payment that left an unpaid balance after this payment; or

(f) ~~((You have paid ten percent of your monthly benefits, or ten dollars, whichever is greater, on an administrative or inadvertent household error overpayment for at least thirty-six months; or~~

~~(g))~~ The claim ~~((has been))~~ is delinquent for three years or more unless we plan to pursue the claim through the treasury offset program.

(15) If your AU has an overpayment from another state, we ~~((can))~~ may collect this overpayment if the state where you were overpaid does not plan to collect it and ~~((they give))~~ gives us the following:

(a) A copy of the overpayment calculation and overpayment notice made for the client; and

(b) Proof that you received the overpayment notice.

WSR 17-09-038

PROPOSED RULES

PIERCE COLLEGE

[Filed April 13, 2017, 2:29 p.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 15-19-133.

Title of Rule and Other Identifying Information: Student rights and responsibilities/student code of conduct.

Hearing Location(s): Pierce College, Puyallup Campus, Gaspard Administration Building, Room A-101, 1601 39th Avenue S.E., Puyallup, WA 98374, on May 23, 2017, at 10-11:00 a.m.; and at the Fort Steilacoom Campus, Cascade Building, Room 219, 9401 Farwest Drive S.W., Lakewood, WA 98498, on May 23, 2017, at 3:00-4:00 p.m.

Date of Intended Adoption: June 20, 2017.

Submit Written Comments to: Marie Harris, Senior Executive Assistant to the Chancellor, 1601 39th Avenue S.E., Puyallup, WA 98374, email mharris@pierce.ctc.edu, fax (253) 864-3104, by May 26, 2017.

Assistance for Persons with Disabilities: Contact Susan McPhee by May 19, 2017, TTY (253) 964-6228 or (253) 964-6525.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: Address current social and technological issues related to students rights, responsibilities and conduct of students at Pierce College.

Statutory Authority for Adoption: RCW 28B.50.140 (13).

Statute Being Implemented: RCW 28B.50.140(13).

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: Pierce College, public.

Name of Agency Personnel Responsible for Drafting: Tami Jacobs, Dean of Student Success, Pierce College Fort Steilacoom, (253) 964-6581; Implementation: Tami Jacobs and Agnes Steward, Pierce College District, (253) 964-6581; and Enforcement: Vice Presidents of Learning and Student Success, Pierce College District, (253) 964-6584.

No small business economic impact statement has been prepared under chapter 19.85 RCW. The proposed rule will not impose any costs for the institution.

A cost-benefit is not required under RCW 34.05.328.

April 13, 2017
Michele Johnson
Chancellor and CEO

Chapter 132K-135 WAC

PIERCE COLLEGE—STUDENT CONDUCT CODE

NEW SECTION

WAC 132K-135-020 Authority. The board, acting pursuant to RCW 28B.50.140(14), delegates to the chancellor of the college the authority to administer disciplinary action. The chancellor is authorized to delegate or reassign any and all duties and responsibilities as set forth in this chapter as may be reasonably necessary. Administration of the disciplinary procedures is the responsibility of the vice president of learning and student success or designee. The student conduct officer shall serve as the principal investigator and administrator for alleged violations of this code.

NEW SECTION

WAC 132K-135-030 Definitions. The following definitions shall apply for the purposes of this student conduct code:

(1) "Assembly" means any overt activity engaged in by one or more persons, the object of which is to gain publicity, advocate a view, petition for a cause, or disseminate information to any person, persons, or group of persons.

(2) "Board" means the board of trustees of Community College District No. 11, state of Washington.

(3) "Calendar day" means days will be counted by excluding the first day and including the last day of timelines. When the last day falls on a Saturday, Sunday, or holiday, the last day will be the next day which is not a Saturday, Sunday, or holiday. When the period of time prescribed or allowed is less than seven days, Saturdays, Sundays, and holidays are not included in the count.

(4) "College" means Pierce College district and any other community college centers or facilities established within Washington State Community College District No. 11.

(5) "College community" means students, employees, trustees, and volunteers.

(6) "College facilities" and "college facility" mean and include any and all real and personal property owned, rented, leased, or operated by the board of Washington state Community College District No. 11, and shall include all buildings and appurtenances attached thereto and all parking lots and other grounds. College facilities extend to distance education classroom environments, and agencies or institutions that have educational agreement with the college.

(7) "College official" includes any person employed by the college performing assigned duties.

(8) "College premises" shall include all campuses of the college, wherever located, and includes all land, buildings, facilities, vehicles, equipment, and other property owned, used, or controlled by the college.

(9) "Complainant" is any person who submits a complaint alleging that a student violated the student conduct code, or in matters of sexual misconduct, a complainant is an alleged victim of sexual misconduct.

(10) "Conduct review officer" is the dean of student success or other college administrator designated by the chancellor to be responsible for receiving and for reviewing or referring appeals of student disciplinary actions in accordance with the procedures of this code.

(11) "Controlled substance" means and includes any drug or substance as defined in chapter 69.50 RCW as now law or hereafter amended.

(12) "Day" means a weekday, excluding weekends, college holidays, and college closures unless otherwise specified.

(13) "Disciplinary action" is the process by which the student conduct officer imposes discipline against a student for a violation of the student conduct code.

(14) "Disciplinary appeal" is the process by which an aggrieved student can appeal the discipline imposed by the student conduct officer. Disciplinary appeals from a suspension in excess of ten days or a dismissal are heard by the student conduct committee. Appeals of all other appealable disciplinary action shall be reviewed through brief adjudicative proceedings.

(15) "Faculty member" and "instructor" are any employee of Community College District No. 11 who is employed on a full-time or part-time basis as a teacher, instructor, counselor, faculty advisor, or librarian.

(16) "Filing" is the process by which a document is officially delivered to a college official responsible for facilitating a disciplinary review. Unless otherwise provided, filing shall be accomplished by:

(a) Hand delivery of the document to the specified college official or college official's assistant; or

(b) By sending the document by email and first class mail to the specified college email address and official's office address.

Papers required to be filed shall be deemed filed upon actual receipt during office hours at the office of the specified college official.

(17) "President" is the president of a college campus. The president is authorized to delegate any and all responsibilities as set forth in the chapter as may be reasonably necessary.

(18) "RCW" means Revised Code of Washington which can be accessed at <http://apps.leg.wa.gov/rcw/>.

(19) "Respondent" is the student against whom disciplinary action is initiated.

(20) "Service" is the process by which a document is officially delivered to a party. Unless otherwise provided, service upon a party shall be accomplished by:

(a) Hand delivery of the document to the party; or

(b) By sending the document by both email, and by either certified mail or first class mail to the party's last known address.

Service is deemed complete upon hand delivery of the document or upon the date the document is emailed and deposited in the mail.

(21) "Sexual misconduct" has the meaning ascribed to this term in WAC 132K-135-070(15).

(22) "Student" includes all persons taking courses at or through the college, whether on a full-time or part-time basis, and whether such courses are credit courses, noncredit courses, online courses, or otherwise. Persons who withdraw after allegedly violating the code, who are not officially enrolled for a particular term, but who have a continuing relationship with the college, or who have been notified of their acceptance for admission are considered "students."

(23) "Student conduct officer" is a college administrator designated by the president or vice president of learning and student success to be responsible for implementing and enforcing the student conduct code.

(24) "Student organization" means any number of students who have met the college's formal requirements of clubs or organizations.

(25) "WAC" means Washington Administrative Code which can be accessed at <http://app.leg.wa.gov/wac/>.

(26) "Visitors" means guests, applicants, contractors, vendors, advisory board members, foundation board members, and members of the public on college premises.

NEW SECTION

WAC 132K-135-040 Statement of jurisdiction. The student conduct code shall apply to student conduct that occurs on college premises, to conduct that occurs at or in connection with college-sponsored activities, or to off-campus conduct that in the judgment of the college adversely affects the college community and/or visitors or the pursuit of its objectives. Jurisdiction extends to, but is not limited to, locations in which students are engaged in official college activities including, but not limited to, foreign or domestic travel, activities funded by the associated students, athletic events, training internships, cooperative and distance education, online education, practicums, supervised work experiences, or any other college-sanctioned social or club activities. Students are responsible for their conduct from the time of notification of acceptance at the college through the actual receipt of a degree or certificate, even though conduct may occur before classes begin or after classes end, as well as during the academic year and during periods between terms of actual enrollment. These standards shall apply to a student's conduct even if the student withdraws from college while a disciplinary matter is pending. The student conduct officer has sole discretion on a case-by-case basis to determine whether the student conduct code will be applied to conduct that occurs off-campus.

NEW SECTION

WAC 132K-135-050 Students abroad. Students who participate in any college-sponsored or sanctioned international program shall observe the following:

(1) The laws of the host country;

(2) The academic and disciplinary regulations of the educational institution or residential housing program where the student is placed;

(3) Any other agreements related to the student's program in another country; and

(4) Pierce College's student conduct code.

NEW SECTION

WAC 132K-135-060 Statement of student rights. As members of the academic community, students are encouraged to develop the capacity for critical judgment and to engage in an independent search for truth. Freedom to teach and freedom to learn are inseparable facets of academic freedom. The freedom to learn depends upon appropriate opportunities and conditions in the classroom, on the campus, and in the larger community. Students should exercise their freedom with responsibility. The responsibility to secure and to respect general conditions conducive to the freedom to learn is shared by all members of the college community.

The following enumerated rights are guaranteed to each student within the limitations of statutory law and college policy which are deemed necessary to achieve the educational goals of the college:

(1) Academic freedom.

(a) Students are guaranteed the rights of free inquiry, expression, and assembly upon and within college facilities that are generally open and available to the public.

(b) Students are free to pursue appropriate educational objectives from among the college's curricula, programs, and services, subject to the limitations of RCW 28B.50.090 (3)(b).

(c) Students shall be protected from academic evaluation which is arbitrary, prejudiced, or capricious, but are responsible for meeting the standards of academic performance established by each of their instructors.

(d) Students have the right to a learning environment which is free from unlawful discrimination, inappropriate and disrespectful conduct, and any and all harassment, including sexual harassment.

(2) Due process.

(a) The rights of students to be secure in their persons, quarters, papers, and effects against unreasonable searches and seizures is guaranteed.

(a) No disciplinary sanction may be imposed on any student without notice to the accused of the nature of the charges.

(c) A student accused of violating this student conduct code is entitled, upon request, to procedural due process as set forth in this chapter.

NEW SECTION

WAC 132K-135-070 Prohibited student conduct. The college may impose disciplinary sanctions against a student who commits, attempts to commit, aids, abets, incites, encourages, or assists another person to commit, an act(s) of misconduct which include, but are not limited to, the following:

(1) **Academic dishonesty.** Any act of academic dishonesty including, but not limited to, cheating, plagiarism, and fabrication.

(a) Cheating includes using or any attempt to use, give or obtain unauthorized assistance relating to the completion of an academic assignment.

(b) Plagiarism includes taking and using as one's own, without proper attribution, the ideas, writings, or work of another person in completing an academic assignment. Plagiarism may also include the unauthorized submission for credit of academic work that has been submitted for credit in another course.

(c) Fabrication includes falsifying data, information, or citations in completing an academic assignment and also includes providing false or deceptive information to an instructor concerning the completion of an assignment.

(d) No student shall be allowed to withdraw from a course or from the college to avoid the consequences of academic dishonesty.

(2) **Other dishonesty.** Any other acts of dishonesty, such acts include, but are not limited to:

(a) Forgery, alteration, submission of falsified documents, or misuse of any college document, record, or instrument of identification;

(b) Tampering with an election conducted by or for college students; or

(c) Furnishing false information, or failing to furnish correct information, in response to the request or requirement of a college officer or employee.

(3) **Obstruction or disruption.** Obstruction or disruption of:

(a) Any instruction, research, administration, disciplinary proceeding, or other college activity, including the obstruction of the free flow of pedestrian or vehicular movement on college property or at a college activity; or

(b) Any activity that is authorized to occur on college property, whether or not actually conducted or sponsored by the college.

(4) **Assault, intimidation, harassment.** Assault, physical abuse, verbal abuse, threat(s), intimidation, harassment, bullying, stalking, or other conduct, which harms, threatens, or is reasonably perceived as threatening the health or safety of another person or another person's property.

(5) **Bullying is severe or pervasive physical or verbal (written or oral) abuse.**

(6) **Cyber misconduct.** Cyberstalking, cyberbullying, or online harassment. Use of electronic communications including, but not limited to, email, instant messaging, online bulletin boards, and social media sites to harass, abuse, bully, or engage in other conduct which harms, threatens, or is reasonably perceived as threatening the health or safety of another person. Prohibited activities include, but are not limited to, unauthorized monitoring of another's email communications directly or through spyware, sending threatening emails, disrupting electronic communications with spam or by sending a computer virus, sending false messages to third parties using another's email identity, nonconsensual recording of sexual activity, and nonconsensual distribution of a recording of sexual activity.

(7) **Property violation.** Damage to, or theft or misuse of, real or personal property or money of:

- (a) The college or state;
- (b) Any student or college officer, employee, or organization;
- (c) Any other member of the college community, visitors, or organization; or
- (d) Possession of such property or money after it has been stolen.

(8) **Failure to comply with directive.** Failure to comply with the direction of a college officer or employee who is acting in the legitimate performance of duties, including failure to properly identify oneself to such a person when requested to do so.

(9) **Weapons.** Possession, holding, wearing, transporting, storage or presence of any firearm, dagger, sword, knife or other cutting or stabbing instrument, club, explosive device, or any other weapon apparently capable of producing bodily harm is prohibited on the college campus, subject to the following exceptions:

(a) Commissioned law enforcement personnel or legally authorized military personnel while in performance of their duties;

(b) A student with a valid concealed weapons permit may store a pistol in the student's vehicle parked on campus in accordance with RCW 9.41.050 (2) or (3), provided the vehicle is locked and the weapon is concealed from view; or

(c) The president or chancellor may grant permission to bring a weapon on campus upon a determination that the weapon is reasonably related to a legitimate pedagogical purpose. Such permission shall be in writing and shall be subject to such terms or conditions incorporated in the written permission.

(d) This policy does not apply to the possession and/or use of disabling chemical sprays when possessed and/or used for self-defense.

(10) **Hazing.** Hazing includes, but is not limited to, any initiation into a student organization or any pastime or amusement engaged in with respect to such an organization that causes, or is likely to cause, bodily danger or physical harm, or serious mental or emotional harm to any student.

(11) **Alcohol, drug, and tobacco violations.**

(a) **Alcohol.** The use, possession, delivery, sale, or being observably under the influence of any alcoholic beverage, except as permitted by law and applicable college policies.

(b) **Marijuana.** The use, possession, delivery, sale, or being observably under the influence of marijuana or the psychoactive compounds found in marijuana and intended for human consumption, regardless of form. While state law permits the recreational use of marijuana, federal law prohibits such use on college premises or in connection with college activities.

(c) **Drugs.** The use, possession, delivery, sale, or being observably under the influence of any legend drug, including anabolic steroids, androgens, or human growth hormones as defined in chapter 69.41 RCW, or any other controlled substance under chapter 69.50 RCW, except as prescribed for a student's use by a licensed practitioner.

(d) **Tobacco, electronic cigarettes, and related products.** The college community and visitors will abide by all

Washington state laws and college policy as it relates to the use of tobacco, electronic cigarettes, and related products.

(12) **Lewd conduct.** Conduct which is lewd, obscene, or indecent.

(13) **Disorderly conduct.** Conduct which disrupts campus operations or the educational, social, or housing programs, or assisting or encouraging another person to engage in such conduct.

(14) **Discriminatory conduct.** Discriminatory conduct which harms or adversely affects any member of the college community and/or visitors because of race; color; national origin; sensory, mental or physical disability; use of a service animal; gender, including pregnancy; marital status; age; religion; creed; genetic information; sexual orientation; gender identity; veteran's status; or any other legally protected classification.

(15) **Sexual misconduct.** The term "sexual misconduct" includes sexual harassment, sexual intimidation, and sexual violence.

(a) **Sexual harassment.** The term "sexual harassment" means unwelcome conduct of a sexual nature, including unwelcome sexual advances, requests for sexual favors, and other verbal, nonverbal, or physical conduct of a sexual nature that is sufficiently serious as to deny or limit, and that does deny or limit, based on sex, the ability of a student to participate in or benefit from the college's educational, social, or housing programs or that creates an intimidating, hostile, or offensive environment for other college community members and/or visitors.

(b) **Sexual intimidation.** The term "sexual intimidation" means threatening or emotionally distressing conduct based on sex including, but not limited to, nonconsensual recording of sexual activity or the distribution of such recording.

(c) **Sexual violence.** "Sexual violence" is a type of sexual discrimination and sexual harassment. Nonconsensual sexual intercourse, nonconsensual sexual contact, domestic violence, intimate partner violence, and stalking are all types of sexual violence.

(i) Nonconsensual sexual intercourse is any sexual intercourse (anal, oral, or vaginal), however slight, with any object, by a person upon another person, that is without consent and/or by force. Sexual intercourse includes anal or vaginal penetration by a penis, tongue, finger, or object, or oral copulation by mouth to genital contact or genital to mouth contact.

(ii) Nonconsensual sexual contact is any intentional sexual touching, however slight, with any object, by a person upon another person that is without consent and/or by force. Sexual touching includes any bodily contact with the breasts, groin, mouth, or other bodily orifice of another individual, or any other bodily contact in a sexual manner.

(iii) Domestic violence includes asserted violent misdemeanor and felony offenses committed by the victim's current or former spouse, current or former cohabitant, person similarly situated under domestic or family violence law, or anyone else protected under domestic or family violence law.

(iv) Intimate partner violence is violence by a person who is or has been in a dating, romantic, or intimate relationship with the victim.

(v) Stalking is intentional and repeated harassment or following of another person, which places that person in reasonable fear that the perpetrator intends to injure, intimidate, or harass that person. Stalking also includes instances where the perpetrator knows or reasonably should know that the person is frightened, intimidated, or harassed, even if the perpetrator lacks such intent.

(vi) **Consent.** Knowing, voluntary, and clear permission by word or action, to engage in mutually agreed upon sexual activity. Each party has the responsibility to make certain that the other has consented before engaging in the activity. For consent to be valid, there must be at the time of the act of sexual intercourse or sexual contact actual words or action indicating freely given agreement to have sexual intercourse or sexual contact.

A person may be incapable of giving consent by reason of age, threat or intimidation, lack of opportunity to object, disability, drug or alcohol consumption, or other cause. A person cannot consent if they are unable to understand what is happening or are disoriented, helpless, asleep or unconscious for any reason, including due to alcohol or other drugs. Intoxication is not a defense against allegations that an individual has engaged in nonconsensual sexual activity.

An individual who engages in sexual activity when the individual knows, or should know, that the other person is physically or mentally incapacitated has engaged in nonconsensual sexual activity.

(16) **Harassment.** Unwelcome and offensive conduct including verbal, nonverbal, or physical conduct, that is directed at a person because of such person's protected status and that is sufficiently serious as to deny or limit, and that does deny or limit, the ability of a student to participate in or benefit from the college's educational, social, or housing programs or that creates an intimidating, hostile, or offensive environment for other college community members and/or visitors. Harassing conduct may include, but is not limited to, physical, verbal, written, social media, and electronic communications.

Protected status includes a person's race; color; national origin; sensory, mental or physical disability; use of a service animal; gender, including pregnancy; marital status; age; religion; creed; genetic information; sexual orientation; gender identity; veteran's status; or any other legally protected classification. See "sexual misconduct" for the definition of "sexual harassment."

(17) **Retaliation.** Any intentional, adverse action taken by an accused individual or allied third party, absent legitimate nondiscriminatory purposes, as reprisal against any individual for reporting, providing information, exercising one's rights or responsibilities, or otherwise being involved in the process of responding to, investigating, or addressing allegations or violations of federal, state or local law, or college policies including, but not limited to, student conduct code provisions prohibiting discrimination and harassment. Retaliatory actions include, but are not limited to, threats or actual violence against the person or their property, adverse educational or employment consequences, ridicule, intimidation, bullying, or ostracism.

(18) **Theft or misuse of electronic resources.** Theft or other misuse of computer time or other electronic informa-

tion resources of the college. Such misuse includes, but is not limited to:

(a) Unauthorized use of such resources or opening of a file, message, or other item;

(b) Unauthorized duplication, transfer, or distribution of a computer program, file, message, or other item;

(c) Unauthorized use or distribution of someone else's password or other identification;

(d) Use of such time or resources to interfere with someone else's work;

(e) Use of such time or resources to send, display, or print an obscene or abusive message, text, or image;

(f) Use of such time or resources to interfere with normal operation of the college's computing system or other electronic information resources;

(g) Use of such time or resources in violation of applicable copyright or other law;

(h) Adding to or otherwise altering the infrastructure of the college's electronic information resources without authorization; or

(i) Failure to comply with the student computing resources policy.

(19) **Unauthorized access.** Unauthorized possession, duplication, or other use of a key, keycard, or other restricted means of access to college property, or unauthorized entry onto or into college property.

(20) **Safety violations.** Safety violations include any nonaccidental conduct that interferes with or otherwise compromises any college policy, equipment, or procedure relating to the safety and security of the college community and/or visitors, including tampering with fire safety equipment and triggering false alarms or other emergency response systems.

(21) **Violation of other laws or policies.** Violation of any federal, state, or local law, rule, or regulation, or other college rules or policies, including college traffic and parking rules.

(22) **Ethical violation.** The breach of any generally recognized and published code of ethics or standards of professional practice that governs the conduct of a particular profession for which the student is taking a course or is pursuing as an educational goal or major.

In addition to initiating discipline proceedings for violation of the student conduct code, the college may refer any violations of federal, state, or local laws to civil and criminal authorities for disposition. The college shall proceed with student disciplinary proceedings regardless of whether the underlying conduct is subject to civil or criminal prosecution.

NEW SECTION

WAC 132K-135-090 Disciplinary sanctions—Terms—Conditions. The following disciplinary sanctions may be imposed upon students found to have violated the student conduct code. Depending upon the misconduct, more than one sanction may be imposed. Other than college dismissal or revocation or withholding of a degree, disciplinary sanctions are not made part of the student's academic record, but are part of the student's disciplinary record. Violation of any term or condition of any disciplinary sanction constitutes

a new violation and may subject the student to additional sanctions.

(1) **Disciplinary warning.** A verbal statement to a student that there is a violation and that continued violations may be cause for further disciplinary action.

(2) **Written reprimand.** Notice in writing that the student has violated one or more terms of this code of conduct and that continuation of the same or similar behavior may result in more severe disciplinary action.

(3) **Disciplinary probation.** Formal action placing specific conditions and restrictions upon the student's continued attendance depending upon the seriousness of the violation and which may include a deferred disciplinary sanction. If the student subject to a deferred disciplinary sanction is found in violation of any college rule during the time of disciplinary probation, the deferred disciplinary sanction, which may include, but is not limited to, a suspension or a dismissal from the college, shall take effect immediately without further review. Any such sanction shall be in addition to any sanction or conditions arising from the new violation. Probation may be for a limited period of time or may be for the duration of the student's attendance at the college.

(4) **Disciplinary suspension.** Dismissal from the college and from the student status for a stated period of time. There will be no refund of tuition or fees for the quarter in which the action is taken.

(5) **Dismissal.** The revocation of all rights and privileges of membership in the college community and exclusion from all college campuses and college-owned or controlled facilities without any possibility of return. There will be no refund of tuition or fees for the quarter in which the action is taken.

Disciplinary terms and conditions that may be imposed in conjunction with the imposition of a disciplinary sanction include, but are not limited to, the following:

(6) **Educational sanction.** The college may require the student to complete an educational activity or experience directly related to the violation committed, at the student's expense.

(7) **Professional evaluation.** Referral for drug, alcohol, psychological, or medical evaluation by an appropriately certified or licensed professional may be required. The student may choose the professional within the scope of practice and with the professional credentials as defined by the college. The student will sign all necessary releases to allow the college access to any such evaluation. The student's return to college may be conditioned upon compliance with recommendations set forth in such a professional evaluation. If the evaluation indicates that the student is not capable of functioning within the college community, the student will remain suspended until future evaluation recommends that the student is capable of reentering the college and complying with the rules of conduct.

(8) **Not in good standing.** A student may be deemed "not in good standing" with the college. If so, the student shall be subject to the following restrictions:

(a) Ineligible to hold an office in any student organization recognized by the college or to hold any elected or appointed office of the college.

(b) Ineligible to represent the college to anyone outside the college community in any way, including representing the

college at any official function, or any forms of intercollegiate competition or representation.

(9) **Restitution or monetary fine.** Reimbursement for damage to or misappropriation of property, or for injury to persons, or for reasonable costs incurred by the college in pursuing an investigation or disciplinary proceeding. This may take the form of monetary reimbursement, appropriate service, monetary fine, or other compensation.

(10) **Hold on transcript or registration.** This is a temporary measure restricting release of a student's transcript or access to registration. Upon satisfactory completion of the conditions of the sanction, the hold will be released.

(11) **Revocation of admission or degree.** Admission to or a degree awarded from the college may be revoked for fraud, misrepresentation, or other violation of standards of conduct for students in obtaining the degree, or for other serious violations committed by a student prior to graduation.

(12) **Withholding degree.** The college may withhold awarding a degree otherwise earned until the completion of the process set forth in this chapter, including the completion of all sanctions imposed.

(13) **No trespass order.** A student may be restricted from college property based on misconduct.

(14) **No contact order.** An order directing a student to have no contact with a specified member of the college community, visitor, or a particular college facility.

HEARING PROCEDURES

NEW SECTION

WAC 132K-135-100 Initiation of disciplinary action.

(1) All disciplinary actions will be initiated by the student conduct officer. If that officer is the subject of a complaint initiated by the respondent, the president shall, upon request and when feasible, designate another person to fulfill any such disciplinary responsibilities relative to the complaint.

(2) The student conduct officer shall initiate disciplinary action by serving the respondent with written notice directing the student to attend a disciplinary meeting. The notice shall briefly describe the factual allegations, the provision(s) of the student conduct code the respondent is alleged to have violated, the range of possible sanctions for the alleged violation(s), and specify the time and location of the meeting. At the meeting, the student conduct officer will present the allegations to the respondent and the respondent shall be afforded an opportunity to explain what took place. If the respondent fails to attend the meeting, after proper service of notice, the student conduct officer may take disciplinary action based upon the available information.

(3) The student conduct officer, prior to taking disciplinary action in a case involving sexual misconduct, will make a reasonable effort to contact the complainant to discuss the results of the investigation and possible disciplinary sanctions and/or conditions, if any, that may be imposed upon the respondent if the allegations of sexual misconduct are found to have merit.

(4) Within ten days of the initial disciplinary meeting and after considering the evidence in the case, including any facts or argument presented by the respondent, the student

conduct officer shall serve the respondent with a written decision setting forth the facts and conclusions supporting the decision, the specific student conduct code provisions found to have been violated, the discipline imposed, if any, and a notice of any appeal rights with an explanation of the consequences of failing to file a timely appeal.

(5) The student conduct officer may take any of the following disciplinary actions:

(a) Exonerate the respondent and terminate the proceedings.

(b) Impose a disciplinary sanction(s) as described in WAC 132K-135-090.

(c) Refer the matter directly to the student conduct committee for such disciplinary action as the committee deems appropriate. Such referral shall be in writing, to the attention of the chair of the student conduct committee, with a copy served on the respondent.

(6) In cases involving allegations of sexual misconduct, the student conduct officer, on the same date that a disciplinary decision is served on the respondent, will serve a written notice informing the complainant whether the allegations of sexual misconduct were found to have merit and describing any disciplinary sanctions and/or conditions imposed upon the respondent for the complainant's protection, including disciplinary suspension or dismissal of the respondent. The notice will also inform the complainant of their appeal rights. If protective sanctions and/or conditions are imposed, the student conduct officer shall make a reasonable effort to contact the complainant and ensure prompt notice of the protective disciplinary sanctions and/or conditions.

NEW SECTION

WAC 132K-135-110 Appeal from disciplinary action. (1) The respondent may appeal a disciplinary action by filing a written notice of appeal with the conduct review officer within ten days of service of the student conduct officer's decision. Failure to timely file a notice of appeal constitutes a waiver of the right to appeal and the student conduct officer's decision shall be deemed final.

(2) The notice of appeal must include a brief statement explaining why the respondent is seeking review.

(3) The parties to an appeal shall be the respondent and the conduct review officer.

(4) A respondent, who timely appeals a disciplinary action or whose case is referred to the student conduct committee, has a right to a prompt, fair, and impartial hearing as provided for in these procedures.

(5) On appeal, the college bears the burden of establishing the evidentiary facts underlying the imposition of a disciplinary sanction by a preponderance of the evidence.

(6) Imposition of disciplinary action for violation of the student conduct code shall be stayed pending appeal, unless respondent has been summarily suspended.

(7) The student conduct committee shall hear appeals from:

(a) The imposition of disciplinary suspensions in excess of ten days;

(b) Dismissals; and

(c) Discipline cases referred to the committee by the student conduct officer, the conduct review officer, or the president.

(8) Student conduct appeals from the imposition of the following disciplinary sanctions shall be reviewed through a brief adjudicative proceeding:

(a) Suspensions of ten days or less;

(b) Disciplinary probation;

(c) Written reprimands; and

(d) Any conditions or terms imposed in conjunction with one of the foregoing disciplinary actions.

(9) Except as provided elsewhere in these rules, disciplinary warnings and dismissals of disciplinary actions are final action and are not subject to appeal.

(10) In cases involving allegations of sexual misconduct, the complainant has the right to appeal the following actions by the student conduct officer following the same procedures as set forth above for the respondent:

(a) The dismissal of a sexual misconduct complaint; or

(b) Any disciplinary sanction(s) and conditions imposed against a respondent for a sexual misconduct violation, including a disciplinary warning.

(11) If the respondent timely appeals a decision imposing discipline for a sexual misconduct violation, the college shall notify the complainant of the appeal and provide the complainant an opportunity to intervene as a party to the appeal.

(12) Except as otherwise specified in this chapter, a complainant who timely appeals a disciplinary decision or who intervenes as a party to a respondent's appeal of a disciplinary decision shall be afforded the same procedural rights as are afforded the respondent.

NEW SECTION

WAC 132K-135-120 Brief adjudicative proceedings—Initial hearing. (1) Brief adjudicative proceedings shall be conducted by a conduct review officer. The conduct review officer shall not participate in any case in which involved as a complainant or witness, or in which there is direct or personal interest, prejudice, or bias, or in which previous actions have been taken in an advisory capacity.

(2) The parties to a brief adjudicative proceeding are the respondent, the student conduct officer, and the complainant in cases involving sexual misconduct. Before taking action, the conduct review officer shall conduct an informal hearing and provide each party:

(a) An opportunity to be informed of the college's view of the matter; and

(b) An opportunity to explain the party's view of the matter.

(3) The conduct review officer shall serve an initial decision upon both the respondent and the student conduct officer within ten days of the completion of the informal hearing. The initial decision shall contain a brief written statement of the reasons for the decision and information about how to seek administrative review of the initial decision. If no request for review is filed within ten days of service of the initial decision, the initial decision shall be deemed the final decision.

(4) In cases involving allegations of sexual misconduct, the conduct review officer, on the same date as the initial decision is served on the respondent, will serve a written notice upon the complainant informing the complainant whether the allegations of sexual misconduct were found to have merit and describing any disciplinary sanctions and/or conditions imposed upon the respondent for the complainant's protection. The notice will also inform the complainant of their appeal rights.

(5) If the conduct review officer, upon review, determines that the respondent's conduct may warrant imposition of a disciplinary suspension of more than ten days or dismissal, the matter shall be referred to the student conduct committee for a disciplinary hearing.

NEW SECTION

WAC 132K-135-130 Brief adjudicative proceedings—Review of an initial decision. (1) An initial decision is subject to review by the president, provided a party files a written request for review with the conduct review officer within ten days of service of the initial decision.

(2) The president shall not participate in any case in which involved as a complainant or witness, or in which there is direct or personal interest, prejudice, or bias, or in which previous actions have been taken in an advisory capacity.

(3) During the review, the president shall give each party an opportunity to file written responses explaining their view of the matter and shall make any inquiries necessary to ascertain whether the sanctions should be modified or whether the proceedings should be referred to the student conduct committee for a formal adjudicative hearing.

(4) The decision on review must be in writing and must include a brief statement of the reason for the decision and must be served on the parties within twenty calendar days of the initial decision or of the request for review, whichever is later. The decision on review will contain a notice that judicial review may be available. A request for review may be deemed to have been denied if the president does not make a disposition of the matter within twenty calendar days after the request is submitted.

(5) If the president, upon review, determines that the respondent's conduct may warrant imposition of a disciplinary suspension of more than ten days or dismissal, the matter shall be referred to the student conduct committee for a disciplinary hearing.

(6) In cases involving allegations of sexual misconduct, the president, on the same date as the final decision is served on the respondent, will serve a written notice upon the complainant informing the complainant whether the allegations of sexual misconduct were found to have merit and describing any disciplinary sanctions and/or conditions imposed upon the respondent for the complainant's protection, including suspension or dismissal of the respondent. The notice will also inform the complainant of their appeal rights.

NEW SECTION

WAC 132K-135-140 Student conduct committee. (1) The student conduct committee shall consist of five members appointed by the chancellor:

- (a) Two full-time classified staff members;
- (b) Two faculty members;
- (c) One administrator (other than an administrator serving as a student conduct officer or conduct review officer).

(2) The administrator shall serve as the chair of the committee and may take action on preliminary hearing matters prior to convening the committee. The chair shall receive annual training on protecting victims and promoting accountability in cases involving allegations of sexual misconduct.

(3) Hearings may be heard by a hearing panel consisting of a quorum of three members of the committee, so long as one member is the chair. Committee action may be taken upon a majority vote of all committee members presiding over the hearing.

(4) Members of the student conduct committee shall not participate in any case in which they are a party, complainant, or witness, in which they have direct or personal interest, prejudice, or bias, or in which they have acted previously in an advisory capacity. Any party may petition for disqualification of a committee member.

NEW SECTION

WAC 132K-135-150 Appeal—Student conduct committee. (1) Proceedings of the student conduct committee shall be governed by the Administrative Procedure Act, chapter 34.05 RCW.

(2) The student conduct committee chair shall serve all parties with written notice of the hearing not less than seven calendar days in advance of the hearing date. The chair may shorten this notice period if both parties agree, and also may continue the hearing to a later time for good cause shown.

(3) The committee chair is authorized to conduct prehearing conferences and/or to make prehearing decisions concerning the extent and form of any discovery, issuance of protective decisions, and similar procedural matters.

(4) Upon request, filed at least five days before the hearing by any party or at the direction of the committee chair, the parties shall exchange, no later than the third day prior to the hearing, lists of potential witnesses and copies of potential exhibits that they reasonably expect to present to the committee. Failure to participate in good faith in such a requested exchange may be cause for exclusion from the hearing of any witness or exhibit not disclosed, absent a showing of good cause for such failure.

(5) The committee chair may provide to the committee members in advance of the hearing copies of (a) the conduct officer's notification of the imposition of discipline, or referral to the committee, and (b) the notice of appeal, or any response to referral, by the respondent. If doing so, however, the chair should remind the members that these "pleadings" are not evidence of any facts they may allege.

(6) The parties may agree before the hearing to designate specific exhibits as admissible without objection and, if they do so, whether the committee chair may provide copies of these admissible exhibits to the committee members before the hearing.

(7) The student conduct officer, upon request, shall provide reasonable assistance to the respondent in obtaining relevant

evant and admissible evidence that is within the college's control.

(8) Communications between committee members and other hearing participants regarding any issue in the proceeding, other than procedural communications that are necessary to maintain an orderly process, are generally prohibited without notice and opportunity for all parties to participate, and any improper "ex parte" communication shall be placed on the record, as further provided in RCW 34.05.455.

(9) Each party may be accompanied at the hearing by a nonattorney assistant of the party's choice. A respondent, or complainant in a case involving allegations of sexual misconduct, may elect to be represented by an attorney at their own cost, but will be deemed to have waived that right unless, at least four days before the hearing, written notice of the attorney's identity and participation is filed with the committee chair with a copy to the student conduct officer. The committee will ordinarily be advised by an assistant attorney general. If the respondent or the complainant is represented by an attorney, the student conduct officer may also be represented by a second, appropriately screened assistant attorney general.

NEW SECTION

WAC 132K-135-160 Student conduct committee hearings—Presentations of evidence. (1) Upon the failure of any party to attend or participate in a hearing, the student conduct committee may either:

(a) Proceed with the hearing and issuance of its decision; or

(b) Serve a decision of default in accordance with RCW 34.05.440.

(2) The hearing will ordinarily be closed to the public. However, if all parties agree on the record that some or all of the proceedings be open, the chair shall determine any extent to which the hearing will be open. If any person disrupts the proceedings, the chair may exclude that person from the hearing room.

(3) The chair shall cause the hearing to be recorded by a method the chair selects, in accordance with RCW 34.05.449. That recording, or a copy, shall be made available to any party upon request. The chair shall assure maintenance of the record of the proceeding that is required by RCW 34.05.476, which shall also be available upon request for inspection and copying by any party. Other recording shall also be permitted, in accordance with WAC 10-08-190.

(4) The chair shall preside at the hearing and decide procedural questions that arise during the hearing, except as overridden by majority vote of the committee.

(5) The student conduct officer, unless represented by an assistant attorney general, shall present the case for imposing disciplinary sanctions.

(6) All testimony shall be given under oath or affirmation. Evidence shall be admitted or excluded in accordance with RCW 34.05.452.

(7) In cases involving allegations of sexual misconduct, neither party shall directly question or cross examine one another. Attorneys for the parties are also prohibited from questioning the opposing party absent express permission

from the committee chair. Subject to this exception, all cross examination questions shall be directed to the committee chair, who in their discretion shall pose the questions on the party's behalf.

NEW SECTION

WAC 132K-135-170 Student conduct committee—Initial decision. (1) At the conclusion of the hearing, the student conduct committee shall permit the parties to make closing arguments in whatever form it wishes to receive them. The committee also may permit each party to propose findings, conclusions, and/or a proposed decision for its consideration.

(2) Within thirty calendar days following the later of the conclusion of the hearing, or the committee's receipt of closing arguments, the committee shall issue an initial decision in accordance with RCW 34.05.461 and WAC 10-08-210. The initial decision shall include findings on all material issues of fact and conclusions on all material issues of law, including which, if any, provisions of the student conduct code were violated. Any findings based substantially on the credibility of evidence or the demeanor of witnesses shall be so identified.

(3) The committee's initial decision shall also include a determination on appropriate discipline, if any. If the matter was referred to the committee by the student conduct officer, the committee shall identify and impose disciplinary sanction(s) or condition(s), if any, as authorized in the student conduct code. If the matter is an appeal by the respondent, the committee may affirm, reverse, or modify the disciplinary sanction(s) and/or condition(s) imposed by the student conduct officer and/or impose additional disciplinary sanction(s) or condition(s) as authorized herein.

(4) The committee's initial decision shall also include a statement of the available procedures and time frames for seeking reconsideration or appeal.

(5) The committee chair shall cause copies of the initial decision to be served on the parties and their legal counsel of record. The committee chair shall also promptly transmit a copy of the decision and the record of the committee's proceedings to the president.

(6) In cases involving allegations of sexual misconduct, the chair of the student conduct committee, on the same date as the initial decision is served on the respondent, will serve a written notice upon the complainant informing the complainant whether the allegations of sexual misconduct were found to have merit and describing any disciplinary sanctions and/or conditions imposed upon the respondent for the complainant's protection, including suspension or dismissal of the respondent. Complainant may appeal the student conduct committee's initial decision to the president subject to the same procedures and deadlines applicable to other parties. The notice will also inform the complainant of their appeal rights.

NEW SECTION

WAC 132K-135-180 Appeal from student conduct committee initial decision. (1) A respondent who is aggrieved by the findings or conclusions issued by the stu-

dent conduct committee may appeal the committee's initial decision to the president by filing a written notice of appeal with the president's office within ten days of service of the committee's initial decision. Failure to file a timely appeal constitutes a waiver of the right and the initial decision shall be deemed final.

(2) The written notice of appeal must identify the specific findings of fact and/or conclusions of law in the initial decision that are challenged and must contain argument why the appeal should be granted. The president's review shall be restricted to the hearing record made before the student conduct committee and will normally be limited to a review of those issues and arguments raised in the notice of appeal. If necessary to aid review, the president may ask for additional briefing from the parties on issues raised on appeal.

(3) The president shall provide a written decision to the respondent and the student conduct officer within thirty calendar days after receipt of the notice of appeal. The president's decision shall be final and shall include a notice of any rights to request reconsideration and/or judicial review.

(4) In cases involving allegations of sexual misconduct, the president, on the same date that the final decision is served upon the respondent, shall serve a written notice informing the complainant of the final decision. This notice shall inform the complainant whether the sexual misconduct allegation was found to have merit and describe any disciplinary sanctions and/or conditions imposed upon the respondent for the complainant's protection, including suspension or dismissal of the respondent.

(5) The president has discretion to suspend any disciplinary action pending review of the merits of the findings, conclusions, and disciplinary actions imposed.

(6) Per RCW 34.05.455 the president shall not engage in any improper "ex parte" communication with any of the parties regarding an appeal.

NEW SECTION

WAC 132K-135-190 Summary suspension. (1) Summary suspension is a temporary exclusion from specified college premises or denial of access to all activities or privileges for which a respondent might otherwise be eligible while an investigation and/or formal disciplinary procedure is pending.

(2) The student conduct officer may impose a summary suspension if there is probable cause to believe that the respondent:

(a) Has violated any provision of the student conduct code; and

(b) Presents an immediate danger to the health, safety, or welfare of members of the college community or visitors; or

(c) Poses an ongoing threat of substantial disruption of, or interference with, the operations of the college.

(3) Notice. Any respondent who has been summarily suspended shall be served with oral or written notice of the summary suspension. If oral notice is given, a written notification shall be served on the respondent within two days of the oral notice.

(4) The written notification shall be entitled "Notice of Summary Suspension" and shall include:

(a) The reasons for imposing the summary suspension, including a description of the conduct giving rise to the summary suspension and reference to the provisions of the student conduct code or the law allegedly violated;

(b) The date, time, and location when the respondent must appear before the conduct review officer for a hearing on the summary suspension; and

(c) The conditions, if any, under which the respondent may physically access the college premises or communicate with members of the college community and visitors. If the respondent has been trespassed from the college premises, a notice against trespass shall be included that warns the respondent that privilege to enter into or remain on college premises has been withdrawn and that the respondent shall be considered trespassing and subject to arrest for criminal trespass if the respondent enters the college premises other than for a scheduled meeting with the student conduct officer or conduct review officer, or to attend a disciplinary hearing.

(5) The conduct review officer shall conduct a hearing on the summary suspension as soon as practicable after imposition of the summary suspension.

(a) During the summary suspension hearing, the issue before the conduct review officer is whether there is probable cause to believe that summary suspension should be continued pending the conclusion of disciplinary proceedings and/or whether the summary suspension should be less restrictive in scope.

(b) The respondent shall be afforded an opportunity to explain why summary suspension should not be continued while disciplinary proceedings are pending or why the summary suspension should be less restrictive in scope.

(c) If the respondent fails to appear at the designated hearing time, the conduct review officer may order that the summary suspension remain in place pending the conclusion of the disciplinary proceedings.

(d) As soon as practicable following the hearing, the conduct review officer shall issue a written decision which shall include a brief explanation for any decision continuing and/or modifying the summary suspension and notice of any right to appeal.

(e) To the extent permissible under applicable law, the conduct review officer shall provide a copy of the decision to all persons or offices who may be bound or protected by it.

(6) In cases involving allegations of sexual misconduct, the complainant shall be notified that a summary suspension has been imposed on the same day that the summary suspension notice is served on the respondent. The college will also provide the complainant with timely notice of any subsequent changes to the summary suspension order.

NEW SECTION

WAC 132K-135-200 Classroom misconduct and authority to suspend for no more than one day. (1) Faculty

members have the authority to take appropriate action to maintain order and proper conduct in their classroom and to maintain the effective cooperation of students in fulfilling the objectives of the course.

(2) Bringing any person, thing, or object to a teaching and learning environment that may disrupt the environment

or cause a safety or health hazard, without the express approval of the faculty member is prohibited.

(3) Faculty members have the right to temporarily suspend any student(s) from a single class or related activity for the remainder of that day if the student's misconduct creates disruption to the point that it is difficult or impossible to maintain the decorum of the class, related activity, or the learning and teaching environment. The faculty member shall report this temporary suspension to the student conduct officer or designee on the same day. In consultation with the faculty member, the student conduct officer may set conditions for the student upon return to the class or activity.

NEW SECTION

WAC 132K-135-210 Sexual misconduct proceedings.

Both the respondent and the complainant in cases involving allegations of sexual misconduct shall be provided the same procedural rights to participate in student discipline matters, including the right to participate in the initial disciplinary decision-making process and to appeal any disciplinary decision.

NEW SECTION

WAC 132K-135-250 Brief adjudicative proceedings—College record. The college record for brief adjudicative proceedings shall consist of any documents regarding the matter that were considered or prepared by the presiding officer for the brief adjudicative proceeding or by the reviewing officer for any review consistent with RCW 34.05.476. These records shall be maintained as the official record of the proceedings.

WSR 17-09-043

PROPOSED RULES

DEPARTMENT OF HEALTH

[Filed April 14, 2017, 4:48 p.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 15-05-055.

Title of Rule and Other Identifying Information: WAC 246-926-140, 246-926-145, 246-926-310 and 246-926-410, radiologic technology, proposing establishing military equivalency of training or experience in meeting credentialing standards.

Hearing Location(s): Department of Health, Town Center 2 (TC2), Room 145, 111 Israel Road S.E., Tumwater, WA 98501, on May 26, 2017, at 9:30 a.m.

Date of Intended Adoption: June 9, 2017.

Submit Written Comments to: Susan Gragg, P.O. Box 47852, Olympia, WA 98504-7852, email <https://fortress.wa.gov/doh/policyreview>, fax (360) 236-2901, by May 26, 2017.

Assistance for Persons with Disabilities: Contact Susan Gragg by May 19, 2017, TTY (800) 833-6388 or 711.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: The department is proposing amendments to rules to address the military educa-

tion and training equivalency specific to the regulated imaging professions.

Reasons Supporting Proposal: In 2011, the legislature allowed military training or experience to satisfy credentialing requirements for health care professions unless a health profession regulatory entity determines that it is not substantially equivalent to Washington licensure standards (SSB 5307, chapter 32, Laws of 2011). The proposed rules are intended to reduce barriers and clarify requirements for applicants who have prior military training and experience in radiologic technology occupations that is substantially equivalent to certain regulations for obtaining a comparable department credential.

Statutory Authority for Adoption: RCW 18.84.080(3), 18.84.090, 43.70.280.

Statute Being Implemented: RCW 18.84.095.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: Department of health, governmental.

Name of Agency Personnel Responsible for Drafting, Implementation, and Enforcement: Susan Gragg, 111 Israel Road S.E., Tumwater, WA 98501, (360) 236-4941.

No small business economic impact statement has been prepared under chapter 19.85 RCW. The proposed rule would not impose more than minor costs on businesses in an industry.

A cost-benefit analysis is required under RCW 34.05.-328. A preliminary cost-benefit analysis may be obtained by contacting Susan Gragg, Department of Health, P.O. Box 47852, Olympia, WA 98504-7852, phone (360) 236-4941, fax (360) 236-2901, email susan.gragg@doh.wa.gov.

April 14, 2017

John Wiesman, DrPH, MPH
Secretary

AMENDATORY SECTION (Amending WSR 10-10-043, filed 4/27/10, effective 5/28/10)

WAC 246-926-140 Approved schools for diagnostic, therapeutic, or nuclear medicine radiologic technologists.

(1) Approved schools and standards of instruction for diagnostic radiologic technologist, therapeutic radiologic technologist, and nuclear medicine technologist are those recognized as radiography, radiation therapy technology, and nuclear medicine technology educational programs that have obtained accreditation from the Joint Review Committee on Education in Radiologic Technology, the Joint Review Committee for Educational Programs in Nuclear Medicine Technology or the former American Medical Association Committee on Allied Health Education and Accreditation.

(2) Military education, training, and experience may meet certification requirements as outlined in WAC 246-926-145.

NEW SECTION

WAC 246-926-145 Military equivalency. (1) The department accepts military education, training, or experience as described in subsections (4) through (8) of this sec-

tion as meeting the corresponding education, training, or experience requirements.

(2) For the purposes of this section, these terms shall have the following meaning:

(a) "ARRT" has the same meaning as WAC 246-926-020(1).

(b) "CAAHEP" means the Commission on Accreditation of Allied Health Education Programs and includes its prior organization, the Committee on Allied Health Education and Accreditation (CAHEA).

(c) "JRCCVT" means the Joint Review Committee on Education in Cardiovascular Technology.

(d) "JRCERT" means the Joint Review Committee on Education in Radiologic Technology.

(e) "JRCNMT" means the Joint Review Committee on Educational Programs in Nuclear Medicine Technology.

(f) "METC" means the Department of Defense, Defense Health Agency, Medical Education and Training Campus.

(g) "NMTCB" means the Nuclear Medicine Technology Certification Board.

(3) Acceptable documentation to verify radiologic technology education, training, and experience for current or former U.S. Military service members includes:

(a) A copy of the service member's Certificate of Release or Discharge from Active Duty (DD Form 214, Member-4 copy; or NGB-22 for National Guard);

(b) Joint Service Transcript or JST/Sailor-Marine American Council on Education Registry Transcript or SMART;

(c) Army American Council of Education, or ACE, Registry Transcript System or AARTS;

(d) Application for the Evaluation of Learning Experiences During Military Service (DD Form 295) certified by the service member's service branch; or

(e) Any other military transcripts and forms that document the service member's military training and experience, such as the Community College of the Air Force or CCAF.

(4) For diagnostic-radiographer radiologic technologists, the following are the acceptable military education, training, or experience:

(a)(i) The METC Tri Service Radiology program has been JRCERT accredited since 2011 and meets the school approval requirement in WAC 246-926-140;

(ii) Formal pre-METC U.S. Army, Navy, or Air Force radiologic technologist diagnostic-radiographer education programs have been determined by the department to meet the requirements in WAC 246-926-110;

(iii) Informal U.S. Army, Navy, or Air Force radiologic technologist diagnostic-radiographer education programs, such as U.S. Navy on-the-job training commonly referred to as "fast track," must meet all the requirements in WAC 246-926-110; or

(iv) The secretary will review U.S. Coast Guard education, training, and experience on a case-by-case basis to determine if training and scope of practice meets the requirements in WAC 246-926-110.

(b) All applicants applying under (a) of this subsection must provide proof of successful passage of the ARRT radiographer radiologic technologist examination or the Washington state examination identified in WAC 246-926-190, with the exception of those applicants who completed a

pre-METC program that was accredited by the JRCERT at the time the applicant completed it.

(5) For therapeutic-radiation therapy radiologic technologists, the following are the acceptable military education, training, or experience:

(a)(i) As of the effective date of this rule, METC does not offer a therapeutic radiologic technologist education program. Formal pre-METC U.S. Army, Navy, or Air Force therapeutic radiologic technologist education programs have been determined by the department to meet the requirements in WAC 246-926-120;

(ii) Informal U.S. Army, Navy, or Air Force therapeutic radiologic technologist education programs must meet all the requirements in WAC 246-926-120; or

(iii) The department will review U.S. Coast Guard education, training, and experience on a case-by-case basis to determine if training and scope of practice meets the requirements in WAC 246-926-120.

(b) All applicants applying under (a) of this subsection must provide proof of successful passage of the ARRT therapeutic radiologic technologist examination or the Washington state examination identified in WAC 246-926-190.

(6) For nuclear medicine radiologic technologists, the following are the acceptable military education, training, or experience:

(a)(i) As of the effective date of this rule, METC does not offer a JRCNMT accredited nuclear medicine radiologic technologist education program. Formal pre-METC U.S. Army, Navy, or Air Force radiologic technologist nuclear medicine programs completed from June 1, 1972, through August 31, 2012, meets the school approval requirement in WAC 246-926-140;

(ii) The METC nuclear medicine radiologic technologist education program is accredited by the ARRT. The department has determined this program meets the requirements in WAC 246-926-130;

(iii) Nonaccredited formal nuclear medicine education programs not identified in subsection (4)(a) of this section has been determined by the department to meet the requirements in WAC 246-926-130;

(iv) Informal U.S. Army, Navy, or Air Force radiologic technologist nuclear medicine education programs must meet all the requirements in WAC 246-926-130; or

(v) The department will review U.S. Coast Guard education, training, and experience on a case-by-case basis to determine if training and scope of practice meets the requirements in WAC 246-926-130.

(b) All applicants applying under (a) of this subsection must provide proof of successful passage of the NMTCB examination, the ARRT nuclear medicine radiologic technologist examination, or the Washington state examination identified in WAC 246-926-190.

(7) For cardiovascular invasive specialists, the following are acceptable military education, training, or experience:

(a)(i) The METC cardiovascular technologist program is CAAHEP accredited, which includes JRCCVT accreditation, and meets the school approval requirement in WAC 246-926-410. Formal pre-METC U.S. Army, Navy, or Air Force cardiovascular technologist education programs that were accredited by CAAHEP, which includes its prior organiza-

tion CAHEA, also meet the school approval requirement in WAC 246-926-410;

(ii) Formal pre-METC U.S. Army, Navy, or Air Force cardiovascular technologist education programs that were not accredited by CAAHEP or CAHEA have been determined by the department to meet the requirements in WAC 246-926-410 (1)(a);

(iii) Informal U.S. Army, Navy, or Air Force cardiovascular technologist education programs, such as on-the-job U.S. Navy training commonly referred to as "fast track," must meet all the requirements in WAC 246-926-410 (1)(a) and (b); or

(b) The department will review U.S. Coast Guard education, training, and experience on a case-by-case basis to determine if training and scope of practice meets the requirements in WAC 246-926-410.

(c) All applicants applying under (a) of this subsection must provide proof of successful passage of an examination identified in WAC 246-926-410 (1)(b) or (2).

(8) Radiologist assistant. There is currently no radiologist assistant-equivalent occupation in the U.S. Army, Navy, Air Force, or Coast Guard. The department will review an individual's military training and experience record on a case-by-case basis; however, individuals who have obtained a passing score on the ARRT registered radiologist assistant examination shall be considered to have met the education and training requirements for certification as a radiologist assistant.

AMENDATORY SECTION (Amending WSR 10-10-043, filed 4/27/10, effective 5/28/10)

WAC 246-926-310 What are the requirements to be certified as a radiologist assistant? (1) Individuals wanting to be certified as a radiologist assistant must:

(a) Graduate from an educational program recognized by the ARRT;

(b) Obtain a passing score on the national ARRT registered radiologist assistant examination; and

(c) Submit the application, supporting documents, and fees to the department of health.

(2) An individual certified as a radiologist practitioner assistant through the certification board of radiology practitioner assistants who takes and passes the national ARRT registered radiologist assistant examination by December 31, 2011, shall be considered to have met the education and examination requirements for certification as a radiologist assistant.

(3) Military education, training, and experience may meet certification requirements as outlined in WAC 246-926-145.

AMENDATORY SECTION (Amending WSR 12-10-094, filed 5/2/12, effective 5/3/12)

WAC 246-926-410 Requirements for cardiovascular invasive specialist certification. (1) Applicants for certification as a cardiovascular invasive specialist must meet the following requirements:

(a) Graduate from an educational program accredited by the Commission on Accreditation of Allied Health Education

Programs (CAAHEP) utilizing the standards and criteria established by the Joint Review Committee on Education in Cardiovascular Technology (JRC-CVT); and

(b) Obtain a passing score on the national Registered Cardiovascular Invasive Specialist (RCIS) examination administered by Cardiovascular Credentialing International (CCI).

(2) Individuals who have been certified or registered with one of the following national organizations shall be considered to have met the education and training requirements:

(a) CCI through the RCIS examination;

(b) CCI through the Registered Cardiac Electrophysiology Specialist (RCES) examination;

(c) Heart Rhythm Society (HRS) through the International Board of Heart Rhythm Examiners (IBHRE), formerly the North American Society of Pacing and Electrophysiology (NASPE) examination; or

(d) ARRT through the Cardiac Interventional Radiographer (RTR-CI) post-primary examination, the Vascular Interventional Radiographer (RTR-VI) post-primary examination, or the Cardiovascular Interventional Radiographer (RTR-CV) post-primary examination.

(3) Military education, training, and experience may meet certification requirements as outlined in WAC 246-926-145.

WSR 17-09-048

PROPOSED RULES

DEPARTMENT OF

EARLY LEARNING

[Filed April 17, 2017, 12:07 p.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 16-15-051.

Title of Rule and Other Identifying Information: New WAC 170-297-1370 Safe water sources; amending WAC 170-297-0001 Authority, 170-297-0010 Definitions, 170-297-1035 Fire inspection/certification, 170-297-1250 License application packet—Contents, 170-297-1275 Licensing process—Application processing, 170-297-1325 Fees—When due, 170-297-1360 Lead and arsenic hazards—Tacoma smelter plume, 170-297-2600 Furnaces and other heating devices, 170-297-2625 Electrical motors, 170-297-3000 Fire extinguishers, 170-297-3700 Carpets, 170-297-3950 Pest control, 170-297-4000 Lead, asbestos, arsenic and other hazards, 170-297-4250 Indoor temperature, 170-297-4275 Fans, air conditioning or cross ventilation, 170-297-4300 Window coverings, 170-297-4350 Electrical outlets, cords and power strips, 170-297-4360 Area lighting, 170-297-4375 Lighting safety, 170-297-4550 Windows, 170-297-4625 Toileting facility, 170-297-4635 Handwashing sinks, 170-297-4650 Bathroom floors, 170-297-4700 Water temperature, 170-297-4925 Licensed outdoor space, 170-297-4950 Playground equipment—Ground cover—Fall zones, 170-297-5000 Play equipment, 170-297-5125 Outdoor areas and daily physical activities, 170-297-5200 Swimming pools defined—Barriers and supervision, 170-297-5225 Bodies of

water or water hazards on the licensed premises, 170-297-7580 Drinking fountains, 170-297-7750 Food preparation area and 170-297-7800 Food storage; and repealing WAC 170-297-1300 Withdrawing an incomplete application, 170-297-1375 Private septic system—Inspection and maintenance, and 170-297-1400 Private well and water system.

Hearing Location(s): Department of Early Learning (DEL), State Office, 1110 Jefferson Street S.E., Room 113, Olympia, WA, on May 24, 2017, at 10:00 a.m.

Date of Intended Adoption: May 26, 2017.

Submit Written Comments to: Rules Coordinator, DEL, P.O. Box 40970, Olympia, WA 98504-0970, email rules@del.wa.gov, fax (360) 725-4925, by May 25, 2017.

Assistance for Persons with Disabilities: Contact DEL rules coordinator by May 18, 2017, (360) 725-4670.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: Clarify that DEL does not regulate the physical facility environment, including buildings and other premises, of an early learning program that operates in facilities used by public or private schools. Reformatting structurally aligns application sections in chapter 190-297 [170-297] WAC with application sections in new chapter 170-300 WAC. New WAC 170-297-1370 requires programs not operating in facilities used by public or private schools to test faucets and fountains used for drinking water and food preparation to detect unsafe levels of lead or copper in pipes and plumbing.

Reasons Supporting Proposal: Public and private schools' physical facility environments are subject to regulation outside of chapter 43.215 RCW. DEL defers to those regulations and is removing from chapter 170-297 WAC, licensed school age child care standards any provisions applicable to the physical facility environment, including requirements pertaining to buildings and other physical structures attached to buildings and premises, for licensed programs that operate in public or private school facilities. New WAC 170-297-1370 complies with Governor Inslee's Directive 16-06 to reduce children's exposure to lead.

Statutory Authority for Adoption: RCW 43.215.070; chapter 43.215 RCW; and chapter 231, Laws of 2016.

Statute Being Implemented: RCW 43.215.200 and 43.215.205.

Rule is not necessitated by federal law, federal or state court decision.

Agency Comments or Recommendations, if any, as to Statutory Language, Implementation, Enforcement, and Fiscal Matters: In response to Governor Inslee's Directive 16-06 and the department of health's recommended requirements intended to reduce exposure to lead and other environmental hazards where children live, learn, and play, DEL is in the process of adopting new environmental safety standards applicable to licensed child care programs serving children five years of age and younger. See WSR 16-24-086 and 17-05-071. New WAC 170-297-1370 will align school-age program water testing requirements with those for programs that serve younger children.

Name of Proponent: DEL, governmental.

Name of Agency Personnel Responsible for Drafting: Heather West, 1110 Jefferson Street S.E., Olympia, WA,

(425) 917-7967; Implementation and Enforcement: DEL licensing offices, statewide.

A small business economic impact statement has been prepared under chapter 19.85 RCW.

Small Business Economic Impact Statement

Proposed WAC 170-297-1370, a rule concerning safe water sources.

Date: April 17, 2017.

1. Describe the proposed rule, including:

- A brief history of the issue.
- An explanation of why the proposed rule is needed.
- A brief description of the probable compliance requirements and the kinds of professional services that a small business is likely to need in order to comply with the proposed rule.

Lead and copper pose serious health risks, particularly to young children. According to the United States Environmental Protection Agency (EPA), lead can affect almost every organ and system in the human body and "children six years old and younger are most susceptible to the effects of lead." Lead and copper enter drinking water mainly through plumbing materials, and exposure may cause health problems that range from stomach complications to brain damage. Lead affects the central and peripheral nervous systems, cardiovascular system, kidney, blood, gastrointestinal system, immune system, and reproductive system. Even low levels of lead can result in behavior and learning problems, lower IQ, hyperactivity, slowed growth, hearing problems, and anemia.

In response to Governor Inslee's Directive 16-06, the department of health issued recommendations for DEL and other agencies that are intended to reduce exposure to lead and other environmental hazards where children live, learn, and play. While the governor's directive requires testing in buildings built before 1978, DEL and health have determined that water quality testing for lead and copper in all licensed buildings is needed to achieve health and safety goals and protect young children who are the most vulnerable demographic. The proposed rule was developed using science-based, cost-effective recommendations for reducing lead consumption in young children.

Proposed WAC 170-297-1370 would require an early learning program serving only school-age children but not operating in facilities used by public or private schools to:

1. Determine the lead and copper levels of any water source used for food or infant formula preparation or drinking water and remediate when unsafe levels are detected. Providers must conduct an initial test within six months of the rule's effective date and test at least once every six years thereafter. Water testing would also be required as part of the application process for prospective providers; and
2. Test private well water for coliform bacteria and nitrates and remediate when unsafe levels are detected. (Not a new requirement; currently required by WAC 170-297-1400.)

The proposed rule reduces the risk of children enrolled in licensed child care from being exposed to dangerous substances by dictating steps that will protect children enrolled in the early learning programs in the event these tests reveal

unsafe levels of lead or copper at or above the standards set by EPA or unsafe bacteria and nitrate levels.

Both of the tests required under proposed WAC 170-297-1370 must be performed by a Washington state certified water laboratory, certified by the Washington state department of ecology. The lab provides a test kit that includes sampling instructions and water bottles. Licensed providers and license applicants draw water samples and deliver them to the lab for testing. The lab issues written test results, which must be kept on the licensed premises.

2. Identify which businesses are required to comply with the proposed rule using the North American Industry Classification System (NAICS) codes and what the minor-cost thresholds are.

NAICS code (4, 5 or 6 digit)	NAICS business description	# of businesses in WA	Minor-cost threshold = 1% of average annual payroll	Minor-cost threshold = 0.3% of average annual receipts
624410	Child day care services	2228	\$1,548	937.9591562

3. Analyze the probable cost of compliance. Identify the probable costs to comply with the proposed rule, including: Cost of equipment, supplies, labor, professional services and increased administrative costs. Based on input, describe how compliance with the rule may cause lost sales or revenue.

Water testing costs vary across Washington state. Nine labs were contacted around the state to determine a range of \$25 to \$112 with an average cost of \$47 to test for lead and copper. Testing private well water for bacteria ranged from \$45 to \$71, with an average cost of \$56.

Testing is not expected to exceed the minor cost threshold for any provider. For the majority of providers, the only ongoing costs would be those associated with buying kits to test faucets and private wells, where applicable, between one and six years. The majority of programs will be testing an assumed one faucet and one drinking fountain. This cost does not take into account follow-up testing to identify potential "false-positive" readings.

Remediation costs are indeterminate should any test reveal unsafe levels of lead or copper in drinking water or bacteria or nitrates in drinking water. Remediation costs may include repairing plumbing systems or private wells, or providing bottled or packaged water to meet the safety needs for preparing food or infant formula, drinking, and cooking. These would be one-time or short-term costs. Remediation is not a new requirement - current rules require program providers to maintain safe water sources.

4. Explain how you determined the rule may impose more-than-minor costs on businesses in the industry.

The testing requirement does not impose more-than-minor costs on businesses in the industry. This statement is supplied since any remediation costs would likely exceed the minor threshold. However, as explained above, those costs are variable and indeterminate. Furthermore, current rules

require remediation of unsafe water sources, so this should not be considered a new cost.

5. Determine whether the proposed rule may impose a disproportionate impact on small businesses compared to the ten percent of businesses that are the largest businesses required to comply with the proposed rule.

Use one or more of the following as a basis for comparing costs:

- Cost per employee.
- Cost per hour of labor.
- Cost per \$100 of sales.

The proposed rule impacts only small businesses, however the new costs imposed do not exceed the minor cost threshold.

6. If the proposed rule is likely to impose a disproportionate impact on small businesses, identify the steps taken to reduce the costs of the rule on small businesses. Include consideration of each of the following cost mitigation strategies:

- (a) Reducing, modifying, or eliminating substantive regulatory requirements.
- (b) Simplifying, reducing, or eliminating recordkeeping and reporting requirements.
- (c) Reducing the frequency of inspections.
- (d) Delaying compliance timetables.
- (e) Reducing or modifying fine schedules for noncompliance.
- (f) Any other mitigation techniques suggested by small businesses or their advocates.

If the costs cannot be reduced, provide a clear explanation of why.

The proposed lead and copper test complies with current EPA testing standards to determine whether any faucet supplying water has an unsafe concentration of lead or copper, or whether a private well has unsafe levels of bacteria or nitrates. DEL believes imposing this minor cost is necessary to ensure the safety of children who participate in the programs DEL regulates. The one-time and short-term costs identified above necessary to remediate any unsafe water source to reduce the risk of children's exposure to harmful toxins could not be mitigated.

7. Describe how small businesses were involved in the development of the proposed rule.

WAC 170-300-0400, which DEL intends to adopt before April 28, 2017, enacts identical provisions for early learning programs serving children five years of age and younger. A working draft of that rule was distributed to all licensees on January 12, 2017, with a solicitation for comment. Thirteen comments were received and revisions were made based on those comments. Additional comments about proposed WAC 170-300-0400 were received during the public comment period. The changes to draft and proposed WAC 170-300-0400 have been made to proposed WAC 170-297-1370.

8. Identify the estimated number of jobs that will be created or lost as the result of compliance with the proposed rule.

The requirement of testing faucets [faucets] and, where applicable, private wells would most likely not impact a licensee's hiring decision. The need to repair or replace

plumbing may impact a licensee's decision to employ paid staff, or the number of hours that the licensee uses paid staff in a given year. As explained above, remediation is required by current rules.

9. Summarize the results of the analysis, including the determination if costs are disproportionate.

Proposed WAC 170-297-1370 requires school-age early learning program providers to regularly test faucets for unsafe levels of lead and copper. The proposed rule also requires that private well water be tested for unsafe levels of bacteria and nitrates, as currently required by WAC 170-297-1400. The cost of testing is not expected to exceed the minor cost threshold. Repairs are required or an alternative source of water must be provided when the tests reveal that the water is unsafe for children. Current rules require remediation of unsafe water sources, so the cost to repair water systems should not be considered a new cost imposed by the proposed rule.

A copy of the statement may be obtained by contacting Rules Coordinator, P.O. Box 49070, 1110 Jefferson Street S.E., Olympia, WA 98504-9070, phone (360) 725-4670, fax (360) 725-4925, email rules@del.wa.gov.

A cost-benefit analysis is not required under RCW 34.05.328. DEL is not among the agencies listed as required to comply with RCW 34.05.328 (5)(a)(i). Further, DEL does not voluntarily make that section applicable to the adoption of this rule.

April 17, 2017
Ross Hunter
Director

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-0001 Authority. The department of early learning was established under chapter 265, Laws of 2006. Chapter 43.215 RCW establishes the department's responsibility and authority to set and enforce licensing requirements and standards for licensed child care agencies in Washington state, including the authority to adopt rules to implement chapter 43.215 RCW. The provisions of this chapter governing the physical facility environment, including buildings and other physical structures attached to buildings and premises, do not apply to licensed early learning programs that operate in facilities used by public or private schools. The department regulates only health, safety, and quality standards that do not relate to the physical facility environment for programs operating in facilities used by public or private schools.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-0010 Definitions. The following definitions apply throughout this chapter unless the context clearly indicates otherwise. Certain definitions appear in the section the term is used if the definition applies only to a specific section or sections:

"Accessible to children" means areas of the facility and materials that the children can easily get to on their own.

"Agency" as used in this chapter, has the same meaning as in RCW 43.215.010 (1)(c).

"Applicant" is the individual or entity that seeks a license to provide early learning services under this chapter.

"Available" means accessible and ready for use or service.

"Bathroom" means any room containing a built-in flush-type toilet.

"Capacity" means the maximum number of children the licensee is authorized by the department to have in care at any given time.

"Child" means a child not less than five years of age through twelve years of age who is attending kindergarten or school.

"Child abuse or neglect" has the same meaning as "abuse or neglect" under RCW 26.44.020 and chapter 388-15 WAC.

"Child care" means the developmentally appropriate care, protection, and supervision of children that is designed to promote positive growth and educational experiences for children outside the child's home for periods of less than twenty-four hours a day.

"Clean" or **"cleaning"** means to remove dirt and debris (such as soil, food, blood, urine, or feces) by scrubbing and washing with a soap or detergent solution and rinsing with water. Cleaning is the first step in the process of sanitizing or disinfecting a surface or item.

"Confidential" means the protection of personal information, such as the child's records, from persons who are not authorized to see or hear it.

"Denial of a license" means department action to not issue a child care license to an applicant for an initial license, or to a licensee operating under an initial license seeking a nonexpiring full license, based on the applicant's or initial licensee's inability or failure to meet the requirements of chapter 43.215 RCW or requirements adopted by the department pursuant to chapter 43.215 RCW.

"Department" or **"DEL"** means the Washington state department of early learning.

"Developmentally appropriate" means curriculum, materials or activities provided at a level that is consistent with the abilities or learning skills of the child.

"Discipline" means a method used to redirect a child in order to achieve a desired behavior.

"Disinfect" or **"disinfecting"** means to eliminate virtually all germs on a surface by the process of cleaning and rinsing, followed by:

(a) A chlorine bleach and water solution of one tablespoon of chlorine bleach to one quart of cool water, allowed to stand wet for at least two minutes; or

(b) Other disinfectant product if used strictly according to the manufacturer's label instructions including, but not limited to, quantity used, time the product must be left in place, adequate time to allow the product to dry or rinsing if applicable, and appropriateness for use on the surface to be disinfected. Any disinfectant used on food contact surfaces or toys must be labeled safe for food contact surfaces.

"DOH" means the Washington state department of health.

"DSHS" means the Washington state department of social and health services.

"Enforcement action" means a department issued:

- (a) Denial, suspension, revocation or modification of a license;
- (b) Probationary license;
- (c) Civil monetary penalty (fine); or
- (d) Disqualification from having unsupervised access to children in care.

"Fine" has the same meaning as "civil monetary penalty," "civil fines," or "monetary penalty" under chapter 43.215 RCW.

"Inaccessible to children" means an effective method or barrier that reasonably prevents a child's ability to reach, enter, or use items or areas.

"Licensed space" means the indoor and outdoor space on the premises approved by the department for the purpose of providing licensed child care.

"Licensee" for the purposes of this chapter, means the individual listed on a school age child care license issued by the department of early learning authorizing that individual to provide child care under the requirements of this chapter and chapter 43.215 RCW.

"Licensor" means an individual employed by the department and designated by the director to inspect and monitor an agency or other child care facility for compliance with the requirements of this chapter and chapter 43.215 RCW.

"MERIT" means the managed education registry information tool used to track professional development for early learning professionals. See also "STARS."

"Modification of a license" means department action to change the conditions identified on a current license.

"Nonexpiring full license" or **"nonexpiring license"** means a full license with no expiration date that is issued to a licensee following the initial licensing period as provided in WAC 170-297-1430.

"Nonprescription medication" means any of the following:

- (a) Nonaspirin fever reducers or pain relievers;
- (b) Nonnarcotic cough suppressants;
- (c) Cold or flu medications;
- (d) Antihistamines or decongestants;
- (e) Vitamins;
- (f) Ointments or lotions specially intended to relieve itching;
- (g) Diaper ointments and talc free powders specially used in the diaper area of children;
- (h) Sun screen;
- (i) Hand sanitizer gels; or
- (j) Hand wipes with alcohol.

"Personal needs" means an individual's hygiene, toilet-ing, medication, cleansing, eating or clothing needs. Personal needs does not mean smoking or use of tobacco products, illegal drug use or misuse of prescription drugs, conducting business or related activities, sleeping or napping, screen time, or leaving children in care unattended.

"Physical facility environment" means all of the physical structures maintained within or attached to the structural building and premises.

"Physical restraint" means the practice of rendering a child helpless or keeping a child in captivity.

"Poison" for the purposes of this chapter includes, but is not limited to, substances, chemicals, chemical compounds (other than naturally occurring compounds such as water or salt), or similar items, that even in small quantities are likely to cause injury or illness if they are swallowed or come into contact with a child's skin, eyes, mouth, or mucus membranes.

"Premises" means the licensed or unlicensed space at the licensed address including, but not limited to, buildings, land and residences.

"RCW" means Revised Code of Washington.

"Revocation" or **"revoke"** means the formal department action to close a child care business and take the license due to the licensee's failure to comply with chapter 43.215 RCW or requirements adopted pursuant to chapter 43.215 RCW.

"Sanitize" means to reduce the number of microorganisms on a surface by the process of:

(a) Cleaning and rinsing, followed by using:

(i) A chlorine bleach and water solution of three-quarters teaspoon of chlorine bleach to one quart of cool water, allowed to stand wet for at least two minutes; or

(ii) Another sanitizer product if used strictly according to manufacturer's label instructions including, but not limited to, quantity used, time the product must be left in place, and adequate time to allow the product to dry, and appropriateness for use on the surface to be sanitized. If used on food contact surfaces or toys, a sanitizer product must be labeled as safe for food contact surfaces; or

(b) For laundry and dishwasher use only, "sanitize" means use of a bleach and water solution or temperature control of a minimum 140 degrees Fahrenheit.

"Screen time" means watching, using or playing television, computers, video games, video or DVD players, mobile communication devices, and similar devices.

"Staff" means a person or persons employed by the licensee to provide child care and to supervise children served at the center.

"STARS" means the state training and registry system.

"Suspension of a license" means a formal department action to immediately stop a license pending a department decision regarding further enforcement action.

"Unlicensed space" means the indoor and outdoor areas of the premises not approved as licensed space by DEL that the licensee must make inaccessible to the children during child care hours.

"Unsupervised access" has the same meaning as unsupervised access in WAC 170-06-0020.

"WAC" means the Washington Administrative Code.

"Weapons" means an instrument or device of any kind that is used or designed to be used to inflict harm including, but not limited to, rifles, handguns, shotguns, antique firearms, knives, swords, bows and arrows, BB guns, pellet guns, air rifles, electronic or other stun devices, or fighting implements.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-1035 Fire inspection/certification. (1)

The license applicant/licensee must conform to rules adopted by the state fire marshal's office, establishing standards for fire prevention and protection of life and property from fire, under chapter 212-12 WAC.

(2) The department must not issue a license until the state fire marshal's office has certified or inspected and approved the facility.

(3) The licensee must continue to comply with state and local fire code following the state fire marshal inspection.

(4) The provisions in this section do not apply to any program that operates on public or private school premises.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-1250 (~~License application packet—Contents.~~) Licensing process—Application materials and fees. (1) ~~(The individual or entity seeking a license under this chapter is the license applicant.~~

~~(2) The licensee)~~ The applicant must submit a complete license application packet that includes:

(a) Professional and background information about the applicant:

(i) A completed department application form;

~~((b))~~ (ii) A copy of the applicant's orientation certificate;

~~((c) Completed background clearance forms for each staff person or volunteer having unsupervised or regular access to the child in care;~~

(d) Parent, staff and operation policies (handbooks). See WAC 170-297-2350, 170-297-2375, 170-297-2400, and 170-297-2425;

~~(e) A floor plan, including proposed licensed and unlicensed space with emergency exits and emergency exit pathways identified;~~

~~(f))~~ (iii) A Washington state business license, or a tribal, county, or city business or occupation license, ~~((a*))~~ if applicable;

~~((g))~~ (iv) Liability insurance, if applicable;

(v) Certificate of incorporation, partnership agreement, or similar business organization document, if applicable;

(vi) The license fee;

(vii) Copy of current photo identification issued by a government entity;

(viii) Copy of Social Security card under 42 U.S.C. 666(a)(13) and RCW 26.23.150 regarding child support or sworn declaration stating the applicant does not have one;

(ix) Employer identification number, if applicant plans to hire staff;

(x) Employment or education verification (e.g., diploma or transcripts) or a sworn declaration stating that the applicant cannot verify education requirements;

(b) Information about the facility to be licensed:

(i) A floor plan, including identified use of proposed licensed and unlicensed space with identified emergency exits and emergency exit pathways;

(ii) Copy of a certificate of occupancy for any program that is not directly located on public or private school premises;

(iii) An on-site septic system inspection report within six months of the inspection, if applicable under WAC 170-297-1375;

~~((h))~~ (iv) Well water testing results within six months of testing, if applicable under WAC 170-297-1400;

~~((i))~~ (v) A lead or arsenic evaluation agreement, only for a site located in the Tacoma smelter plume (counties of King, Pierce, and Thurston) under WAC 170-297-1360;

~~((j) The license fee under WAC 170-297-1325;~~

~~(k) A federal employer identification number; and~~

~~(l) A staffing plan to include:~~

~~(i) The number and position types and qualifications of staff to meet the projected capacity of the facility;~~

~~(ii) How the applicant or licensee will verify that staff hired meet the qualifications as provided in this chapter; and~~

~~(iii) Projected staff training plan for the first year of the program.~~

~~(3) In addition to subsection (2)(a) through (l) of this section, if the license applicant is an individual, the following must be submitted with the license application:~~

~~(a) A copy of a current government issued photo identification;~~

~~(b) A copy of the license applicant's Social Security card under 42 U.S.C. 666(a)(13) and RCW 26.23.150 regarding child support, or, if the license applicant does not have a Social Security card, a sworn declaration stating that he or she does not have a Social Security card.~~

~~(4) In addition to subsection (2)(a) through (l) of this section, if the license applicant is an entity, a copy of the certificate of incorporation, partnership agreement or similar business organization document must be submitted with the license application.~~

~~(5) The licensee must submit a copy of the federal Internal Revenue Service letter showing the applicant's employer identification number (EIN) if the applicant plans to employ staff.)~~ (vi) Lead and copper test results for drinking water. See WAC 170-297-1370.

(c) Program hours of operation, including closure dates and holiday observances;

(d) Information about program staff:

(i) List of staff persons and volunteers, required to complete the background check process under chapter 170-06 WAC;

(ii) Resume for applicant, center director and program supervisor;

(iii) Three letters of professional reference for applicant, director and program supervisor;

(iv) Staffing plan that includes:

(A) The number and position types and qualifications of staff to meet the projected capacity of the facility;

(B) How the applicant or licensee will verify that staff hired meet the qualifications required under this chapter; and

(C) Projected staff training plan for the first year of the program.

(e) Program policy documents, including:

(i) Parent and program policies;

(ii) Staff policies;

(iii) An emergency preparedness plan;

(iv) Health policies; and

(v) A plan for the prevention of exposure to blood and body fluids.

(2) An applicant must submit the completed application packet ninety calendar days or more prior to the opening of the early learning program.

(3) The license fee. Fees are nonrefundable and are due:

(a) With the applicant's initial license application packet; and

(b) Annually thereafter, thirty days prior to the anniversary date of the license.

(c) The annual fee for a school-age program is one hundred twenty-five dollars for the first twelve children, plus twelve dollars for each additional child over twelve, or as otherwise set by the legislature.

(4) If the school-age provider decides to alter the existing licensed space or moves the child care to a different building, including a different building located on the same premises, the department shall inspect the new location and determine whether it meets the requirements in this chapter. The provider must:

(a) Notify the department of the proposed change;

(b) Submit a complete application before the change occurs, but not more than ninety days before the change occurs; and

(c) Not operate in the proposed space until the new location or the change in environment has been inspected and approved by the department.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-1275 Licensing process—Application processing. (1) The department may take up to ninety days to complete the licensing process. The ninety days begins when the department receives the license applicant's signed and dated application packet, fees, and background check forms.

(2) If an incomplete application packet is submitted, the department will inform the license applicant of the deficiencies and provide a time frame in which to provide the required information. If an application remains incomplete the department may deny the license.

(a) An applicant who is unable to successfully complete the application and licensing process within ninety days may withdraw the application and reapply when able to meet the licensing requirements.

(b) An applicant who is unable to meet the application requirements and has not withdrawn the application will be denied a license under the provisions of RCW 43.215.300.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-1325 Background check fees(~~—When due~~).

~~(License fees.~~

~~(1) The annual license fee is one hundred twenty-five dollars for the first twelve children, plus twelve dollars for~~

~~each additional child over twelve, or as otherwise set by the legislature.~~

~~(2) The license fee is nonrefundable and is due:~~

~~(a) With the license applicant's initial license application packet; and~~

~~(b) Annually thereafter, thirty days prior to the anniversary date of the license.~~

~~(3) Payment must be in the form of a check or money order.~~

Background check fees.

~~(4))~~ (1) Each ~~(individual)~~ early learning provider required to obtain a department background check ~~((must))~~ shall pay the fee established under chapter 170-06 WAC. The fee must be submitted with the individual's completed and signed background check application form.

~~((5) Each individual submitting a first time license application and each individual applying for the first time for a department background check clearance))~~ (2) The following early learning providers must be fingerprinted and pay the processing fee:

(a) Anyone submitting a first-time license application;

(b) Anyone applying for the first time for a department background check clearance; and

(c) Anyone whose background clearance has expired.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-1360 Lead and arsenic hazards—Tacoma smelter plume. A child care facility ~~((is))~~ that does not operate on public or private school premises but is located within the designated Tacoma smelter plume (counties of King, Pierce, and Thurston) must contact the state department of ecology (DOE) and complete a signed access agreement with DOE for further evaluation of the applicant's property and possible arsenic and lead soil sampling.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-2600 Furnaces (~~and~~), other heating devices and appliances with hot surfaces. ~~((+))~~ For any program that does not operate on public or private school premises, the licensee must:

(1) Keep paper, rubbish, or combustible materials at least three feet away from any furnace, fireplace, or other heating device((-);

(2) ((Furnaces must be)) Make any furnace inaccessible to the children((-); by keeping the furnace isolated, enclosed or protected((-); and

(3) Make any appliance or heating device that has a hot surface capable of burning a child ((must be made)) inaccessible to the children in care during operating hours when the appliance or device is in use or is still hot after use.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-2625 Electrical motors. For any program that does not operate on public or private school prem-

ises, the licensee must keep electrical motors on appliances free of accumulated dust or lint.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-3000 Fire extinguishers. (1) For any program that does not operate on public or private school premises, the licensee must have working fire extinguishers, readily available. A fire extinguisher must be:

(a) Located on each level of the licensed premises used for child care; and

(b) Mounted:

(i) Within seventy-five feet of an exit; and

(ii) Along the path of an exit.

(2) For any program that does not operate on public or private school premises, a fire extinguisher may be mounted in a closed unlocked closet. There must be:

(a) A sign on the closet door to indicate that a fire extinguisher is mounted inside; and

(b) No obstructions blocking access to the closet.

(3) The licensee of a program that does not operate on public or private school premises must have documentation on file of annual:

(a) Fire extinguisher maintenance; or

(b) Proof of purchasing new extinguishers.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-3700 Carpets. (1) For any program that does not operate on public or private school premises, the licensee must clean installed carpet in the licensed space at least twice each calendar year, or more often when soiled, using a carpet shampoo machine, steam cleaner, or dry carpet cleaner.

(2) Where the licensee does not have decision-making authority over the licensed premises, document verification of compliance is acceptable.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-3950 Pest control. (1) For any program that does not operate on public or private school premises, the licensee must keep the premises free from rodents, fleas, cockroaches, and other insects and pests.

(2) If pests are present in the licensed space, the licensee of a program that does not operate on public or private school premises, must:

(a) Take action to remove or eliminate pests; and

(b) Use the least poisonous method of pest management possible; or

(c) Use chemical pesticides for pest management. If chemical pesticides are used, the licensee must:

(i) Post a notice visible to parents, guardians and staff forty-eight hours in advance of the application of chemical pesticides; and

(ii) Comply with the Washington state department of agriculture's compliance guide for *Pesticide use at Public*

Schools (K-12) and Licensed Day Care Centers in applying chemical pesticides.

(3) Where the licensee does not have decision-making authority over the licensed premises, document verification of compliance is acceptable.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-4000 Lead, asbestos, arsenic and other hazards. For any program that does not operate on public or private school premises, the licensee must take action to prevent child exposure when the licensee becomes aware that any of the following are present in the indoor or outdoor licensed space:

(1) Lead based paint;

(2) Plumbing containing lead or lead solders;

(3) Asbestos;

(4) Arsenic or lead in the soil or drinking water;

(5) Toxic mold; or

(6) Other identified toxins or hazards.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-4250 Indoor temperature. For any program that does not operate on public or private school premises, the indoor temperature must be no less than sixty-five degrees Fahrenheit and no higher than seventy-five degrees Fahrenheit during the winter or eighty-two degrees Fahrenheit during the summer.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-4275 Fans, air conditioning or cross ventilation. For any program that does not operate on public or private school premises, a fan, air conditioner or cross ventilation must be used in licensed space when the inside temperature exceeds eighty-two degrees Fahrenheit. Fans and air conditioners must be kept inaccessible to the children, or a protective barrier must be used to prevent children from accessing fan blades.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-4300 Window coverings. (1) For any program that does not operate on public or private school premises, window coverings with pull cords or inner cords capable of forming a loop are prohibited as provided by RCW 43.215.360.

(2) Window coverings may be allowed that have been manufactured or altered to eliminate the formation of a loop.

(3) A window covering must not be secured to the frame of a window or door used as an emergency exit in any way that would prevent the window or door from opening easily.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-4350 Electrical outlets, cords and power strips. (1) For any program that does not operate on public or private school premises, the licensee must:

(a) Use electrical outlets that are in good working order without exposed wires or broken covers(~~(-~~);

~~(2))~~);

(b) ~~Install interior outlets near sinks, tubs or toilets ((must be)) that are:~~

~~((a)) (i) Tamper-resistant ground fault circuit interrupter (GFCI) type; or~~

~~((b)) (ii) Made inaccessible to the children.~~

~~((3)) (2) For all licensed programs, electrical cords must be:~~

(a) Secured to prevent a tripping hazard;

(b) In good working order, not torn or frayed and without any exposed wire; and

(c) Plugged directly into an outlet, or a surge protector that is plugged directly into an outlet.

~~((4)) (3) Power strips with a surge protector may be used and must be made inaccessible to the children.~~

~~((5)) (4) Extension cords may be used only for a brief or temporary purpose and must be plugged into an outlet or into a surge protected power strip.~~

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-4360 Area lighting. For any program that does not operate on public or private school premises, all areas of the facility must have natural or artificial lighting that provides adequate illumination for facility activities.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-4375 Lighting safety. (1) For any program that does not operate on public or private school premises, ceiling-mounted light fixtures in licensed space accessible to children must have one of the following:

(a) Shatter-resistant covers; or

(b) Shatter-resistant light bulbs.

(2) The licensee of a program that does not operate on public or private school premises, must not:

(a) Allow bare light bulbs in any play space;

(b) Use lights or light fixtures indoors that are intended or recommended for outdoor use; or

(c) Use halogen lamps in any area accessible to children during operating hours.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-4550 Windows. ~~((1))~~ For any program that does not operate on public or private school premises:

(1) When a protective guard is used on any window it must not block outdoor light from entering the child care or prevent air flow into the child care(~~(-)~~); and

(2) Where a window is used as an emergency exit window, the window and guards, if provided, must be equipped to enable staff to release the guard and open the window fully when emergency exit is required.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-4625 Toileting facility. (1) For any program that does not operate on public or private school premises, a toileting facility must be available for use by the children.

~~((1))~~ The toileting facility must have at minimum:

(a) One working flush-type toilet for every thirty children based on the licensed capacity. One-third of the toilets may be replaced by a urinal;

(b) Privacy for toileting for children of the opposite sex; ~~((and))~~

(c) A mounted toilet paper dispenser and toilet paper for each toilet(~~(-~~

~~(2) The toileting facility must be ventilated by the use of~~); and

(d) Adequate ventilation provided by a window that can be opened or an exhaust fan.

~~((3))~~ (2) For all licensed school-age programs, a diaper changing area must be provided to meet the diapering needs of the children when applicable.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-4635 Handwashing sinks. (1) For any program that does not operate on public or private school premises, handwashing facilities must be located in or immediately outside of:

(a) Rooms used for toileting; and

(b) Areas used for food preparation.

(2) Soap and warm water must be provided at each handwashing sink, as well as:

(a) Disposable paper towels; or

(b) A heated-air hand-drying device with heat guards to prevent contact with surfaces that get hotter than one hundred twenty degrees Fahrenheit.

(3) ~~((The))~~ Handwashing procedures must be posted at each handwashing sink.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-4650 Bathroom floors. For any program that does not operate on public or private school premises, bathrooms and other rooms subject to moisture must have flooring that is washable and moisture resistant. The floor must be cleaned and disinfected as provided in WAC 170-297-0010 daily or more often if needed.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-4700 Water temperature. ~~((Water must be kept at a))~~ For any program that does not operate on

public or private school premises, the licensee must monitor the water temperature ((~~ø~~)) and maintain it at least sixty degrees Fahrenheit and not more than one hundred twenty degrees Fahrenheit.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-4925 Licensed outdoor space. (1) The licensee must provide a safe outdoor play area on the premises.

(a) The outdoor play space must contain seventy-five square feet of usable space per child for the number of children stated on the license.

(b) If the premises does not have seventy-five square feet of available outdoor space per child, the licensee may provide an alternative plan, approved by the department, to meet the requirement for all children in care to have daily opportunities for active outdoor play.

~~((2))~~ ~~((The licensed outdoor play space must be enclosed within a fence, barrier, or identified boundary. When a fence has slats, openings between the slats must be no wider than three and one-half inches.~~

~~((3))~~ When the licensed outdoor play space is not adjacent to the licensed facility the licensee must:

(a) Identify and use a safe route to and from the licensed outdoor space that is approved by the department; and

(b) Supervise the children at all times when passing between the licensed outdoor space and the facility.

~~((4))~~ (3) The licensee must provide a written plan, approved by the department, to make roadways and other dangers adjacent to the licensed outdoor play space inaccessible to children.

~~((5))~~ ~~The department may approve all or part of the outdoor space for use by a child care program that is on school district property and has been inspected and maintained by the school district using the Consumer Product Safety Commission's *Public Playground Safety Handbook*.)~~ (4) For any program that does not operate on public or private school premises, the licensed outdoor play space must be enclosed within a fence, barrier, or identified boundary. Any opening between fence slats may be no wider than three and one-half inches.

(5) For any program that does not operate on public or private school premises, the department may approve all or part of the outdoor space for use by a child care program that has been maintained by using the Consumer Product Safety Commission's *Public Playground Safety Handbook*.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-4950 Playground equipment—Ground cover—Fall zones. This section is applicable to any program that does not operate on public or private school premises.

(1) The licensee must not place climbing play equipment on concrete, asphalt, packed soil, lumber, or similar hard surfaces when being used by children.

(2) The ground under swings and play equipment intended to be climbed must be covered by a shock absorbing

material. Grass alone is not an acceptable ground cover material under swings or play equipment intended to be climbed. Acceptable ground cover includes:

- (a) Pea gravel at least nine inches deep;
- (b) Playground wood chips at least nine inches deep;
- (c) Shredded recycled rubber at least six inches deep; or
- (d) Other department approved material.

(3) A six-foot fall zone must surround all equipment that has a platform over forty-eight inches tall that is intended to be climbed.

(4) The fall zone area must extend at least six feet beyond the perimeter of the play equipment. For swings, the fall zone must be the distance to the front and rear of the swing set equal to or greater than twice the height of the top bar from which the swing is suspended.

(5) Swing sets must be positioned further away from structures to the front and rear of the swing set. The distance to the front and rear of the swing set from any playground equipment or other structure must be a distance equal to or greater than twice the height of the top bar from which the swing is suspended.

(6) The department may approve all or part of ~~((a play-ground for use by a child care program that is on school district property and has been inspected and maintained by the school district))~~ the outdoor space for use by a child care program that has been maintained by using the Consumer Product Safety Commission's *Public Playground Safety Handbook*.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-5000 Play equipment. For any program that does not operate on public or private school premises, the licensee must have play equipment that is developmentally appropriate and maintained in a safe working condition. The licensee must inspect play equipment at least weekly for injury hazards, broken parts, or damage. Unsafe equipment must be repaired immediately or must be made inaccessible to children until repairs are made.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-5125 Outdoor areas and daily physical activities. (1) ~~((The licensed program must have an outdoor play area that promotes a variety of age and developmentally appropriate active play for the children in care.~~

~~((2))~~ ~~The))~~ Program staff must provide outdoor activities at least twenty minutes for every three hours of care unless conditions pose a health and safety risk to the children.

~~((3))~~ (2) Conditions that may pose a health and safety risk include, but are not limited to:

- (a) Heat in excess of one hundred degrees Fahrenheit;
- (b) Cold less than twenty degrees Fahrenheit;
- (c) Lightning storm, tornado, hurricane, or flooding, if there is immediate or likely danger to the children;
- (d) Earthquake;
- (e) Air quality emergency ordered by a local or state air quality authority or public health authority;
- (f) Lockdown order by a public safety authority; or

(g) Other similar incidents.

(3) For any program that does not operate on public or private school premises, the licensed program must have an outdoor play area that promotes a variety of age and developmentally appropriate active play for the children in care.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-5200 Swimming pools defined—Barriers and supervision. (1) A swimming pool is a pool that has a water depth greater than two feet.

(2) When there is a swimming pool on the premises that is not located on public or private school grounds the licensee must provide:

(a) A door alarm or bell on each door opening to the pool area to warn staff when the door is opened;

(b) A five foot high fence that blocks access to the swimming pool. ~~((When the fence has slats the openings between slats must not be wider than three and one-half inches wide;))~~ Any opening between fence slats may not be wider than three and one-half inches;

(c) Gates with a self-latching device at entrance and exit points to the swimming pool and lock each gate; and

(d) An unlocking device that is inaccessible to children but readily available to the licensee or staff.

(3) For any program that does not operate on public or private school premises, the licensee must maintain the swimming pool according to manufacturer's specifications, including cleaning and sanitizing.

(4) When the swimming pool on the premises is used by the children in care:

(a) The licensee must obtain written permission from the parent or guardian of each child using the swimming pool;

(b) There must be one person present at the swimming pool at all times who is a certified lifeguard, with a nationally recognized certification; and

(c) The licensee must provide one additional staff person more than the required staff-to-child ratio provided in WAC 170-297-5700 to help supervise the children.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-5225 Bodies of water or water hazards on the licensed premises. (1)(a) As used in WAC 170-297-5150 through 170-297-5250, a "body of water" is a natural area or man-made area or device that contains or holds more than two inches of water.

(b) "Body of water" does not include a wading pool as defined in WAC 170-297-5175, a water activity table, small bird baths or rain puddles with a water depth of two inches or less.

(2) When children are in care the licensee must~~((~~

~~((a))~~ directly supervise or have a primary staff person directly supervise children, with the staff-to-child ratio observed, whenever children play in any area with a body of water.

(3)(a) For any program that does not operate on public or private school premises, the licensee must make any body of water in the licensed space inaccessible with a physical bar-

rier (not to include a hedge or vegetation barrier) or fence that is at least five feet tall. ~~((When a fence has slats or open grids, openings must not be wider))~~ Any opening between fence slats may be no wider than three and one-half inches; and

(b) Directly supervise or have a primary staff person directly supervise children, with the staff-to-child ratios observed, whenever children play in any area with a body of water.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-7580 Drinking fountains. This section is applicable to any program that does not operate on public or private school premises.

(1) Inclined jet-type drinking fountains may be used.

(2) Bubble-type drinking fountains and drinking fountains attached to or part of sinks used for any purpose other than the drinking fountain must not be used.

(3) Drinking fountains must be cleaned and sanitized, as provided in WAC 170-297-0010, on a daily basis or more often as needed.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-7750 Food preparation area. This section is applicable to any program that does not operate on public or private school premises.

~~((Program staff must clean and sanitize food preparation and eating surfaces before and after use.))~~ The food preparation area must:

(a) Have surfaces that are free of cracks and crevices; and

(b) Have a floor made of a material that is resistant to moisture.

~~((The following kitchen equipment must be available to cook and serve food:~~

~~((a))~~ Have a range with a properly vented hood or exhaust fan~~((; and~~

~~((b) A refrigerator and freezer, or a combination refrigerator/freezer)), or a properly maintained microwave, must be available to properly cook food.~~

(3) There must be a designated food preparation sink in the licensed facility. When the food preparation sink is used for other purposes ~~((during nonchild care))~~ outside of program operating hours, it must be thoroughly cleaned and sanitized, as provided in WAC 170-297-0010, prior to use and a colander must be used to prevent food items from coming in contact with the sink basin.

(4) There must be a handwashing sink accessible during food preparation. See WAC 170-297-4635.

(5) A calibrated and working food thermometer must be used to monitor food temperature to ensure that it is cooked, cooled, and served at the correct temperature. The thermometer must be either a metal stem-type thermometer or a digital thermometer.

REPEALER

The following sections of the Washington Administrative Code are repealed:

- WAC 170-297-1300 Withdrawing an incomplete application.
- WAC 170-297-1375 Private septic system—Inspection and maintenance.
- WAC 170-297-1400 Private well and water system.

NEW SECTION

WAC 170-297-1370 Safe water sources. (1) Hot and cold running water shall be supplied to the licensed program premises.

(2) A licensee for a program that does not operate on public or private school premises must use a Washington state certified water laboratory accredited by the department of ecology to analyze drinking water to test the program water supply for lead and copper within six months of the date this section becomes effective. All fixtures used to obtain water for preparing food, drinking, or cooking must be tested prior to licensing and at least once every six years. Testing must be done pursuant to current environmental protection agency standards. A copy of the water testing results must be kept on the licensed premises. If the test results are at or above the current EPA action level, the licensee must immediately:

- (a) Close the program to prevent children from using or consuming water, or supply bottled or packaged water to meet the requirements of this chapter;
- (b) Consult with the department of health for technical assistance;
- (c) Contact and advise the department of the water test results and steps taken to protect enrolled children;
- (d) Notify all parents and guardians of the test results; and
- (e) Notify the department with plans to reopen the program once lead and copper levels are below the current EPA action level.

(3) If the program space receives water from a private well, the well must comply with chapter 173-160 WAC minimum standards for construction and maintenance of wells.

(a) Well water must be tested at least once every twelve months for coliform bacteria and nitrates by a Washington state certified laboratory accredited by the department of ecology to analyze drinking water. To achieve desirable results the test must indicate:

- (i) No presence of coliform bacteria; and
- (ii) The presence of less than ten parts per million (ppm) for nitrates. If test results for nitrates are greater than five but less than ten ppm, the water must be retested within six months.

(b) If well water tests positive for coliform bacteria, or is greater than ten ppm for nitrates, the licensee must:

- (i) Immediately stop using the well water in the child care premises; and

(ii) Immediately inform the local health jurisdiction or the department of health and the department of the positive test results.

(c) If directed by the department, the program must discontinue operations until repairs are made to the water system and water tests indicate desirable results pursuant to (b) of this subsection.

(d) If the department determines that child care operations may continue while an unsafe water system is being repaired, or installs treatment, the licensee must:

(i) Provide an alternate source of water, approved by the department; and

(ii) Repair the well or install treatment as required and retest until the water meets the water quality standards pursuant to (b) of this subsection.

(4) A licensee must immediately notify the department when the water connection to the program space is interrupted for more than one hour, or the water source becomes contaminated:

(a) The department may require the licensee to discontinue program operation until the water connection is restored or the water source is no longer contaminated; or

(b) The licensee must obtain an alternative source of potable water approved such as packaged or bottled water. The amount of the alternative source of potable water must be sufficient to ensure compliance with the requirements of this chapter for safe drinking water, handwashing, sanitizing, dishwashing, and cooking.

AMENDATORY SECTION (Amending WSR 12-23-057, filed 11/19/12, effective 12/20/12)

WAC 170-297-7800 Food storage. (1) Food must be stored:

(a) In the original containers or in clean, labeled containers that are airtight and off the floor;

(b) In a manner that prevents contamination from other sources;

(c) In an area separate from toxic materials such as cleaning supplies, paint, or pesticides;

(d) With a date that is not past the manufacturer's expiration or freshness date; and

(e) In a working refrigerator, cooler, or freezer with sufficient space for proper storage and cooling of food, if cold holding is required. A calibrated and working food thermometer must be used to monitor food temperature. The thermometer must be either a metal stem-type thermometer or a digital thermometer.

(i) Foods requiring refrigeration must be stored at forty-one degrees Fahrenheit or less. Appropriate refrigeration is required to preserve food from spoiling. Foods that may be subject to spoiling include, but are not limited to, meats, cooked potatoes, cooked legumes, cooked rice, sprouts, cut melons, cut cantaloupes, milk and cheese.

(ii) Foods requiring freezing must be stored at ten degrees Fahrenheit or less. Foods required to be frozen must not be allowed to thaw until such food is being prepared for immediate consumption. Frozen food must be thawed in a refrigerator, under cool running water inside a pan placed in a sink with the drain plug removed; or in a microwave if the

food is to be cooked immediately as part of the continuous cooking process.

(2) Raw meat, poultry, or fish in the refrigerator must be stored below cooked or ready to eat foods.

(3) Foods not requiring refrigeration must be stored at least six inches above the floor in a clean dry storeroom, or in a closed cupboard or pantry.

(4) Dry bulk foods not in their original containers must be stored in containers with tight fitting covers. Containers must be labeled and dated.

(5) Prior to storing leftover food in a refrigerator, an early learning provider must label the container with the date and time when the leftover food was opened or cooked. The program may serve leftover food that originated from the program if:

(a) The food was not previously served; and

(b) It was stored at the proper temperature for less than forty-eight hours after preparation.

WSR 17-09-052

PROPOSED RULES

HEALTH CARE AUTHORITY

(Washington Apple Health)

[Filed April 17, 2017, 2:38 p.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 17-04-032.

Title of Rule and Other Identifying Information: WAC 182-500-0050 Washington apple health (WAH) definitions, 182-503-0010 Washington apple health—Who can apply, 182-503-0505 Washington apple health—General eligibility requirements, 182-504-0015 Washington apple health—Certification periods for categorically needy programs, 182-514-0260 Program for children under age nineteen, and 182-505-0211 Washington apple health (WAH)—Foster care.

Hearing Location(s): Health Care Authority (HCA), Cherry Street Plaza Building, Sue Crystal Conference Room 106A, 626 8th Avenue, Olympia, WA 98504 (metered public parking is available street side around building. A map is available at http://www.hca.wa.gov/documents/directions_to_csp.pdf or directions can be obtained by calling (360) 725-1000), on May 23, 2017, at 10:00 a.m.

Date of Intended Adoption: Not sooner than May 24, 2017.

Submit Written Comments to: HCA Rules Coordinator, P.O. Box 45504, Olympia WA, 98504-5504, delivery 626 8th Avenue, Olympia, WA 98504, email arc@hca.wa.gov, fax (360) 586-9727, by 5:00 p.m. on May 23, 2017.

Assistance for Persons with Disabilities: Contact Amber Lougheed by May 19, 2017, email amber.lougheed@hca.wa.gov, (360) 725-1349, or TTY (800) 848-5429 or 711.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: The agency is amending these rules to comply with SSB 6430, which requires the agency to suspend, rather than terminate, the medical assistance benefits for people who are incarcerated or committed to a state hospital.

Reasons Supporting Proposal: This change is required by state law.

Statutory Authority for Adoption: RCW 41.05.021, 41.05.160.

Statute Being Implemented: RCW 41.05.021, 41.05.160.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: HCA, governmental.

Name of Agency Personnel Responsible for Drafting: Melinda Froud, P.O. Box 42716, Olympia, WA 98504-2716, (360) 725-1408; Implementation and Enforcement: Mark Westenhaber, P.O. Box 45534, Olympia, WA 98504-5534, (360) 725-1324.

No small business economic impact statement has been prepared under chapter 19.85 RCW. The agency has determined that the proposed filing does not impose a disproportionate cost impact on small businesses or nonprofits.

A cost-benefit analysis is not required under RCW 34.05.328. RCW 34.05.328 does not apply to HCA rules unless requested by the joint administrative rules review committee or applied voluntarily.

April 17, 2017

Wendy Barcus

Rules Coordinator

AMENDATORY SECTION (Amending WSR 15-17-013, filed 8/7/15, effective 9/7/15)

WAC 182-500-0050 Washington apple health ((~~WAH~~)) definitions—I. "Ineligible spouse" see "spouse" in WAC 182-500-0100.

"Institution" means an entity that furnishes (in single or multiple facilities) food, shelter, and some treatment or services to four or more people unrelated to the proprietor. Eligibility for a Washington apple health ((~~WAH~~)) program may vary depending upon the type of institution in which an individual resides. For the purposes of ((~~WAH~~)) apple health programs, "institution" includes all the following:

(1) **"Institution for mental diseases (IMD)"** - A hospital, nursing facility, or other institution of more than sixteen beds that is primarily engaged in providing diagnosis, treatment or care of people with mental diseases, including medical attention, nursing care and related services. An IMD may include inpatient chemical dependency facilities of more than sixteen beds which provide residential treatment for alcohol and substance abuse.

(2) **"Intermediate care facility for the mentally retarded (ICF/MR)"** - An institution or distinct part of an institution that is:

(a) Defined in 42 C.F.R. 440.150;

(b) Certified to provide ICF/MR services under 42 C.F.R. 483, Subpart I; and

(c) Primarily for the diagnosis, treatment, or rehabilitation for people with mental retardation or a related condition.

(3) **"Medical institution"** - An entity that is organized to provide medical care, including nursing and convalescent care. The terms "medical facility" and "medical institution" are sometimes used interchangeably throughout Title 182 WAC.

(a) To meet the definition of medical institution, the entity must:

(i) Be licensed as a medical institution under state law;
 (ii) Provide medical care, with the necessary professional personnel, equipment, and facilities to manage the health needs of the patient on a continuing basis under acceptable standards; and

(iii) Include adequate physician and nursing care.

(b) Medical institutions include:

(i) "Hospice care center" - An entity licensed by the department of health (DOH) to provide hospice services. Hospice care centers must be medicare-certified, and approved by the agency or the agency's designee to be considered a medical institution.

(ii) "Hospital" - Defined in WAC 182-500-0045.

(iii) "Nursing facility (NF)" - An entity certified to provide skilled nursing care and long-term care services to medicaid recipients under Social Security Act Sec. 1919(a), 42 U.S.C. Sec. 1396r. Nursing facilities that may become certified include nursing homes licensed under chapter 18.51 RCW, and nursing facility units within hospitals licensed by DOH under chapter 70.41 RCW. This includes the nursing facility section of a state veteran's facility.

(iv) "Psychiatric hospital" - An institution, or a psychiatric unit located in a hospital, licensed as a hospital under applicable Washington state laws and rules, that is primarily engaged to provide psychiatric services for the diagnosis and treatment of mentally ill people under the supervision of a physician.

(v) "Psychiatric residential treatment facility (PRTF)" - A nonhospital residential treatment center licensed by DOH, and certified by the agency or the agency's designee to provide psychiatric inpatient services to medicaid-eligible ~~((individuals))~~ people age twenty-one and younger. A PRTF must be accredited by the Joint Commission on Accreditation of Health care Organizations (JCAHO) or any other accrediting organization with comparable standards recognized by Washington state. A PRTF must meet the requirements in 42 C.F.R. 483, Subpart G, regarding the use of restraint and seclusion.

(vi) "Residential habilitation center (RHC)" - A residence operated by the state under chapter 71A.20 RCW that serves ~~((individuals))~~ people who have exceptional care and treatment needs due to their developmental disabilities by providing residential care designed to develop individual capacities to their optimum. RHCs provide residential care and may be certified to provide ICF/MR services and nursing facility services.

(c) Medical institutions do not include entities licensed by the agency or the agency's designee as adult family homes (AFHs) and boarding homes. AFHs and boarding homes include assisted living facilities, adult residential centers, enhanced adult residential centers, and developmental disability group homes.

(4) "**Public institution**" means an entity that is the responsibility of a governmental unit or over which a governmental unit exercises administrative control.

(a) Public institutions include:

(i) Correctional facility - An entity such as a state ~~((penitentiary))~~ prison, or city, county, or tribal jail, ((includes

~~placement in a work release program or outside of the institution, including home detention))~~ or juvenile rehabilitation or juvenile detention facility.

(ii) Eastern and Western State mental hospitals. (Medicaid coverage for these institutions is limited to ~~((individuals))~~ people age twenty-one and younger, and ~~((individuals))~~ people age sixty-five and older.)

(iii) Certain facilities administered by Washington state's department of veteran's affairs (see (b) of this subsection for facilities that are not considered public institutions).

(b) Public institutions do not include intermediate care facilities, entities that meet the definition of medical institution (such as Harborview Medical Center and University of Washington Medical Center), or facilities in Retsil, Orting, and Spokane that are administered by the department of veteran's affairs and licensed as nursing facilities.

"**Institution for mental diseases (IMD)**" see "institution" in this section.

"**Institutional review board**" - A board or committee responsible for reviewing research protocols and determining whether:

- (1) Risks to subjects are minimized;
- (2) Risks to subjects are reasonable in relation to anticipated benefits, if any, to subjects, and the importance of the knowledge that may reasonably be expected to result;
- (3) Selection of subjects is equitable;
- (4) Informed consent will be sought from each prospective subject or the subject's legally authorized representative;
- (5) Informed consent will be appropriately documented;
- (6) When appropriate, the research plan makes adequate provision for monitoring the data collected to ensure the safety of subjects;
- (7) When appropriate, there are adequate provisions to protect the privacy of subjects and to maintain the confidentiality of data; and
- (8) When some or all of the subjects are likely to be vulnerable to coercion or undue influence, such as children, prisoners, pregnant ~~((women))~~ people, mentally disabled persons, or economically or educationally disadvantaged persons, additional safeguards have been included in the study to protect the rights and welfare of these subjects.

"**Institutionalized spouse**" see "spouse" in WAC 182-500-0100.

"**Intermediate care facility for the mentally retarded (ICF/MR)**" see "institution" in this section.

AMENDATORY SECTION (Amending WSR 14-16-052, filed 7/29/14, effective 8/29/14)

WAC 182-503-0010 Washington apple health—Who ~~((ean))~~ may apply. (1) You may apply for Washington apple health ~~((WAH))~~ for yourself.

(2) You ~~((ean))~~ may apply for ~~((WAH))~~ apple health for another person if you are:

- (a) A legal guardian;
- (b) An authorized representative (as described in WAC 182-500-0010);
- (c) A parent or caretaker relative of a child ~~((less than nineteen years of))~~ age eighteen or younger;

(d) A tax filer applying for a tax dependent (~~less than nineteen years of~~) age eighteen or younger;

(e) A spouse; or

(f) A person applying for someone who is unable to apply on their own due to a medical condition and who is in need of long-term care services.

(3) If you reside in an institution of mental diseases (as defined in WAC 182-500-0050(1)) or a public institution (as defined in WAC 182-500-0050(4)), including a Washington state department of corrections facility, city, tribal, or county jail, or secure community transition facility or total confinement facility (as defined in RCW 71.09.020), (~~and the facility has entered into and is operating under a memorandum of understanding with the agency, the agency will coordinate with the facility for~~) you, your representative, or the facility may apply for you to get the ((WAH)) apple health coverage for which you are determined eligible (~~no later than the day you are released~~).

(4) You are automatically enrolled in ((WAH)) apple health and do not need to (~~turn in~~) submit an application if you are a:

(a) Supplemental security income (SSI) recipient;

(b) Person deemed to be an SSI recipient under 1619(b) of the SSA;

(c) Newborn as described in WAC 182-505-0210; or

(d) Child in foster care placement as described in WAC 182-505-0211.

(5) You are the primary applicant on an application if you complete and sign the application on behalf of your household.

(6) If you are an SSI recipient, then you, your authorized representative as defined in WAC 182-500-0010, or another person applying on your behalf as described in subsection (2) of this section, must turn in a signed application to apply for long-term care services as described in WAC 182-513-1315.

AMENDATORY SECTION (Amending WSR 14-16-052, filed 7/29/14, effective 8/29/14)

WAC 182-503-0505 Washington apple health—General eligibility requirements. (1) (~~Persons applying~~) When you apply for Washington apple health ((WAH)) programs established under chapter 74.09 RCW, you must meet the eligibility criteria in chapters 182-500 through 182-527 WAC.

(2) (~~Persons applying for WAH are considered~~) When you apply for apple health, we first consider you for federally funded or federally matched programs. We consider you for state-funded programs (~~are considered~~) after (~~the person is determined~~) we have determined that you are ineligible for federally funded and federally matched programs.

(3) Unless otherwise specified in a program specific WAC, the eligibility criteria for each ((WAH)) program are as follows:

(a) Age (WAC 182-503-0050);

(b) Residence in Washington state (WAC 182-503-0520 and 182-503-0525);

(c) Citizenship or immigration status in the United States (WAC 182-503-0535);

(d) Possession of a valid Social Security account number (WAC 182-503-0515);

(e) Assignment of medical support rights to the state of Washington (WAC 182-503-0540);

(f) Application for medicare and enrollment into medicare's prescription drug program if:

(i) (~~It is likely that the person is~~) You are likely entitled to medicare; and

(ii) (~~The state has~~) We have authority to pay medicare cost sharing as described in chapter 182-517 WAC.

(g) (~~For persons whose~~) If your eligibility is not based on (~~the basis of~~) modified adjusted gross income (MAGI) methodology, your countable resources must be within specific program limits (chapters 182-512, 182-513, 182-515, 182-517, and 182-519 WAC); and

(h) Countable income within program limits:

(i) For MAGI-based ((WAH)) programs, see WAC 182-505-0100;

(ii) For the ((WAH)) refugee program, see WAC (~~182-507-0110~~) 182-507-0130;

(iii) For the ((WAH)) medical care services program, see WAC (~~182-508-0150~~) 182-508-0005;

(iv) For ((WAH)) the health care for workers with disabilities (HWD) program, see WAC (~~182-511-0060~~) 182-511-1000;

(v) For the ((WAH)) SSI-related program, see WAC 182-512-0010;

(vi) For ((WAH)) long-term care programs, see ((WAC ~~182-513-1300 and 182-515-1500~~)) chapter 182-513 and 182-515 WAC;

(vii) For ((WAH)) medicare savings programs, see WAC 182-517-0100; and

(viii) For the ((WAH)) medically needy program, see WAC 182-519-0050.

(4) In addition to the general eligibility requirements in subsection (3) of this section, each program has specific eligibility requirements as described in applicable WAC.

(5) (~~Persons~~) If you are in a public institution, including a correctional facility, you are not eligible for ((WAH programs)) full scope apple health coverage, except in the following situations:

(a) (~~The person is under~~) If you are age (~~twenty~~) twenty-one or younger or (~~over~~) age sixty-five or older and (~~is~~) are a patient in an institution for mental disease (see WAC 182-513-1315(13)); or

(b) (~~The person~~) You receive(s) inpatient hospital services outside of the public institution or correctional facility.

(6) (~~Persons~~) We limit coverage for people who become residents in a public institution, under subsection (5) of this section, until they are released.

(7) If you are terminated from SSI or (~~who~~) lose eligibility for categorically needy (CN) or alternative benefits plan (ABP) coverage, you receive coverage under the ((WAH)) apple health program with the highest scope of care for which (~~they~~) you may be eligible while (~~their~~) we determine your eligibility for other health care programs (~~is determined~~). See WAC 182-504-0125.

AMENDATORY SECTION (Amending WSR 14-16-052, filed 7/29/14, effective 8/29/14)

WAC 182-504-0015 Washington apple health—Certification periods for categorically needy programs. (1) A certification period is the period of time ~~((a person is determined))~~ we determine that you are eligible for a categorically needy (CN) Washington apple health ~~((WAH))~~ program. Unless otherwise stated in this section, the certification period begins on the first day of the month of application and continues through the ~~((last day))~~ end of the last month of the certification period.

(2) For a newborn eligible for ~~((WAH))~~ apple health, the certification period begins on the child's date of birth and continues through the end of the month of the child's first birthday.

(3) ~~((For a woman))~~ If you are a person eligible for ~~((WAH))~~ apple health based on pregnancy, the certification period ends the last day of the month that includes the sixtieth day from the day the pregnancy ends.

(4) ~~((For a person))~~ If you are eligible for the ~~((WAH))~~ refugee program, the certification period ends at the end of the eighth month following ~~((the client's))~~ your date of entry to the United States.

(5) For all other ~~((WAH-CN))~~ CN coverage, the certification period is twelve months.

(6) ~~((For children))~~ If you are a child, eligibility is continuous throughout the certification period regardless of a change in circumstances, unless a required premium (described in WAC 182-505-0225) is not paid for three consecutive months or ~~((the child))~~ you:

- (a) Turn~~((s))~~ age nineteen;
- (b) Move~~((s))~~ out-of-state; or
- (c) ~~((Is incarcerated; or~~
- ~~((d))~~ Die~~((s))~~).

(7) When ~~((the child))~~ you turn~~((s))~~ nineteen, the certification period ends after the redetermination process described in WAC 182-504-0125 is completed, even if the twelve-month period is not over~~((The certification period may be extended past the end of the month the child turns nineteen when))~~, unless:

- (a) ~~((The child is))~~ You are receiving inpatient services (described in WAC 182-514-0230) on the last day of the month ~~((the child))~~ you turn~~((s))~~ nineteen;
- (b) The inpatient stay continues into the following month or months; and
- (c) ~~((The child))~~ You remain~~((s))~~ eligible except for turning age nineteen.

(8) A retroactive certification period is described in WAC 182-504-0005.

(9) Coverage under premium-based programs included in apple health for kids as described in chapter 182-505 WAC begins no sooner than the month after creditable coverage ends.

AMENDATORY SECTION (Amending WSR 14-01-021, filed 12/9/13, effective 1/9/14)

WAC 182-505-0211 Washington apple health ~~((WAH))~~—Foster care. (1) A person under the age of

nineteen is eligible for Washington apple health ~~((WAH))~~ when ~~((he or she))~~ they:

(a) ~~((Is))~~ Are in foster care under the legal responsibility of the state, or a federally recognized tribe located within the state; and

(b) Meet~~((s))~~ Washington residency requirements as described in WAC 182-503-0520 or 182-503-0525.

(2) A person ~~((under the))~~ age ~~((of twenty-one))~~ twenty or younger is eligible for ~~((WAH))~~ coverage when ~~((he or she))~~ the person meets:

(a) Washington residency requirements as described in WAC 182-503-0520 or 182-503-0525;

(b) Citizenship or immigration status requirements as described in WAC 182-503-0535;

(c) Social Security number requirements as described in WAC 182-503-0515; and

(d) One of the following requirements:

(i) Is in foster care, or is eligible for continued foster care services as determined by the children's administration, under the legal responsibility of the state, or a federally recognized tribe located within the state; or

(ii) Receives subsidized adoption services through the children's administration; or

(iii) Is enrolled in the unaccompanied refugee minor (URM) program as authorized by the office of refugee and immigrant assistance (ORIA); or

(iv) Is living in a group home operated or contracted by the juvenile rehabilitation administration; or

(v) Is placed in a foster home or group home through the voluntary placement waiver program managed by the division of developmental disabilities.

(3) A person age nineteen or older but under age twenty-six is eligible for ~~((WAH))~~ coverage when ~~((he or she))~~ the person:

(a) Was both in foster care under the legal responsibility of the state or a federally recognized tribe located within the state and enrolled in medicaid:

(i) On ~~((his or her))~~ the person's eighteenth birthday; or

(ii) At such higher age at which foster care assistance ended; and

(b) Meets residency, Social Security number, and citizenship requirements as described in subsection (2) of this section.

(4) A person described in subsections (1) through (3) of this section is not eligible for ~~((WAH))~~ full-scope coverage if ~~((he or she))~~ the person is confined to a public institution as defined in WAC 182-500-0050, except:

(a) If ~~((he or she))~~ the person is under age twenty-one;

(b) Resides in an institution for mental disease (IMD); and

(c) Meets the institutional status requirements in WAC 182-505-0240.

AMENDATORY SECTION (Amending WSR 16-04-087, filed 1/29/16, effective 2/29/16)

WAC 182-514-0260 Institutional program for children under age nineteen. (1) To qualify for the modified adjusted gross income (MAGI)-based long-term care (LTC)

program under this section, you (a child under age nineteen) must meet:

(a) The general eligibility requirements in WAC 182-514-0240; and

(b) Program requirements under WAC 182-505-0210 or 182-505-0117.

(2) If ~~((a child under age nineteen is))~~ you are eligible for the premium-based children's program under WAC 182-505-0215, ~~((the medicaid agency redetermines the child's))~~ we redetermine your eligibility under this section so that ~~((the child's))~~ your family is not required to pay the premium.

(3) The categorically needy (CN) income level for LTC coverage under this section is two hundred ten percent of the federal poverty level after the standard five percentage point income disregard.

(4) To determine countable income for CN coverage under this section, we apply the MAGI methodology under chapter 182-509 WAC.

(5) ~~((The agency))~~ We approve~~((s))~~ CN coverage under this section for twelve calendar months (certification period). If ~~((the child is))~~ you are discharged from the facility before the end of the certification period, ~~((the child))~~ you remain~~((s))~~ continuously eligible for CN coverage through the certification period, unless ~~((the child))~~ you age~~((s))~~ out of the program, move~~((s))~~ out_of_state, ~~((is incarcerated;))~~ or die~~((s))~~.

(6) If ~~((a child is))~~ you are not eligible for CN coverage under this section, ~~((the agency determines the child's))~~ we determine your eligibility for coverage under the institutional medically needy program described in WAC 182-514-0263.

(7) The institution where ~~((the child))~~ you reside~~((s))~~ may submit an application on ~~((the child's))~~ your behalf and may act as ~~((the child's))~~ your authorized representative if ~~((the child is))~~ you are:

(a) In a court-ordered, out-of-home placement under chapter 13.34 RCW; or

(b) Involuntarily committed to an inpatient treatment program by a court order under chapter 71.34 RCW.

WSR 17-09-056

WITHDRAWAL OF PROPOSED RULES DEPARTMENT OF LICENSING

[Filed April 17, 2017, 3:23 p.m.]

The department of licensing, driver training schools program, requests the withdrawal of the proposed rule making filed as WSR 17-01-019 for chapter 308-108 WAC, Driver training schools and chapter 308-110 WAC, Administration of knowledge and skills testing by driver training schools. The CR-102 was filed on December 12, 2016. This document serves as the official notification of our rule withdrawal.

Damon Monroe
Rules Coordinator

WSR 17-09-058

PROPOSED RULES

HEALTH CARE AUTHORITY

(Washington Apple Health)

[Filed April 18, 2017, 8:17 a.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 16-23-046.

Title of Rule and Other Identifying Information: WAC 182-503-0005 Washington apple health—How to apply.

Hearing Location(s): Health Care Authority (HCA), Cherry Street Plaza Building, Sue Crystal Conference Room 106A, 626 8th Avenue, Olympia, WA 98504 (metered public parking is available street side around building. A map is available at http://www.hca.wa.gov/documents/directions_to_csp.pdf or directions can be obtained by calling (360) 725-1000), on May 23, 2017, at 10:00 a.m.

Date of Intended Adoption: Not sooner than May 24, 2017.

Submit Written Comments to: HCA Rules Coordinator, P.O. Box 45504, Olympia, WA 98504-5504, delivery 626 8th Avenue, Olympia, WA 98504, email arc@hca.wa.gov, fax (360) 586-9727, by 5:00 p.m. on May 23, 2017.

Assistance for Persons with Disabilities: Contact Amber Lougheed by May 19, 2017, email amber.lougheed@hca.wa.gov, (360) 725-1349, or TTY (800) 848-5429 or 711.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: The agency is amending this rule to make it consistent with the current medicaid application process and to align with Washington Healthplanfinder web site changes.

Reasons Supporting Proposal: See Purpose above.

Statutory Authority for Adoption: RCW 41.05.021, 41.05.160.

Statute Being Implemented: RCW 41.05.021, 41.05.160.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: HCA, governmental.

Name of Agency Personnel Responsible for Drafting: Melinda Froud, P.O. Box 42716, Olympia, WA 98504-2716, (360) 725-1408; Implementation and Enforcement: Sarah Michael, P.O. Box 45534, Olympia, WA 98504-5334, (360) 725-1919.

No small business economic impact statement has been prepared under chapter 19.85 RCW. The agency has determined that the proposed filing does not impose a disproportionate cost impact on small businesses or nonprofits.

A cost-benefit analysis is not required under RCW 34.05.328. RCW 34.05.328 does not apply to HCA rules unless requested by the joint administrative rules review committee or applied voluntarily.

April 18, 2017
Wendy Barcus
Rules Coordinator

AMENDATORY SECTION (Amending WSR 14-16-052, filed 7/29/14, effective 8/29/14)

WAC 182-503-0005 Washington apple health—How to apply. (1) You may apply for Washington apple health ~~((WAH) by giving us (the medicaid agency or its designee) an application as follows:~~

~~(a) For WAH for)) at any time.~~

~~(2) For apple health based on modified adjusted gross income (MAGI), which includes coverage for children, pregnant people, adults, parents, and caretaker relatives((, adults, pregnant women, or kids (with or without premiums))):~~

~~(a) You may apply:~~

~~(i) Online via the Washington Healthplanfinder at <http://www.wahealthplanfinder.org>;~~

~~(ii) By calling the Washington Healthplanfinder customer support center number and completing an application by telephone;~~

~~(iii) By ((mail to Washington Healthplanfinder, the agency or its designee)) completing the application for health care coverage (HCA 18-001P) and mailing or faxing to Washington Healthplanfinder; or~~

~~(iv) ((By fax to Washington Healthplanfinder)) Through a department of social and health services (DSHS) community services office.~~

~~(b) ((For WAH medical programs for persons age)) If you need help filing a MAGI-based apple health application, you may:~~

~~(i) Contact the Washington Healthplanfinder customer support center number listed on the application form; or~~

~~(ii) Contact a navigator, health care authority community assistor, or broker.~~

~~(3) For apple health that is not based on MAGI, you may apply:~~

~~(a) Online via Washington Connection at <http://www.WashingtonConnection.org>;~~

~~(b) By completing the application for long-term care/aged, blind, disabled coverage (HCA 18-005) and mailing or faxing to DSHS; or~~

~~(c) In person at a local DSHS office.~~

~~(4) Nonmodified adjusted gross income (MAGI)-based populations include people:~~

~~(a) Age sixty-five or older((, persons on));~~

~~(b) Eligible for medicare((, persons));~~

~~(c) Applying for health care based on blindness or disability((, or persons));~~

~~(d) Applying for long-term care services((;~~

~~(i) Online via Washington Connection at <http://www.waconnection.org>;~~

~~(ii) By mail to community services division of the department of social and health services (DSHS); or~~

~~(iii) At a local DSHS office.~~

~~(e) For)) and supports; or~~

~~(e) Applying for assistance with medicare premiums.~~

~~(5) You may receive help filing an application by:~~

~~(a) Visiting a local DSHS office; or~~

~~(b) Calling the DSHS community services customer service contact center.~~

~~(6) You must apply directly with the service provider for the following programs:~~

~~(a) The breast and cervical cancer treatment program ((see)) WAC 182-505-0120((,));~~

~~(b) The TAKE CHARGE program ((see)) under chapter 182-532 WAC((,)); and~~

~~(c) The kidney disease program ((f)) under chapter 182-540 WAC((, complete a separate application directly with a program provider)).~~

~~((d)) (7) For the confidential pregnant minor program ((see)) under WAC 182-505-0117((,)) and for minors living independently, you must complete a separate application directly with ((the agency)) us (the medicaid agency).~~

~~((More information on how to give us an application may be found at the agency's web site: <http://www.hea.wa.gov>.~~

~~(2)) (8) As the primary applicant or head of household, you may start an application for ((WAH)) apple health by:~~

~~(a) Providing ((the)) your full name ((of the primary applicant or head of household);~~

~~(b) Providing birth dates;~~

~~(c) Providing your address and/or telephone number; and~~

~~(d)), date of birth, and physical and mailing addresses (if different).~~

~~(b) Signing the application.~~

~~((e)) (9) To complete an application for ((WAH)) apple health, you must also give us all of the other information requested on the application ((form.~~

~~(4) If you need help filing an application, you can:~~

~~(a) For WAH for parents and caretaker relatives, adults, pregnant women, or kids (with or without premiums):~~

~~(i) Contact the Washington Healthplanfinder customer support center number listed on the application form or medical-eligibility determination services at the number provided on the agency's web site, <http://www.hea.wa.gov>; or~~

~~(ii) Contact an application assistor, certified application counselor or navigator.~~

~~(b) For WAH medical programs for persons age sixty-five or older, persons on medicare, persons applying for health care based on blindness or disability, or persons applying for long-term care services:~~

~~(i) Visit a local DSHS office; or~~

~~(ii) Call the DSHS community services division customer service contact center.~~

~~(c) Have an authorized representative apply on your behalf as described in WAC 182-500-0010.~~

~~(5) We will help you with the application or renewal process in a manner that is accessible to persons with disabilities as described in WAC 182-503-0120 and in a manner that is accessible to those who are limited English proficient as described in WAC 182-503-0110)).~~

~~(10) We help you with your application or renewal in a manner that is accessible to you if you:~~

~~(a) Are a person with disabilities, impairments, or other limitations and need equal access services as described in WAC 182-503-0120; or~~

~~(b) Have limited-English proficiency as described in WAC 182-503-0110.~~

WSR 17-09-060
PROPOSED RULES
HEALTH CARE AUTHORITY
 (Washington Apple Health)
 [Filed April 18, 2017, 10:14 a.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 16-13-130.

Title of Rule and Other Identifying Information: WAC 182-548-1400 Federally qualified health centers—Payment methodologies, 182-548-1450 Federally qualified health centers—General payment information, 182-549-1400 Rural health clinics—Payment methodologies, and 182-549-1450 Rural health clinics—General payment information.

Hearing Location(s): Health Care Authority (HCA), Cherry Street Plaza Building, Sue Crystal Conference Room 106A, 626 8th Avenue, Olympia, WA 98504 (metered public parking is available street side around building. A map is available at http://www.hca.wa.gov/documents/directions_to_csp.pdf or directions can be obtained by calling (360) 725-1000), on May 23, 2017, at 10:00 a.m.

Date of Intended Adoption: Not sooner than May 24, 2017.

Submit Written Comments to: HCA Rules Coordinator, P.O. Box 45504, Olympia, WA 98504-5504, delivery 626 8th Avenue, Olympia, WA 98504, email arc@hca.wa.gov, fax (360) 586-9727, by 5:00 p.m. on May 23, 2017.

Assistance for Persons with Disabilities: Contact Amber Lougheed by May 19, 2017, email amber.lougheed@hca.wa.gov, (360) 725-1349, or TTY (800) 848-5429 or 711.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: The agency is amending these rules in response to ESSHB [E2SHB] 2572, which directs the agency to increase the use of value-based contracting, alternative quality contracting, and other payment incentives that promote quality, efficiency, cost savings, and health improvement for medicaid purchasing. To improve clarity, the agency moved existing rule language from WAC 182-548-1400 and 182-549-1400 to new section numbers with new titles: WAC 182-548-1450 Federally qualified health centers—General payment information and 182-549-1450 Rural health clinics—General payment information. The agency previously filed these amendments under WSR 16-17-145 and held a public hearing on September 27, 2016. The finalizing of the rules was delayed. A second public hearing is required. No substantial changes were made to the proposed amendments. The effective date has been changed to July 1, 2017. Comments received under the previous filing were reviewed and responded to by the agency in a concise explanatory statement.

Reasons Supporting Proposal: See Purpose above.

Statutory Authority for Adoption: RCW 41.05.021, 41.05.160.

Statute Being Implemented: RCW 41.05.021, 41.05.160.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: HCA, governmental.

Name of Agency Personnel Responsible for Drafting: Wendy Barcus, P.O. Box 42716, Olympia, WA 98504-2716, (360) 725-1306; Implementation and Enforcement: Gary

Swan, P.O. Box 42716, Olympia, WA 98504-2716, (360) 725-1250.

No small business economic impact statement has been prepared under chapter 19.85 RCW. The agency has determined that the proposed filing does not impose a disproportionate cost impact on small businesses or nonprofits.

A cost-benefit analysis is not required under RCW 34.05.328. RCW 34.05.328 does not apply to HCA rules unless requested by the joint administrative rules review committee or applied voluntarily.

April 18, 2017

Wendy Barcus

Rules Coordinator

AMENDATORY SECTION (Amending WSR 15-11-008, filed 5/7/15, effective 6/7/15)

WAC 182-548-1400 Federally qualified health centers—((Reimbursement and limitations)) Payment methodologies. (1) For services provided during the period beginning January 1, 2001, and ending December 31, 2008, the medicaid agency's payment methodology for federally qualified health centers (FQHC) was a prospective payment system (PPS) as authorized by 42 U.S.C. 1396a (bb)(2) and (3).

(2) For services provided beginning January 1, 2009, FQHCs have the choice to be reimbursed under the PPS or to be reimbursed under an alternative payment methodology (APM), as authorized by 42 U.S.C. 1396a (bb)(6). As required by 42 U.S.C. 1396a (bb)(6), payments made under the APM will be at least as much as payments that would have been made under the PPS.

(3) The agency calculates FQHC PPS encounter rates as follows:

(a) Until an FQHC's first audited medicaid cost report is available, the agency pays an average encounter rate of other similar FQHCs within the state, otherwise known as an interim rate(⸫).

(b) Upon availability of the FQHC's first audited medicaid cost report, the agency sets FQHC encounter rates at one hundred percent of its total reasonable costs as defined in the cost report. FQHCs receive this rate for the remainder of the calendar year during which the audited cost report became available. The encounter rate is then increased each January 1st by the percent change in the medicare economic index (MEI).

(4) For FQHCs in existence during calendar years 1999 and 2000, the agency sets encounter rates prospectively using a weighted average of one hundred percent of the FQHC's total reasonable costs for calendar years 1999 and 2000 and adjusted for any increase or decrease in the scope of services furnished during the calendar year 2001 to establish a base encounter rate.

(a) The agency adjusts PPS base encounter rates to account for an increase or decrease in the scope of services provided during calendar year 2001 in accordance with WAC 182-548-1500.

(b) PPS base encounter rates are determined using audited cost reports, and each year's rate is weighted by the total reported encounters. The agency does not apply a

capped amount to these base encounter rates. The formula used to calculate base encounter rates is as follows:

$$\text{Specific FQHC Base Encounter Rate} = \frac{(\text{Year 1999 Rate} \times \text{Year 1999 Encounters}) + (\text{Year 2000 Rate} \times \text{Year 2000 Encounters})}{(\text{Year 1999 Encounters} + \text{Year 2000 Encounters}) \text{ for each FQHC}}$$

(c) Beginning in calendar year 2002 and any year thereafter, encounter rates are increased by the MEI for primary care services, and adjusted for any increase or decrease in the FQHC's scope of services.

(5) The agency calculates the FQHC's APM encounter rate for services provided during the period beginning January 1, 2009, and ending April 6, 2011, as follows:

(a) The APM utilizes the FQHC base encounter rates, as described in subsection (4)(b) of this section.

(b) Base rates are adjusted to reflect any approved changes in scope of service in calendar years 2002 through 2009.

(c) The adjusted base rates are then increased by each annual percentage, from calendar years 2002 through 2009, of the IHS Global Insight index, also called the APM index. The result is the year 2009 APM rate for each FQHC that chooses to be reimbursed under the APM.

(6) This subsection describes the encounter rates that the agency pays FQHCs for services provided during the period beginning April 7, 2011, and ending June 30, 2011. On January 12, 2012, the federal Centers for Medicare and Medicaid Services (CMS) approved a state plan amendment (SPA) containing the methodology outlined in this section.

(a) During the period that CMS approval of the SPA was pending, the agency continued to pay FQHCs at the encounter rates described in subsection (5) of this section.

(b) Each FQHC has the choice of receiving either its PPS rate, as determined under the method described in subsection (3) of this section, or a rate determined under a revised APM, as described in (c) of this subsection.

(c) The revised APM uses each FQHC's PPS rate for the current calendar year, increased by five percent.

(d) For all payments made for services provided during the period beginning April 7, 2011, and ending June 30, 2011, the agency will recoup from FQHCs any amount in excess of the encounter rate established in this section. This process is specified in emergency rules that took effect on October 29, 2011, (WSR 11-22-047) and February 25, 2012 (WSR 12-06-002).

(7) This subsection describes the encounter rates that the agency pays FQHCs for services provided on and after July 1, 2011. On January 12, 2012, CMS approved a SPA containing the methodology outlined in this section.

(a) Each FQHC has the choice of receiving either its PPS rate as determined under the method described in subsection (3) of this section, or a rate determined under a revised APM, as described in (b) of this subsection.

(b) The revised APM is as follows:

(i) For FQHCs that rebased their rate effective January 1, 2010, the revised APM is their allowed cost per visit during the cost report year increased by the cumulative percentage increase in the MEI between the cost report year and January 1, 2011.

(ii) For FQHCs that did not rebase their rate effective January 1, 2010, the revised APM is based on their PPS base

rate from 2001 (or subsequent year for FQHCs receiving their initial FQHC designation after 2002) increased by the cumulative percentage increase in the IHS Global Insight index from the base year through calendar year 2008 and by the cumulative percentage increase in the MEI from calendar years 2009 through 2011. The rates were increased by the MEI effective January 1, 2012, and will be increased by the MEI each January 1st thereafter.

(c) For all payments made for services provided during the period beginning July 1, 2011, and ending January 11, 2012, the agency will recoup from FQHCs any amount paid in excess of the encounter rate established in this section. This process is specified in emergency rules that took effect on October 29, 2011, (WSR 11-22-047) and February 25, 2012 (WSR 12-06-022).

(d) For FQHCs that choose to be paid under the revised APM, the agency will periodically rebase the encounter rates using the FQHC cost reports and other relevant data. Rebas-ing will be done only for FQHCs that are reimbursed under the APM.

(e) The agency will ensure that the payments made under the APM are at least equal to the payments that would be made under the PPS.

~~(8) ((The agency limits encounters to one per client, per day except in the following circumstances:~~

~~(a) The visits occur with different health care professionals with different specialties; or~~

~~(b) There are separate visits with unrelated diagnoses.~~

~~(9) FQHC services and supplies incidental to the provider's services are included in the encounter rate payment.~~

~~(10) Fluoride treatment and sealants must be provided on the same day as an encounter-eligible service. If provided on another day, the rules for non-FQHC services in subsection (11) of this section apply.~~

~~(11) Payments for non-FQHC services provided in an FQHC are made on a fee-for-service basis using the agency's published fee schedules. Non-FQHC services are subject to the coverage guidelines and limitations listed in chapters 182-500 through 182-557 WAC.~~

~~(12) For clients enrolled with a managed care organization (MCO), covered FQHC services are paid for by that plan.~~

~~(13) For clients enrolled with an MCO, the agency pays each FQHC a supplemental payment in addition to the amounts paid by the MCO. The supplemental payments, called enhancements, are paid in amounts necessary to ensure compliance with 42 U.S.C. 1396a (bb)(5)(A).~~

~~(a) The FQHCs receive an enhancement payment each month for each managed care client assigned to them by an MCO.~~

~~(b) To ensure that the appropriate amounts are paid to each FQHC, the agency performs an annual reconciliation of the enhancement payments. For each FQHC, the agency will compare the amount actually paid to the amount determined by the following formula: (Managed care encounters times~~

encounter rate) less fee for service equivalent of MCO services. If the FQHC has been overpaid, the agency will recoup the appropriate amount. If the FQHC has been underpaid, the agency will pay the difference.

~~(14) Only clients enrolled in Title XIX (medicaid) or Title XXI (CHIP) are eligible for encounter or enhancement payments. The agency does not pay the encounter rate or the enhancement rate for clients in state-only medical programs. Services provided to clients in state-only medical programs are considered fee-for-service regardless of the type of service performed.)~~ This subsection describes the payment methodology that the agency uses to pay participating FQHCs for services provided beginning July 1, 2017.

(a) Each FQHC may receive payments under the APM described in subsection (7) of this section, or receive payments under the revised APM described in this subsection.

(b) The revised APM is as follows:

(i) The revised APM establishes a budget-neutral, base-line per member per month (PMPM) rate for each FQHC. For the purposes of this section, "budget-neutral" means the cost of the revised APM to the agency will not exceed what would have otherwise been spent not including the revised APM on a per member per year basis.

(ii) The agency pays the FQHC a PMPM payment each month for each managed care client assigned to them by an MCO.

(iii) The agency pays the FQHC a PMPM rate in addition to the amounts the MCO pays the FQHC. The agency may prospectively adjust the FQHC's PMPM rate for any of the following reasons:

(A) Quality and access metrics performance.

(B) FQHC encounter rate changes.

(iv) In accordance with 42 U.S.C. 1396a (bb)(5)(A), the agency performs an annual reconciliation.

(A) If the FQHC was underpaid, the agency pays the difference, and the PMPM rate may be subject to prospective adjustment under (b)(iii) of this subsection.

(B) If the FQHC was overpaid, the PMPM rate may be subject to prospective adjustment under (b)(iii) of this subsection.

NEW SECTION

WAC 182-548-1450 Federally qualified health centers—General payment information. (1) The agency limits encounters to one per client, per day except in the following circumstances:

(a) The visits occur with different health care professionals with different specialties; or

(b) There are separate visits with unrelated diagnoses.

(2) FQHC services and supplies incidental to the provider's services are included in the encounter rate payment.

(3) Fluoride treatment and sealants must be provided on the same day as an encounter-eligible service. If provided on another day, the rules for non-FQHC services in subsection (4) of this section apply.

(4) Payments for non-FQHC services provided in an FQHC are made on a fee-for-service basis using the agency's published fee schedules. Non-FQHC services are subject to

the coverage guidelines and limitations listed in chapters 182-500 through 182-557 WAC.

(5) For clients enrolled with a managed care organization (MCO), covered FQHC services are paid for by that plan.

(6) For clients enrolled with an MCO, the agency pays each FQHC a supplemental payment in addition to the amounts paid by the MCO. The supplemental payments, called enhancements, are paid in amounts necessary to ensure compliance with 42 U.S.C. 1396a (bb)(5)(A).

(a) The FQHCs receive an enhancement payment each month for each managed care client assigned to them by an MCO.

(b) To ensure that the appropriate amounts are paid to each FQHC, the agency performs an annual reconciliation of the enhancement payments. For each FQHC, the agency will compare the amount actually paid to the amount determined by the following formula: (Managed care encounters times encounter rate) less fee-for-service equivalent of MCO services. If the FQHC has been overpaid, the agency will recoup the appropriate amount. If the FQHC has been underpaid, the agency will pay the difference.

(7) Only clients enrolled in Title XIX (medicaid) or Title XXI (CHIP) are eligible for encounter or enhancement payments. The agency does not pay the encounter rate or the enhancement rate for clients in state-only medical programs. Services provided to clients in state-only medical programs are considered fee-for-service regardless of the type of service performed.

AMENDATORY SECTION (Amending WSR 15-11-008, filed 5/7/15, effective 6/7/15)

WAC 182-549-1400 Rural health clinics—Reimbursement and limitations. (1) For services provided during the period beginning January 1, 2001, and ending December 31, 2008, the medicaid agency's payment methodology for rural health clinics (RHC) was a prospective payment system (PPS) as authorized by 42 U.S.C. 1396a (bb)(2) and (3).

(2) For services provided beginning January 1, 2009, RHCs have the choice to be reimbursed under the PPS or be reimbursed under an alternative payment methodology (APM), as authorized by 42 U.S.C. 1396a (bb)(6). As required by 42 U.S.C. 1396a (bb)(6), payments made under the APM will be at least as much as payments that would have been made under the PPS.

(3) The agency calculates RHC PPS encounter rates for RHC core services as follows:

(a) Until an RHC's first audited medicare cost report is available, the agency pays an average encounter rate of other similar RHCs (whether the RHC is classified as hospital-based or free-standing) within the state, otherwise known as an interim rate.

(b) Upon availability of the RHC's first audited medicare cost report, the agency sets RHC's encounter rates at one hundred percent of its costs as defined in the cost report divided by the total number of encounters the RHC has provided during the time period covered in the audited cost report. RHCs receive this rate for the remainder of the calendar year during which the audited cost report became available. The

encounter rate is then increased each January 1st by the percent change in the medicare economic index (MEI).

(4) For RHCs in existence during calendar years 1999 and 2000, the agency sets the encounter rates prospectively using a weighted average of one hundred percent of the RHC's total reasonable costs for calendar years 1999 and 2000 and adjusted for any increase or decrease in the scope of services furnished during the calendar year 2001 to establish a base encounter rate.

$$\text{Specific RHC Base Encounter Rate} = \frac{(\text{Year 1999 Rate} \times \text{Year 1999 Encounters}) + (\text{Year 2000 Rate} \times \text{Year 2000 Encounters})}{(\text{Year 1999 Encounters} + \text{Year 2000 Encounters}) \text{ for each RHC}}$$

(c) Beginning in calendar year 2002 and any year thereafter, encounter rates are increased by the MEI and adjusted for any increase or decrease in the RHC's scope of services.

(5) The agency calculates RHC's APM encounter rates for services provided during the period beginning January 1, 2009, and ending April 6, 2011, as follows:

(a) The APM utilizes the RHC base encounter rates as described in subsection (4)(b) of this section.

(b) Base rates are increased by each annual percentage, from calendar years 2002 through 2009, of the IHS Global Insight index, also called the APM index.

(c) The result is the year 2009 APM rates for each RHC that chooses to be reimbursed under the APM.

(6) This subsection describes the encounter rates that the agency pays RHCs for services provided during the period beginning April 7, 2011, and ending June 30, 2011. On January 12, 2012, the federal Centers for Medicare and Medicaid Services (CMS) approved a state plan amendment (SPA) containing the methodology outlined in this section.

(a) During the period that CMS approval of the SPA was pending, the agency continued to pay RHCs at the encounter rate described in subsection (5) of this section.

(b) Each RHC has the choice of receiving either its PPS rate, as determined under the method described in subsection (3) of this section, or a rate determined under a revised APM, as described in (c) of this subsection.

(c) The revised APM uses each RHC's PPS rate for the current calendar year, increased by five percent.

(d) For all payments made for services provided during the period beginning April 7, 2011, and ending June 30, 2011, the agency will recoup from RHCs any amount paid in excess of the encounter rate established in this section. This process is specified in emergency rules that took effect on October 29, 2011, (WSR 11-22-047) and February 25, 2012 (WSR 12-06-002).

(7) This subsection describes the encounter rate that the agency pays RHCs for services provided on and after July 1, 2011. On January 12, 2012, CMS approved a SPA containing the methodology outlined in this section.

(a) Each RHC has the choice of receiving either its PPS rate, as determined under the method described in subsection (3) of this section, or a rate determined under a revised APM, as described in (b) of this subsection.

(b) The revised APM is as follows:

(i) For RHCs that rebased their rate effective January 1, 2010, the revised APM is their allowed cost per visit during the cost report year increased by the cumulative percentage

(a) The agency adjusts PPS base encounter rates to account for an increase or decrease in the scope of services provided during calendar year 2001 in accordance with WAC 182-549-1500.

(b) PPS base encounter rates are determined using medicare's audited cost reports, and each year's rate is weighted by the total reported encounters. The agency does not apply a capped amount to these base encounter rates. The formula used to calculate base encounter rates is as follows:

increase in the MEI between the cost report year and January 1, 2011.

(ii) For RHCs that did not rebase their rate effective January 1, 2010, the revised APM is based on their PPS base rate from 2001 (or subsequent year for RHCs receiving their initial RHC designation after 2002) increased by the cumulative percentage increase in the IHS Global Insight index from the base year through calendar year 2008 and the cumulative increase in the MEI from calendar years 2009 through 2011. The rates will be increased by the MEI effective January 1, 2012, and each January 1st thereafter.

(c) For all payments made for services provided during the period beginning July 1, 2011, and ending January 11, 2012, the agency will recoup from RHCs any amount paid in excess of the encounter rate established in this section. This process is specified in emergency rules that took effect on October 29, 2011, (WSR 11-22-047) and February 25, 2012 (WSR 12-06-002).

(d) For RHCs that choose to be paid under the revised APM, the agency will periodically rebase the encounter rates using the RHC cost reports and other relevant data. Rebasing will be done only for RHCs that are reimbursed under the APM.

(e) The agency will ensure that the payments made under the APM are at least equal to the payments that would be made under the PPS.

~~(8) ((The agency pays for one encounter, per client, per day except in the following circumstances:~~

~~(a) The visits occur with different health care professionals with different specialties; or~~

~~(b) There are separate visits with unrelated diagnoses.~~

~~(9) RHC services and supplies incidental to the provider's services are included in the encounter rate payment.~~

~~(10) Payments for non-RHC services provided in an RHC are made on a fee-for-service basis using the agency's published fee schedules. Non-RHC services are subject to the coverage guidelines and limitations listed in chapters 182-500 through 182-557 WAC.~~

~~(11) For clients enrolled with a managed care organization (MCO), covered RHC services are paid for by that plan.~~

~~(12) For clients enrolled with an MCO, the agency pays each RHC a supplemental payment in addition to the amounts paid by the MCO. The supplemental payments, called enhancements, are paid in amounts necessary to ensure compliance with 42 U.S.C. 1396a (bb)(5)(A).~~

~~(a) The RHCs receive an enhancement payment each month for each managed care client assigned to them by an MCO.~~

~~(b) To ensure that the appropriate amounts are paid to each RHC, the agency performs an annual reconciliation of the enhancement payments. For each RHC, the agency will compare the amount actually paid to the amount determined by the following formula: (Managed care encounters times encounter rate) less fee-for-service equivalent of MCO services. If the RHC has been overpaid, the agency will recoup the appropriate amount. If the RHC has been underpaid, the agency will pay the difference.~~

~~(13) Only clients enrolled in the Title XIX (medicaid) program or the Title XXI (CHIP) program are eligible for encounter or enhancement payments. The agency does not pay the encounter rate or the enhancement rate for clients in state-only medical programs. Services provided to clients in state-only medical programs are considered fee-for-service, regardless of the type of service performed.) This subsection describes the payment methodology that the agency uses to pay participating RHCs for services provided beginning July 1, 2017.~~

(a) Each RHC may receive payments under the APM described in subsection (7) of this section, or receive payments under the revised APM described in this subsection.

(b) The revised APM is as follows:

(i) The revised APM establishes a budget-neutral, base-line per member per month (PMPM) rate for each RHC. For the purposes of this section, "budget-neutral" means the cost of the revised APM to the agency will not exceed what would have otherwise been spent not including the revised APM on a per member per year basis.

(ii) The agency pays the RHC a PMPM payment each month for each managed care client assigned to them by an MCO.

(iii) The agency pays the RHC a PMPM payment each month in addition to the amounts the MCO pays the RHC. The agency may prospectively adjust the RHC's PMPM rate for any of the following reasons:

(A) Quality and access metrics performance.

(B) RHC encounter rate changes.

(iv) In accordance with 42 U.S.C. 1396a (bb)(5)(A), the agency performs an annual reconciliation.

(A) If the RHC was underpaid, the agency pays the difference, and the PMPM rate may be subject to prospective adjustment under (b)(iii) of this subsection.

(B) If the RHC was overpaid, the PMPM rate may be subject to prospective adjustment under (b)(iii) of this subsection.

NEW SECTION

WAC 182-549-1450 Rural health clinics—General payment information. (1) The agency pays for one encounter, per client, per day except in the following circumstances:

(a) The visits occur with different health care professionals with different specialties; or

(b) There are separate visits with unrelated diagnoses.

(2) RHC services and supplies incidental to the provider's services are included in the encounter rate payment.

(3) Payments for non-RHC services provided in an RHC are made on a fee-for-service basis using the agency's published fee schedules. Non-RHC services are subject to the coverage guidelines and limitations listed in chapters 182-500 through 182-557 WAC.

(4) For clients enrolled with a managed care organization (MCO), covered RHC services are paid for by that plan.

(5) For clients enrolled with an MCO, the agency pays each RHC a supplemental payment in addition to the amounts paid by the MCO. The supplemental payments, called enhancements, are paid in amounts necessary to ensure compliance with 42 U.S.C. 1396a (bb)(5)(A).

(a) The RHCs receive an enhancement payment each month for each managed care client assigned to them by an MCO.

(b) To ensure that the appropriate amounts are paid to each RHC, the agency performs an annual reconciliation of the enhancement payments. For each RHC, the agency will compare the amount actually paid to the amount determined by the following formula: (Managed care encounters times encounter rate) less fee-for-service equivalent of MCO services. If the RHC has been overpaid, the agency will recoup the appropriate amount. If the RHC has been underpaid, the agency will pay the difference.

(6) Only clients enrolled in the Title XIX (medicaid) program or the Title XXI (CHIP) program are eligible for encounter or enhancement payments. The agency does not pay the encounter rate or the enhancement rate for clients in state-only medical programs. Services provided to clients in state-only medical programs are considered fee-for-service, regardless of the type of service performed.

**WSR 17-09-061
PROPOSED RULES
DEPARTMENT OF
LABOR AND INDUSTRIES**

[Filed April 18, 2017, 10:44 a.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 14-17-088.

Title of Rule and Other Identifying Information: Chapter 296-17B WAC, Retrospective rating for workers' compensation insurance and chapter 296-17 WAC, General reporting rules, classifications, audit and recordkeeping, rates and rating system for Washington workers' compensation insurance:

WAC 296-17B-010 Introduction and overview, 296-17B-300 Choosing loss limits, 296-17B-420 Premium administration expense charge, 296-17B-430 Incurred loss and expense charge, 296-17B-560 Determining your hazard group and size group, 296-17B-620 How we determine the performance adjustment factor, 296-17B-810 Discounted loss development factors, 296-17B-830 Expected loss ratio factors, 296-17B-910 Hazard Group 1 tables, 296-17B-920 Hazard Group 2 tables, 296-17B-930 Hazard Group 3 tables, 296-17B-940 Hazard Group 4 tables, 296-17B-950 Hazard Group 5 tables, 296-17B-960 Hazard Group 6 tables, 296-17B-970 Hazard Group 7 tables, 296-17B-980 Hazard Group

8 tables, 296-17B-990 Hazard Group 9 tables, and 296-17-901 Risk classification hazard group table.

April 18, 2017

Joel Sacks

Director

Hearing Location(s): Department of Labor and Industries, 7273 Linderson Way S.W., Auditorium, Tumwater, WA 98501, on May 24, 2017, at 9:00 a.m.

Date of Intended Adoption: May 30, 2017.

Submit Written Comments to: Diane Doherty, Department of Labor and Industries, P.O. Box 44148, Olympia, WA 98504-4148, email Diane.Doherty@LNI.wa.gov, fax (360) 902-4988, by May 24, 2017, at 5:00 p.m.

AMENDATORY SECTION (Amending WSR 14-24-084, filed 12/1/14, effective 1/1/15)

WAC 296-17-901 Risk classification hazard group table. Effective ((July 1, 2014)) June 30, 2017.

Assistance for Persons with Disabilities: Contact Diane Doherty or the office of information and assistance by May 23, 2017, TTY (360) 902-5797 or (360) 902-5903.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: In 2010, the department hired an independent actuarial firm to review and recommend changes to the retrospective rating (retro) program. In 2011 significant changes to the rules governing the retro program were implemented, including the introduction of hazard groups, and offering additional choices in how firms and groups participate financially in the retro program.

Included in the 2011 rules was a commitment to repeat the studies that resulted in the hazard group assignments and changes to retro plan tables. These rules will implement the results of the updated studies, and will take effect with July 1, 2017, enrollment.

Reasons Supporting Proposal: Updating the hazard groups and rating plan tables continues to improve fairness in the distribution of refunds among the participants in the retro program.

Statutory Authority for Adoption: RCW 51.18.010(2), 51.04.020.

Statute Being Implemented: RCW 51.18.010, 51.14.020, 51.16.035(4).

Rule is not necessitated by federal law, federal or state court decision.

Agency Comments or Recommendations, if any, as to Statutory Language, Implementation, Enforcement, and Fiscal Matters: This rule will not change the amount of the aggregate refund distributed to retro participants. It will change the way the refund is distributed among all participants in the program based on the choices they make, the premium they pay and their losses or claims costs.

Name of Proponent: Department of labor and industries, governmental.

Name of Agency Personnel Responsible for Drafting: Diane Doherty, Tumwater, (360) 902-5903; Implementation: Tim Smolen, Tumwater, (360) 902-4835; and Enforcement: Victoria Kennedy, Tumwater, (360) 902-4997.

No small business economic impact statement has been prepared under chapter 19.85 RCW. RCW 19.85.025(3) does not apply to a rule described in RCW 34.05.310(4), and that subsection exempts rules that "set or adjust fees pursuant to legislative standards."

A cost-benefit analysis is not required under RCW 34.05.328. RCW 34.05.328 exempts from its requirements rules "that set or adjust fees pursuant to legislative standards." These proposed rules clarify one part of the process for calculating retrospective rating premiums.

Risk Classification	Hazard Group
((101	9
103	8
104	8
105	5
106	9
107	9
108	8
112	7
201	9
202	9
210	8
212	9
214	8
217	7
219	7
301	4
302	9
303	9
306	8
307	7
308	3
403	6
502	8
504	9
507	8
508	9
509	9
510	7
511	7
512	9
513	6
514	7
516	8
517	9
518	9
519	9

Risk Classification	Hazard Group	Risk Classification	Hazard Group
521	7	1801	9
540	8	1802	5
541	9	2002	6
550	9	2004	4
551	9	2007	6
601	7	2008	6
602	7	2009	3
603	9	2101	5
604	7	2102	3
606	4	2104	2
607	6	2105	2
608	7	2106	4
701	9	2201	6
803	5	2202	5
901	8	2203	2
1002	8	2204	6
1003	7	2401	1
1004	6	2903	4
1005	8	2904	6
1006	5	2905	3
1007	7	2906	4
1101	5	2907	3
1102	8	2908	7
1103	8	2909	4
1104	3	3101	6
1105	7	3102	6
1106	5	3103	6
1108	5	3104	6
1109	6	3105	5
1301	2	3303	3
1303	3	3304	3
1304	5	3309	6
1305	4	3402	6
1401	9	3403	6
1404	3	3404	5
1405	1	3405	3
1407	4	3406	1
1501	5	3407	6
1507	5	3408	1
1701	7	3409	1
1702	9	3410	2
1703	9	3411	6
1704	7	3412	8

Risk Classification	Hazard Group	Risk Classification	Hazard Group
3414	6	4802	7
3415	9	4803	2
3501	6	4804	2
3503	3	4805	2
3506	7	4806	5
3509	1	4808	6
3510	2	4809	3
3511	6	4810	3
3512	3	4811	3
3513	8	4812	2
3602	4	4813	3
3603	4	4814	3
3604	7	4815	3
3605	5	4816	6
3701	5	4900	9
3702	3	4901	6
3708	5	4902	3
3802	3	4903	1
3808	7	4904	3
3901	1	4905	2
3902	4	4906	2
3903	6	4907	4
3905	1	4908	2
3906	4	4909	3
3909	3	4910	6
4002	7	4911	6
4101	5	5001	9
4103	2	5002	3
4107	6	5003	9
4108	3	5004	8
4109	6	5005	9
4201	6	5006	9
4301	4	5101	4
4302	4	5103	3
4304	6	5106	2
4305	5	5108	3
4401	6	5109	6
4402	2	5201	4
4404	5	5204	8
4501	1	5206	6
4502	5	5207	2
4504	1	5208	4
4601	5	5209	6

Risk Classification	Hazard Group	Risk Classification	Hazard Group
5300	2	6503	5
5301	3	6504	1
5302	5	6505	1
5305	1	6506	2
5306	1	6509	2
5307	4	6510	8
5308	1	6511	3
6103	1	6512	6
6104	2	6601	4
6105	6	6602	5
6107	1	6603	4
6108	1	6604	1
6109	4	6605	1
6110	5	6607	4
6120	5	6608	9
6121	5	6620	1
6201	7	6704	2
6202	6	6705	2
6203	1	6706	6
6204	2	6707	1
6205	4	6708	8
6206	3	6709	2
6207	6	6801	3
6208	2	6802	2
6209	3	6803	9
6301	8	6804	3
6303	5	6809	2
6304	1	6901	1
6305	1	6902	9
6306	4	6903	9
6308	2	6904	1
6309	3	6905	1
6402	1	6906	1
6403	1	6907	4
6404	3	6908	4
6405	5	6909	2
6406	1	7100	7
6407	3	7101	8
6408	4	7102	3
6409	6	7103	4
6410	3	7104	3
6501	1	7105	3
6502	4	7106	3

<u>Risk Classification</u>	<u>Hazard Group</u>	<u>Risk Classification</u>	<u>Hazard Group</u>
<u>1003</u>	<u>6</u>	<u>2401</u>	<u>4</u>
<u>1004</u>	<u>5</u>	<u>2903</u>	<u>4</u>
<u>1005</u>	<u>8</u>	<u>2904</u>	<u>4</u>
<u>1006</u>	<u>4</u>	<u>2905</u>	<u>5</u>
<u>1007</u>	<u>7</u>	<u>2906</u>	<u>5</u>
<u>1101</u>	<u>5</u>	<u>2907</u>	<u>2</u>
<u>1102</u>	<u>8</u>	<u>2908</u>	<u>7</u>
<u>1103</u>	<u>8</u>	<u>2909</u>	<u>4</u>
<u>1104</u>	<u>3</u>	<u>3101</u>	<u>5</u>
<u>1105</u>	<u>7</u>	<u>3102</u>	<u>6</u>
<u>1106</u>	<u>6</u>	<u>3103</u>	<u>7</u>
<u>1108</u>	<u>6</u>	<u>3104</u>	<u>6</u>
<u>1109</u>	<u>7</u>	<u>3105</u>	<u>5</u>
<u>1301</u>	<u>3</u>	<u>3303</u>	<u>3</u>
<u>1303</u>	<u>3</u>	<u>3304</u>	<u>3</u>
<u>1304</u>	<u>5</u>	<u>3309</u>	<u>6</u>
<u>1305</u>	<u>6</u>	<u>3402</u>	<u>6</u>
<u>1401</u>	<u>8</u>	<u>3403</u>	<u>6</u>
<u>1404</u>	<u>3</u>	<u>3404</u>	<u>4</u>
<u>1405</u>	<u>3</u>	<u>3405</u>	<u>3</u>
<u>1407</u>	<u>4</u>	<u>3406</u>	<u>1</u>
<u>1501</u>	<u>5</u>	<u>3407</u>	<u>7</u>
<u>1507</u>	<u>6</u>	<u>3408</u>	<u>1</u>
<u>1701</u>	<u>6</u>	<u>3409</u>	<u>1</u>
<u>1702</u>	<u>9</u>	<u>3410</u>	<u>2</u>
<u>1703</u>	<u>9</u>	<u>3411</u>	<u>6</u>
<u>1704</u>	<u>6</u>	<u>3412</u>	<u>8</u>
<u>1801</u>	<u>7</u>	<u>3414</u>	<u>7</u>
<u>1802</u>	<u>6</u>	<u>3415</u>	<u>9</u>
<u>2002</u>	<u>6</u>	<u>3501</u>	<u>6</u>
<u>2004</u>	<u>4</u>	<u>3503</u>	<u>3</u>
<u>2007</u>	<u>7</u>	<u>3506</u>	<u>5</u>
<u>2008</u>	<u>6</u>	<u>3509</u>	<u>1</u>
<u>2009</u>	<u>3</u>	<u>3510</u>	<u>3</u>
<u>2101</u>	<u>6</u>	<u>3511</u>	<u>6</u>
<u>2102</u>	<u>5</u>	<u>3512</u>	<u>3</u>
<u>2104</u>	<u>2</u>	<u>3513</u>	<u>5</u>
<u>2105</u>	<u>3</u>	<u>3602</u>	<u>3</u>
<u>2106</u>	<u>5</u>	<u>3603</u>	<u>4</u>
<u>2201</u>	<u>4</u>	<u>3604</u>	<u>7</u>
<u>2202</u>	<u>5</u>	<u>3605</u>	<u>5</u>
<u>2203</u>	<u>3</u>	<u>3701</u>	<u>6</u>
<u>2204</u>	<u>4</u>	<u>3702</u>	<u>4</u>

Risk Classification	Hazard Group	Risk Classification	Hazard Group
<u>3708</u>	<u>5</u>	<u>4903</u>	<u>2</u>
<u>3802</u>	<u>4</u>	<u>4904</u>	<u>2</u>
<u>3808</u>	<u>7</u>	<u>4905</u>	<u>1</u>
<u>3901</u>	<u>1</u>	<u>4906</u>	<u>2</u>
<u>3902</u>	<u>3</u>	<u>4907</u>	<u>3</u>
<u>3903</u>	<u>6</u>	<u>4908</u>	<u>1</u>
<u>3905</u>	<u>1</u>	<u>4909</u>	<u>5</u>
<u>3906</u>	<u>4</u>	<u>4910</u>	<u>6</u>
<u>3909</u>	<u>5</u>	<u>4911</u>	<u>6</u>
<u>4101</u>	<u>5</u>	<u>5001</u>	<u>9</u>
<u>4103</u>	<u>5</u>	<u>5002</u>	<u>4</u>
<u>4107</u>	<u>6</u>	<u>5003</u>	<u>9</u>
<u>4108</u>	<u>3</u>	<u>5004</u>	<u>7</u>
<u>4109</u>	<u>4</u>	<u>5005</u>	<u>9</u>
<u>4201</u>	<u>6</u>	<u>5006</u>	<u>9</u>
<u>4301</u>	<u>4</u>	<u>5101</u>	<u>8</u>
<u>4302</u>	<u>4</u>	<u>5103</u>	<u>4</u>
<u>4304</u>	<u>5</u>	<u>5106</u>	<u>3</u>
<u>4305</u>	<u>5</u>	<u>5108</u>	<u>5</u>
<u>4401</u>	<u>6</u>	<u>5109</u>	<u>6</u>
<u>4402</u>	<u>1</u>	<u>5201</u>	<u>4</u>
<u>4404</u>	<u>6</u>	<u>5204</u>	<u>8</u>
<u>4501</u>	<u>1</u>	<u>5206</u>	<u>7</u>
<u>4502</u>	<u>5</u>	<u>5207</u>	<u>3</u>
<u>4504</u>	<u>1</u>	<u>5208</u>	<u>5</u>
<u>4601</u>	<u>6</u>	<u>5209</u>	<u>6</u>
<u>4802</u>	<u>6</u>	<u>5300</u>	<u>1</u>
<u>4803</u>	<u>2</u>	<u>5301</u>	<u>3</u>
<u>4804</u>	<u>2</u>	<u>5302</u>	<u>3</u>
<u>4805</u>	<u>2</u>	<u>5305</u>	<u>2</u>
<u>4806</u>	<u>3</u>	<u>5306</u>	<u>1</u>
<u>4808</u>	<u>6</u>	<u>5307</u>	<u>4</u>
<u>4809</u>	<u>3</u>	<u>5308</u>	<u>1</u>
<u>4810</u>	<u>2</u>	<u>6103</u>	<u>1</u>
<u>4811</u>	<u>3</u>	<u>6104</u>	<u>3</u>
<u>4812</u>	<u>3</u>	<u>6105</u>	<u>5</u>
<u>4813</u>	<u>3</u>	<u>6107</u>	<u>1</u>
<u>4814</u>	<u>2</u>	<u>6108</u>	<u>1</u>
<u>4815</u>	<u>1</u>	<u>6109</u>	<u>4</u>
<u>4816</u>	<u>5</u>	<u>6110</u>	<u>4</u>
<u>4900</u>	<u>9</u>	<u>6120</u>	<u>3</u>
<u>4901</u>	<u>5</u>	<u>6121</u>	<u>7</u>
<u>4902</u>	<u>3</u>	<u>6201</u>	<u>7</u>

<u>Risk Classification</u>	<u>Hazard Group</u>	<u>Risk Classification</u>	<u>Hazard Group</u>
<u>6202</u>	<u>6</u>	<u>6705</u>	<u>1</u>
<u>6203</u>	<u>1</u>	<u>6706</u>	<u>4</u>
<u>6204</u>	<u>2</u>	<u>6707</u>	<u>1</u>
<u>6205</u>	<u>3</u>	<u>6708</u>	<u>7</u>
<u>6206</u>	<u>2</u>	<u>6709</u>	<u>3</u>
<u>6207</u>	<u>6</u>	<u>6801</u>	<u>5</u>
<u>6208</u>	<u>1</u>	<u>6802</u>	<u>3</u>
<u>6209</u>	<u>4</u>	<u>6803</u>	<u>9</u>
<u>6301</u>	<u>7</u>	<u>6804</u>	<u>4</u>
<u>6303</u>	<u>5</u>	<u>6809</u>	<u>1</u>
<u>6304</u>	<u>1</u>	<u>6901</u>	<u>1</u>
<u>6305</u>	<u>1</u>	<u>6902</u>	<u>9</u>
<u>6306</u>	<u>4</u>	<u>6903</u>	<u>9</u>
<u>6308</u>	<u>5</u>	<u>6904</u>	<u>4</u>
<u>6309</u>	<u>3</u>	<u>6905</u>	<u>3</u>
<u>6402</u>	<u>1</u>	<u>6906</u>	<u>1</u>
<u>6403</u>	<u>2</u>	<u>6907</u>	<u>5</u>
<u>6404</u>	<u>3</u>	<u>6908</u>	<u>4</u>
<u>6405</u>	<u>5</u>	<u>6909</u>	<u>3</u>
<u>6406</u>	<u>2</u>	<u>7100</u>	<u>7</u>
<u>6407</u>	<u>2</u>	<u>7101</u>	<u>7</u>
<u>6408</u>	<u>7</u>	<u>7102</u>	<u>3</u>
<u>6409</u>	<u>6</u>	<u>7103</u>	<u>5</u>
<u>6410</u>	<u>3</u>	<u>7104</u>	<u>3</u>
<u>6501</u>	<u>1</u>	<u>7105</u>	<u>3</u>
<u>6502</u>	<u>3</u>	<u>7106</u>	<u>3</u>
<u>6503</u>	<u>4</u>	<u>7107</u>	<u>2</u>
<u>6504</u>	<u>1</u>	<u>7108</u>	<u>5</u>
<u>6505</u>	<u>1</u>	<u>7109</u>	<u>4</u>
<u>6506</u>	<u>2</u>	<u>7110</u>	<u>5</u>
<u>6509</u>	<u>2</u>	<u>7111</u>	<u>3</u>
<u>6510</u>	<u>8</u>	<u>7112</u>	<u>3</u>
<u>6511</u>	<u>3</u>	<u>7113</u>	<u>3</u>
<u>6512</u>	<u>7</u>	<u>7114</u>	<u>5</u>
<u>6601</u>	<u>4</u>	<u>7115</u>	<u>3</u>
<u>6602</u>	<u>4</u>	<u>7116</u>	<u>8</u>
<u>6603</u>	<u>4</u>	<u>7117</u>	<u>5</u>
<u>6604</u>	<u>1</u>	<u>7118</u>	<u>8</u>
<u>6605</u>	<u>2</u>	<u>7119</u>	<u>6</u>
<u>6607</u>	<u>4</u>	<u>7120</u>	<u>9</u>
<u>6608</u>	<u>9</u>	<u>7121</u>	<u>9</u>
<u>6620</u>	<u>1</u>	<u>7122</u>	<u>5</u>
<u>6704</u>	<u>1</u>	<u>7200</u>	<u>6</u>

Risk Classification	Hazard Group
<u>7201</u>	<u>6</u>
<u>7202</u>	<u>5</u>
<u>7203</u>	<u>1</u>
<u>7301</u>	<u>6</u>
<u>7302</u>	<u>7</u>
<u>7307</u>	<u>4</u>
<u>7308</u>	<u>3</u>
<u>7309</u>	<u>1</u>
<u>7400</u>	<u>5</u>

The following classes have no hazard group assigned to them

- 6618
- 6625
- 6626
- 6627
- 7204
- 7205

AMENDATORY SECTION (Amending WSR 12-21-054, filed 10/15/12, effective 12/14/12)

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

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

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

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

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

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

After a coverage period is over, the department evaluates premiums and claims losses and determines retro premiums according to these rules. If a retro group's or an individually

enrolled employer's retro premiums are less than the standard premiums paid initially, that firm or group will receive a refund. If the retro premiums are more than the standard premiums initially paid, the firm or group will be assessed the additional amount. Calculation of retrospective premiums is defined further in this chapter. The department goes through this annual adjustment process three times for each coverage period.

The department will repeat the studies that resulted in the hazard group assignments and changes to retrospective plan tables that are shown in WAC 296-17-901, 296-17B-300, 296-17B-560, 296-17B-830, and 296-17B-910 through 296-17B-990. The repeated studies will determine whether the results are consistent with the expectation of improved fairness in the distribution of the retrospective rating refunds among participants. These repeated studies will be done by April 1, (~~2014~~) 2020.

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

AMENDATORY SECTION (Amending WSR 10-21-086, filed 10/19/10, effective 11/19/10)

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

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

- \$120,000;
- \$160,000;
- \$250,000;
- \$275,000;
- \$380,000;
- \$500,000;
- \$550,000;
- \$800,000;
- \$1,000,000;
- Unlimited.

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

(3) Restrictions on choice of limits:

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

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

(c) You can choose any maximum loss ratio between forty percent and one hundred sixty percent. Also you can choose any minimum loss ratio between zero percent and

sixty percent. Your choice needs to be rounded to two decimal places. For example, you could choose a maximum loss ratio of ninety-eight and seventy-six one-hundredths percent.

(d) The three limits must be chosen so that the highest possible retrospective premiums (~~cannot be more than twice the~~) must be between 105% and 200% of standard premiums, assuming a performance adjustment factor of 1.0 and the same size and hazard groups as your most recent coverage period.

~~((d) You can choose any maximum loss ratio between thirty percent and one hundred sixty percent. Also you can choose any minimum loss ratio between zero percent and sixty percent. Your choice needs to be rounded to two decimal places. For example, you could choose a maximum loss ratio of ninety-eight and seventy-six one-hundredths percent.))~~ (e) If at the time of adjustment, the standard premium at risk is less than one hundred five percent of the standard premium paid, the department will recalculate the adjustment results by amending your plan choices for the aggregate loss limits (maximum loss ratio, minimum loss ratio) so that the results conform to this requirement. The amendment of plan choices will be done in such a way as to make the best financial result for the participant. If that is not possible, the department will not adjust the premium at all: No refund or assessment will be calculated.

(f) If at the time of any annual adjustment, the standard premium you have paid places you in a size group outside of the options available in the appropriate hazard group table found in WAC 296-17B-910 through 296-17B-990, the department will change your single loss limit selection to unlimited.

(f) If at the time of any annual adjustment, the standard premium you have paid places you in a size group outside of the options available in the appropriate hazard group table found in WAC 296-17B-910 through 296-17B-990, the department will change your single loss limit selection to unlimited.

AMENDATORY SECTION (Amending WSR 10-21-086, filed 10/19/10, effective 11/19/10)

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

The premium administration expense factor was determined using premium and expense data from fiscal years ~~((2007))~~ 2013 through ~~((2009))~~ 2015.

AMENDATORY SECTION (Amending WSR 10-21-086, filed 10/19/10, effective 11/19/10)

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

Our actuaries will determine your incurred loss and expense charge by multiplying your losses incurred by the

performance adjustment factor and one hundred ~~((seven))~~ nine percent, which is one plus the claims administration expense factor, currently ~~((seven))~~ nine percent.

Data from fiscal years ~~((2000))~~ 2006 through ~~((2009))~~ 2015 was used to determine the claims administration expense factor.

AMENDATORY SECTION (Amending WSR 10-21-086, filed 10/19/10, effective 11/19/10)

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

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

- (3) Hazard group index table.

Hazard Group Number	Hazard Index Number
((1))	0.22
2	0.26
3	0.37
4	0.51
5	0.75
6	1.00
7	1.22
8	1.76
9	2.78))
1	.16
2	.28
3	.50
4	.61
5	.83
6	1.00
7	1.40
8	1.85
9	2.64

- (4) Average hazard index table.

Hazard Group Number	Average Hazard Index Value is at Least:	But Less Than or Equal to:
((1))	0.000	0.239
2	0.240	0.314

Hazard Group Number	Average Hazard Index Value is at Least:	But Less Than or Equal to:
3	0.315	0.439
4	0.440	0.629
5	0.630	0.874
6	0.875	1.109
7	1.110	1.489
8	1.490	2.269
9	2.270	2.780))
1	0.000	0.219
2	0.220	0.389
3	0.390	0.554
4	0.555	0.719
5	0.720	0.914
6	0.915	1.199
7	1.200	1.624
8	1.625	2.244
9	2.245	2.640

Example:

• For your retrospective enrollment year, your group has exposure in risk classifications with Hazard Groups ((4)) 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
((4)) 3	\$1,000,000	0.510	\$510,000
6	\$2,000,000	1.000	\$2,000,000
Total	\$3,000,000		\$2,510,000))
3	\$1,000,000	.500	\$500,000
6	\$2,000,000	1.000	\$2,000,000
Total	\$3,000,000		\$2,500,000

• The Average Hazard Index value for your group is the total adjusted standard premiums divided by the total standard premiums or \$((2,510,000)) 2,500,000/\$3,000,000 = ((0.837)) **0.833** to three decimal places. This value ((0.837)) 0.833 is in the range between ((0.630 and 0.874)) 0.720 and 0.914.

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

AMENDATORY SECTION (Amending WSR 10-21-086, filed 10/19/10, effective 11/19/10)

WAC 296-17B-620 More about the performance adjustment factor. There is no particular significance to the performance adjustment factor being less than, greater than, or equal to 1.0000. The performance adjustment factor is influenced by many things, including overall premium rates,

large losses by either retro or nonretro employers, and what options retro participants select when enrolling.

A new performance adjustment factor is calculated for each annual retrospective rating ((annual)) adjustment so that loss ratios of retro and nonretro employers are equal after refunds and additional premium assessments have been paid.

AMENDATORY SECTION (Amending WSR 12-21-054, filed 10/15/12, effective 12/14/12)

WAC 296-17B-810 Discounted loss development factors. At the time of adjustment, our actuaries determine discounted loss development factors by claim type, fund and enrollment period. Loss development factors account for the fact that claims ultimately cost the state fund more than they have cost ((the state fund)) to date, and more than they are estimated to cost ((the state fund)) at any particular point in time.

Discounting accounts for the fact that benefits are not paid at once, but rather are paid over a period of time. Discounts vary for different types of claims based on when benefits ((end)) are expected to be paid.

((Separate discounted loss development factors will be calculated by fund and also by enrollment period at the time of each annual retrospective rating adjustment.))

AMENDATORY SECTION (Amending WSR 12-21-054, filed 10/15/12, effective 12/14/12)

WAC 296-17B-830 Expected loss ratio factors. ((The)) An expected loss ratio factor is a factor applied to case incurred loss amounts of claims and discounted loss development factors so that the ratio of discounted developed loss to standard premiums for the entire state fund used in the actuarial calculations equals the expected loss ratios. By doing this, loss ratios will not be expected to change simply because the department changed the rates for one fund significantly more than the rates for another fund. The expected loss ratios are:

Accident Fund ((81.2)) 76.56%
 Medical Aid Fund 88.0%

Separate factors will be calculated by fund and also by enrollment period at the time of each annual retrospective rating adjustment.

AMENDATORY SECTION (Amending WSR 10-21-086, filed 10/19/10, effective 11/19/10)

WAC 296-17B-910 Hazard Group 1 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 1

Effective (~~November 19, 2010~~) June 30, 2017

(Maximum Loss Ratio)														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8457	.8239	.8050	.7881	.7727	.7586	.7455	.7332	.7217	.7107	.7003	.6903	.6808	.6716
2	.8398	.8169	.7970	.7792	.7631	.7482	.7344	.7214	.7092	.6977	.6867	.6762	.6661	.6565
3	.8342	.8101	.7892	.7705	.7536	.7380	.7234	.7098	.6970	.6849	.6733	.6623	.6518	.6416
4	.8286	.8035	.7815	.7619	.7441	.7278	.7125	.6983	.6848	.6721	.6600	.6484	.6374	.6267
5	.8232	.7969	.7740	.7535	.7349	.7177	.7018	.6869	.6728	.6595	.6468	.6347	.6231	.6120
6	.8179	.7905	.7665	.7451	.7257	.7078	.6911	.6755	.6609	.6469	.6337	.6211	.6090	.5975
7	.8127	.7842	.7592	.7369	.7167	.6980	.6806	.6644	.6490	.6346	.6208	.6076	.5951	.5831
8	.8077	.7780	.7520	.7288	.7077	.6883	.6702	.6533	.6373	.6223	.6080	.5943	.5813	.5688
9	.8028	.7719	.7450	.7208	.6989	.6787	.6599	.6423	.6257	.6101	.5953	.5811	.5676	.5547
10	.7979	.7659	.7380	.7129	.6901	.6691	.6496	.6314	.6142	.5980	.5827	.5680	.5541	.5407
11	.7932	.7600	.7310	.7051	.6815	.6597	.6395	.6206	.6028	.5861	.5702	.5551	.5407	.5269
12	.7885	.7542	.7242	.6973	.6729	.6503	.6294	.6099	.5915	.5742	.5578	.5422	.5274	.5133
13	.7839	.7485	.7174	.6896	.6643	.6410	.6194	.5992	.5803	.5624	.5455	.5295	.5143	.4997
14	.7794	.7428	.7107	.6820	.6558	.6318	.6094	.5886	.5691	.5507	.5333	.5169	.5012	.4863
15	.7750	.7372	.7041	.6744	.6474	.6226	.5995	.5781	.5580	.5391	.5212	.5043	.4883	.4731
16	.7706	.7317	.6975	.6669	.6390	.6134	.5897	.5676	.5470	.5276	.5093	.4920	.4756	.4600
17	.7663	.7262	.6910	.6594	.6307	.6043	.5799	.5573	.5360	.5161	.4974	.4797	.4629	.4471
18	.7620	.7207	.6845	.6519	.6224	.5953	.5702	.5469	.5252	.5048	.4856	.4675	.4504	.4343
19	.7578	.7153	.6780	.6445	.6142	.5863	.5605	.5366	.5144	.4935	.4739	.4554	.4380	.4216
20	.7537	.7100	.6716	.6372	.6060	.5773	.5509	.5264	.5036	.4823	.4623	.4435	.4258	.4091
21	.7496	.7047	.6652	.6299	.5978	.5684	.5413	.5163	.4929	.4712	.4508	.4317	.4136	.3967
22	.7455	.6994	.6589	.6226	.5896	.5595	.5318	.5062	.4823	.4601	.4394	.4199	.4016	.3844
23	.7415	.6942	.6526	.6153	.5815	.5507	.5223	.4961	.4718	.4492	.4280	.4083	.3897	.3723
24	.7376	.6891	.6463	.6081	.5735	.5419	.5129	.4861	.4613	.4383	.4168	.3967	.3779	.3603
25	.7337	.6839	.6401	.6009	.5654	.5331	.5035	.4762	.4509	.4274	.4056	.3853	.3662	.3484
26	.7298	.6788	.6339	.5937	.5574	.5244	.4941	.4662	.4405	.4167	.3945	.3739	.3546	.3366
27	.7260	.6738	.6277	.5866	.5494	.5157	.4848	.4564	.4302	.4060	.3836	.3627	.3432	.3250
28	.7222	.6687	.6216	.5795	.5415	.5070	.4755	.4466	.4200	.3954	.3726	.3515	.3318	.3134
29	.7185	.6638	.6155	.5724	.5336	.4984	.4662	.4368	.4098	.3848	.3618	.3404	.3205	.3019
30	.7149	.6588	.6095	.5654	.5257	.4897	.4570	.4271	.3996	.3743	.3510	.3293	.3093	.2905
31	.7112	.6540	.6034	.5584	.5179	.4812	.4479	.4174	.3896	.3639	.3403	.3184	.2981	.2793
32	.7077	.6491	.5975	.5514	.5100	.4727	.4387	.4078	.3795	.3535	.3296	.3075	.2871	.2680
33	.7042	.6443	.5915	.5445	.5023	.4642	.4297	.3982	.3695	.3432	.3190	.2967	.2761	.2569
34	.7007	.6396	.5856	.5376	.4945	.4557	.4206	.3887	.3595	.3329	.3084	.2859	.2651	.2458
35	.6973	.6349	.5797	.5307	.4868	.4472	.4115	.3791	.3496	.3226	.2979	.2752	.2542	.2349
36	.6940	.6302	.5739	.5238	.4790	.4388	.4025	.3696	.3396	.3123	.2873	.2644	.2433	.2240
37	.6907	.6256	.5681	.5170	.4714	.4304	.3935	.3601	.3297	.3021	.2769	.2538	.2326	.2132
38	.6874	.6210	.5624	.5102	.4637	.4220	.3845	.3506	.3198	.2919	.2664	.2432	.2220	.2026
39	.6843	.6165	.5567	.5035	.4561	.4137	.3755	.3411	.3100	.2817	.2561	.2327	.2115	.1922
40	.6812	.6121	.5511	.4969	.4486	.4054	.3666	.3317	.3002	.2717	.2458	.2224	.2012	.1820
41	.6782	.6078	.5456	.4903	.4411	.3972	.3578	.3224	.2905	.2617	.2358	.2123	.1911	.1720
42	.6754	.6036	.5402	.4839	.4338	.3891	.3491	.3132	.2810	.2520	.2259	.2024	.1813	.1624
43	.6726	.5995	.5349	.4775	.4265	.3811	.3405	.3041	.2715	.2423	.2162	.1928	.1718	.1530

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
44	.6699	.5956	.5297	.4713	.4194	.3731	.3319	.2951	.2622	.2329	.2067	.1833	.1625	.1439
45	.6673	.5917	.5246	.4651	.4123	.3653	.3235	.2862	.2531	.2236	.1974	.1741	.1535	.1351
46	.6648	.5879	.5196	.4590	.4053	.3575	.3151	.2775	.2441	.2145	.1883	.1652	.1447	.1267
47	.6624	.5842	.5147	.4531	.3984	.3499	.3069	.2689	.2352	.2056	.1794	.1564	.1362	.1185
48	.6601	.5806	.5099	.4472	.3915	.3423	.2987	.2603	.2265	.1968	.1707	.1479	.1280	.1106
49	.6579	.5772	.5052	.4413	.3848	.3348	.2907	.2519	.2179	.1882	.1623	.1397	.1200	.1030
50	.6558	.5738	.5006	.4356	.3781	.3273	.2827	.2436	.2095	.1798	.1540	.1316	.1123	.0957
51	.6537	.5705	.4961	.4300	.3715	.3200	.2749	.2355	.2012	.1715	.1459	.1238	.1049	.0887
52	.6518	.5673	.4917	.4244	.3649	.3127	.2671	.2274	.1931	.1634	.1380	.1163	.0977	.0819
53	.6500	.5643	.4873	.4189	.3585	.3055	.2594	.2195	.1850	.1555	.1303	.1089	.0908	.0755
54	.6482	.5613	.4831	.4135	.3521	.2985	.2519	.2117	.1772	.1478	.1229	.1018	.0841	.0693
55	.6466	.5584	.4790	.4082	.3459	.2915	.2444	.2040	.1695	.1402	.1156	.0950	.0777	.0634
56	.6450	.5556	.4749	.4030	.3397	.2846	.2370	.1964	.1619	.1329	.1085	.0883	.0716	.0578
57	.6435	.5530	.4710	.3979	.3336	.2778	.2298	.1889	.1545	.1257	.1017	.0819	.0657	.0525
58	.6421	.5504	.4672	.3929	.3276	.2711	.2226	.1816	.1472	.1186	.0951	.0758	.0601	.0475
59	.6408	.5480	.4635	.3880	.3218	.2645	.2156	.1744	.1401	.1118	.0887	.0699	.0548	.0428
60	.6396	.5456	.4599	.3832	.3160	.2580	.2087	.1674	.1332	.1052	.0825	.0643	.0498	.0383
61	.6385	.5434	.4564	.3786	.3103	.2516	.2019	.1605	.1264	.0987	.0765	.0589	.0450	.0342
62	.6374	.5413	.4531	.3741	.3048	.2453	.1952	.1537	.1198	.0925	.0708	.0538	.0405	.0303
63	.6365	.5394	.4499	.3697	.2994	.2392	.1887	.1471	.1134	.0865	.0654	.0489	.0363	.0268
64	.6357	.5375	.4469	.3654	.2941	.2332	.1823	.1406	.1071	.0807	.0601	.0444	.0324	.0235
65	.6349	.5358	.4440	.3613	.2890	.2273	.1760	.1343	.1011	.0751	.0552	.0401	.0288	.0205
66	.6342	.5342	.4413	.3574	.2839	.2215	.1699	.1282	.0953	.0698	.0505	.0361	.0255	.0178
67	.6336	.5328	.4387	.3536	.2791	.2159	.1639	.1222	.0897	.0647	.0461	.0324	.0225	.0154
68	.6331	.5315	.4362	.3499	.2744	.2105	.1581	.1165	.0843	.0599	.0419	.0289	.0197	.0132
69	.6326	.5302	.4339	.3464	.2698	.2051	.1524	.1109	.0791	.0553	.0380	.0258	.0172	.0113
70	.6322	.5292	.4318	.3430	.2653	.1999	.1470	.1055	.0741	.0510	.0344	.0229	.0149	.0096
71	.6319	.5282	.4297	.3398	.2609	.1948	.1415	.1002	.0693	.0468	.0310	.0202	.0129	.0081
72	.6316	.5273	.4279	.3368	.2569	.1900	.1365	.0953	.0649	.0431	.0280	.0179	.0112	.0069
73	.6314	.5266	.4263	.3341	.2531	.1856	.1318	.0908	.0609	.0398	.0254	.0158	.0097	.0058
74	.6313	.5262	.4253	.3324	.2508	.1828	.1288	.0880	.0584	.0377	.0238	.0146	.0088	.0052))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<u>1</u>	<u>.8641</u>	<u>.8494</u>	<u>.8361</u>	<u>.8239</u>	<u>.8126</u>	<u>.8020</u>	<u>.7920</u>	<u>.7826</u>	<u>.7736</u>	<u>.7650</u>	<u>.7567</u>	<u>.7488</u>	<u>.7411</u>
<u>2</u>	<u>.8566</u>	<u>.8408</u>	<u>.8266</u>	<u>.8136</u>	<u>.8016</u>	<u>.7904</u>	<u>.7797</u>	<u>.7697</u>	<u>.7601</u>	<u>.7509</u>	<u>.7421</u>	<u>.7336</u>	<u>.7253</u>
<u>3</u>	<u>.8498</u>	<u>.8331</u>	<u>.8181</u>	<u>.8044</u>	<u>.7917</u>	<u>.7798</u>	<u>.7686</u>	<u>.7579</u>	<u>.7478</u>	<u>.7380</u>	<u>.7287</u>	<u>.7197</u>	<u>.7109</u>
<u>4</u>	<u>.8430</u>	<u>.8255</u>	<u>.8097</u>	<u>.7952</u>	<u>.7818</u>	<u>.7693</u>	<u>.7574</u>	<u>.7462</u>	<u>.7355</u>	<u>.7252</u>	<u>.7153</u>	<u>.7057</u>	<u>.6964</u>
<u>5</u>	<u>.8364</u>	<u>.8179</u>	<u>.8013</u>	<u>.7861</u>	<u>.7720</u>	<u>.7588</u>	<u>.7463</u>	<u>.7344</u>	<u>.7231</u>	<u>.7122</u>	<u>.7018</u>	<u>.6917</u>	<u>.6819</u>
<u>6</u>	<u>.8298</u>	<u>.8105</u>	<u>.7930</u>	<u>.7771</u>	<u>.7623</u>	<u>.7484</u>	<u>.7352</u>	<u>.7227</u>	<u>.7108</u>	<u>.6993</u>	<u>.6883</u>	<u>.6777</u>	<u>.6674</u>
<u>7</u>	<u>.8233</u>	<u>.8031</u>	<u>.7848</u>	<u>.7681</u>	<u>.7525</u>	<u>.7379</u>	<u>.7241</u>	<u>.7110</u>	<u>.6984</u>	<u>.6864</u>	<u>.6748</u>	<u>.6637</u>	<u>.6530</u>
<u>8</u>	<u>.8169</u>	<u>.7957</u>	<u>.7766</u>	<u>.7591</u>	<u>.7428</u>	<u>.7275</u>	<u>.7130</u>	<u>.6992</u>	<u>.6860</u>	<u>.6734</u>	<u>.6613</u>	<u>.6497</u>	<u>.6385</u>
<u>9</u>	<u>.8105</u>	<u>.7884</u>	<u>.7685</u>	<u>.7501</u>	<u>.7331</u>	<u>.7170</u>	<u>.7018</u>	<u>.6874</u>	<u>.6737</u>	<u>.6605</u>	<u>.6479</u>	<u>.6357</u>	<u>.6240</u>
<u>10</u>	<u>.8043</u>	<u>.7812</u>	<u>.7604</u>	<u>.7413</u>	<u>.7234</u>	<u>.7067</u>	<u>.6908</u>	<u>.6758</u>	<u>.6614</u>	<u>.6477</u>	<u>.6345</u>	<u>.6219</u>	<u>.6097</u>
<u>11</u>	<u>.7981</u>	<u>.7741</u>	<u>.7524</u>	<u>.7324</u>	<u>.7138</u>	<u>.6963</u>	<u>.6798</u>	<u>.6641</u>	<u>.6492</u>	<u>.6349</u>	<u>.6212</u>	<u>.6081</u>	<u>.5955</u>
<u>12</u>	<u>.7919</u>	<u>.7670</u>	<u>.7444</u>	<u>.7235</u>	<u>.7041</u>	<u>.6859</u>	<u>.6687</u>	<u>.6524</u>	<u>.6369</u>	<u>.6221</u>	<u>.6079</u>	<u>.5943</u>	<u>.5812</u>
<u>13</u>	<u>.7858</u>	<u>.7598</u>	<u>.7363</u>	<u>.7146</u>	<u>.6944</u>	<u>.6755</u>	<u>.6576</u>	<u>.6407</u>	<u>.6246</u>	<u>.6092</u>	<u>.5945</u>	<u>.5804</u>	<u>.5669</u>
<u>14</u>	<u>.7797</u>	<u>.7527</u>	<u>.7283</u>	<u>.7057</u>	<u>.6847</u>	<u>.6651</u>	<u>.6465</u>	<u>.6290</u>	<u>.6123</u>	<u>.5964</u>	<u>.5812</u>	<u>.5666</u>	<u>.5527</u>
<u>15</u>	<u>.7737</u>	<u>.7457</u>	<u>.7203</u>	<u>.6968</u>	<u>.6751</u>	<u>.6547</u>	<u>.6355</u>	<u>.6173</u>	<u>.6001</u>	<u>.5836</u>	<u>.5680</u>	<u>.5530</u>	<u>.5386</u>
<u>16</u>	<u>.7676</u>	<u>.7386</u>	<u>.7122</u>	<u>.6879</u>	<u>.6654</u>	<u>.6443</u>	<u>.6244</u>	<u>.6056</u>	<u>.5878</u>	<u>.5709</u>	<u>.5547</u>	<u>.5393</u>	<u>.5245</u>

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
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

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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

Premium-Based Plan, with no Single Loss Limit

**Insurance Savings Table
Hazard Group 1
Effective ((November 19, 2010)) June 30, 2017**

((Minimum Loss Ratio										
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%	
1	.0000	.0284	.0603	.0956	.1337	.2147	.2999	.3880	.4781	
2	.0000	.0266	.0573	.0919	.1292	.2088	.2929	.3800	.4692	
3	.0000	.0249	.0545	.0883	.1248	.2032	.2861	.3722	.4605	
4	.0000	.0232	.0518	.0848	.1206	.1976	.2795	.3645	.4519	
5	.0000	.0217	.0493	.0815	.1165	.1922	.2729	.3570	.4435	
6	.0000	.0203	.0470	.0783	.1125	.1869	.2665	.3495	.4351	
7	.0000	.0189	.0447	.0752	.1087	.1817	.2602	.3422	.4269	
8	.0000	.0177	.0426	.0722	.1050	.1767	.2540	.3350	.4188	
9	.0000	.0165	.0405	.0693	.1013	.1718	.2479	.3280	.4108	
10	.0000	.0154	.0385	.0665	.0978	.1669	.2419	.3210	.4029	
11	.0000	.0144	.0367	.0639	.0944	.1622	.2360	.3140	.3951	
12	.0000	.0134	.0348	.0612	.0910	.1575	.2302	.3072	.3873	
13	.0000	.0125	.0331	.0587	.0878	.1529	.2245	.3004	.3796	
14	.0000	.0117	.0314	.0562	.0846	.1484	.2188	.2937	.3720	
15	.0000	.0109	.0298	.0538	.0814	.1440	.2132	.2871	.3644	
16	.0000	.0101	.0282	.0515	.0784	.1396	.2077	.2805	.3569	
17	.0000	.0094	.0267	.0492	.0754	.1353	.2022	.2740	.3494	
18	.0000	.0087	.0253	.0470	.0724	.1310	.1967	.2675	.3419	
19	.0000	.0081	.0239	.0449	.0696	.1268	.1913	.2610	.3345	
20	.0000	.0074	.0225	.0428	.0668	.1227	.1860	.2546	.3272	
21	.0000	.0069	.0212	.0407	.0640	.1186	.1807	.2482	.3199	
22	.0000	.0063	.0200	.0387	.0613	.1145	.1754	.2419	.3126	
23	.0000	.0058	.0188	.0368	.0586	.1105	.1702	.2356	.3053	
24	.0000	.0053	.0176	.0349	.0561	.1066	.1651	.2293	.2981	
25	.0000	.0049	.0165	.0331	.0535	.1027	.1599	.2231	.2909	
26	.0000	.0045	.0154	.0313	.0510	.0988	.1548	.2169	.2837	
27	.0000	.0041	.0144	.0296	.0486	.0950	.1498	.2107	.2766	
28	.0000	.0037	.0134	.0279	.0462	.0912	.1447	.2046	.2695	
29	.0000	.0034	.0125	.0263	.0438	.0875	.1398	.1985	.2624	
30	.0000	.0030	.0116	.0247	.0416	.0839	.1348	.1925	.2554	

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
31	.0000	.0027	.0107	.0232	.0393	.0802	.1300	.1864	.2484
32	.0000	.0025	.0099	.0217	.0372	.0767	.1251	.1805	.2414
33	.0000	.0022	.0091	.0203	.0350	.0732	.1203	.1745	.2345
34	.0000	.0020	.0083	.0189	.0330	.0697	.1156	.1686	.2276
35	.0000	.0017	.0076	.0176	.0310	.0663	.1109	.1627	.2207
36	.0000	.0015	.0070	.0163	.0290	.0630	.1062	.1569	.2138
37	.0000	.0014	.0063	.0150	.0271	.0597	.1016	.1511	.2070
38	.0000	.0012	.0057	.0139	.0253	.0564	.0970	.1454	.2002
39	.0000	.0010	.0052	.0127	.0235	.0533	.0925	.1397	.1935
40	.0000	.0009	.0047	.0117	.0218	.0502	.0881	.1341	.1869
41	.0000	.0008	.0042	.0107	.0201	.0472	.0838	.1286	.1803
42	.0000	.0007	.0037	.0097	.0186	.0444	.0796	.1232	.1739
43	.0000	.0006	.0033	.0088	.0171	.0416	.0755	.1179	.1675
44	.0000	.0005	.0029	.0080	.0157	.0389	.0716	.1127	.1613
45	.0000	.0004	.0026	.0072	.0144	.0363	.0677	.1076	.1551
46	.0000	.0004	.0023	.0065	.0131	.0338	.0639	.1026	.1490
47	.0000	.0003	.0020	.0058	.0119	.0314	.0602	.0977	.1431
48	.0000	.0002	.0017	.0052	.0108	.0291	.0566	.0929	.1372
49	.0000	.0002	.0015	.0046	.0098	.0269	.0532	.0882	.1313
50	.0000	.0002	.0013	.0041	.0088	.0248	.0498	.0836	.1256
51	.0000	.0001	.0011	.0036	.0079	.0227	.0465	.0791	.1200
52	.0000	.0001	.0009	.0031	.0070	.0208	.0433	.0747	.1144
53	.0000	.0001	.0008	.0027	.0062	.0190	.0403	.0703	.1089
54	.0000	.0001	.0007	.0023	.0055	.0172	.0373	.0661	.1035
55	.0000	.0001	.0006	.0020	.0048	.0156	.0344	.0620	.0982
56	.0000	.0000	.0005	.0017	.0042	.0140	.0316	.0579	.0930
57	.0000	.0000	.0004	.0014	.0036	.0125	.0290	.0540	.0879
58	.0000	.0000	.0003	.0012	.0031	.0111	.0264	.0502	.0829
59	.0000	.0000	.0002	.0010	.0026	.0098	.0240	.0465	.0780
60	.0000	.0000	.0002	.0008	.0022	.0086	.0216	.0429	.0732
61	.0000	.0000	.0001	.0006	.0018	.0075	.0194	.0394	.0686
62	.0000	.0000	.0001	.0005	.0015	.0064	.0173	.0361	.0641
63	.0000	.0000	.0001	.0004	.0012	.0055	.0154	.0329	.0597
64	.0000	.0000	.0001	.0003	.0010	.0047	.0135	.0299	.0554
65	.0000	.0000	.0000	.0002	.0008	.0039	.0118	.0270	.0513
66	.0000	.0000	.0000	.0002	.0006	.0032	.0102	.0243	.0474
67	.0000	.0000	.0000	.0001	.0004	.0026	.0088	.0217	.0436
68	.0000	.0000	.0000	.0001	.0003	.0021	.0075	.0192	.0399
69	.0000	.0000	.0000	.0001	.0002	.0016	.0062	.0169	.0364
70	.0000	.0000	.0000	.0000	.0002	.0012	.0052	.0148	.0330
71	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0127	.0298
72	.0000	.0000	.0000	.0000	.0001	.0006	.0033	.0109	.0268

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
73	.0000	.0000	.0000	.0000	.0000	.0004	.0026	.0093	.0241
74	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0083	.0224))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>1</u>	<u>.0000</u>	<u>.0373</u>	<u>.0767</u>	<u>.1181</u>	<u>.1614</u>	<u>.2508</u>	<u>.3431</u>	<u>.4374</u>	<u>.5331</u>
<u>2</u>	<u>.0000</u>	<u>.0354</u>	<u>.0734</u>	<u>.1140</u>	<u>.1564</u>	<u>.2444</u>	<u>.3356</u>	<u>.4288</u>	<u>.5236</u>
<u>3</u>	<u>.0000</u>	<u>.0337</u>	<u>.0704</u>	<u>.1103</u>	<u>.1518</u>	<u>.2387</u>	<u>.3288</u>	<u>.4211</u>	<u>.5151</u>
<u>4</u>	<u>.0000</u>	<u>.0319</u>	<u>.0676</u>	<u>.1066</u>	<u>.1474</u>	<u>.2330</u>	<u>.3220</u>	<u>.4135</u>	<u>.5067</u>
<u>5</u>	<u>.0000</u>	<u>.0302</u>	<u>.0649</u>	<u>.1029</u>	<u>.1430</u>	<u>.2273</u>	<u>.3154</u>	<u>.4059</u>	<u>.4983</u>
<u>6</u>	<u>.0000</u>	<u>.0286</u>	<u>.0622</u>	<u>.0993</u>	<u>.1387</u>	<u>.2218</u>	<u>.3088</u>	<u>.3985</u>	<u>.4900</u>
<u>7</u>	<u>.0000</u>	<u>.0270</u>	<u>.0596</u>	<u>.0958</u>	<u>.1345</u>	<u>.2163</u>	<u>.3023</u>	<u>.3911</u>	<u>.4818</u>
<u>8</u>	<u>.0000</u>	<u>.0254</u>	<u>.0571</u>	<u>.0924</u>	<u>.1303</u>	<u>.2109</u>	<u>.2959</u>	<u>.3837</u>	<u>.4736</u>
<u>9</u>	<u>.0000</u>	<u>.0239</u>	<u>.0545</u>	<u>.0891</u>	<u>.1262</u>	<u>.2056</u>	<u>.2895</u>	<u>.3764</u>	<u>.4655</u>
<u>10</u>	<u>.0000</u>	<u>.0225</u>	<u>.0521</u>	<u>.0859</u>	<u>.1223</u>	<u>.2004</u>	<u>.2833</u>	<u>.3692</u>	<u>.4574</u>
<u>11</u>	<u>.0000</u>	<u>.0211</u>	<u>.0498</u>	<u>.0827</u>	<u>.1184</u>	<u>.1953</u>	<u>.2771</u>	<u>.3621</u>	<u>.4494</u>
<u>12</u>	<u>.0000</u>	<u>.0198</u>	<u>.0475</u>	<u>.0796</u>	<u>.1145</u>	<u>.1902</u>	<u>.2709</u>	<u>.3550</u>	<u>.4414</u>
<u>13</u>	<u>.0000</u>	<u>.0186</u>	<u>.0453</u>	<u>.0765</u>	<u>.1107</u>	<u>.1852</u>	<u>.2648</u>	<u>.3478</u>	<u>.4333</u>
<u>14</u>	<u>.0000</u>	<u>.0174</u>	<u>.0431</u>	<u>.0735</u>	<u>.1070</u>	<u>.1802</u>	<u>.2587</u>	<u>.3407</u>	<u>.4253</u>
<u>15</u>	<u>.0000</u>	<u>.0163</u>	<u>.0410</u>	<u>.0706</u>	<u>.1034</u>	<u>.1753</u>	<u>.2527</u>	<u>.3337</u>	<u>.4173</u>
<u>16</u>	<u>.0000</u>	<u>.0152</u>	<u>.0390</u>	<u>.0677</u>	<u>.0998</u>	<u>.1704</u>	<u>.2466</u>	<u>.3266</u>	<u>.4092</u>
<u>17</u>	<u>.0000</u>	<u>.0141</u>	<u>.0370</u>	<u>.0649</u>	<u>.0963</u>	<u>.1655</u>	<u>.2406</u>	<u>.3195</u>	<u>.4012</u>
<u>18</u>	<u>.0000</u>	<u>.0131</u>	<u>.0351</u>	<u>.0622</u>	<u>.0928</u>	<u>.1607</u>	<u>.2346</u>	<u>.3125</u>	<u>.3932</u>
<u>19</u>	<u>.0000</u>	<u>.0122</u>	<u>.0332</u>	<u>.0595</u>	<u>.0893</u>	<u>.1560</u>	<u>.2287</u>	<u>.3054</u>	<u>.3851</u>
<u>20</u>	<u>.0000</u>	<u>.0113</u>	<u>.0314</u>	<u>.0569</u>	<u>.0860</u>	<u>.1513</u>	<u>.2227</u>	<u>.2984</u>	<u>.3771</u>
<u>21</u>	<u>.0000</u>	<u>.0104</u>	<u>.0297</u>	<u>.0543</u>	<u>.0826</u>	<u>.1465</u>	<u>.2168</u>	<u>.2913</u>	<u>.3691</u>
<u>22</u>	<u>.0000</u>	<u>.0096</u>	<u>.0279</u>	<u>.0518</u>	<u>.0793</u>	<u>.1418</u>	<u>.2108</u>	<u>.2842</u>	<u>.3610</u>
<u>23</u>	<u>.0000</u>	<u>.0088</u>	<u>.0263</u>	<u>.0493</u>	<u>.0761</u>	<u>.1372</u>	<u>.2049</u>	<u>.2772</u>	<u>.3530</u>
<u>24</u>	<u>.0000</u>	<u>.0081</u>	<u>.0247</u>	<u>.0469</u>	<u>.0729</u>	<u>.1325</u>	<u>.1990</u>	<u>.2701</u>	<u>.3449</u>
<u>25</u>	<u>.0000</u>	<u>.0074</u>	<u>.0231</u>	<u>.0445</u>	<u>.0697</u>	<u>.1279</u>	<u>.1930</u>	<u>.2630</u>	<u>.3368</u>
<u>26</u>	<u>.0000</u>	<u>.0067</u>	<u>.0217</u>	<u>.0422</u>	<u>.0666</u>	<u>.1233</u>	<u>.1871</u>	<u>.2560</u>	<u>.3287</u>
<u>27</u>	<u>.0000</u>	<u>.0061</u>	<u>.0202</u>	<u>.0399</u>	<u>.0635</u>	<u>.1187</u>	<u>.1812</u>	<u>.2489</u>	<u>.3206</u>
<u>28</u>	<u>.0000</u>	<u>.0055</u>	<u>.0188</u>	<u>.0377</u>	<u>.0605</u>	<u>.1142</u>	<u>.1753</u>	<u>.2418</u>	<u>.3125</u>
<u>29</u>	<u>.0000</u>	<u>.0049</u>	<u>.0175</u>	<u>.0355</u>	<u>.0575</u>	<u>.1096</u>	<u>.1694</u>	<u>.2347</u>	<u>.3043</u>
<u>30</u>	<u>.0000</u>	<u>.0044</u>	<u>.0162</u>	<u>.0334</u>	<u>.0546</u>	<u>.1052</u>	<u>.1636</u>	<u>.2276</u>	<u>.2962</u>
<u>31</u>	<u>.0000</u>	<u>.0040</u>	<u>.0149</u>	<u>.0313</u>	<u>.0517</u>	<u>.1007</u>	<u>.1577</u>	<u>.2206</u>	<u>.2881</u>
<u>32</u>	<u>.0000</u>	<u>.0035</u>	<u>.0137</u>	<u>.0293</u>	<u>.0488</u>	<u>.0962</u>	<u>.1518</u>	<u>.2135</u>	<u>.2799</u>
<u>33</u>	<u>.0000</u>	<u>.0031</u>	<u>.0126</u>	<u>.0273</u>	<u>.0460</u>	<u>.0918</u>	<u>.1460</u>	<u>.2064</u>	<u>.2717</u>
<u>34</u>	<u>.0000</u>	<u>.0027</u>	<u>.0115</u>	<u>.0254</u>	<u>.0432</u>	<u>.0875</u>	<u>.1402</u>	<u>.1993</u>	<u>.2636</u>
<u>35</u>	<u>.0000</u>	<u>.0024</u>	<u>.0105</u>	<u>.0235</u>	<u>.0405</u>	<u>.0831</u>	<u>.1344</u>	<u>.1922</u>	<u>.2554</u>
<u>36</u>	<u>.0000</u>	<u>.0021</u>	<u>.0095</u>	<u>.0217</u>	<u>.0379</u>	<u>.0788</u>	<u>.1286</u>	<u>.1851</u>	<u>.2472</u>
<u>37</u>	<u>.0000</u>	<u>.0018</u>	<u>.0085</u>	<u>.0200</u>	<u>.0352</u>	<u>.0745</u>	<u>.1228</u>	<u>.1780</u>	<u>.2389</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
38	<u>.0000</u>	<u>.0015</u>	<u>.0076</u>	<u>.0183</u>	<u>.0327</u>	<u>.0703</u>	<u>.1170</u>	<u>.1709</u>	<u>.2307</u>
39	<u>.0000</u>	<u>.0013</u>	<u>.0068</u>	<u>.0167</u>	<u>.0302</u>	<u>.0662</u>	<u>.1113</u>	<u>.1639</u>	<u>.2225</u>
40	<u>.0000</u>	<u>.0011</u>	<u>.0060</u>	<u>.0151</u>	<u>.0278</u>	<u>.0621</u>	<u>.1057</u>	<u>.1568</u>	<u>.2143</u>
41	<u>.0000</u>	<u>.0009</u>	<u>.0053</u>	<u>.0136</u>	<u>.0256</u>	<u>.0581</u>	<u>.1001</u>	<u>.1499</u>	<u>.2062</u>
42	<u>.0000</u>	<u>.0007</u>	<u>.0046</u>	<u>.0123</u>	<u>.0234</u>	<u>.0542</u>	<u>.0947</u>	<u>.1431</u>	<u>.1982</u>
43	<u>.0000</u>	<u>.0006</u>	<u>.0040</u>	<u>.0110</u>	<u>.0213</u>	<u>.0505</u>	<u>.0894</u>	<u>.1364</u>	<u>.1903</u>
44	<u>.0000</u>	<u>.0005</u>	<u>.0034</u>	<u>.0097</u>	<u>.0192</u>	<u>.0468</u>	<u>.0841</u>	<u>.1297</u>	<u>.1824</u>
45	<u>.0000</u>	<u>.0004</u>	<u>.0029</u>	<u>.0086</u>	<u>.0173</u>	<u>.0432</u>	<u>.0789</u>	<u>.1231</u>	<u>.1746</u>
46	<u>.0000</u>	<u>.0003</u>	<u>.0025</u>	<u>.0075</u>	<u>.0155</u>	<u>.0397</u>	<u>.0738</u>	<u>.1166</u>	<u>.1669</u>
47	<u>.0000</u>	<u>.0002</u>	<u>.0021</u>	<u>.0065</u>	<u>.0138</u>	<u>.0364</u>	<u>.0689</u>	<u>.1102</u>	<u>.1592</u>
48	<u>.0000</u>	<u>.0002</u>	<u>.0017</u>	<u>.0056</u>	<u>.0122</u>	<u>.0332</u>	<u>.0641</u>	<u>.1038</u>	<u>.1516</u>
49	<u>.0000</u>	<u>.0001</u>	<u>.0014</u>	<u>.0049</u>	<u>.0108</u>	<u>.0303</u>	<u>.0596</u>	<u>.0980</u>	<u>.1444</u>
50	<u>.0000</u>	<u>.0001</u>	<u>.0012</u>	<u>.0042</u>	<u>.0095</u>	<u>.0276</u>	<u>.0553</u>	<u>.0922</u>	<u>.1373</u>
51	<u>.0000</u>	<u>.0001</u>	<u>.0010</u>	<u>.0036</u>	<u>.0083</u>	<u>.0249</u>	<u>.0511</u>	<u>.0865</u>	<u>.1303</u>
52	<u>.0000</u>	<u>.0001</u>	<u>.0008</u>	<u>.0030</u>	<u>.0072</u>	<u>.0224</u>	<u>.0470</u>	<u>.0809</u>	<u>.1233</u>
53	<u>.0000</u>	<u>.0000</u>	<u>.0006</u>	<u>.0025</u>	<u>.0062</u>	<u>.0200</u>	<u>.0430</u>	<u>.0753</u>	<u>.1163</u>
54	<u>.0000</u>	<u>.0000</u>	<u>.0005</u>	<u>.0021</u>	<u>.0052</u>	<u>.0177</u>	<u>.0391</u>	<u>.0698</u>	<u>.1094</u>
55	<u>.0000</u>	<u>.0000</u>	<u>.0004</u>	<u>.0017</u>	<u>.0044</u>	<u>.0155</u>	<u>.0354</u>	<u>.0644</u>	<u>.1025</u>
56	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0013</u>	<u>.0036</u>	<u>.0134</u>	<u>.0317</u>	<u>.0591</u>	<u>.0957</u>
57	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0010</u>	<u>.0029</u>	<u>.0115</u>	<u>.0282</u>	<u>.0540</u>	<u>.0890</u>
58	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0008</u>	<u>.0023</u>	<u>.0098</u>	<u>.0249</u>	<u>.0489</u>	<u>.0824</u>
59	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0018</u>	<u>.0081</u>	<u>.0217</u>	<u>.0440</u>	<u>.0758</u>
60	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0014</u>	<u>.0067</u>	<u>.0187</u>	<u>.0392</u>	<u>.0693</u>
61	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0010</u>	<u>.0053</u>	<u>.0158</u>	<u>.0346</u>	<u>.0630</u>
62	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0007</u>	<u>.0042</u>	<u>.0132</u>	<u>.0301</u>	<u>.0567</u>
63	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0032</u>	<u>.0107</u>	<u>.0258</u>	<u>.0506</u>
64	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0023</u>	<u>.0085</u>	<u>.0218</u>	<u>.0446</u>
65	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0016</u>	<u>.0066</u>	<u>.0180</u>	<u>.0387</u>
66	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0010</u>	<u>.0048</u>	<u>.0144</u>	<u>.0330</u>
67	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0006</u>	<u>.0034</u>	<u>.0112</u>	<u>.0275</u>
68	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0022</u>	<u>.0082</u>	<u>.0222</u>
69	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0013</u>	<u>.0056</u>	<u>.0172</u>
70	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0034</u>	<u>.0123</u>
71	<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>.0020</u>
72	<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>.0003</u>
73	<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>.0000</u>
74	<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>.0000</u>

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table

Hazard Group 1

Effective (~~November 19, 2010~~) June 30, 2017

((Maximum Loss Ratio															
Size	Single Loss Limit[±]	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.6809	.6117	.5504	.4960	.4476	.4047	.3683	.3376	.3119	.2904	.2723	.2570	.2442	.2337
41	\$120	.6780	.6074	.5449	.4895	.4402	.3974	.3613	.3310	.3057	.2844	.2667	.2518	.2395	.2295
42	\$120	.6751	.6032	.5395	.4830	.4331	.3905	.3546	.3247	.2996	.2787	.2613	.2469	.2352	.2257
43	\$120	.6723	.5991	.5342	.4767	.4265	.3839	.3483	.3186	.2938	.2732	.2562	.2424	.2312	.2222
44	\$120	.6696	.5951	.5291	.4706	.4202	.3777	.3422	.3126	.2881	.2679	.2514	.2381	.2275	.2189
45	\$120	.6670	.5913	.5240	.4648	.4142	.3717	.3363	.3069	.2826	.2629	.2469	.2342	.2240	.2159
46	\$120	.6646	.5875	.5190	.4592	.4085	.3659	.3306	.3013	.2774	.2581	.2427	.2304	.2207	.2131
47	\$120	.6622	.5838	.5143	.4540	.4029	.3603	.3250	.2960	.2725	.2537	.2387	.2269	.2177	.2105
48	\$120	.6599	.5802	.5097	.4489	.3976	.3548	.3195	.2908	.2677	.2494	.2349	.2237	.2149	.2082
49	\$120	.6577	.5768	.5054	.4440	.3924	.3495	.3143	.2859	.2632	.2453	.2314	.2206	.2123	.2060
50	\$120	.6556	.5735	.5012	.4393	.3873	.3442	.3092	.2811	.2589	.2415	.2280	.2177	.2099	.2040
-	\$250	.6557	.5737	.5005	.4354	.3778	.3270	.2829	.2449	.2127	.1855	.1626	.1434	.1275	.1142
51	\$120	.6535	.5703	.4972	.4347	.3823	.3392	.3043	.2765	.2547	.2378	.2249	.2151	.2077	.2022
-	\$250	.6537	.5704	.4959	.4297	.3712	.3198	.2755	.2377	.2056	.1787	.1562	.1376	.1221	.1094
52	\$120	.6516	.5673	.4934	.4303	.3775	.3342	.2995	.2721	.2507	.2343	.2219	.2126	.2057	.2006
-	\$250	.6518	.5673	.4915	.4242	.3647	.3129	.2684	.2306	.1988	.1722	.1501	.1319	.1170	.1048
53	\$120	.6498	.5644	.4897	.4259	.3728	.3295	.2949	.2678	.2469	.2310	.2191	.2102	.2038	.1991
-	\$250	.6499	.5642	.4872	.4187	.3584	.3061	.2615	.2238	.1922	.1659	.1443	.1265	.1122	.1006
54	\$120	.6481	.5617	.4861	.4216	.3682	.3248	.2905	.2637	.2433	.2279	.2165	.2081	.2021	.1977
-	\$250	.6482	.5612	.4829	.4133	.3523	.2996	.2548	.2171	.1857	.1598	.1386	.1214	.1076	.0966
55	\$120	.6464	.5591	.4826	.4175	.3637	.3203	.2861	.2598	.2398	.2249	.2140	.2061	.2005	.1965
-	\$250	.6465	.5583	.4788	.4081	.3463	.2932	.2483	.2106	.1795	.1539	.1332	.1166	.1033	.0928
56	\$120	.6449	.5567	.4793	.4135	.3594	.3159	.2820	.2560	.2365	.2221	.2117	.2043	.1990	.1954
-	\$250	.6449	.5556	.4748	.4030	.3405	.2870	.2419	.2043	.1734	.1482	.1280	.1119	.0992	.0893
57	\$120	.6435	.5543	.4760	.4096	.3551	.3117	.2779	.2523	.2333	.2195	.2096	.2026	.1977	.1944
-	\$250	.6435	.5529	.4709	.3982	.3349	.2810	.2356	.1981	.1675	.1428	.1231	.1075	.0954	.0860
58	\$120	.6422	.5521	.4729	.4058	.3510	.3075	.2740	.2488	.2303	.2170	.2076	.2010	.1965	.1935
-	\$250	.6421	.5503	.4672	.3934	.3294	.2750	.2295	.1921	.1618	.1375	.1183	.1034	.0918	.0830
-	\$500	.6421	.5504	.4671	.3929	.3276	.2710	.2226	.1816	.1474	.1191	.0958	.0770	.0617	.0495
59	\$120	.6410	.5499	.4699	.4022	.3470	.3035	.2702	.2455	.2275	.2146	.2057	.1996	.1955	.1927
-	\$250	.6408	.5479	.4636	.3888	.3241	.2692	.2236	.1863	.1562	.1324	.1138	.0995	.0885	.0802
-	\$500	.6408	.5480	.4634	.3880	.3217	.2644	.2156	.1745	.1405	.1125	.0897	.0714	.0567	.0451
60	\$120	.6399	.5479	.4670	.3986	.3431	.2996	.2666	.2422	.2247	.2125	.2040	.1983	.1945	.1921
-	\$250	.6396	.5456	.4601	.3844	.3189	.2636	.2178	.1806	.1509	.1276	.1096	.0958	.0854	.0776
-	\$500	.6396	.5456	.4599	.3832	.3159	.2580	.2088	.1676	.1337	.1061	.0838	.0660	.0520	.0410
61	\$120	.6389	.5460	.4642	.3951	.3393	.2958	.2631	.2392	.2222	.2104	.2024	.1971	.1937	.1914
-	\$250	.6384	.5434	.4568	.3801	.3138	.2581	.2121	.1751	.1458	.1230	.1055	.0923	.0825	.0753
-	\$500	.6385	.5434	.4564	.3786	.3103	.2516	.2020	.1609	.1271	.0999	.0781	.0610	.0476	.0372
62	\$120	.6380	.5442	.4615	.3918	.3356	.2922	.2597	.2362	.2198	.2085	.2010	.1961	.1929	.1909
-	\$250	.6374	.5414	.4537	.3759	.3089	.2527	.2066	.1697	.1408	.1185	.1016	.0891	.0798	.0731
-	\$500	.6374	.5413	.4531	.3740	.3048	.2454	.1955	.1543	.1207	.0939	.0727	.0562	.0434	.0337
63	\$120	.6371	.5425	.4589	.3886	.3321	.2886	.2564	.2334	.2175	.2067	.1997	.1951	.1922	.1904
-	\$250	.6365	.5395	.4507	.3719	.3041	.2474	.2013	.1646	.1360	.1143	.0980	.0860	.0774	.0712
-	\$500	.6365	.5394	.4499	.3697	.2994	.2394	.1891	.1478	.1145	.0882	.0675	.0516	.0395	.0304

((Maximum Loss Ratio															
Size	Single Loss Limit²	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
64	\$120	.6364	.5409	.4565	.3855	.3286	.2852	.2533	.2308	.2154	.2051	.1984	.1942	.1916	.1900
-	\$250	.6357	.5377	.4479	.3681	.2995	.2423	.1961	.1596	.1315	.1103	.0946	.0832	.0751	.0694
-	\$500	.6356	.5375	.4469	.3654	.2942	.2334	.1828	.1416	.1086	.0826	.0626	.0474	.0359	.0274
-	\$1,000	.6357	.5375	.4469	.3654	.2941	.2332	.1823	.1406	.1071	.0807	.0602	.0444	.0325	.0235
65	\$120	.6357	.5394	.4541	.3824	.3253	.2819	.2504	.2283	.2134	.2036	.1973	.1935	.1911	.1897
-	\$250	.6349	.5361	.4452	.3643	.2950	.2374	.1910	.1547	.1271	.1064	.0914	.0806	.0731	.0678
-	\$500	.6349	.5358	.4440	.3614	.2891	.2277	.1767	.1355	.1028	.0774	.0579	.0434	.0326	.0247
-	\$1,000	.6349	.5358	.4440	.3613	.2890	.2273	.1760	.1343	.1011	.0752	.0552	.0401	.0288	.0206
66	\$120	.6350	.5380	.4519	.3796	.3221	.2788	.2475	.2259	.2115	.2022	.1964	.1928	.1907	.1894
-	\$250	.6342	.5346	.4426	.3608	.2906	.2326	.1861	.1501	.1229	.1028	.0884	.0783	.0712	.0664
-	\$500	.6342	.5342	.4413	.3574	.2842	.2220	.1708	.1296	.0972	.0723	.0535	.0397	.0295	.0223
-	\$1,000	.6342	.5342	.4413	.3574	.2839	.2215	.1699	.1282	.0953	.0698	.0505	.0361	.0255	.0179
67	\$120	.6345	.5367	.4498	.3768	.3190	.2757	.2448	.2237	.2098	.2009	.1955	.1922	.1903	.1892
-	\$250	.6337	.5332	.4402	.3574	.2864	.2279	.1814	.1456	.1189	.0995	.0857	.0761	.0695	.0652
-	\$500	.6336	.5328	.4387	.3537	.2794	.2166	.1650	.1238	.0918	.0675	.0494	.0362	.0267	.0200
-	\$1,000	.6336	.5328	.4387	.3536	.2791	.2159	.1639	.1222	.0897	.0648	.0461	.0324	.0225	.0154
68	\$120	.6340	.5355	.4477	.3741	.3161	.2728	.2422	.2216	.2081	.1997	.1946	.1916	.1899	.1889
-	\$250	.6332	.5320	.4380	.3541	.2824	.2234	.1769	.1414	.1151	.0963	.0831	.0741	.0680	.0641
-	\$500	.6331	.5315	.4363	.3501	.2748	.2112	.1594	.1183	.0867	.0630	.0455	.0330	.0242	.0181
-	\$1,000	.6331	.5315	.4362	.3499	.2744	.2105	.1581	.1165	.0843	.0599	.0420	.0290	.0197	.0133
69	\$120	.6335	.5344	.4458	.3716	.3132	.2700	.2398	.2196	.2066	.1987	.1939	.1912	.1896	.1888
-	\$250	.6327	.5308	.4359	.3510	.2784	.2191	.1725	.1373	.1115	.0933	.0807	.0723	.0667	.0631
-	\$500	.6326	.5303	.4340	.3466	.2703	.2061	.1539	.1130	.0818	.0586	.0419	.0301	.0219	.0163
-	\$1,000	.6326	.5302	.4339	.3464	.2698	.2051	.1525	.1109	.0791	.0553	.0381	.0258	.0172	.0113
70	\$120	.6331	.5334	.4440	.3691	.3105	.2674	.2375	.2177	.2053	.1977	.1933	.1908	.1894	.1886
-	\$250	.6323	.5298	.4339	.3480	.2747	.2149	.1683	.1333	.1081	.0905	.0785	.0706	.0655	.0623
-	\$500	.6322	.5292	.4319	.3433	.2660	.2040	.1486	.1078	.0771	.0546	.0385	.0274	.0198	.0148
-	\$1,000	.6322	.5292	.4318	.3430	.2653	.1999	.1470	.1055	.0741	.0510	.0345	.0229	.0150	.0097
71	\$120	.6328	.5324	.4423	.3667	.3078	.2648	.2352	.2159	.2040	.1968	.1927	.1904	.1891	.1885
-	\$250	.6320	.5289	.4320	.3451	.2710	.2108	.1641	.1295	.1048	.0878	.0765	.0691	.0644	.0615
-	\$500	.6319	.5282	.4299	.3401	.2617	.1961	.1434	.1028	.0725	.0507	.0354	.0249	.0180	.0134
-	\$1,000	.6319	.5282	.4297	.3398	.2610	.1948	.1415	.1002	.0693	.0469	.0311	.0202	.0129	.0082
72	\$120	.6325	.5316	.4407	.3646	.3054	.2624	.2332	.2144	.2028	.1960	.1922	.1901	.1889	.1884
-	\$250	.6318	.5281	.4303	.3425	.2676	.2070	.1603	.1261	.1019	.0855	.0747	.0678	.0635	.0609
-	\$500	.6317	.5274	.4281	.3372	.2578	.1915	.1386	.0981	.0683	.0472	.0326	.0228	.0164	.0123
-	\$1,000	.6316	.5273	.4279	.3368	.2569	.1900	.1365	.0954	.0649	.0432	.0281	.0179	.0112	.0069
73	\$120	.6322	.5308	.4393	.3626	.3031	.2603	.2314	.2130	.2018	.1953	.1917	.1898	.1888	.1883
-	\$250	.6316	.5274	.4289	.3401	.2644	.2034	.1568	.1229	.0992	.0834	.0731	.0667	.0628	.0604
-	\$500	.6315	.5267	.4265	.3346	.2541	.1872	.1341	.0939	.0646	.0440	.0301	.0209	.0150	.0114
-	\$1,000	.6314	.5266	.4263	.3341	.2532	.1856	.1318	.0909	.0609	.0398	.0254	.0159	.0098	.0059
74	\$120	.6321	.5304	.4384	.3614	.3018	.2590	.2302	.2121	.2012	.1949	.1915	.1897	.1887	.1882
-	\$250	.6315	.5270	.4280	.3386	.2625	.2012	.1546	.1209	.0976	.0821	.0722	.0660	.0623	.0601
-	\$500	.6313	.5263	.4255	.3329	.2518	.1845	.1313	.0912	.0622	.0421	.0286	.0198	.0143	.0108
-	\$1,000	.6313	.5262	.4253	.3324	.2508	.1828	.1289	.0881	.0585	.0378	.0238	.0147	.0089	.0053

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
	\$160	.6196	.5567	.5008	.4510	.4064	.3663	.3301	.2974	.2710	.2502	.2327	.2179	.2055
44	\$120	.6183	.5535	.4960	.4448	.3991	.3580	.3290	.3055	.2860	.2699	.2569	.2466	.2384
	\$160	.6143	.5499	.4928	.4419	.3964	.3557	.3190	.2869	.2628	.2426	.2256	.2114	.1995
45	\$120	.6130	.5468	.4880	.4358	.3891	.3502	.3220	.2988	.2797	.2642	.2520	.2423	.2347
	\$160	.6090	.5432	.4848	.4329	.3866	.3451	.3079	.2785	.2549	.2353	.2188	.2051	.1937
46	\$120	.6079	.5401	.4801	.4268	.3793	.3431	.3151	.2923	.2737	.2590	.2474	.2384	.2314
	\$160	.6039	.5366	.4770	.4240	.3768	.3346	.2982	.2705	.2474	.2283	.2124	.1992	.1883
47	\$120	.6028	.5336	.4723	.4179	.3700	.3361	.3084	.2859	.2680	.2541	.2432	.2348	.2284
	\$160	.5989	.5301	.4692	.4152	.3671	.3242	.2900	.2627	.2402	.2215	.2061	.1935	.1833
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$500	.5566	.4767	.4057	.3433	.2889	.2418	.2013	.1668	.1376	.1131	.0926	.0757	.0618
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
	\$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
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$1,000	.5232	.4203	.3253	.2420	.1729	.1188	.0785	.0502	.0311	.0188	.0112	.0067	.0041
69	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

**Insurance Savings Table
Hazard Group 1
Effective ((November 19, 2010)) June 30, 2017**

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0009	.0046	.0116	.0216	.0499	.0877	.1334	.1860
41	\$120	.0000	.0008	.0041	.0106	.0200	.0470	.0834	.1279	.1795
42	\$120	.0000	.0007	.0037	.0096	.0185	.0441	.0792	.1225	.1730
43	\$120	.0000	.0006	.0033	.0087	.0170	.0413	.0751	.1172	.1667
44	\$120	.0000	.0005	.0029	.0079	.0156	.0386	.0711	.1121	.1606
45	\$120	.0000	.0004	.0026	.0071	.0143	.0360	.0673	.1070	.1548
46	\$120	.0000	.0003	.0023	.0064	.0130	.0336	.0635	.1020	.1492
47	\$120	.0000	.0003	.0020	.0057	.0118	.0312	.0598	.0973	.1440
48	\$120	.0000	.0002	.0017	.0051	.0107	.0289	.0562	.0927	.1389
49	\$120	.0000	.0002	.0015	.0045	.0097	.0267	.0528	.0884	.1340
50	\$120	.0000	.0002	.0013	.0040	.0087	.0246	.0495	.0842	.1293
-	\$250	.0000	.0002	.0013	.0040	.0088	.0247	.0497	.0835	.1254
51	\$120	.0000	.0001	.0011	.0035	.0078	.0225	.0463	.0802	.1247
-	\$250	.0000	.0001	.0011	.0035	.0078	.0227	.0464	.0789	.1197
52	\$120	.0000	.0001	.0009	.0031	.0069	.0206	.0433	.0764	.1203
-	\$250	.0000	.0001	.0009	.0031	.0070	.0208	.0433	.0745	.1142
53	\$120	.0000	.0001	.0008	.0027	.0061	.0188	.0404	.0727	.1159
-	\$250	.0000	.0001	.0008	.0027	.0062	.0189	.0402	.0702	.1087
54	\$120	.0000	.0001	.0007	.0023	.0054	.0171	.0377	.0691	.1116
-	\$250	.0000	.0001	.0007	.0023	.0054	.0172	.0372	.0659	.1033
55	\$120	.0000	.0001	.0005	.0020	.0047	.0154	.0351	.0656	.1075
-	\$250	.0000	.0001	.0006	.0020	.0048	.0155	.0343	.0618	.0981
56	\$120	.0000	.0000	.0004	.0017	.0041	.0139	.0327	.0623	.1035
-	\$250	.0000	.0000	.0005	.0017	.0041	.0139	.0316	.0578	.0930

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
57	\$120	.0000	.0000	.0004	.0014	.0035	.0125	.0303	.0590	.0996
-	\$250	.0000	.0000	.0004	.0014	.0036	.0125	.0289	.0539	.0882
58	\$120	.0000	.0000	.0003	.0012	.0030	.0112	.0281	.0559	.0958
-	\$250	.0000	.0000	.0003	.0012	.0031	.0111	.0263	.0502	.0834
-	\$500	.0000	.0000	.0003	.0012	.0031	.0111	.0264	.0501	.0829
59	\$120	.0000	.0000	.0002	.0010	.0026	.0100	.0259	.0529	.0922
-	\$250	.0000	.0000	.0002	.0010	.0026	.0098	.0239	.0466	.0788
-	\$500	.0000	.0000	.0002	.0010	.0026	.0098	.0240	.0464	.0780
60	\$120	.0000	.0000	.0002	.0008	.0022	.0089	.0239	.0500	.0886
-	\$250	.0000	.0000	.0002	.0008	.0022	.0086	.0216	.0431	.0744
-	\$500	.0000	.0000	.0002	.0008	.0022	.0086	.0216	.0429	.0732
61	\$120	.0000	.0000	.0001	.0006	.0018	.0079	.0220	.0472	.0851
-	\$250	.0000	.0000	.0001	.0006	.0018	.0074	.0194	.0398	.0701
-	\$500	.0000	.0000	.0001	.0006	.0018	.0075	.0194	.0394	.0686
62	\$120	.0000	.0000	.0001	.0005	.0015	.0070	.0202	.0445	.0818
-	\$250	.0000	.0000	.0001	.0005	.0015	.0064	.0174	.0367	.0659
-	\$500	.0000	.0000	.0001	.0005	.0015	.0064	.0173	.0361	.0640
63	\$120	.0000	.0000	.0001	.0004	.0012	.0061	.0185	.0419	.0786
-	\$250	.0000	.0000	.0001	.0004	.0012	.0055	.0155	.0337	.0619
-	\$500	.0000	.0000	.0001	.0004	.0012	.0055	.0154	.0329	.0597
64	\$120	.0000	.0000	.0001	.0003	.0010	.0054	.0169	.0395	.0755
-	\$250	.0000	.0000	.0001	.0003	.0010	.0047	.0137	.0309	.0581
-	\$500	.0000	.0000	.0001	.0003	.0010	.0046	.0135	.0299	.0554
-	\$1,000	.0000	.0000	.0001	.0003	.0010	.0047	.0135	.0299	.0554
65	\$120	.0000	.0000	.0000	.0002	.0008	.0047	.0154	.0371	.0724
-	\$250	.0000	.0000	.0000	.0002	.0008	.0039	.0121	.0282	.0543
-	\$500	.0000	.0000	.0000	.0002	.0008	.0039	.0118	.0270	.0514
-	\$1,000	.0000	.0000	.0000	.0002	.0008	.0039	.0118	.0270	.0513
66	\$120	.0000	.0000	.0000	.0002	.0006	.0040	.0140	.0349	.0696
-	\$250	.0000	.0000	.0000	.0002	.0006	.0032	.0106	.0256	.0508
-	\$500	.0000	.0000	.0000	.0002	.0006	.0032	.0102	.0243	.0474
-	\$1,000	.0000	.0000	.0000	.0002	.0006	.0032	.0102	.0243	.0474
67	\$120	.0000	.0000	.0000	.0001	.0005	.0035	.0127	.0328	.0668
-	\$250	.0000	.0000	.0000	.0001	.0004	.0027	.0092	.0232	.0474
-	\$500	.0000	.0000	.0000	.0001	.0004	.0026	.0088	.0217	.0437
-	\$1,000	.0000	.0000	.0000	.0001	.0004	.0026	.0088	.0217	.0436
68	\$120	.0000	.0000	.0000	.0001	.0004	.0030	.0115	.0307	.0641
-	\$250	.0000	.0000	.0000	.0001	.0003	.0022	.0080	.0210	.0441
-	\$500	.0000	.0000	.0000	.0001	.0003	.0021	.0075	.0193	.0401
-	\$1,000	.0000	.0000	.0000	.0001	.0003	.0021	.0075	.0192	.0399

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
69	\$120	.0000	.0000	.0000	.0001	.0003	.0025	.0104	.0288	.0616
-	\$250	.0000	.0000	.0000	.0001	.0002	.0017	.0068	.0189	.0410
-	\$500	.0000	.0000	.0000	.0001	.0002	.0016	.0063	.0170	.0366
-	\$1,000	.0000	.0000	.0000	.0001	.0002	.0016	.0062	.0169	.0364
70	\$120	.0000	.0000	.0000	.0000	.0002	.0021	.0094	.0270	.0591
-	\$250	.0000	.0000	.0000	.0000	.0002	.0013	.0058	.0169	.0380
-	\$500	.0000	.0000	.0000	.0000	.0002	.0012	.0052	.0149	.0333
-	\$1,000	.0000	.0000	.0000	.0000	.0002	.0012	.0052	.0148	.0330
71	\$120	.0000	.0000	.0000	.0000	.0002	.0018	.0084	.0253	.0567
-	\$250	.0000	.0000	.0000	.0000	.0001	.0010	.0049	.0150	.0351
-	\$500	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0129	.0301
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0127	.0298
72	\$120	.0000	.0000	.0000	.0000	.0001	.0015	.0076	.0237	.0546
-	\$250	.0000	.0000	.0000	.0000	.0001	.0008	.0041	.0133	.0325
-	\$500	.0000	.0000	.0000	.0000	.0001	.0007	.0034	.0111	.0272
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0006	.0033	.0109	.0268
73	\$120	.0000	.0000	.0000	.0000	.0001	.0012	.0068	.0223	.0526
-	\$250	.0000	.0000	.0000	.0000	.0000	.0006	.0034	.0119	.0301
-	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0095	.0246
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0026	.0093	.0241
74	\$120	.0000	.0000	.0000	.0000	.0001	.0011	.0064	.0214	.0514
-	\$250	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0110	.0286
-	\$500	.0000	.0000	.0000	.0000	.0000	.0003	.0023	.0085	.0229
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0083	.0224))

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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
44	<u>\$120</u>	<u>.0005</u>	<u>.0034</u>	<u>.0097</u>	<u>.0192</u>	<u>.0468</u>	<u>.0841</u>	<u>.1297</u>	<u>.1824</u>
	<u>\$160</u>	<u>.0005</u>	<u>.0034</u>	<u>.0097</u>	<u>.0192</u>	<u>.0468</u>	<u>.0841</u>	<u>.1297</u>	<u>.1824</u>
45	<u>\$120</u>	<u>.0004</u>	<u>.0029</u>	<u>.0086</u>	<u>.0173</u>	<u>.0432</u>	<u>.0789</u>	<u>.1231</u>	<u>.1746</u>
	<u>\$160</u>	<u>.0004</u>	<u>.0029</u>	<u>.0086</u>	<u>.0173</u>	<u>.0432</u>	<u>.0789</u>	<u>.1231</u>	<u>.1746</u>
46	<u>\$120</u>	<u>.0003</u>	<u>.0025</u>	<u>.0075</u>	<u>.0155</u>	<u>.0397</u>	<u>.0738</u>	<u>.1166</u>	<u>.1669</u>
	<u>\$160</u>	<u>.0003</u>	<u>.0025</u>	<u>.0075</u>	<u>.0155</u>	<u>.0397</u>	<u>.0738</u>	<u>.1166</u>	<u>.1669</u>
47	<u>\$120</u>	<u>.0002</u>	<u>.0021</u>	<u>.0065</u>	<u>.0138</u>	<u>.0364</u>	<u>.0689</u>	<u>.1102</u>	<u>.1592</u>
	<u>\$160</u>	<u>.0002</u>	<u>.0021</u>	<u>.0065</u>	<u>.0138</u>	<u>.0364</u>	<u>.0689</u>	<u>.1102</u>	<u>.1592</u>
	<u>\$250</u>	<u>.0002</u>	<u>.0021</u>	<u>.0065</u>	<u>.0138</u>	<u>.0364</u>	<u>.0689</u>	<u>.1102</u>	<u>.1592</u>
48	<u>\$120</u>	<u>.0002</u>	<u>.0017</u>	<u>.0056</u>	<u>.0122</u>	<u>.0332</u>	<u>.0641</u>	<u>.1038</u>	<u>.1518</u>
	<u>\$160</u>	<u>.0002</u>	<u>.0017</u>	<u>.0056</u>	<u>.0122</u>	<u>.0332</u>	<u>.0641</u>	<u>.1038</u>	<u>.1516</u>
	<u>\$250</u>	<u>.0002</u>	<u>.0017</u>	<u>.0056</u>	<u>.0122</u>	<u>.0332</u>	<u>.0641</u>	<u>.1038</u>	<u>.1516</u>
	<u>\$275</u>	<u>.0002</u>	<u>.0017</u>	<u>.0056</u>	<u>.0122</u>	<u>.0332</u>	<u>.0641</u>	<u>.1038</u>	<u>.1516</u>
49	<u>\$120</u>	<u>.0001</u>	<u>.0014</u>	<u>.0049</u>	<u>.0108</u>	<u>.0303</u>	<u>.0596</u>	<u>.0980</u>	<u>.1455</u>
	<u>\$160</u>	<u>.0001</u>	<u>.0014</u>	<u>.0049</u>	<u>.0108</u>	<u>.0303</u>	<u>.0596</u>	<u>.0980</u>	<u>.1444</u>
	<u>\$250</u>	<u>.0001</u>	<u>.0014</u>	<u>.0049</u>	<u>.0108</u>	<u>.0303</u>	<u>.0596</u>	<u>.0980</u>	<u>.1444</u>
	<u>\$275</u>	<u>.0001</u>	<u>.0014</u>	<u>.0049</u>	<u>.0108</u>	<u>.0303</u>	<u>.0596</u>	<u>.0980</u>	<u>.1444</u>
50	<u>\$120</u>	<u>.0001</u>	<u>.0012</u>	<u>.0042</u>	<u>.0095</u>	<u>.0276</u>	<u>.0553</u>	<u>.0922</u>	<u>.1395</u>
	<u>\$160</u>	<u>.0001</u>	<u>.0012</u>	<u>.0042</u>	<u>.0095</u>	<u>.0276</u>	<u>.0553</u>	<u>.0922</u>	<u>.1373</u>
	<u>\$250</u>	<u>.0001</u>	<u>.0012</u>	<u>.0042</u>	<u>.0095</u>	<u>.0276</u>	<u>.0553</u>	<u>.0922</u>	<u>.1373</u>
	<u>\$275</u>	<u>.0001</u>	<u>.0012</u>	<u>.0042</u>	<u>.0095</u>	<u>.0276</u>	<u>.0553</u>	<u>.0922</u>	<u>.1373</u>
51	<u>\$120</u>	<u>.0001</u>	<u>.0010</u>	<u>.0036</u>	<u>.0083</u>	<u>.0249</u>	<u>.0511</u>	<u>.0866</u>	<u>.1337</u>
	<u>\$160</u>	<u>.0001</u>	<u>.0010</u>	<u>.0036</u>	<u>.0083</u>	<u>.0249</u>	<u>.0511</u>	<u>.0865</u>	<u>.1305</u>
	<u>\$250</u>	<u>.0001</u>	<u>.0010</u>	<u>.0036</u>	<u>.0083</u>	<u>.0249</u>	<u>.0511</u>	<u>.0865</u>	<u>.1303</u>
	<u>\$275</u>	<u>.0001</u>	<u>.0010</u>	<u>.0036</u>	<u>.0083</u>	<u>.0249</u>	<u>.0511</u>	<u>.0865</u>	<u>.1303</u>
52	<u>\$120</u>	<u>.0001</u>	<u>.0008</u>	<u>.0030</u>	<u>.0072</u>	<u>.0224</u>	<u>.0470</u>	<u>.0815</u>	<u>.1280</u>
	<u>\$160</u>	<u>.0001</u>	<u>.0008</u>	<u>.0030</u>	<u>.0072</u>	<u>.0224</u>	<u>.0470</u>	<u>.0809</u>	<u>.1239</u>
	<u>\$250</u>	<u>.0001</u>	<u>.0008</u>	<u>.0030</u>	<u>.0072</u>	<u>.0224</u>	<u>.0470</u>	<u>.0809</u>	<u>.1233</u>
	<u>\$275</u>	<u>.0001</u>	<u>.0008</u>	<u>.0030</u>	<u>.0072</u>	<u>.0224</u>	<u>.0470</u>	<u>.0809</u>	<u>.1233</u>
	<u>\$380</u>	<u>.0001</u>	<u>.0008</u>	<u>.0030</u>	<u>.0072</u>	<u>.0224</u>	<u>.0470</u>	<u>.0809</u>	<u>.1233</u>
53	<u>\$120</u>	<u>.0001</u>	<u>.0006</u>	<u>.0025</u>	<u>.0062</u>	<u>.0200</u>	<u>.0430</u>	<u>.0766</u>	<u>.1224</u>
	<u>\$160</u>	<u>.0001</u>	<u>.0006</u>	<u>.0025</u>	<u>.0062</u>	<u>.0200</u>	<u>.0430</u>	<u>.0753</u>	<u>.1175</u>
	<u>\$250</u>	<u>.0001</u>	<u>.0006</u>	<u>.0025</u>	<u>.0062</u>	<u>.0200</u>	<u>.0430</u>	<u>.0753</u>	<u>.1163</u>
	<u>\$275</u>	<u>.0001</u>	<u>.0006</u>	<u>.0025</u>	<u>.0062</u>	<u>.0200</u>	<u>.0430</u>	<u>.0753</u>	<u>.1163</u>
	<u>\$380</u>	<u>.0001</u>	<u>.0006</u>	<u>.0025</u>	<u>.0062</u>	<u>.0200</u>	<u>.0430</u>	<u>.0753</u>	<u>.1163</u>
54	<u>\$120</u>	<u>.0001</u>	<u>.0005</u>	<u>.0021</u>	<u>.0052</u>	<u>.0177</u>	<u>.0391</u>	<u>.0718</u>	<u>.1168</u>
	<u>\$160</u>	<u>.0001</u>	<u>.0005</u>	<u>.0021</u>	<u>.0052</u>	<u>.0177</u>	<u>.0391</u>	<u>.0700</u>	<u>.1112</u>
	<u>\$250</u>	<u>.0001</u>	<u>.0005</u>	<u>.0021</u>	<u>.0052</u>	<u>.0177</u>	<u>.0391</u>	<u>.0698</u>	<u>.1094</u>
	<u>\$275</u>	<u>.0001</u>	<u>.0005</u>	<u>.0021</u>	<u>.0052</u>	<u>.0177</u>	<u>.0391</u>	<u>.0698</u>	<u>.1094</u>
	<u>\$380</u>	<u>.0001</u>	<u>.0005</u>	<u>.0021</u>	<u>.0052</u>	<u>.0177</u>	<u>.0391</u>	<u>.0698</u>	<u>.1094</u>

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
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
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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$550	.0000	.0001	.0004	.0014	.0067	.0187	.0392	.0693
	\$800	.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
	\$800	.0000	.0001	.0003	.0010	.0053	.0158	.0346	.0630
	\$800	.0000	.0001	.0003	.0010	.0053	.0158	.0346	.0630
62	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
\$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
\$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
	\$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
\$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
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	<u>\$250</u>	<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>\$275</u>	<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>\$380</u>	<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>\$500</u>	<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>\$550</u>	<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>\$800</u>	<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>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 1

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8883	.8655	.8456	.8278	.8117	.7969	.7831	.7702	.7580	.7465	.7356	.7251	.7151	.7054
2	.8822	.8581	.8372	.8185	.8015	.7859	.7714	.7578	.7450	.7329	.7213	.7103	.6997	.6896
3	.8762	.8510	.8290	.8094	.7916	.7752	.7599	.7456	.7322	.7194	.7073	.6957	.6846	.6740
4	.8704	.8440	.8209	.8004	.7817	.7645	.7485	.7335	.7194	.7060	.6933	.6811	.6695	.6583
5	.8647	.8371	.8130	.7915	.7719	.7539	.7372	.7215	.7067	.6927	.6794	.6667	.6546	.6429
6	.8591	.8303	.8052	.7827	.7623	.7435	.7260	.7096	.6942	.6796	.6657	.6524	.6397	.6276
7	.8537	.8237	.7975	.7741	.7528	.7332	.7149	.6979	.6818	.6665	.6521	.6383	.6251	.6125
8	.8484	.8172	.7900	.7656	.7434	.7230	.7040	.6862	.6695	.6536	.6386	.6243	.6106	.5975
9	.8432	.8108	.7825	.7572	.7341	.7129	.6931	.6747	.6573	.6409	.6253	.6104	.5962	.5827
10	.8382	.8045	.7752	.7489	.7249	.7029	.6824	.6632	.6452	.6282	.6120	.5967	.5820	.5680
11	.8332	.7984	.7679	.7406	.7158	.6930	.6717	.6519	.6332	.6156	.5989	.5831	.5679	.5535
12	.8283	.7923	.7607	.7325	.7068	.6831	.6612	.6406	.6213	.6031	.5859	.5696	.5540	.5391
13	.8234	.7862	.7536	.7244	.6978	.6733	.6506	.6294	.6095	.5908	.5730	.5562	.5402	.5249
14	.8187	.7803	.7466	.7164	.6889	.6636	.6402	.6183	.5978	.5785	.5602	.5429	.5265	.5109
15	.8140	.7744	.7396	.7084	.6800	.6539	.6298	.6072	.5861	.5663	.5475	.5298	.5129	.4970
16	.8094	.7685	.7327	.7005	.6712	.6443	.6195	.5963	.5746	.5542	.5349	.5168	.4995	.4832
17	.8049	.7628	.7258	.6926	.6625	.6348	.6092	.5853	.5631	.5421	.5224	.5039	.4863	.4696
18	.8004	.7571	.7190	.6848	.6538	.6253	.5990	.5745	.5516	.5302	.5101	.4911	.4731	.4561
19	.7960	.7514	.7122	.6770	.6451	.6158	.5888	.5637	.5403	.5184	.4978	.4784	.4601	.4428
20	.7917	.7458	.7055	.6693	.6365	.6064	.5787	.5530	.5290	.5066	.4856	.4659	.4473	.4297
21	.7874	.7402	.6988	.6616	.6279	.5971	.5686	.5423	.5178	.4949	.4735	.4534	.4345	.4167
22	.7831	.7347	.6921	.6540	.6194	.5877	.5586	.5317	.5067	.4833	.4615	.4411	.4219	.4038
23	.7789	.7292	.6855	.6463	.6109	.5785	.5487	.5211	.4956	.4718	.4496	.4289	.4094	.3911
24	.7748	.7238	.6789	.6387	.6024	.5692	.5387	.5106	.4846	.4604	.4378	.4167	.3970	.3784
25	.7707	.7184	.6724	.6312	.5939	.5600	.5288	.5002	.4736	.4490	.4261	.4047	.3847	.3660
26	.7666	.7130	.6659	.6237	.5855	.5508	.5190	.4897	.4627	.4377	.4144	.3928	.3725	.3536
27	.7626	.7077	.6594	.6162	.5771	.5417	.5092	.4794	.4519	.4265	.4029	.3809	.3605	.3413
28	.7586	.7025	.6529	.6087	.5688	.5325	.4994	.4691	.4411	.4153	.3914	.3692	.3485	.3292
29	.7547	.6972	.6466	.6013	.5605	.5235	.4897	.4588	.4304	.4043	.3800	.3575	.3366	.3172
30	.7509	.6921	.6402	.5939	.5522	.5144	.4801	.4486	.4198	.3932	.3687	.3460	.3248	.3052
31	.7471	.6869	.6339	.5865	.5440	.5055	.4705	.4385	.4092	.3823	.3574	.3345	.3132	.2934

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
32	.7434	.6818	.6276	.5792	.5358	.4965	.4609	.4284	.3986	.3714	.3462	.3230	.3015	.2816
33	.7397	.6768	.6213	.5719	.5276	.4876	.4513	.4183	.3882	.3605	.3351	.3117	.2900	.2699
34	.7360	.6718	.6151	.5647	.5194	.4787	.4418	.4082	.3777	.3497	.3240	.3003	.2785	.2582
35	.7325	.6669	.6090	.5575	.5113	.4698	.4323	.3982	.3672	.3389	.3129	.2890	.2670	.2467
36	.7289	.6620	.6028	.5502	.5032	.4609	.4228	.3882	.3568	.3281	.3018	.2778	.2556	.2353
37	.7255	.6571	.5967	.5431	.4951	.4521	.4133	.3782	.3464	.3173	.2908	.2666	.2443	.2239
38	.7221	.6523	.5907	.5360	.4871	.4433	.4039	.3682	.3360	.3066	.2798	.2554	.2331	.2128
39	.7188	.6476	.5847	.5289	.4791	.4345	.3945	.3583	.3256	.2959	.2690	.2445	.2221	.2018
40	.7156	.6430	.5789	.5219	.4712	.4258	.3851	.3485	.3153	.2854	.2582	.2336	.2113	.1911
41	.7124	.6385	.5731	.5150	.4634	.4172	.3759	.3387	.3052	.2749	.2477	.2230	.2008	.1807
42	.7094	.6341	.5674	.5083	.4557	.4087	.3667	.3290	.2951	.2647	.2373	.2126	.1905	.1705
43	.7065	.6298	.5618	.5016	.4480	.4003	.3576	.3194	.2852	.2546	.2271	.2025	.1804	.1607
44	.7037	.6256	.5564	.4950	.4405	.3920	.3487	.3100	.2755	.2446	.2171	.1926	.1707	.1512
45	.7009	.6215	.5510	.4886	.4331	.3837	.3398	.3007	.2659	.2349	.2074	.1829	.1612	.1420
46	.6983	.6175	.5458	.4822	.4257	.3756	.3310	.2915	.2564	.2253	.1978	.1735	.1520	.1331
47	.6958	.6137	.5407	.4759	.4184	.3675	.3224	.2824	.2471	.2159	.1885	.1643	.1431	.1245
48	.6934	.6099	.5356	.4697	.4113	.3595	.3138	.2735	.2379	.2067	.1794	.1554	.1344	.1162
49	.6911	.6063	.5307	.4636	.4042	.3516	.3053	.2646	.2289	.1977	.1704	.1467	.1261	.1082
50	.6888	.6027	.5259	.4576	.3971	.3438	.2970	.2559	.2201	.1888	.1617	.1383	.1180	.1005
51	.6867	.5993	.5211	.4516	.3902	.3361	.2887	.2473	.2114	.1802	.1532	.1301	.1102	.0931
52	.6847	.5959	.5165	.4458	.3833	.3285	.2806	.2389	.2028	.1717	.1450	.1221	.1026	.0861
53	.6827	.5927	.5119	.4400	.3766	.3209	.2725	.2305	.1944	.1634	.1369	.1144	.0954	.0793
54	.6809	.5896	.5074	.4344	.3699	.3135	.2646	.2223	.1861	.1553	.1291	.1070	.0884	.0728
55	.6792	.5866	.5031	.4288	.3633	.3062	.2567	.2142	.1780	.1473	.1214	.0997	.0816	.0666
56	.6775	.5836	.4989	.4233	.3568	.2989	.2490	.2063	.1701	.1396	.1140	.0928	.0752	.0607
57	.6759	.5808	.4947	.4180	.3504	.2918	.2414	.1985	.1623	.1320	.1068	.0861	.0691	.0552
58	.6745	.5782	.4907	.4127	.3442	.2847	.2339	.1908	.1546	.1246	.0999	.0796	.0632	.0499
59	.6731	.5756	.4868	.4076	.3380	.2778	.2265	.1832	.1472	.1174	.0931	.0734	.0576	.0449
60	.6718	.5731	.4831	.4026	.3319	.2710	.2192	.1758	.1399	.1105	.0866	.0675	.0523	.0403
61	.6707	.5708	.4795	.3977	.3260	.2643	.2121	.1686	.1328	.1037	.0804	.0619	.0473	.0359
62	.6696	.5686	.4760	.3929	.3202	.2577	.2051	.1614	.1258	.0972	.0744	.0565	.0426	.0319
63	.6686	.5666	.4726	.3883	.3145	.2513	.1982	.1545	.1191	.0909	.0687	.0514	.0382	.0281
64	.6677	.5646	.4694	.3839	.3089	.2449	.1915	.1477	.1126	.0848	.0632	.0466	.0341	.0247
65	.6669	.5628	.4664	.3795	.3035	.2387	.1849	.1411	.1062	.0789	.0580	.0421	.0303	.0216
66	.6662	.5612	.4635	.3754	.2983	.2327	.1785	.1347	.1001	.0733	.0531	.0379	.0268	.0187
67	.6655	.5597	.4608	.3714	.2931	.2268	.1722	.1284	.0942	.0680	.0484	.0340	.0236	.0162
68	.6650	.5583	.4582	.3675	.2882	.2211	.1661	.1224	.0885	.0629	.0441	.0304	.0207	.0139
69	.6645	.5570	.4558	.3638	.2834	.2155	.1601	.1165	.0830	.0581	.0400	.0271	.0180	.0119
70	.6641	.5558	.4535	.3603	.2787	.2100	.1544	.1108	.0778	.0536	.0362	.0240	.0157	.0101
71	.6638	.5548	.4514	.3569	.2741	.2046	.1486	.1053	.0728	.0492	.0326	.0212	.0135	.0085
72	.6635	.5539	.4495	.3538	.2699	.1996	.1434	.1001	.0682	.0453	.0294	.0188	.0117	.0072
73	.6633	.5532	.4478	.3509	.2659	.1949	.1384	.0954	.0640	.0418	.0267	.0166	.0102	.0061
74	.6632	.5527	.4468	.3491	.2634	.1920	.1353	.0925	.0614	.0396	.0250	.0154	.0093	.0055))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	<u>.9030</u>	<u>.8875</u>	<u>.8736</u>	<u>.8609</u>	<u>.8491</u>	<u>.8380</u>	<u>.8276</u>	<u>.8178</u>	<u>.8084</u>	<u>.7994</u>	<u>.7907</u>	<u>.7824</u>	<u>.7744</u>
2	<u>.8951</u>	<u>.8786</u>	<u>.8638</u>	<u>.8502</u>	<u>.8376</u>	<u>.8259</u>	<u>.8148</u>	<u>.8043</u>	<u>.7942</u>	<u>.7846</u>	<u>.7754</u>	<u>.7665</u>	<u>.7579</u>
3	<u>.8880</u>	<u>.8706</u>	<u>.8549</u>	<u>.8406</u>	<u>.8273</u>	<u>.8148</u>	<u>.8031</u>	<u>.7920</u>	<u>.7814</u>	<u>.7712</u>	<u>.7614</u>	<u>.7520</u>	<u>.7429</u>
4	<u>.8809</u>	<u>.8626</u>	<u>.8461</u>	<u>.8310</u>	<u>.8170</u>	<u>.8039</u>	<u>.7915</u>	<u>.7797</u>	<u>.7685</u>	<u>.7577</u>	<u>.7474</u>	<u>.7374</u>	<u>.7277</u>

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<u>5</u>	.8739	.8547	.8373	.8214	.8067	.7929	.7798	.7675	.7556	.7442	.7333	.7228	.7126
<u>6</u>	.8671	.8469	.8287	.8120	.7965	.7820	.7682	.7552	.7427	.7307	.7192	.7081	.6974
<u>7</u>	.8603	.8391	.8201	.8026	.7863	.7711	.7566	.7429	.7298	.7172	.7051	.6935	.6823
<u>8</u>	.8536	.8315	.8115	.7932	.7762	.7602	.7450	.7306	.7169	.7037	.6911	.6789	.6672
<u>9</u>	.8469	.8238	.8030	.7838	.7660	.7492	.7334	.7183	.7039	.6902	.6770	.6643	.6520
<u>10</u>	.8404	.8163	.7946	.7746	.7559	.7384	.7219	.7061	.6911	.6768	.6630	.6498	.6371
<u>11</u>	.8340	.8089	.7862	.7654	.7459	.7276	.7103	.6940	.6784	.6634	.6492	.6354	.6222
<u>12</u>	.8275	.8014	.7778	.7560	.7358	.7167	.6988	.6817	.6655	.6500	.6352	.6210	.6073
<u>13</u>	.8211	.7940	.7694	.7467	.7256	.7058	.6871	.6695	.6526	.6366	.6212	.6065	.5924
<u>14</u>	.8147	.7865	.7610	.7374	.7155	.6949	.6756	.6572	.6398	.6232	.6073	.5921	.5775
<u>15</u>	.8084	.7792	.7526	.7281	.7054	.6841	.6640	.6450	.6270	.6099	.5935	.5778	.5628
<u>16</u>	.8021	.7718	.7442	.7189	.6953	.6732	.6525	.6328	.6142	.5965	.5797	.5635	.5481
<u>17</u>	.7958	.7644	.7358	.7095	.6851	.6623	.6409	.6206	.6014	.5832	.5658	.5493	.5334
<u>18</u>	.7896	.7570	.7274	.7003	.6750	.6515	.6293	.6084	.5887	.5699	.5521	.5351	.5189
<u>19</u>	.7834	.7496	.7191	.6910	.6649	.6406	.6178	.5963	.5760	.5567	.5384	.5210	.5044
<u>20</u>	.7772	.7423	.7107	.6817	.6548	.6297	.6062	.5841	.5633	.5435	.5248	.5070	.4901
<u>21</u>	.7709	.7349	.7023	.6723	.6446	.6188	.5947	.5720	.5506	.5303	.5112	.4930	.4757
<u>22</u>	.7647	.7275	.6938	.6630	.6344	.6079	.5831	.5598	.5378	.5172	.4976	.4790	.4614
<u>23</u>	.7585	.7201	.6854	.6536	.6243	.5970	.5715	.5476	.5252	.5040	.4841	.4652	.4473
<u>24</u>	.7523	.7128	.6770	.6443	.6141	.5860	.5599	.5355	.5125	.4910	.4706	.4514	.4332
<u>25</u>	.7461	.7054	.6685	.6349	.6038	.5751	.5483	.5233	.4999	.4779	.4572	.4376	.4191
<u>26</u>	.7399	.6980	.6601	.6255	.5936	.5641	.5367	.5112	.4873	.4649	.4438	.4239	.4052
<u>27</u>	.7338	.6906	.6516	.6160	.5834	.5532	.5252	.4991	.4747	.4519	.4305	.4103	.3914
<u>28</u>	.7276	.6832	.6431	.6066	.5731	.5422	.5136	.4870	.4621	.4389	.4172	.3968	.3776
<u>29</u>	.7214	.6758	.6346	.5972	.5629	.5313	.5020	.4749	.4496	.4261	.4040	.3833	.3639
<u>30</u>	.7153	.6684	.6261	.5877	.5526	.5203	.4905	.4628	.4371	.4132	.3909	.3700	.3503
<u>31</u>	.7092	.6610	.6176	.5783	.5423	.5093	.4789	.4508	.4247	.4004	.3778	.3566	.3368
<u>32</u>	.7031	.6536	.6091	.5688	.5320	.4983	.4673	.4387	.4122	.3876	.3647	.3433	.3233
<u>33</u>	.6970	.6462	.6006	.5593	.5217	.4873	.4557	.4266	.3997	.3748	.3516	.3300	.3098
<u>34</u>	.6909	.6388	.5920	.5498	.5114	.4763	.4442	.4146	.3873	.3621	.3386	.3168	.2965
<u>35</u>	.6849	.6314	.5835	.5403	.5011	.4654	.4326	.4026	.3749	.3494	.3257	.3036	.2831
<u>36</u>	.6788	.6240	.5749	.5307	.4907	.4543	.4210	.3905	.3624	.3365	.3126	.2904	.2697
<u>37</u>	.6727	.6165	.5663	.5211	.4802	.4431	.4092	.3783	.3498	.3236	.2994	.2770	.2563
<u>38</u>	.6667	.6091	.5577	.5115	.4698	.4320	.3976	.3662	.3374	.3109	.2864	.2639	.2430
<u>39</u>	.6607	.6017	.5491	.5019	.4594	.4209	.3860	.3541	.3249	.2981	.2735	.2508	.2299
<u>40</u>	.6548	.5944	.5406	.4923	.4490	.4098	.3743	.3419	.3124	.2853	.2605	.2378	.2169
<u>41</u>	.6490	.5872	.5321	.4829	.4387	.3988	.3627	.3299	.3000	.2727	.2478	.2250	.2042
<u>42</u>	.6434	.5800	.5238	.4735	.4284	.3879	.3512	.3180	.2878	.2603	.2352	.2125	.1917
<u>43</u>	.6378	.5730	.5155	.4642	.4183	.3770	.3398	.3061	.2756	.2480	.2229	.2002	.1796
<u>44</u>	.6323	.5660	.5072	.4549	.4081	.3661	.3283	.2942	.2635	.2357	.2107	.1881	.1677
<u>45</u>	.6268	.5591	.4990	.4456	.3979	.3552	.3169	.2824	.2515	.2236	.1986	.1762	.1562
<u>46</u>	.6216	.5523	.4910	.4364	.3879	.3444	.3056	.2708	.2397	.2118	.1869	.1648	.1450
<u>47</u>	.6164	.5456	.4830	.4273	.3778	.3337	.2944	.2593	.2280	.2002	.1755	.1536	.1343
<u>48</u>	.6114	.5390	.4750	.4182	.3678	.3230	.2832	.2478	.2164	.1887	.1643	.1427	.1239
<u>49</u>	.6067	.5329	.4675	.4096	.3582	.3127	.2725	.2369	.2055	.1779	.1537	.1326	.1142
<u>50</u>	.6022	.5268	.4601	.4010	.3488	.3026	.2619	.2261	.1948	.1674	.1435	.1228	.1049
<u>51</u>	.5978	.5209	.4527	.3925	.3393	.2925	.2514	.2155	.1842	.1571	.1336	.1134	.0961
<u>52</u>	.5935	.5150	.4454	.3840	.3299	.2825	.2410	.2050	.1738	.1470	.1240	.1043	.0876
<u>53</u>	.5893	.5092	.4381	.3755	.3205	.2724	.2306	.1946	.1636	.1371	.1146	.0955	.0794
<u>54</u>	.5853	.5035	.4309	.3670	.3111	.2624	.2204	.1843	.1536	.1275	.1055	.0870	.0716

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<u>55</u>	.5814	.4978	.4238	.3586	.3017	.2525	.2102	.1742	.1437	.1181	.0967	.0789	.0642
<u>56</u>	.5776	.4923	.4167	.3502	.2924	.2426	.2001	.1642	.1341	.1089	.0882	.0711	.0572
<u>57</u>	.5739	.4869	.4096	.3418	.2831	.2328	.1901	.1543	.1246	.1000	.0799	.0636	.0505
<u>58</u>	.5704	.4816	.4027	.3335	.2738	.2230	.1802	.1446	.1153	.0913	.0720	.0565	.0442
<u>59</u>	.5671	.4765	.3958	.3253	.2646	.2132	.1703	.1349	.1061	.0829	.0644	.0497	.0382
<u>60</u>	.5639	.4715	.3890	.3171	.2554	.2035	.1605	.1254	.0972	.0747	.0570	.0433	.0327
<u>61</u>	.5609	.4666	.3824	.3089	.2462	.1938	.1507	.1160	.0884	.0668	.0500	.0372	.0276
<u>62</u>	.5582	.4620	.3759	.3008	.2370	.1841	.1410	.1067	.0798	.0591	.0433	.0316	.0228
<u>63</u>	.5556	.4575	.3695	.2928	.2278	.1743	.1313	.0975	.0714	.0517	.0370	.0263	.0186
<u>64</u>	.5533	.4533	.3632	.2847	.2186	.1645	.1216	.0883	.0632	.0445	.0311	.0214	.0147
<u>65</u>	.5513	.4493	.3571	.2768	.2093	.1547	.1118	.0793	.0552	.0378	.0255	.0170	.0113
<u>66</u>	.5495	.4456	.3511	.2688	.1999	.1447	.1020	.0702	.0473	.0313	.0204	.0131	.0084
<u>67</u>	.5479	.4422	.3454	.2608	.1904	.1345	.0921	.0613	.0397	.0252	.0157	.0097	.0059
<u>68</u>	.5467	.4391	.3399	.2528	.1807	.1241	.0821	.0524	.0324	.0195	.0115	.0067	.0040
<u>69</u>	.5457	.4364	.3345	.2448	.1706	.1132	.0717	.0435	.0254	.0143	.0079	.0043	.0024
<u>70</u>	.5450	.4341	.3295	.2365	.1598	.1016	.0608	.0344	.0186	.0096	.0049	.0025	.0013
<u>71</u>	.5444	.4307	.3187	.2141	.1269	.0652	.0290	.0113	.0041	.0015	.0007	.0004	.0003
<u>72</u>	.5444	.4305	.3169	.2067	.1116	.0470	.0152	.0039	.0010	.0004	.0002	.0001	.0000
<u>73</u>	.5444	.4305	.3166	.2031	.0973	.0275	.0040	.0004	.0001	.0000	.0000	.0000	.0000
<u>74</u>	.5444	.4305	.3166	.2027	.0901	.0127	.0002	.0000	.0000	.0000	.0000	.0000	.0000

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table

Hazard Group 1

Effective ((~~November 19, 2010~~)) June 30, 2017

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	-0000	-0298	-0633	-1005	-1404	-2255	-3150	-4075	-5022
2	-0000	-0279	-0602	-0965	-1357	-2194	-3077	-3992	-4929
3	-0000	-0261	-0572	-0927	-1311	-2134	-3006	-3910	-4838
4	-0000	-0244	-0545	-0891	-1267	-2076	-2935	-3829	-4747
5	-0000	-0228	-0518	-0856	-1224	-2019	-2867	-3750	-4658
6	-0000	-0213	-0493	-0822	-1182	-1963	-2799	-3672	-4571
7	-0000	-0199	-0470	-0790	-1142	-1909	-2733	-3595	-4485
8	-0000	-0186	-0447	-0759	-1103	-1856	-2668	-3519	-4400
9	-0000	-0174	-0426	-0728	-1065	-1804	-2604	-3445	-4315
10	-0000	-0162	-0405	-0699	-1028	-1753	-2541	-3371	-4232
11	-0000	-0151	-0385	-0671	-0991	-1704	-2479	-3299	-4150
12	-0000	-0141	-0366	-0643	-0956	-1655	-2418	-3227	-4069
13	-0000	-0132	-0348	-0617	-0922	-1606	-2358	-3156	-3988
14	-0000	-0123	-0330	-0591	-0888	-1559	-2298	-3085	-3907
15	-0000	-0114	-0313	-0565	-0855	-1512	-2240	-3016	-3828
16	-0000	-0106	-0296	-0541	-0823	-1466	-2181	-2946	-3749
17	-0000	-0099	-0281	-0517	-0792	-1421	-2124	-2878	-3670
18	-0000	-0091	-0265	-0494	-0761	-1376	-2066	-2809	-3592
19	-0000	-0085	-0251	-0471	-0731	-1332	-2010	-2742	-3514

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
20	.0000	.0078	.0237	.0449	.0701	.1288	.1954	.2674	.3437
21	.0000	.0072	.0223	.0428	.0672	.1245	.1898	.2607	.3360
22	.0000	.0067	.0210	.0407	.0644	.1203	.1843	.2541	.3283
23	.0000	.0061	.0197	.0387	.0616	.1161	.1788	.2475	.3207
24	.0000	.0056	.0185	.0367	.0589	.1119	.1734	.2409	.3131
25	.0000	.0051	.0173	.0348	.0562	.1078	.1680	.2344	.3056
26	.0000	.0047	.0162	.0329	.0536	.1038	.1626	.2278	.2980
27	.0000	.0043	.0151	.0311	.0510	.0998	.1573	.2214	.2905
28	.0000	.0039	.0141	.0293	.0485	.0958	.1520	.2149	.2831
29	.0000	.0035	.0131	.0276	.0461	.0919	.1468	.2085	.2757
30	.0000	.0032	.0121	.0259	.0437	.0881	.1416	.2022	.2683
31	.0000	.0029	.0112	.0243	.0413	.0843	.1365	.1958	.2609
32	.0000	.0026	.0104	.0228	.0390	.0805	.1314	.1896	.2536
33	.0000	.0023	.0096	.0213	.0368	.0769	.1264	.1833	.2463
34	.0000	.0021	.0088	.0198	.0346	.0732	.1214	.1771	.2390
35	.0000	.0018	.0080	.0184	.0325	.0697	.1164	.1709	.2318
36	.0000	.0016	.0073	.0171	.0305	.0661	.1115	.1648	.2246
37	.0000	.0014	.0067	.0158	.0285	.0627	.1067	.1587	.2175
38	.0000	.0012	.0060	.0146	.0265	.0593	.1019	.1527	.2103
39	.0000	.0011	.0054	.0134	.0247	.0560	.0972	.1467	.2033
40	.0000	.0009	.0049	.0123	.0229	.0528	.0926	.1408	.1963
41	.0000	.0008	.0044	.0112	.0212	.0496	.0881	.1351	.1894
42	.0000	.0007	.0039	.0102	.0195	.0466	.0837	.1294	.1826
43	.0000	.0006	.0035	.0093	.0180	.0437	.0794	.1238	.1760
44	.0000	.0005	.0031	.0084	.0165	.0408	.0752	.1184	.1694
45	.0000	.0004	.0027	.0076	.0151	.0381	.0711	.1130	.1629
46	.0000	.0004	.0024	.0068	.0138	.0355	.0671	.1078	.1566
47	.0000	.0003	.0021	.0061	.0125	.0330	.0633	.1027	.1503
48	.0000	.0003	.0018	.0054	.0114	.0306	.0595	.0976	.1441
49	.0000	.0002	.0016	.0048	.0103	.0282	.0559	.0927	.1380
50	.0000	.0002	.0014	.0043	.0092	.0260	.0523	.0878	.1319
51	.0000	.0001	.0012	.0037	.0083	.0239	.0489	.0831	.1260
52	.0000	.0001	.0010	.0033	.0073	.0219	.0455	.0784	.1201
53	.0000	.0001	.0008	.0028	.0065	.0199	.0423	.0739	.1144
54	.0000	.0001	.0007	.0024	.0057	.0181	.0392	.0694	.1087
55	.0000	.0001	.0006	.0021	.0050	.0163	.0361	.0651	.1032
56	.0000	.0000	.0005	.0018	.0044	.0147	.0332	.0608	.0977
57	.0000	.0000	.0004	.0015	.0038	.0131	.0304	.0567	.0923
58	.0000	.0000	.0003	.0012	.0032	.0117	.0277	.0527	.0871
59	.0000	.0000	.0002	.0010	.0027	.0103	.0252	.0488	.0819
60	.0000	.0000	.0002	.0008	.0023	.0090	.0227	.0451	.0769
61	.0000	.0000	.0002	.0007	.0019	.0079	.0204	.0414	.0721

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
62	.0000	.0000	.0001	.0005	.0016	.0068	.0182	.0379	.0673
63	.0000	.0000	.0001	.0004	.0013	.0058	.0162	.0346	.0627
64	.0000	.0000	.0001	.0003	.0010	.0049	.0142	.0314	.0582
65	.0000	.0000	.0000	.0002	.0008	.0041	.0124	.0284	.0539
66	.0000	.0000	.0000	.0002	.0006	.0034	.0108	.0255	.0498
67	.0000	.0000	.0000	.0001	.0005	.0027	.0092	.0227	.0457
68	.0000	.0000	.0000	.0001	.0003	.0022	.0078	.0202	.0419
69	.0000	.0000	.0000	.0001	.0002	.0017	.0066	.0178	.0382
70	.0000	.0000	.0000	.0000	.0002	.0013	.0054	.0155	.0347
71	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0134	.0313
72	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0115	.0281
73	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0098	.0253
74	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0087	.0235))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>1</u>	<u>.0000</u>	<u>.0390</u>	<u>.0801</u>	<u>.1234</u>	<u>.1687</u>	<u>.2621</u>	<u>.3586</u>	<u>.4570</u>	<u>.5570</u>
<u>2</u>	<u>.0000</u>	<u>.0370</u>	<u>.0767</u>	<u>.1191</u>	<u>.1634</u>	<u>.2554</u>	<u>.3507</u>	<u>.4481</u>	<u>.5472</u>
<u>3</u>	<u>.0000</u>	<u>.0352</u>	<u>.0736</u>	<u>.1152</u>	<u>.1587</u>	<u>.2494</u>	<u>.3435</u>	<u>.4401</u>	<u>.5383</u>
<u>4</u>	<u>.0000</u>	<u>.0334</u>	<u>.0706</u>	<u>.1114</u>	<u>.1540</u>	<u>.2434</u>	<u>.3365</u>	<u>.4321</u>	<u>.5295</u>
<u>5</u>	<u>.0000</u>	<u>.0316</u>	<u>.0678</u>	<u>.1076</u>	<u>.1494</u>	<u>.2375</u>	<u>.3295</u>	<u>.4242</u>	<u>.5207</u>
<u>6</u>	<u>.0000</u>	<u>.0299</u>	<u>.0650</u>	<u>.1038</u>	<u>.1449</u>	<u>.2318</u>	<u>.3227</u>	<u>.4164</u>	<u>.5121</u>
<u>7</u>	<u>.0000</u>	<u>.0282</u>	<u>.0623</u>	<u>.1002</u>	<u>.1405</u>	<u>.2260</u>	<u>.3159</u>	<u>.4086</u>	<u>.5035</u>
<u>8</u>	<u>.0000</u>	<u>.0265</u>	<u>.0596</u>	<u>.0966</u>	<u>.1362</u>	<u>.2204</u>	<u>.3092</u>	<u>.4009</u>	<u>.4949</u>
<u>9</u>	<u>.0000</u>	<u>.0250</u>	<u>.0570</u>	<u>.0931</u>	<u>.1319</u>	<u>.2149</u>	<u>.3025</u>	<u>.3933</u>	<u>.4864</u>
<u>10</u>	<u>.0000</u>	<u>.0235</u>	<u>.0545</u>	<u>.0897</u>	<u>.1278</u>	<u>.2094</u>	<u>.2960</u>	<u>.3858</u>	<u>.4780</u>
<u>11</u>	<u>.0000</u>	<u>.0221</u>	<u>.0520</u>	<u>.0864</u>	<u>.1237</u>	<u>.2041</u>	<u>.2896</u>	<u>.3784</u>	<u>.4696</u>
<u>12</u>	<u>.0000</u>	<u>.0207</u>	<u>.0496</u>	<u>.0831</u>	<u>.1197</u>	<u>.1988</u>	<u>.2831</u>	<u>.3709</u>	<u>.4612</u>
<u>13</u>	<u>.0000</u>	<u>.0194</u>	<u>.0473</u>	<u>.0799</u>	<u>.1157</u>	<u>.1935</u>	<u>.2767</u>	<u>.3635</u>	<u>.4528</u>
<u>14</u>	<u>.0000</u>	<u>.0182</u>	<u>.0450</u>	<u>.0768</u>	<u>.1118</u>	<u>.1883</u>	<u>.2703</u>	<u>.3560</u>	<u>.4444</u>
<u>15</u>	<u>.0000</u>	<u>.0170</u>	<u>.0429</u>	<u>.0738</u>	<u>.1080</u>	<u>.1831</u>	<u>.2640</u>	<u>.3487</u>	<u>.4360</u>
<u>16</u>	<u>.0000</u>	<u>.0159</u>	<u>.0407</u>	<u>.0708</u>	<u>.1043</u>	<u>.1780</u>	<u>.2577</u>	<u>.3413</u>	<u>.4276</u>
<u>17</u>	<u>.0000</u>	<u>.0148</u>	<u>.0387</u>	<u>.0678</u>	<u>.1006</u>	<u>.1730</u>	<u>.2514</u>	<u>.3339</u>	<u>.4192</u>
<u>18</u>	<u>.0000</u>	<u>.0137</u>	<u>.0367</u>	<u>.0650</u>	<u>.0969</u>	<u>.1680</u>	<u>.2452</u>	<u>.3265</u>	<u>.4108</u>
<u>19</u>	<u>.0000</u>	<u>.0127</u>	<u>.0347</u>	<u>.0622</u>	<u>.0934</u>	<u>.1630</u>	<u>.2390</u>	<u>.3191</u>	<u>.4024</u>
<u>20</u>	<u>.0000</u>	<u>.0118</u>	<u>.0328</u>	<u>.0594</u>	<u>.0898</u>	<u>.1580</u>	<u>.2327</u>	<u>.3118</u>	<u>.3941</u>
<u>21</u>	<u>.0000</u>	<u>.0109</u>	<u>.0310</u>	<u>.0568</u>	<u>.0864</u>	<u>.1531</u>	<u>.2265</u>	<u>.3044</u>	<u>.3857</u>
<u>22</u>	<u>.0000</u>	<u>.0100</u>	<u>.0292</u>	<u>.0541</u>	<u>.0829</u>	<u>.1482</u>	<u>.2203</u>	<u>.2970</u>	<u>.3772</u>
<u>23</u>	<u>.0000</u>	<u>.0092</u>	<u>.0275</u>	<u>.0515</u>	<u>.0795</u>	<u>.1433</u>	<u>.2141</u>	<u>.2896</u>	<u>.3688</u>
<u>24</u>	<u>.0000</u>	<u>.0084</u>	<u>.0258</u>	<u>.0490</u>	<u>.0762</u>	<u>.1385</u>	<u>.2079</u>	<u>.2823</u>	<u>.3604</u>
<u>25</u>	<u>.0000</u>	<u>.0077</u>	<u>.0242</u>	<u>.0465</u>	<u>.0729</u>	<u>.1336</u>	<u>.2017</u>	<u>.2748</u>	<u>.3519</u>
<u>26</u>	<u>.0000</u>	<u>.0070</u>	<u>.0226</u>	<u>.0441</u>	<u>.0696</u>	<u>.1288</u>	<u>.1955</u>	<u>.2675</u>	<u>.3435</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>27</u>	<u>.0000</u>	<u>.0063</u>	<u>.0211</u>	<u>.0417</u>	<u>.0664</u>	<u>.1241</u>	<u>.1893</u>	<u>.2601</u>	<u>.3350</u>
<u>28</u>	<u>.0000</u>	<u>.0057</u>	<u>.0197</u>	<u>.0394</u>	<u>.0632</u>	<u>.1193</u>	<u>.1832</u>	<u>.2527</u>	<u>.3265</u>
<u>29</u>	<u>.0000</u>	<u>.0052</u>	<u>.0183</u>	<u>.0371</u>	<u>.0601</u>	<u>.1146</u>	<u>.1770</u>	<u>.2453</u>	<u>.3180</u>
<u>30</u>	<u>.0000</u>	<u>.0046</u>	<u>.0169</u>	<u>.0349</u>	<u>.0570</u>	<u>.1099</u>	<u>.1709</u>	<u>.2379</u>	<u>.3095</u>
<u>31</u>	<u>.0000</u>	<u>.0041</u>	<u>.0156</u>	<u>.0327</u>	<u>.0540</u>	<u>.1052</u>	<u>.1648</u>	<u>.2305</u>	<u>.3010</u>
<u>32</u>	<u>.0000</u>	<u>.0037</u>	<u>.0144</u>	<u>.0306</u>	<u>.0510</u>	<u>.1006</u>	<u>.1587</u>	<u>.2231</u>	<u>.2925</u>
<u>33</u>	<u>.0000</u>	<u>.0032</u>	<u>.0132</u>	<u>.0285</u>	<u>.0481</u>	<u>.0960</u>	<u>.1526</u>	<u>.2156</u>	<u>.2839</u>
<u>34</u>	<u>.0000</u>	<u>.0029</u>	<u>.0120</u>	<u>.0265</u>	<u>.0452</u>	<u>.0914</u>	<u>.1465</u>	<u>.2083</u>	<u>.2754</u>
<u>35</u>	<u>.0000</u>	<u>.0025</u>	<u>.0109</u>	<u>.0246</u>	<u>.0424</u>	<u>.0869</u>	<u>.1404</u>	<u>.2009</u>	<u>.2669</u>
<u>36</u>	<u>.0000</u>	<u>.0022</u>	<u>.0099</u>	<u>.0227</u>	<u>.0396</u>	<u>.0824</u>	<u>.1344</u>	<u>.1934</u>	<u>.2583</u>
<u>37</u>	<u>.0000</u>	<u>.0019</u>	<u>.0089</u>	<u>.0209</u>	<u>.0368</u>	<u>.0779</u>	<u>.1283</u>	<u>.1860</u>	<u>.2496</u>
<u>38</u>	<u>.0000</u>	<u>.0016</u>	<u>.0080</u>	<u>.0191</u>	<u>.0342</u>	<u>.0735</u>	<u>.1223</u>	<u>.1786</u>	<u>.2411</u>
<u>39</u>	<u>.0000</u>	<u>.0013</u>	<u>.0071</u>	<u>.0174</u>	<u>.0316</u>	<u>.0691</u>	<u>.1163</u>	<u>.1712</u>	<u>.2325</u>
<u>40</u>	<u>.0000</u>	<u>.0011</u>	<u>.0063</u>	<u>.0158</u>	<u>.0291</u>	<u>.0649</u>	<u>.1104</u>	<u>.1639</u>	<u>.2239</u>
<u>41</u>	<u>.0000</u>	<u>.0009</u>	<u>.0055</u>	<u>.0143</u>	<u>.0267</u>	<u>.0607</u>	<u>.1046</u>	<u>.1567</u>	<u>.2155</u>
<u>42</u>	<u>.0000</u>	<u>.0008</u>	<u>.0048</u>	<u>.0128</u>	<u>.0244</u>	<u>.0567</u>	<u>.0990</u>	<u>.1495</u>	<u>.2072</u>
<u>43</u>	<u>.0000</u>	<u>.0006</u>	<u>.0042</u>	<u>.0115</u>	<u>.0222</u>	<u>.0527</u>	<u>.0934</u>	<u>.1425</u>	<u>.1989</u>
<u>44</u>	<u>.0000</u>	<u>.0005</u>	<u>.0036</u>	<u>.0102</u>	<u>.0201</u>	<u>.0489</u>	<u>.0878</u>	<u>.1355</u>	<u>.1906</u>
<u>45</u>	<u>.0000</u>	<u>.0004</u>	<u>.0031</u>	<u>.0090</u>	<u>.0181</u>	<u>.0451</u>	<u>.0824</u>	<u>.1286</u>	<u>.1824</u>
<u>46</u>	<u>.0000</u>	<u>.0003</u>	<u>.0026</u>	<u>.0079</u>	<u>.0162</u>	<u>.0415</u>	<u>.0772</u>	<u>.1218</u>	<u>.1744</u>
<u>47</u>	<u>.0000</u>	<u>.0002</u>	<u>.0022</u>	<u>.0068</u>	<u>.0144</u>	<u>.0380</u>	<u>.0720</u>	<u>.1151</u>	<u>.1663</u>
<u>48</u>	<u>.0000</u>	<u>.0002</u>	<u>.0018</u>	<u>.0059</u>	<u>.0127</u>	<u>.0347</u>	<u>.0669</u>	<u>.1085</u>	<u>.1584</u>
<u>49</u>	<u>.0000</u>	<u>.0001</u>	<u>.0015</u>	<u>.0051</u>	<u>.0113</u>	<u>.0317</u>	<u>.0623</u>	<u>.1024</u>	<u>.1509</u>
<u>50</u>	<u>.0000</u>	<u>.0001</u>	<u>.0013</u>	<u>.0044</u>	<u>.0100</u>	<u>.0288</u>	<u>.0578</u>	<u>.0963</u>	<u>.1435</u>
<u>51</u>	<u>.0000</u>	<u>.0001</u>	<u>.0010</u>	<u>.0037</u>	<u>.0087</u>	<u>.0260</u>	<u>.0534</u>	<u>.0904</u>	<u>.1361</u>
<u>52</u>	<u>.0000</u>	<u>.0001</u>	<u>.0008</u>	<u>.0031</u>	<u>.0075</u>	<u>.0234</u>	<u>.0491</u>	<u>.0845</u>	<u>.1288</u>
<u>53</u>	<u>.0000</u>	<u>.0000</u>	<u>.0007</u>	<u>.0026</u>	<u>.0065</u>	<u>.0209</u>	<u>.0449</u>	<u>.0787</u>	<u>.1215</u>
<u>54</u>	<u>.0000</u>	<u>.0000</u>	<u>.0005</u>	<u>.0021</u>	<u>.0055</u>	<u>.0185</u>	<u>.0409</u>	<u>.0729</u>	<u>.1143</u>
<u>55</u>	<u>.0000</u>	<u>.0000</u>	<u>.0004</u>	<u>.0017</u>	<u>.0046</u>	<u>.0162</u>	<u>.0369</u>	<u>.0673</u>	<u>.1071</u>
<u>56</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0014</u>	<u>.0038</u>	<u>.0141</u>	<u>.0332</u>	<u>.0618</u>	<u>.1000</u>
<u>57</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0011</u>	<u>.0031</u>	<u>.0121</u>	<u>.0295</u>	<u>.0564</u>	<u>.0930</u>
<u>58</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0008</u>	<u>.0024</u>	<u>.0102</u>	<u>.0260</u>	<u>.0511</u>	<u>.0861</u>
<u>59</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0019</u>	<u>.0085</u>	<u>.0227</u>	<u>.0459</u>	<u>.0792</u>
<u>60</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0014</u>	<u>.0070</u>	<u>.0195</u>	<u>.0409</u>	<u>.0724</u>
<u>61</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0011</u>	<u>.0056</u>	<u>.0165</u>	<u>.0361</u>	<u>.0658</u>
<u>62</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0007</u>	<u>.0044</u>	<u>.0138</u>	<u>.0314</u>	<u>.0592</u>
<u>63</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0033</u>	<u>.0112</u>	<u>.0270</u>	<u>.0528</u>
<u>64</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0024</u>	<u>.0089</u>	<u>.0228</u>	<u>.0466</u>
<u>65</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0017</u>	<u>.0068</u>	<u>.0188</u>	<u>.0405</u>
<u>66</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0011</u>	<u>.0050</u>	<u>.0151</u>	<u>.0345</u>
<u>67</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0007</u>	<u>.0035</u>	<u>.0117</u>	<u>.0288</u>
<u>68</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0004</u>	<u>.0023</u>	<u>.0086</u>	<u>.0232</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
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

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table

Hazard Group 1

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio															
Size	Single Loss Limit[±]	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7153	.6425	.5782	.5211	.4701	.4251	.3868	.3547	.3277	.3050	.2860	.2700	.2566	.2455
41	\$120	.7121	.6380	.5724	.5142	.4624	.4174	.3795	.3477	.3211	.2988	.2801	.2645	.2516	.2411
42	\$120	.7091	.6336	.5667	.5074	.4550	.4102	.3725	.3410	.3147	.2928	.2745	.2594	.2471	.2371
43	\$120	.7062	.6293	.5612	.5007	.4480	.4033	.3659	.3346	.3086	.2869	.2691	.2546	.2428	.2334
44	\$120	.7034	.6251	.5557	.4943	.4414	.3968	.3595	.3284	.3026	.2814	.2641	.2501	.2389	.2300
45	\$120	.7007	.6211	.5504	.4882	.4351	.3905	.3533	.3224	.2969	.2761	.2594	.2460	.2353	.2268
46	\$120	.6981	.6171	.5452	.4824	.4291	.3844	.3472	.3165	.2914	.2712	.2550	.2421	.2319	.2238
47	\$120	.6956	.6133	.5402	.4769	.4233	.3785	.3414	.3109	.2862	.2665	.2508	.2384	.2287	.2212
48	\$120	.6931	.6095	.5354	.4715	.4176	.3727	.3356	.3055	.2812	.2620	.2468	.2349	.2257	.2187
49	\$120	.6908	.6059	.5308	.4664	.4122	.3671	.3301	.3003	.2765	.2577	.2430	.2317	.2230	.2164
50	\$120	.6886	.6024	.5265	.4615	.4068	.3616	.3248	.2953	.2719	.2536	.2395	.2287	.2205	.2143
-	\$250	.6888	.6026	.5257	.4573	.3968	.3435	.2971	.2573	.2234	.1948	.1708	.1507	.1339	.1200
51	\$120	.6865	.5991	.5223	.4566	.4016	.3563	.3196	.2904	.2675	.2498	.2362	.2259	.2182	.2124
-	\$250	.6867	.5992	.5209	.4514	.3899	.3360	.2894	.2496	.2160	.1877	.1641	.1445	.1282	.1149
52	\$120	.6845	.5959	.5182	.4519	.3965	.3511	.3146	.2858	.2634	.2461	.2331	.2233	.2160	.2107
-	\$250	.6846	.5959	.5163	.4455	.3831	.3287	.2819	.2422	.2088	.1809	.1577	.1386	.1229	.1101
53	\$120	.6825	.5929	.5143	.4474	.3915	.3461	.3098	.2813	.2594	.2427	.2301	.2208	.2140	.2091
-	\$250	.6827	.5926	.5117	.4398	.3765	.3216	.2747	.2351	.2019	.1743	.1515	.1329	.1178	.1056
54	\$120	.6807	.5900	.5106	.4429	.3867	.3412	.3051	.2770	.2555	.2394	.2274	.2186	.2122	.2077
-	\$250	.6808	.5895	.5073	.4342	.3700	.3147	.2676	.2281	.1951	.1679	.1456	.1275	.1130	.1014
55	\$120	.6790	.5873	.5069	.4386	.3820	.3365	.3006	.2729	.2519	.2363	.2248	.2165	.2106	.2064
-	\$250	.6791	.5865	.5030	.4287	.3638	.3080	.2608	.2212	.1885	.1617	.1399	.1224	.1085	.0975
56	\$120	.6775	.5847	.5034	.4344	.3775	.3319	.2962	.2689	.2484	.2333	.2224	.2146	.2091	.2052
-	\$250	.6775	.5836	.4987	.4234	.3577	.3015	.2541	.2146	.1821	.1557	.1345	.1176	.1042	.0938
57	\$120	.6760	.5823	.5000	.4303	.3730	.3274	.2919	.2650	.2451	.2305	.2201	.2128	.2077	.2042
-	\$250	.6759	.5808	.4946	.4182	.3518	.2951	.2475	.2081	.1759	.1500	.1293	.1130	.1002	.0904
58	\$120	.6746	.5799	.4967	.4263	.3687	.3230	.2878	.2614	.2419	.2279	.2180	.2112	.2065	.2033
-	\$250	.6744	.5781	.4907	.4132	.3461	.2889	.2411	.2018	.1699	.1444	.1243	.1086	.0965	.0872
-	\$500	.6745	.5782	.4907	.4127	.3441	.2847	.2338	.1908	.1548	.1251	.1007	.0808	.0648	.0520
59	\$120	.6734	.5777	.4935	.4224	.3645	.3188	.2838	.2578	.2389	.2255	.2161	.2097	.2053	.2025
-	\$250	.6731	.5755	.4869	.4084	.3405	.2828	.2348	.1956	.1641	.1391	.1196	.1045	.0930	.0842
-	\$500	.6731	.5756	.4868	.4075	.3379	.2777	.2265	.1833	.1475	.1181	.0942	.0749	.0596	.0474
60	\$120	.6722	.5756	.4905	.4187	.3604	.3147	.2800	.2545	.2361	.2232	.2143	.2083	.2043	.2017
-	\$250	.6718	.5731	.4833	.4038	.3350	.2769	.2288	.1897	.1585	.1340	.1151	.1006	.0897	.0815

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
-	\$500	.6718	.5731	.4831	.4025	.3319	.2710	.2193	.1761	.1404	.1114	.0880	.0694	.0546	.0431
61	\$120	.6711	.5735	.4876	.4151	.3564	.3107	.2763	.2512	.2334	.2210	.2126	.2071	.2034	.2011
-	\$250	.6706	.5708	.4799	.3993	.3297	.2711	.2228	.1839	.1531	.1292	.1108	.0970	.0867	.0791
-	\$500	.6707	.5708	.4794	.3976	.3259	.2643	.2122	.1690	.1335	.1049	.0820	.0640	.0500	.0391
62	\$120	.6701	.5717	.4848	.4116	.3526	.3069	.2728	.2481	.2308	.2190	.2111	.2060	.2026	.2005
-	\$250	.6696	.5687	.4766	.3949	.3245	.2654	.2170	.1783	.1479	.1245	.1068	.0936	.0839	.0768
-	\$500	.6696	.5686	.4759	.3929	.3202	.2578	.2054	.1620	.1268	.0986	.0764	.0590	.0456	.0354
63	\$120	.6693	.5699	.4821	.4082	.3488	.3032	.2694	.2452	.2285	.2172	.2097	.2049	.2019	.2000
-	\$250	.6686	.5667	.4734	.3907	.3195	.2599	.2114	.1729	.1429	.1200	.1030	.0904	.0813	.0748
-	\$500	.6686	.5666	.4726	.3883	.3145	.2514	.1986	.1553	.1203	.0926	.0709	.0542	.0415	.0319
64	\$120	.6684	.5682	.4795	.4049	.3452	.2996	.2661	.2424	.2262	.2154	.2085	.2040	.2013	.1996
-	\$250	.6677	.5649	.4705	.3866	.3146	.2546	.2060	.1676	.1381	.1158	.0994	.0874	.0789	.0729
-	\$500	.6677	.5646	.4694	.3839	.3090	.2452	.1920	.1487	.1140	.0868	.0658	.0497	.0377	.0288
-	\$1,000	.6677	.5646	.4694	.3839	.3089	.2449	.1915	.1477	.1125	.0848	.0632	.0466	.0341	.0247
65	\$120	.6677	.5666	.4770	.4017	.3417	.2961	.2630	.2398	.2241	.2138	.2073	.2032	.2007	.1993
-	\$250	.6669	.5631	.4676	.3827	.3099	.2494	.2007	.1625	.1335	.1118	.0960	.0847	.0768	.0713
-	\$500	.6669	.5628	.4664	.3796	.3037	.2391	.1856	.1423	.1080	.0813	.0609	.0456	.0342	.0260
-	\$1,000	.6669	.5628	.4664	.3795	.3035	.2387	.1849	.1411	.1062	.0789	.0580	.0421	.0303	.0216
66	\$120	.6670	.5652	.4747	.3987	.3383	.2928	.2600	.2373	.2222	.2124	.2063	.2025	.2003	.1990
-	\$250	.6662	.5616	.4649	.3790	.3053	.2443	.1955	.1577	.1291	.1080	.0929	.0822	.0748	.0698
-	\$500	.6662	.5612	.4635	.3755	.2985	.2332	.1794	.1361	.1021	.0760	.0562	.0417	.0310	.0234
-	\$1,000	.6662	.5612	.4635	.3754	.2983	.2327	.1785	.1347	.1001	.0734	.0531	.0379	.0268	.0188
67	\$120	.6664	.5638	.4724	.3958	.3351	.2896	.2571	.2349	.2203	.2110	.2053	.2019	.1998	.1987
-	\$250	.6656	.5601	.4624	.3754	.3009	.2394	.1906	.1530	.1249	.1045	.0900	.0799	.0731	.0685
-	\$500	.6655	.5597	.4608	.3715	.2935	.2275	.1733	.1301	.0965	.0709	.0519	.0380	.0281	.0211
-	\$1,000	.6655	.5597	.4608	.3714	.2931	.2268	.1722	.1284	.0942	.0680	.0484	.0340	.0236	.0162
68	\$120	.6659	.5625	.4703	.3930	.3320	.2866	.2544	.2327	.2186	.2098	.2045	.2013	.1995	.1985
-	\$250	.6651	.5588	.4601	.3720	.2966	.2347	.1858	.1485	.1209	.1011	.0873	.0778	.0715	.0673
-	\$500	.6650	.5583	.4583	.3677	.2886	.2219	.1674	.1243	.0911	.0661	.0478	.0347	.0254	.0190
-	\$1,000	.6650	.5583	.4582	.3675	.2882	.2211	.1661	.1224	.0885	.0630	.0441	.0304	.0207	.0139
69	\$120	.6655	.5614	.4683	.3903	.3290	.2836	.2519	.2306	.2171	.2087	.2037	.2008	.1992	.1983
-	\$250	.6646	.5576	.4578	.3687	.2925	.2301	.1812	.1442	.1171	.0980	.0848	.0759	.0701	.0663
-	\$500	.6645	.5570	.4559	.3641	.2839	.2164	.1617	.1187	.0859	.0616	.0440	.0316	.0230	.0172
-	\$1,000	.6645	.5570	.4558	.3638	.2834	.2155	.1601	.1165	.0831	.0581	.0400	.0271	.0181	.0119
70	\$120	.6650	.5603	.4664	.3877	.3261	.2809	.2494	.2287	.2156	.2077	.2030	.2004	.1989	.1981
-	\$250	.6642	.5565	.4558	.3655	.2885	.2257	.1768	.1401	.1136	.0950	.0825	.0742	.0688	.0654
-	\$500	.6641	.5559	.4536	.3606	.2794	.2112	.1561	.1133	.0810	.0573	.0405	.0288	.0208	.0156
-	\$1,000	.6641	.5558	.4535	.3603	.2787	.2100	.1544	.1109	.0779	.0536	.0362	.0241	.0157	.0102
71	\$120	.6647	.5593	.4646	.3852	.3233	.2781	.2471	.2268	.2142	.2067	.2024	.2000	.1987	.1980
-	\$250	.6639	.5555	.4538	.3625	.2846	.2214	.1724	.1361	.1101	.0923	.0803	.0726	.0677	.0647
-	\$500	.6638	.5548	.4515	.3573	.2749	.2060	.1506	.1079	.0761	.0532	.0371	.0262	.0189	.0141
-	\$1,000	.6638	.5548	.4514	.3569	.2741	.2046	.1487	.1053	.0728	.0492	.0326	.0212	.0136	.0086
72	\$120	.6644	.5584	.4629	.3830	.3208	.2757	.2450	.2252	.2130	.2059	.2019	.1997	.1985	.1979
-	\$250	.6636	.5547	.4520	.3598	.2811	.2174	.1684	.1324	.1070	.0898	.0785	.0712	.0667	.0640
-	\$500	.6635	.5540	.4497	.3542	.2708	.2011	.1456	.1031	.0718	.0495	.0342	.0239	.0172	.0129
-	\$1,000	.6635	.5539	.4495	.3538	.2699	.1996	.1434	.1002	.0682	.0453	.0295	.0188	.0118	.0073
73	\$120	.6641	.5576	.4614	.3809	.3184	.2734	.2430	.2237	.2120	.2052	.2014	.1994	.1983	.1978
-	\$250	.6634	.5540	.4505	.3572	.2778	.2137	.1647	.1291	.1042	.0876	.0768	.0701	.0659	.0635

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
-	\$500	.6633	.5532	.4480	.3514	.2669	.1966	.1409	.0986	.0678	.0463	.0316	.0220	.0158	.0119
-	\$1,000	.6633	.5532	.4478	.3509	.2659	.1950	.1385	.0955	.0640	.0418	.0267	.0167	.0103	.0062
74	\$120	.6640	.5571	.4605	.3796	.3170	.2720	.2419	.2228	.2113	.2048	.2011	.1992	.1982	.1977
-	\$250	.6633	.5536	.4495	.3557	.2757	.2114	.1624	.1270	.1025	.0863	.0758	.0694	.0655	.0632
-	\$500	.6632	.5528	.4470	.3497	.2645	.1938	.1379	.0958	.0654	.0442	.0301	.0208	.0150	.0114
-	\$1,000	.6632	.5527	.4468	.3491	.2634	.1920	.1354	.0925	.0614	.0397	.0250	.0155	.0094	.0056))

Maximum Loss Ratio															
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
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	
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	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$380	.5713	.4824	.4033	.3341	.2743	.2233	.1810	.1461	.1177	.0949	.0767	.0623	.0511

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
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
	\$1,000	.5582	.4620	.3759	.3009	.2371	.1841	.1410	.1067	.0798	.0591	.0434	.0316	.0229
63	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$1.000	.5557	.4576	.3695	.2928	.2279	.1744	.1313	.0975	.0714	.0517	.0370	.0263	.0186
64	\$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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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

Maximum Loss Ratio															
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
	\$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	.0050
	\$550	.5446	.4307	.3167	.2028	.0902	.0145	.0036	.0035	.0035	.0035	.0035	.0035	.0035	.0035
	\$800	.5445	.4306	.3167	.2027	.0901	.0133	.0016	.0014	.0014	.0014	.0014	.0014	.0014	.0014
	\$1,000	.5445	.4306	.3166	.2027	.0901	.0131	.0012	.0011	.0011	.0011	.0011	.0011	.0011	

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table

Hazard Group 1

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0009	.0048	.0122	.0227	.0524	.0921	.1402	.1954
41	\$120	.0000	.0008	.0043	.0111	.0210	.0493	.0876	.1344	.1885
42	\$120	.0000	.0007	.0039	.0101	.0194	.0463	.0832	.1287	.1818
43	\$120	.0000	.0006	.0035	.0092	.0178	.0434	.0789	.1232	.1751
44	\$120	.0000	.0005	.0031	.0083	.0164	.0406	.0747	.1177	.1687
45	\$120	.0000	.0004	.0027	.0075	.0150	.0379	.0706	.1124	.1626
46	\$120	.0000	.0004	.0024	.0067	.0137	.0353	.0667	.1072	.1568
47	\$120	.0000	.0003	.0021	.0060	.0124	.0327	.0628	.1022	.1512
48	\$120	.0000	.0003	.0018	.0054	.0113	.0303	.0591	.0974	.1459
49	\$120	.0000	.0002	.0016	.0048	.0102	.0280	.0555	.0928	.1408
50	\$120	.0000	.0002	.0013	.0042	.0091	.0258	.0520	.0884	.1358
-	\$250	.0000	.0002	.0014	.0042	.0092	.0260	.0522	.0877	.1317
51	\$120	.0000	.0001	.0012	.0037	.0082	.0237	.0486	.0842	.1310
-	\$250	.0000	.0001	.0012	.0037	.0082	.0238	.0488	.0829	.1258
52	\$120	.0000	.0001	.0010	.0032	.0073	.0217	.0455	.0802	.1263
-	\$250	.0000	.0001	.0010	.0033	.0073	.0218	.0454	.0783	.1199

((Minimum Loss Ratio										
Size	Single Loss Limit[±]	0%	5%	10%	15%	20%	30%	40%	50%	60%
53	\$120	.0000	.0001	.0008	.0028	.0064	.0197	.0425	.0763	.1217
-	\$250	.0000	.0001	.0008	.0028	.0065	.0199	.0422	.0737	.1142
54	\$120	.0000	.0001	.0007	.0024	.0057	.0179	.0396	.0726	.1173
-	\$250	.0000	.0001	.0007	.0024	.0057	.0180	.0391	.0693	.1085
55	\$120	.0000	.0001	.0006	.0021	.0050	.0162	.0369	.0689	.1129
-	\$250	.0000	.0001	.0006	.0021	.0050	.0163	.0361	.0649	.1031
56	\$120	.0000	.0000	.0005	.0018	.0043	.0146	.0343	.0654	.1087
-	\$250	.0000	.0000	.0005	.0018	.0043	.0146	.0331	.0607	.0977
57	\$120	.0000	.0000	.0004	.0015	.0037	.0132	.0318	.0620	.1046
-	\$250	.0000	.0000	.0004	.0015	.0038	.0131	.0303	.0566	.0926
58	\$120	.0000	.0000	.0003	.0012	.0032	.0118	.0295	.0587	.1007
-	\$250	.0000	.0000	.0003	.0012	.0032	.0116	.0277	.0527	.0876
-	\$500	.0000	.0000	.0003	.0012	.0032	.0117	.0277	.0527	.0870
59	\$120	.0000	.0000	.0002	.0010	.0027	.0105	.0273	.0555	.0968
-	\$250	.0000	.0000	.0002	.0010	.0027	.0103	.0251	.0489	.0828
-	\$500	.0000	.0000	.0002	.0010	.0027	.0103	.0252	.0488	.0819
60	\$120	.0000	.0000	.0002	.0008	.0023	.0094	.0251	.0525	.0931
-	\$250	.0000	.0000	.0002	.0008	.0023	.0090	.0227	.0453	.0781
-	\$500	.0000	.0000	.0002	.0008	.0023	.0090	.0227	.0450	.0769
61	\$120	.0000	.0000	.0001	.0007	.0019	.0083	.0231	.0495	.0894
-	\$250	.0000	.0000	.0001	.0007	.0019	.0078	.0204	.0418	.0736
-	\$500	.0000	.0000	.0002	.0007	.0019	.0078	.0204	.0414	.0720
62	\$120	.0000	.0000	.0001	.0005	.0016	.0073	.0212	.0467	.0859
-	\$250	.0000	.0000	.0001	.0005	.0016	.0067	.0183	.0386	.0693
-	\$500	.0000	.0000	.0001	.0005	.0016	.0068	.0182	.0379	.0673
63	\$120	.0000	.0000	.0001	.0004	.0013	.0064	.0194	.0440	.0825
-	\$250	.0000	.0000	.0001	.0004	.0013	.0058	.0163	.0354	.0650
-	\$500	.0000	.0000	.0001	.0004	.0013	.0058	.0161	.0346	.0627
64	\$120	.0000	.0000	.0001	.0003	.0011	.0056	.0178	.0415	.0793
-	\$250	.0000	.0000	.0001	.0003	.0010	.0049	.0144	.0324	.0610
-	\$500	.0000	.0000	.0001	.0003	.0010	.0049	.0142	.0314	.0582
-	\$1,000	.0000	.0000	.0001	.0003	.0010	.0049	.0142	.0314	.0582
65	\$120	.0000	.0000	.0000	.0002	.0008	.0049	.0162	.0390	.0761
-	\$250	.0000	.0000	.0000	.0002	.0008	.0041	.0127	.0296	.0571
-	\$500	.0000	.0000	.0000	.0002	.0008	.0041	.0124	.0284	.0539
-	\$1,000	.0000	.0000	.0000	.0002	.0008	.0041	.0124	.0284	.0539
66	\$120	.0000	.0000	.0000	.0002	.0007	.0042	.0147	.0366	.0731
-	\$250	.0000	.0000	.0000	.0002	.0006	.0034	.0111	.0269	.0533
-	\$500	.0000	.0000	.0000	.0002	.0006	.0034	.0108	.0255	.0498
-	\$1,000	.0000	.0000	.0000	.0002	.0006	.0034	.0108	.0255	.0498

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
67	\$120	.0000	.0000	.0000	.0001	.0005	.0036	.0134	.0344	.0701
-	\$250	.0000	.0000	.0000	.0001	.0005	.0028	.0097	.0244	.0498
-	\$500	.0000	.0000	.0000	.0001	.0005	.0027	.0092	.0228	.0459
-	\$1,000	.0000	.0000	.0000	.0001	.0005	.0027	.0092	.0227	.0457
68	\$120	.0000	.0000	.0000	.0001	.0004	.0031	.0121	.0323	.0673
-	\$250	.0000	.0000	.0000	.0001	.0003	.0023	.0084	.0220	.0463
-	\$500	.0000	.0000	.0000	.0001	.0003	.0022	.0078	.0202	.0421
-	\$1,000	.0000	.0000	.0000	.0001	.0003	.0022	.0078	.0202	.0419
69	\$120	.0000	.0000	.0000	.0001	.0003	.0026	.0109	.0303	.0647
-	\$250	.0000	.0000	.0000	.0001	.0002	.0018	.0072	.0198	.0430
-	\$500	.0000	.0000	.0000	.0001	.0002	.0017	.0066	.0178	.0384
-	\$1,000	.0000	.0000	.0000	.0001	.0002	.0017	.0066	.0178	.0382
70	\$120	.0000	.0000	.0000	.0000	.0002	.0022	.0099	.0284	.0621
-	\$250	.0000	.0000	.0000	.0000	.0002	.0014	.0061	.0177	.0399
-	\$500	.0000	.0000	.0000	.0000	.0002	.0013	.0054	.0156	.0350
-	\$1,000	.0000	.0000	.0000	.0000	.0002	.0013	.0054	.0155	.0347
71	\$120	.0000	.0000	.0000	.0000	.0002	.0019	.0089	.0266	.0596
-	\$250	.0000	.0000	.0000	.0000	.0001	.0011	.0051	.0158	.0369
-	\$500	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0135	.0316
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0134	.0313
72	\$120	.0000	.0000	.0000	.0000	.0001	.0016	.0080	.0249	.0573
-	\$250	.0000	.0000	.0000	.0000	.0001	.0008	.0043	.0140	.0341
-	\$500	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0116	.0286
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0115	.0281
73	\$120	.0000	.0000	.0000	.0000	.0001	.0013	.0072	.0234	.0553
-	\$250	.0000	.0000	.0000	.0000	.0000	.0006	.0036	.0125	.0316
-	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0100	.0258
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0098	.0253
74	\$120	.0000	.0000	.0000	.0000	.0001	.0012	.0067	.0225	.0540
-	\$250	.0000	.0000	.0000	.0000	.0000	.0005	.0031	.0115	.0301
-	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0090	.0241
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0087	.0235))

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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
40	<u>\$120</u>	<u>.0011</u>	<u>.0063</u>	<u>.0158</u>	<u>.0291</u>	<u>.0649</u>	<u>.1104</u>	<u>.1639</u>	<u>.2239</u>
	<u>\$160</u>	<u>.0011</u>	<u>.0063</u>	<u>.0158</u>	<u>.0291</u>	<u>.0649</u>	<u>.1104</u>	<u>.1639</u>	<u>.2239</u>
41	<u>\$120</u>	<u>.0009</u>	<u>.0055</u>	<u>.0143</u>	<u>.0267</u>	<u>.0607</u>	<u>.1046</u>	<u>.1567</u>	<u>.2155</u>
	<u>\$160</u>	<u>.0009</u>	<u>.0055</u>	<u>.0143</u>	<u>.0267</u>	<u>.0607</u>	<u>.1046</u>	<u>.1567</u>	<u>.2155</u>
42	<u>\$120</u>	<u>.0008</u>	<u>.0048</u>	<u>.0128</u>	<u>.0244</u>	<u>.0567</u>	<u>.0990</u>	<u>.1495</u>	<u>.2072</u>
	<u>\$160</u>	<u>.0008</u>	<u>.0048</u>	<u>.0128</u>	<u>.0244</u>	<u>.0567</u>	<u>.0990</u>	<u>.1495</u>	<u>.2072</u>
43	<u>\$120</u>	<u>.0006</u>	<u>.0042</u>	<u>.0115</u>	<u>.0222</u>	<u>.0527</u>	<u>.0934</u>	<u>.1425</u>	<u>.1989</u>
	<u>\$160</u>	<u>.0006</u>	<u>.0042</u>	<u>.0115</u>	<u>.0222</u>	<u>.0527</u>	<u>.0934</u>	<u>.1425</u>	<u>.1989</u>
44	<u>\$120</u>	<u>.0005</u>	<u>.0036</u>	<u>.0102</u>	<u>.0201</u>	<u>.0489</u>	<u>.0878</u>	<u>.1355</u>	<u>.1906</u>
	<u>\$160</u>	<u>.0005</u>	<u>.0036</u>	<u>.0102</u>	<u>.0201</u>	<u>.0489</u>	<u>.0878</u>	<u>.1355</u>	<u>.1906</u>
45	<u>\$120</u>	<u>.0004</u>	<u>.0031</u>	<u>.0090</u>	<u>.0181</u>	<u>.0451</u>	<u>.0824</u>	<u>.1286</u>	<u>.1824</u>
	<u>\$160</u>	<u>.0004</u>	<u>.0031</u>	<u>.0090</u>	<u>.0181</u>	<u>.0451</u>	<u>.0824</u>	<u>.1286</u>	<u>.1824</u>
46	<u>\$120</u>	<u>.0003</u>	<u>.0026</u>	<u>.0079</u>	<u>.0162</u>	<u>.0415</u>	<u>.0772</u>	<u>.1218</u>	<u>.1744</u>
	<u>\$160</u>	<u>.0003</u>	<u>.0026</u>	<u>.0079</u>	<u>.0162</u>	<u>.0415</u>	<u>.0772</u>	<u>.1218</u>	<u>.1744</u>
47	<u>\$120</u>	<u>.0002</u>	<u>.0022</u>	<u>.0068</u>	<u>.0144</u>	<u>.0380</u>	<u>.0720</u>	<u>.1151</u>	<u>.1663</u>
	<u>\$160</u>	<u>.0002</u>	<u>.0022</u>	<u>.0068</u>	<u>.0144</u>	<u>.0380</u>	<u>.0720</u>	<u>.1151</u>	<u>.1663</u>
	<u>\$250</u>	<u>.0002</u>	<u>.0022</u>	<u>.0068</u>	<u>.0144</u>	<u>.0380</u>	<u>.0720</u>	<u>.1151</u>	<u>.1663</u>
48	<u>\$120</u>	<u>.0002</u>	<u>.0018</u>	<u>.0059</u>	<u>.0127</u>	<u>.0347</u>	<u>.0669</u>	<u>.1085</u>	<u>.1586</u>
	<u>\$160</u>	<u>.0002</u>	<u>.0018</u>	<u>.0059</u>	<u>.0127</u>	<u>.0347</u>	<u>.0669</u>	<u>.1085</u>	<u>.1584</u>
	<u>\$250</u>	<u>.0002</u>	<u>.0018</u>	<u>.0059</u>	<u>.0127</u>	<u>.0347</u>	<u>.0669</u>	<u>.1085</u>	<u>.1584</u>
	<u>\$275</u>	<u>.0002</u>	<u>.0018</u>	<u>.0059</u>	<u>.0127</u>	<u>.0347</u>	<u>.0669</u>	<u>.1085</u>	<u>.1584</u>
49	<u>\$120</u>	<u>.0001</u>	<u>.0015</u>	<u>.0051</u>	<u>.0113</u>	<u>.0317</u>	<u>.0623</u>	<u>.1024</u>	<u>.1520</u>
	<u>\$160</u>	<u>.0001</u>	<u>.0015</u>	<u>.0051</u>	<u>.0113</u>	<u>.0317</u>	<u>.0623</u>	<u>.1024</u>	<u>.1509</u>
	<u>\$250</u>	<u>.0001</u>	<u>.0015</u>	<u>.0051</u>	<u>.0113</u>	<u>.0317</u>	<u>.0623</u>	<u>.1024</u>	<u>.1509</u>
	<u>\$275</u>	<u>.0001</u>	<u>.0015</u>	<u>.0051</u>	<u>.0113</u>	<u>.0317</u>	<u>.0623</u>	<u>.1024</u>	<u>.1509</u>
50	<u>\$120</u>	<u>.0001</u>	<u>.0013</u>	<u>.0044</u>	<u>.0100</u>	<u>.0288</u>	<u>.0578</u>	<u>.0963</u>	<u>.1458</u>
	<u>\$160</u>	<u>.0001</u>	<u>.0013</u>	<u>.0044</u>	<u>.0100</u>	<u>.0288</u>	<u>.0578</u>	<u>.0963</u>	<u>.1435</u>
	<u>\$250</u>	<u>.0001</u>	<u>.0013</u>	<u>.0044</u>	<u>.0100</u>	<u>.0288</u>	<u>.0578</u>	<u>.0963</u>	<u>.1435</u>
	<u>\$275</u>	<u>.0001</u>	<u>.0013</u>	<u>.0044</u>	<u>.0100</u>	<u>.0288</u>	<u>.0578</u>	<u>.0963</u>	<u>.1435</u>
51	<u>\$120</u>	<u>.0001</u>	<u>.0010</u>	<u>.0037</u>	<u>.0087</u>	<u>.0260</u>	<u>.0534</u>	<u>.0905</u>	<u>.1397</u>
	<u>\$160</u>	<u>.0001</u>	<u>.0010</u>	<u>.0037</u>	<u>.0087</u>	<u>.0260</u>	<u>.0534</u>	<u>.0904</u>	<u>.1364</u>
	<u>\$250</u>	<u>.0001</u>	<u>.0010</u>	<u>.0037</u>	<u>.0087</u>	<u>.0260</u>	<u>.0534</u>	<u>.0904</u>	<u>.1361</u>
	<u>\$275</u>	<u>.0001</u>	<u>.0010</u>	<u>.0037</u>	<u>.0087</u>	<u>.0260</u>	<u>.0534</u>	<u>.0904</u>	<u>.1361</u>
52	<u>\$120</u>	<u>.0001</u>	<u>.0008</u>	<u>.0031</u>	<u>.0075</u>	<u>.0234</u>	<u>.0491</u>	<u>.0852</u>	<u>.1337</u>
	<u>\$160</u>	<u>.0001</u>	<u>.0008</u>	<u>.0031</u>	<u>.0075</u>	<u>.0234</u>	<u>.0491</u>	<u>.0845</u>	<u>.1295</u>
	<u>\$250</u>	<u>.0001</u>	<u>.0008</u>	<u>.0031</u>	<u>.0075</u>	<u>.0234</u>	<u>.0491</u>	<u>.0845</u>	<u>.1288</u>
	<u>\$275</u>	<u>.0001</u>	<u>.0008</u>	<u>.0031</u>	<u>.0075</u>	<u>.0234</u>	<u>.0491</u>	<u>.0845</u>	<u>.1288</u>
	<u>\$380</u>	<u>.0001</u>	<u>.0008</u>	<u>.0031</u>	<u>.0075</u>	<u>.0234</u>	<u>.0491</u>	<u>.0845</u>	<u>.1288</u>
53	<u>\$120</u>	<u>.0001</u>	<u>.0007</u>	<u>.0026</u>	<u>.0065</u>	<u>.0209</u>	<u>.0449</u>	<u>.0800</u>	<u>.1279</u>
	<u>\$160</u>	<u>.0001</u>	<u>.0007</u>	<u>.0026</u>	<u>.0065</u>	<u>.0209</u>	<u>.0449</u>	<u>.0787</u>	<u>.1227</u>

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$500	.0000	.0001	.0006	.0019	.0085	.0227	.0459	.0792
	\$550	.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
	\$800	.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
	\$1,000	.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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$1,000	.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
	\$1,000	.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
68	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$1,000	.0000	.0000	.0000	.0001	.0004	.0023	.0086	.0232
69	\$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
70	\$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
71	\$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
72	\$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
	\$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	.0010
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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	

* Single Loss Limit values are expressed in thousands of dollars.

AMENDATORY SECTION (Amending WSR 13-11-128, filed 5/21/13, effective 7/1/13)

WAC 296-17B-920 Hazard Group 2 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 2

Effective (~~November 19, 2010~~) June 30, 2017

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8627	.8442	.8279	.8131	.7995	.7868	.7749	.7637	.7530	.7429	.7332	.7238	.7148	.7062
2	.8572	.8377	.8204	.8047	.7902	.7768	.7642	.7523	.7410	.7302	.7199	.7100	.7005	.6913
3	.8519	.8313	.8129	.7963	.7810	.7668	.7535	.7409	.7290	.7176	.7067	.6963	.6862	.6765
4	.8467	.8249	.8055	.7880	.7719	.7569	.7428	.7296	.7170	.7050	.6935	.6825	.6719	.6617
5	.8415	.8185	.7982	.7797	.7628	.7470	.7322	.7183	.7050	.6924	.6803	.6688	.6577	.6470
6	.8363	.8123	.7909	.7715	.7537	.7372	.7216	.7070	.6931	.6799	.6672	.6551	.6435	.6323
7	.8313	.8061	.7837	.7634	.7448	.7274	.7112	.6958	.6813	.6675	.6542	.6416	.6294	.6177
8	.8263	.7999	.7765	.7553	.7358	.7177	.7007	.6847	.6695	.6551	.6413	.6281	.6154	.6033
9	.8214	.7939	.7695	.7473	.7270	.7081	.6903	.6736	.6578	.6428	.6284	.6147	.6015	.5889
10	.8165	.7879	.7624	.7394	.7182	.6985	.6800	.6626	.6462	.6305	.6156	.6014	.5877	.5746
11	.8117	.7819	.7555	.7315	.7094	.6889	.6697	.6516	.6346	.6183	.6029	.5881	.5740	.5605
12	.8070	.7760	.7485	.7236	.7007	.6794	.6595	.6407	.6230	.6062	.5902	.5750	.5604	.5464
13	.8023	.7702	.7416	.7157	.6920	.6699	.6492	.6298	.6115	.5941	.5776	.5619	.5468	.5325
14	.7976	.7643	.7348	.7079	.6833	.6604	.6390	.6190	.6000	.5821	.5651	.5489	.5334	.5186
15	.7930	.7586	.7279	.7002	.6746	.6510	.6289	.6082	.5886	.5701	.5526	.5359	.5200	.5049
16	.7885	.7528	.7211	.6924	.6660	.6416	.6188	.5974	.5773	.5582	.5402	.5231	.5068	.4913
17	.7839	.7471	.7144	.6847	.6574	.6322	.6087	.5867	.5659	.5464	.5279	.5103	.4937	.4778
18	.7795	.7415	.7076	.6770	.6489	.6229	.5986	.5760	.5547	.5346	.5156	.4977	.4806	.4644
19	.7750	.7358	.7009	.6693	.6403	.6135	.5886	.5653	.5435	.5229	.5035	.4851	.4677	.4511

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
20	.7706	.7302	.6942	.6617	.6318	.6042	.5786	.5547	.5323	.5112	.4914	.4726	.4549	.4380
21	.7663	.7246	.6876	.6540	.6233	.5949	.5686	.5441	.5212	.4996	.4793	.4602	.4421	.4250
22	.7619	.7191	.6809	.6464	.6148	.5857	.5587	.5336	.5101	.4881	.4674	.4479	.4295	.4121
23	.7576	.7135	.6743	.6388	.6063	.5764	.5488	.5231	.4991	.4766	.4555	.4356	.4170	.3993
24	.7534	.7080	.6677	.6312	.5979	.5672	.5389	.5126	.4881	.4651	.4437	.4235	.4045	.3866
25	.7491	.7025	.6611	.6236	.5894	.5580	.5290	.5021	.4771	.4538	.4319	.4114	.3922	.3740
26	.7449	.6971	.6545	.6160	.5810	.5488	.5192	.4917	.4662	.4424	.4202	.3994	.3799	.3616
27	.7408	.6917	.6479	.6085	.5726	.5397	.5094	.4814	.4554	.4312	.4086	.3875	.3678	.3492
28	.7366	.6862	.6414	.6010	.5642	.5305	.4996	.4710	.4446	.4200	.3971	.3757	.3557	.3369
29	.7326	.6809	.6349	.5935	.5558	.5214	.4898	.4607	.4338	.4088	.3856	.3639	.3437	.3248
30	.7285	.6755	.6284	.5860	.5475	.5123	.4801	.4505	.4231	.3977	.3742	.3522	.3318	.3127
31	.7245	.6702	.6219	.5785	.5392	.5033	.4704	.4403	.4124	.3867	.3628	.3407	.3200	.3007
32	.7205	.6649	.6155	.5711	.5308	.4942	.4607	.4300	.4018	.3757	.3515	.3291	.3082	.2888
33	.7166	.6597	.6091	.5637	.5226	.4852	.4511	.4199	.3912	.3647	.3403	.3176	.2966	.2770
34	.7127	.6545	.6027	.5563	.5143	.4762	.4415	.4097	.3806	.3538	.3290	.3061	.2849	.2652
35	.7089	.6493	.5964	.5489	.5060	.4672	.4319	.3996	.3701	.3429	.3179	.2947	.2733	.2535
36	.7051	.6442	.5900	.5415	.4978	.4582	.4223	.3895	.3595	.3320	.3067	.2833	.2618	.2419
37	.7014	.6391	.5837	.5342	.4896	.4492	.4127	.3794	.3490	.3211	.2955	.2720	.2504	.2304
38	.6977	.6341	.5775	.5269	.4814	.4403	.4031	.3693	.3384	.3103	.2844	.2608	.2391	.2191
39	.6941	.6291	.5713	.5196	.4732	.4314	.3936	.3592	.3280	.2995	.2734	.2497	.2279	.2081
40	.6906	.6242	.5652	.5124	.4651	.4226	.3841	.3493	.3176	.2888	.2626	.2387	.2170	.1972
41	.6872	.6194	.5592	.5054	.4571	.4138	.3747	.3394	.3073	.2783	.2519	.2280	.2063	.1866
42	.6838	.6147	.5532	.4984	.4492	.4051	.3654	.3296	.2972	.2679	.2414	.2175	.1959	.1763
43	.6806	.6101	.5474	.4915	.4414	.3966	.3562	.3199	.2871	.2577	.2311	.2072	.1857	.1663
44	.6775	.6056	.5417	.4847	.4337	.3881	.3471	.3103	.2773	.2476	.2210	.1972	.1758	.1566
45	.6744	.6013	.5361	.4780	.4261	.3797	.3381	.3009	.2676	.2378	.2112	.1874	.1661	.1472
46	.6715	.5970	.5306	.4714	.4186	.3714	.3292	.2916	.2580	.2281	.2015	.1778	.1568	.1381
47	.6687	.5928	.5252	.4649	.4111	.3631	.3204	.2824	.2486	.2186	.1920	.1685	.1477	.1294
48	.6660	.5888	.5199	.4585	.4037	.3550	.3117	.2734	.2394	.2093	.1828	.1594	.1389	.1209
49	.6634	.5848	.5147	.4521	.3964	.3470	.3032	.2644	.2302	.2002	.1737	.1506	.1304	.1127
50	.6608	.5810	.5096	.4459	.3892	.3390	.2947	.2556	.2213	.1912	.1649	.1420	.1221	.1048
51	.6584	.5773	.5045	.4397	.3821	.3312	.2863	.2469	.2124	.1824	.1563	.1336	.1141	.0972
52	.6561	.5736	.4996	.4336	.3751	.3234	.2780	.2383	.2038	.1738	.1479	.1255	.1063	.0899
53	.6539	.5701	.4948	.4276	.3681	.3157	.2698	.2299	.1952	.1653	.1396	.1176	.0989	.0829
54	.6518	.5667	.4901	.4217	.3613	.3081	.2618	.2216	.1869	.1571	.1316	.1100	.0917	.0762
55	.6498	.5634	.4855	.4159	.3545	.3006	.2538	.2134	.1786	.1490	.1238	.1026	.0847	.0698
56	.6479	.5602	.4809	.4102	.3478	.2932	.2459	.2053	.1705	.1411	.1163	.0954	.0781	.0637
57	.6461	.5571	.4766	.4047	.3412	.2859	.2382	.1973	.1626	.1334	.1089	.0885	.0717	.0579
58	.6444	.5542	.4723	.3992	.3348	.2787	.2305	.1895	.1548	.1258	.1018	.0819	.0656	.0523
59	.6428	.5513	.4682	.3938	.3284	.2716	.2230	.1818	.1472	.1185	.0948	.0755	.0598	.0471
60	.6413	.5486	.4642	.3886	.3222	.2647	.2156	.1742	.1398	.1114	.0882	.0694	.0543	.0422
61	.6400	.5461	.4603	.3835	.3160	.2578	.2083	.1668	.1325	.1044	.0817	.0635	.0490	.0376
62	.6387	.5437	.4566	.3785	.3100	.2510	.2011	.1596	.1254	.0977	.0755	.0579	.0441	.0334
63	.6376	.5414	.4530	.3737	.3041	.2444	.1941	.1524	.1185	.0912	.0696	.0526	.0395	.0294
64	.6365	.5393	.4496	.3690	.2984	.2379	.1872	.1455	.1117	.0849	.0639	.0476	.0352	.0258
65	.6356	.5373	.4463	.3645	.2928	.2315	.1804	.1387	.1052	.0789	.0585	.0429	.0312	.0224
66	.6348	.5354	.4432	.3601	.2873	.2253	.1738	.1321	.0989	.0731	.0533	.0385	.0275	.0194
67	.6340	.5338	.4403	.3559	.2820	.2192	.1673	.1256	.0928	.0675	.0485	.0344	.0241	.0167
68	.6334	.5322	.4376	.3519	.2768	.2133	.1610	.1194	.0869	.0623	.0439	.0306	.0210	.0142
69	.6328	.5308	.4350	.3480	.2718	.2074	.1549	.1133	.0812	.0572	.0396	.0270	.0182	.0121

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
70	.6324	.5296	.4326	.3443	.2669	.2018	.1489	.1074	.0758	.0525	.0357	.0238	.0157	.0102
71	.6320	.5284	.4303	.3406	.2621	.1962	.1429	.1016	.0705	.0479	.0319	.0208	.0134	.0085
72	.6317	.5275	.4282	.3373	.2577	.1909	.1374	.0962	.0657	.0438	.0286	.0183	.0115	.0071
73	.6315	.5267	.4265	.3343	.2535	.1860	.1323	.0913	.0613	.0401	.0256	.0160	.0098	.0059
74	.6313	.5262	.4254	.3325	.2509	.1829	.1290	.0882	.0585	.0378	.0239	.0147	.0089	.0053))

Maximum Loss Ratio														
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
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	

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
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

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table

Hazard Group 2

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0321	.0674	.1058	.1464	.2317	.3202	.4109	.5031
2	.0000	.0304	.0646	.1023	.1422	.2262	.3137	.4034	.4947
3	.0000	.0288	.0620	.0989	.1382	.2209	.3073	.3959	.4863
4	.0000	.0272	.0595	.0956	.1342	.2157	.3009	.3885	.4780
5	.0000	.0257	.0570	.0924	.1303	.2105	.2945	.3812	.4697
6	.0000	.0243	.0547	.0893	.1264	.2053	.2883	.3739	.4615
7	.0000	.0229	.0525	.0863	.1227	.2003	.2821	.3667	.4534
8	.0000	.0216	.0503	.0834	.1190	.1953	.2759	.3595	.4453
9	.0000	.0204	.0483	.0805	.1154	.1904	.2699	.3525	.4373

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
10	.0000	.0192	.0462	.0777	.1119	.1855	.2639	.3454	.4294
11	.0000	.0181	.0443	.0749	.1084	.1807	.2579	.3385	.4215
12	.0000	.0171	.0424	.0722	.1050	.1760	.2520	.3315	.4136
13	.0000	.0161	.0406	.0696	.1016	.1713	.2462	.3246	.4057
14	.0000	.0152	.0388	.0670	.0983	.1666	.2403	.3178	.3979
15	.0000	.0143	.0370	.0645	.0950	.1620	.2346	.3109	.3902
16	.0000	.0134	.0353	.0620	.0917	.1575	.2288	.3041	.3824
17	.0000	.0126	.0337	.0595	.0886	.1529	.2231	.2974	.3747
18	.0000	.0118	.0321	.0572	.0854	.1485	.2175	.2906	.3670
19	.0000	.0110	.0305	.0548	.0823	.1440	.2118	.2839	.3593
20	.0000	.0103	.0290	.0525	.0793	.1396	.2062	.2772	.3517
21	.0000	.0096	.0275	.0502	.0763	.1353	.2006	.2706	.3440
22	.0000	.0089	.0261	.0480	.0733	.1309	.1951	.2639	.3364
23	.0000	.0083	.0246	.0458	.0704	.1266	.1895	.2573	.3288
24	.0000	.0077	.0233	.0437	.0675	.1224	.1840	.2507	.3212
25	.0000	.0071	.0220	.0416	.0647	.1181	.1785	.2441	.3136
26	.0000	.0066	.0207	.0396	.0619	.1139	.1731	.2375	.3060
27	.0000	.0061	.0194	.0376	.0591	.1098	.1677	.2309	.2985
28	.0000	.0056	.0182	.0356	.0564	.1056	.1622	.2244	.2910
29	.0000	.0051	.0171	.0337	.0538	.1016	.1569	.2179	.2835
30	.0000	.0047	.0159	.0318	.0512	.0975	.1515	.2114	.2760
31	.0000	.0043	.0149	.0300	.0486	.0935	.1462	.2049	.2685
32	.0000	.0039	.0138	.0282	.0461	.0895	.1409	.1985	.2611
33	.0000	.0035	.0128	.0265	.0436	.0856	.1357	.1921	.2537
34	.0000	.0032	.0118	.0248	.0412	.0817	.1305	.1857	.2463
35	.0000	.0029	.0109	.0232	.0388	.0779	.1253	.1794	.2389
36	.0000	.0026	.0100	.0216	.0365	.0741	.1202	.1730	.2315
37	.0000	.0023	.0092	.0201	.0342	.0704	.1151	.1667	.2242
38	.0000	.0020	.0084	.0186	.0320	.0667	.1101	.1605	.2169
39	.0000	.0018	.0076	.0171	.0298	.0631	.1051	.1543	.2096
40	.0000	.0016	.0069	.0158	.0278	.0596	.1002	.1482	.2024
41	.0000	.0014	.0062	.0145	.0258	.0562	.0954	.1422	.1954
42	.0000	.0012	.0056	.0133	.0239	.0528	.0907	.1362	.1884
43	.0000	.0010	.0050	.0121	.0221	.0496	.0861	.1304	.1815
44	.0000	.0009	.0045	.0110	.0203	.0465	.0816	.1247	.1747
45	.0000	.0008	.0040	.0100	.0186	.0434	.0773	.1191	.1680
46	.0000	.0007	.0035	.0090	.0171	.0405	.0730	.1136	.1614
47	.0000	.0006	.0031	.0081	.0156	.0377	.0688	.1082	.1549
48	.0000	.0005	.0027	.0073	.0142	.0350	.0648	.1029	.1485
49	.0000	.0004	.0024	.0065	.0128	.0324	.0608	.0977	.1421
50	.0000	.0003	.0021	.0057	.0115	.0298	.0570	.0926	.1359
51	.0000	.0003	.0018	.0050	.0104	.0274	.0533	.0875	.1297

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
52	.0000	.0002	.0015	.0044	.0092	.0251	.0496	.0826	.1236
53	.0000	.0002	.0013	.0039	.0082	.0229	.0461	.0778	.1176
54	.0000	.0001	.0011	.0033	.0072	.0208	.0427	.0731	.1117
55	.0000	.0001	.0009	.0029	.0063	.0188	.0394	.0685	.1059
56	.0000	.0001	.0007	.0024	.0055	.0169	.0362	.0639	.1002
57	.0000	.0001	.0006	.0020	.0048	.0151	.0331	.0596	.0947
58	.0000	.0001	.0005	.0017	.0041	.0134	.0302	.0553	.0892
59	.0000	.0000	.0004	.0014	.0035	.0118	.0273	.0512	.0838
60	.0000	.0000	.0003	.0011	.0029	.0103	.0246	.0472	.0786
61	.0000	.0000	.0002	.0009	.0024	.0090	.0221	.0433	.0735
62	.0000	.0000	.0002	.0007	.0020	.0077	.0197	.0396	.0685
63	.0000	.0000	.0001	.0006	.0016	.0066	.0174	.0360	.0637
64	.0000	.0000	.0001	.0004	.0013	.0055	.0153	.0326	.0590
65	.0000	.0000	.0001	.0003	.0010	.0046	.0133	.0293	.0545
66	.0000	.0000	.0000	.0002	.0007	.0038	.0114	.0262	.0501
67	.0000	.0000	.0000	.0002	.0006	.0030	.0098	.0233	.0459
68	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0206	.0419
69	.0000	.0000	.0000	.0001	.0003	.0018	.0068	.0180	.0380
70	.0000	.0000	.0000	.0000	.0002	.0014	.0056	.0156	.0343
71	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0133	.0306
72	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0112	.0273
73	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0095	.0243
74	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0084	.0225))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	<u>.0000</u>	<u>.0408</u>	<u>.0833</u>	<u>.1275</u>	<u>.1731</u>	<u>.2663</u>	<u>.3616</u>	<u>.4584</u>	<u>.5561</u>
2	<u>.0000</u>	<u>.0392</u>	<u>.0806</u>	<u>.1240</u>	<u>.1688</u>	<u>.2608</u>	<u>.3551</u>	<u>.4509</u>	<u>.5478</u>
3	<u>.0000</u>	<u>.0378</u>	<u>.0781</u>	<u>.1208</u>	<u>.1649</u>	<u>.2558</u>	<u>.3491</u>	<u>.4440</u>	<u>.5401</u>
4	<u>.0000</u>	<u>.0363</u>	<u>.0756</u>	<u>.1177</u>	<u>.1611</u>	<u>.2508</u>	<u>.3432</u>	<u>.4372</u>	<u>.5325</u>
5	<u>.0000</u>	<u>.0348</u>	<u>.0733</u>	<u>.1145</u>	<u>.1572</u>	<u>.2459</u>	<u>.3372</u>	<u>.4303</u>	<u>.5248</u>
6	<u>.0000</u>	<u>.0333</u>	<u>.0709</u>	<u>.1113</u>	<u>.1535</u>	<u>.2409</u>	<u>.3312</u>	<u>.4234</u>	<u>.5171</u>
7	<u>.0000</u>	<u>.0319</u>	<u>.0686</u>	<u>.1082</u>	<u>.1497</u>	<u>.2360</u>	<u>.3253</u>	<u>.4166</u>	<u>.5093</u>
8	<u>.0000</u>	<u>.0304</u>	<u>.0663</u>	<u>.1052</u>	<u>.1459</u>	<u>.2310</u>	<u>.3193</u>	<u>.4097</u>	<u>.5015</u>
9	<u>.0000</u>	<u>.0290</u>	<u>.0640</u>	<u>.1021</u>	<u>.1422</u>	<u>.2261</u>	<u>.3133</u>	<u>.4027</u>	<u>.4937</u>
10	<u>.0000</u>	<u>.0277</u>	<u>.0618</u>	<u>.0991</u>	<u>.1385</u>	<u>.2213</u>	<u>.3074</u>	<u>.3959</u>	<u>.4860</u>
11	<u>.0000</u>	<u>.0264</u>	<u>.0596</u>	<u>.0962</u>	<u>.1349</u>	<u>.2165</u>	<u>.3016</u>	<u>.3890</u>	<u>.4782</u>
12	<u>.0000</u>	<u>.0252</u>	<u>.0574</u>	<u>.0932</u>	<u>.1313</u>	<u>.2116</u>	<u>.2956</u>	<u>.3821</u>	<u>.4704</u>
13	<u>.0000</u>	<u>.0240</u>	<u>.0553</u>	<u>.0903</u>	<u>.1277</u>	<u>.2068</u>	<u>.2897</u>	<u>.3751</u>	<u>.4624</u>
14	<u>.0000</u>	<u>.0228</u>	<u>.0532</u>	<u>.0875</u>	<u>.1241</u>	<u>.2019</u>	<u>.2837</u>	<u>.3681</u>	<u>.4545</u>
15	<u>.0000</u>	<u>.0216</u>	<u>.0511</u>	<u>.0846</u>	<u>.1206</u>	<u>.1971</u>	<u>.2778</u>	<u>.3611</u>	<u>.4465</u>
16	<u>.0000</u>	<u>.0205</u>	<u>.0491</u>	<u>.0818</u>	<u>.1170</u>	<u>.1923</u>	<u>.2718</u>	<u>.3541</u>	<u>.4385</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
17	<u>.0000</u>	<u>.0194</u>	<u>.0471</u>	<u>.0790</u>	<u>.1135</u>	<u>.1875</u>	<u>.2658</u>	<u>.3470</u>	<u>.4305</u>
18	<u>.0000</u>	<u>.0183</u>	<u>.0452</u>	<u>.0763</u>	<u>.1100</u>	<u>.1827</u>	<u>.2598</u>	<u>.3399</u>	<u>.4224</u>
19	<u>.0000</u>	<u>.0173</u>	<u>.0432</u>	<u>.0735</u>	<u>.1066</u>	<u>.1779</u>	<u>.2538</u>	<u>.3328</u>	<u>.4143</u>
20	<u>.0000</u>	<u>.0163</u>	<u>.0413</u>	<u>.0708</u>	<u>.1031</u>	<u>.1731</u>	<u>.2478</u>	<u>.3257</u>	<u>.4062</u>
21	<u>.0000</u>	<u>.0153</u>	<u>.0395</u>	<u>.0682</u>	<u>.0997</u>	<u>.1682</u>	<u>.2417</u>	<u>.3185</u>	<u>.3980</u>
22	<u>.0000</u>	<u>.0144</u>	<u>.0376</u>	<u>.0655</u>	<u>.0963</u>	<u>.1634</u>	<u>.2356</u>	<u>.3113</u>	<u>.3897</u>
23	<u>.0000</u>	<u>.0134</u>	<u>.0358</u>	<u>.0629</u>	<u>.0929</u>	<u>.1586</u>	<u>.2295</u>	<u>.3040</u>	<u>.3815</u>
24	<u>.0000</u>	<u>.0126</u>	<u>.0341</u>	<u>.0603</u>	<u>.0895</u>	<u>.1537</u>	<u>.2233</u>	<u>.2968</u>	<u>.3732</u>
25	<u>.0000</u>	<u>.0117</u>	<u>.0323</u>	<u>.0577</u>	<u>.0861</u>	<u>.1489</u>	<u>.2172</u>	<u>.2894</u>	<u>.3648</u>
26	<u>.0000</u>	<u>.0109</u>	<u>.0306</u>	<u>.0551</u>	<u>.0827</u>	<u>.1441</u>	<u>.2110</u>	<u>.2821</u>	<u>.3564</u>
27	<u>.0000</u>	<u>.0101</u>	<u>.0289</u>	<u>.0526</u>	<u>.0794</u>	<u>.1392</u>	<u>.2048</u>	<u>.2747</u>	<u>.3480</u>
28	<u>.0000</u>	<u>.0093</u>	<u>.0273</u>	<u>.0501</u>	<u>.0761</u>	<u>.1344</u>	<u>.1986</u>	<u>.2673</u>	<u>.3396</u>
29	<u>.0000</u>	<u>.0086</u>	<u>.0257</u>	<u>.0476</u>	<u>.0728</u>	<u>.1295</u>	<u>.1924</u>	<u>.2599</u>	<u>.3312</u>
30	<u>.0000</u>	<u>.0079</u>	<u>.0241</u>	<u>.0452</u>	<u>.0695</u>	<u>.1247</u>	<u>.1862</u>	<u>.2525</u>	<u>.3227</u>
31	<u>.0000</u>	<u>.0072</u>	<u>.0226</u>	<u>.0428</u>	<u>.0662</u>	<u>.1198</u>	<u>.1800</u>	<u>.2451</u>	<u>.3142</u>
32	<u>.0000</u>	<u>.0066</u>	<u>.0211</u>	<u>.0404</u>	<u>.0630</u>	<u>.1150</u>	<u>.1737</u>	<u>.2376</u>	<u>.3057</u>
33	<u>.0000</u>	<u>.0060</u>	<u>.0197</u>	<u>.0381</u>	<u>.0598</u>	<u>.1102</u>	<u>.1675</u>	<u>.2301</u>	<u>.2971</u>
34	<u>.0000</u>	<u>.0054</u>	<u>.0182</u>	<u>.0358</u>	<u>.0566</u>	<u>.1054</u>	<u>.1612</u>	<u>.2226</u>	<u>.2886</u>
35	<u>.0000</u>	<u>.0049</u>	<u>.0169</u>	<u>.0335</u>	<u>.0535</u>	<u>.1006</u>	<u>.1550</u>	<u>.2151</u>	<u>.2800</u>
36	<u>.0000</u>	<u>.0044</u>	<u>.0155</u>	<u>.0313</u>	<u>.0504</u>	<u>.0958</u>	<u>.1487</u>	<u>.2076</u>	<u>.2714</u>
37	<u>.0000</u>	<u>.0039</u>	<u>.0142</u>	<u>.0291</u>	<u>.0473</u>	<u>.0910</u>	<u>.1424</u>	<u>.2000</u>	<u>.2627</u>
38	<u>.0000</u>	<u>.0034</u>	<u>.0130</u>	<u>.0270</u>	<u>.0442</u>	<u>.0863</u>	<u>.1362</u>	<u>.1924</u>	<u>.2540</u>
39	<u>.0000</u>	<u>.0030</u>	<u>.0118</u>	<u>.0249</u>	<u>.0413</u>	<u>.0816</u>	<u>.1300</u>	<u>.1849</u>	<u>.2454</u>
40	<u>.0000</u>	<u>.0026</u>	<u>.0107</u>	<u>.0229</u>	<u>.0384</u>	<u>.0770</u>	<u>.1238</u>	<u>.1774</u>	<u>.2368</u>
41	<u>.0000</u>	<u>.0023</u>	<u>.0096</u>	<u>.0210</u>	<u>.0356</u>	<u>.0724</u>	<u>.1178</u>	<u>.1700</u>	<u>.2283</u>
42	<u>.0000</u>	<u>.0020</u>	<u>.0086</u>	<u>.0191</u>	<u>.0328</u>	<u>.0680</u>	<u>.1118</u>	<u>.1627</u>	<u>.2198</u>
43	<u>.0000</u>	<u>.0017</u>	<u>.0076</u>	<u>.0174</u>	<u>.0302</u>	<u>.0637</u>	<u>.1059</u>	<u>.1555</u>	<u>.2114</u>
44	<u>.0000</u>	<u>.0014</u>	<u>.0067</u>	<u>.0157</u>	<u>.0276</u>	<u>.0594</u>	<u>.1001</u>	<u>.1483</u>	<u>.2031</u>
45	<u>.0000</u>	<u>.0012</u>	<u>.0059</u>	<u>.0140</u>	<u>.0252</u>	<u>.0552</u>	<u>.0943</u>	<u>.1412</u>	<u>.1947</u>
46	<u>.0000</u>	<u>.0010</u>	<u>.0051</u>	<u>.0125</u>	<u>.0229</u>	<u>.0512</u>	<u>.0887</u>	<u>.1342</u>	<u>.1865</u>
47	<u>.0000</u>	<u>.0008</u>	<u>.0044</u>	<u>.0111</u>	<u>.0206</u>	<u>.0473</u>	<u>.0832</u>	<u>.1272</u>	<u>.1784</u>
48	<u>.0000</u>	<u>.0006</u>	<u>.0038</u>	<u>.0098</u>	<u>.0185</u>	<u>.0435</u>	<u>.0778</u>	<u>.1204</u>	<u>.1703</u>
49	<u>.0000</u>	<u>.0005</u>	<u>.0033</u>	<u>.0086</u>	<u>.0166</u>	<u>.0401</u>	<u>.0728</u>	<u>.1140</u>	<u>.1627</u>
50	<u>.0000</u>	<u>.0004</u>	<u>.0028</u>	<u>.0076</u>	<u>.0149</u>	<u>.0368</u>	<u>.0680</u>	<u>.1077</u>	<u>.1551</u>
51	<u>.0000</u>	<u>.0003</u>	<u>.0024</u>	<u>.0066</u>	<u>.0132</u>	<u>.0336</u>	<u>.0633</u>	<u>.1016</u>	<u>.1476</u>
52	<u>.0000</u>	<u>.0003</u>	<u>.0020</u>	<u>.0057</u>	<u>.0117</u>	<u>.0305</u>	<u>.0586</u>	<u>.0954</u>	<u>.1402</u>
53	<u>.0000</u>	<u>.0002</u>	<u>.0016</u>	<u>.0049</u>	<u>.0102</u>	<u>.0275</u>	<u>.0541</u>	<u>.0893</u>	<u>.1327</u>
54	<u>.0000</u>	<u>.0002</u>	<u>.0013</u>	<u>.0041</u>	<u>.0088</u>	<u>.0247</u>	<u>.0496</u>	<u>.0833</u>	<u>.1253</u>
55	<u>.0000</u>	<u>.0001</u>	<u>.0011</u>	<u>.0034</u>	<u>.0076</u>	<u>.0220</u>	<u>.0453</u>	<u>.0774</u>	<u>.1180</u>
56	<u>.0000</u>	<u>.0001</u>	<u>.0008</u>	<u>.0028</u>	<u>.0064</u>	<u>.0194</u>	<u>.0411</u>	<u>.0715</u>	<u>.1107</u>
57	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0023</u>	<u>.0053</u>	<u>.0170</u>	<u>.0369</u>	<u>.0658</u>	<u>.1034</u>
58	<u>.0000</u>	<u>.0000</u>	<u>.0005</u>	<u>.0018</u>	<u>.0044</u>	<u>.0146</u>	<u>.0330</u>	<u>.0601</u>	<u>.0962</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
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

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table

Hazard Group 2

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio															
Size	Single Loss Limit[±]	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.6903	.6237	.5645	.5116	.4641	.4222	.3871	.3577	.3330	.3122	.2946	.2797	.2672	.2569
41	\$120	.6868	.6189	.5585	.5045	.4562	.4148	.3801	.3510	.3266	.3061	.2888	.2744	.2624	.2527
42	\$120	.6835	.6142	.5525	.4975	.4488	.4078	.3734	.3446	.3205	.3002	.2833	.2694	.2581	.2489
43	\$120	.6803	.6096	.5467	.4906	.4420	.4012	.3670	.3384	.3145	.2946	.2782	.2648	.2541	.2454
44	\$120	.6772	.6052	.5410	.4841	.4355	.3948	.3608	.3324	.3087	.2892	.2734	.2606	.2503	.2421
45	\$120	.6742	.6008	.5354	.4780	.4294	.3887	.3547	.3265	.3031	.2842	.2689	.2566	.2468	.2391
46	\$120	.6712	.5965	.5300	.4722	.4235	.3828	.3489	.3208	.2979	.2794	.2646	.2529	.2436	.2363
47	\$120	.6684	.5924	.5248	.4667	.4178	.3770	.3431	.3153	.2928	.2749	.2606	.2494	.2405	.2337
48	\$120	.6657	.5883	.5199	.4614	.4123	.3713	.3375	.3101	.2881	.2706	.2568	.2461	.2378	.2314
49	\$120	.6631	.5844	.5153	.4563	.4068	.3657	.3321	.3051	.2835	.2665	.2533	.2430	.2352	.2292
50	\$120	.6606	.5807	.5108	.4514	.4015	.3603	.3269	.3002	.2791	.2626	.2499	.2402	.2328	.2272
	\$250	.6608	.5809	.5094	.4456	.3889	.3387	.2951	.2576	.2257	.1986	.1758	.1566	.1405	.1271
51	\$120	.6582	.5772	.5065	.4465	.3963	.3551	.3219	.2956	.2749	.2590	.2468	.2375	.2306	.2254
	\$250	.6584	.5772	.5044	.4394	.3818	.3312	.2874	.2501	.2184	.1916	.1692	.1504	.1349	.1220
52	\$120	.6559	.5738	.5024	.4418	.3912	.3501	.3171	.2911	.2709	.2555	.2438	.2351	.2286	.2238
	\$250	.6561	.5735	.4994	.4334	.3748	.3239	.2800	.2428	.2113	.1849	.1628	.1446	.1295	.1173
53	\$120	.6537	.5706	.4984	.4371	.3863	.3451	.3124	.2868	.2671	.2522	.2410	.2328	.2267	.2224
	\$250	.6539	.5700	.4946	.4274	.3681	.3168	.2728	.2356	.2044	.1783	.1567	.1389	.1245	.1128
54	\$120	.6516	.5676	.4945	.4326	.3815	.3404	.3078	.2827	.2635	.2491	.2384	.2307	.2250	.2210
	\$250	.6517	.5666	.4899	.4216	.3616	.3099	.2658	.2287	.1976	.1719	.1508	.1336	.1197	.1086
55	\$120	.6497	.5647	.4907	.4282	.3769	.3357	.3034	.2787	.2600	.2461	.2360	.2287	.2235	.2198
	\$250	.6497	.5633	.4853	.4159	.3553	.3032	.2590	.2219	.1911	.1658	.1452	.1285	.1152	.1047

((Maximum Loss Ratio															
Size	Single-Loss-Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
56	\$120	.6479	.5619	.4870	.4239	.3723	.3312	.2992	.2748	.2567	.2434	.2337	.2269	.2221	.2188
	\$250	.6478	.5601	.4808	.4104	.3491	.2966	.2523	.2153	.1847	.1598	.1398	.1237	.1110	.1010
57	\$120	.6463	.5592	.4835	.4198	.3679	.3268	.2951	.2712	.2535	.2408	.2316	.2253	.2208	.2178
	\$250	.6461	.5570	.4765	.4051	.3432	.2903	.2457	.2088	.1786	.1541	.1346	.1191	.1070	.0976
58	\$120	.6447	.5567	.4800	.4157	.3636	.3225	.2911	.2677	.2505	.2383	.2297	.2238	.2197	.2170
	\$250	.6444	.5541	.4724	.4000	.3373	.2840	.2393	.2025	.1726	.1487	.1297	.1148	.1033	.0944
	\$500	.6444	.5541	.4723	.3991	.3347	.2787	.2305	.1896	.1551	.1265	.1029	.0835	.0677	.0551
59	\$120	.6433	.5543	.4767	.4118	.3593	.3184	.2873	.2643	.2477	.2360	.2279	.2224	.2187	.2162
	\$250	.6428	.5513	.4684	.3951	.3316	.2778	.2331	.1964	.1669	.1434	.1250	.1107	.0998	.0915
	\$500	.6428	.5513	.4681	.3938	.3283	.2716	.2230	.1820	.1477	.1194	.0963	.0775	.0623	.0503
60	\$120	.6420	.5520	.4735	.4080	.3553	.3143	.2836	.2611	.2450	.2339	.2262	.2211	.2178	.2156
	\$250	.6413	.5486	.4646	.3903	.3261	.2719	.2270	.1905	.1613	.1383	.1205	.1069	.0965	.0888
	\$500	.6413	.5486	.4641	.3885	.3221	.2647	.2157	.1746	.1405	.1126	.0899	.0717	.0572	.0458
61	\$120	.6407	.5498	.4704	.4043	.3513	.3104	.2800	.2580	.2425	.2319	.2247	.2200	.2170	.2150
	\$250	.6399	.5461	.4609	.3856	.3207	.2660	.2210	.1847	.1559	.1335	.1163	.1032	.0935	.0863
	\$500	.6400	.5461	.4603	.3834	.3160	.2579	.2086	.1674	.1335	.1060	.0839	.0663	.0524	.0416
62	\$120	.6396	.5477	.4675	.4007	.3474	.3067	.2766	.2551	.2401	.2300	.2233	.2190	.2162	.2145
	\$250	.6387	.5438	.4574	.3811	.3154	.2603	.2152	.1791	.1507	.1289	.1123	.0999	.0907	.0841
	\$500	.6387	.5437	.4565	.3785	.3100	.2512	.2016	.1604	.1267	.0996	.0780	.0611	.0479	.0378
63	\$120	.6385	.5457	.4646	.3972	.3437	.3030	.2733	.2523	.2379	.2283	.2221	.2181	.2156	.2141
	\$250	.6376	.5416	.4541	.3767	.3102	.2547	.2096	.1737	.1457	.1244	.1085	.0967	.0881	.0820
	\$500	.6376	.5414	.4530	.3737	.3042	.2447	.1947	.1535	.1201	.0934	.0725	.0562	.0437	.0342
64	\$120	.6376	.5439	.4619	.3938	.3401	.2995	.2702	.2497	.2358	.2267	.2209	.2173	.2151	.2137
	\$250	.6365	.5396	.4509	.3725	.3052	.2493	.2041	.1684	.1410	.1202	.1049	.0938	.0858	.0802
	\$500	.6365	.5393	.4496	.3690	.2985	.2383	.1880	.1468	.1137	.0875	.0672	.0516	.0398	.0309
	\$1,000	.6365	.5393	.4496	.3690	.2984	.2379	.1872	.1455	.1117	.0849	.0639	.0476	.0352	.0258
65	\$120	.6367	.5421	.4592	.3905	.3365	.2961	.2671	.2472	.2339	.2253	.2199	.2166	.2146	.2134
	\$250	.6356	.5377	.4479	.3684	.3004	.2440	.1988	.1634	.1364	.1163	.1016	.0911	.0837	.0785
	\$500	.6356	.5373	.4463	.3645	.2930	.2321	.1814	.1403	.1075	.0818	.0621	.0472	.0361	.0280
	\$1,000	.6356	.5373	.4463	.3645	.2928	.2315	.1804	.1387	.1052	.0789	.0585	.0429	.0312	.0225
66	\$120	.6360	.5405	.4567	.3874	.3332	.2929	.2643	.2448	.2321	.2240	.2190	.2160	.2142	.2132
	\$250	.6348	.5360	.4451	.3645	.2957	.2389	.1936	.1585	.1320	.1125	.0985	.0886	.0817	.0771
	\$500	.6348	.5354	.4433	.3602	.2877	.2260	.1750	.1339	.1015	.0764	.0574	.0432	.0328	.0253
	\$1,000	.6348	.5354	.4432	.3601	.2873	.2253	.1738	.1321	.0989	.0731	.0534	.0385	.0275	.0195
67	\$120	.6353	.5390	.4543	.3844	.3299	.2897	.2616	.2426	.2304	.2228	.2181	.2154	.2138	.2129
	\$250	.6341	.5344	.4424	.3608	.2912	.2340	.1886	.1538	.1278	.1090	.0956	.0863	.0800	.0758
	\$500	.6340	.5338	.4404	.3561	.2825	.2201	.1688	.1278	.0957	.0712	.0529	.0394	.0297	.0228
	\$1,000	.6340	.5338	.4403	.3559	.2820	.2192	.1674	.1256	.0928	.0676	.0485	.0344	.0241	.0167
68	\$120	.6346	.5376	.4521	.3815	.3267	.2867	.2590	.2406	.2289	.2217	.2174	.2149	.2135	.2128
	\$250	.6335	.5329	.4399	.3572	.2868	.2292	.1838	.1493	.1239	.1057	.0929	.0843	.0785	.0747
	\$500	.6334	.5322	.4376	.3521	.2774	.2143	.1628	.1218	.0902	.0663	.0487	.0360	.0270	.0207
	\$1,000	.6334	.5322	.4376	.3519	.2768	.2133	.1611	.1194	.0869	.0623	.0440	.0306	.0210	.0143
69	\$120	.6341	.5362	.4499	.3787	.3237	.2839	.2565	.2386	.2274	.2207	.2167	.2145	.2133	.2126
	\$250	.6330	.5316	.4375	.3538	.2825	.2245	.1791	.1450	.1201	.1025	.0905	.0824	.0771	.0737
	\$500	.6328	.5309	.4351	.3483	.2725	.2087	.1569	.1160	.0848	.0616	.0448	.0328	.0244	.0187
	\$1,000	.6328	.5308	.4350	.3480	.2718	.2074	.1549	.1133	.0813	.0573	.0397	.0271	.0183	.0121
70	\$120	.6336	.5350	.4478	.3760	.3208	.2811	.2542	.2368	.2261	.2198	.2161	.2141	.2130	.2125
	\$250	.6325	.5304	.4353	.3505	.2784	.2200	.1747	.1409	.1166	.0996	.0882	.0807	.0759	.0728

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.6324	.5296	.4327	.3447	.2678	.2033	.1511	.1105	.0798	.0572	.0411	.0299	.0222	.0171
	\$1,000	.6324	.5296	.4326	.3443	.2669	.2018	.1489	.1074	.0759	.0525	.0357	.0239	.0158	.0103
71	\$120	.6332	.5339	.4459	.3734	.3180	.2785	.2519	.2351	.2249	.2190	.2156	.2138	.2129	.2124
	\$250	.6322	.5294	.4332	.3473	.2744	.2156	.1702	.1368	.1131	.0969	.0861	.0791	.0748	.0721
	\$500	.6320	.5285	.4305	.3411	.2631	.1979	.1455	.1050	.0748	.0530	.0377	.0272	.0202	.0156
	\$1,000	.6320	.5284	.4303	.3406	.2621	.1962	.1430	.1016	.0706	.0480	.0320	.0209	.0135	.0086
72	\$120	.6328	.5329	.4441	.3710	.3154	.2760	.2499	.2336	.2238	.2182	.2152	.2135	.2127	.2123
	\$250	.6319	.5284	.4313	.3444	.2707	.2115	.1662	.1332	.1100	.0944	.0843	.0778	.0739	.0715
	\$500	.6317	.5276	.4285	.3379	.2588	.1928	.1402	.1000	.0703	.0492	.0346	.0248	.0184	.0143
	\$1,000	.6317	.5275	.4283	.3373	.2577	.1909	.1374	.0963	.0657	.0439	.0286	.0184	.0116	.0072
73	\$120	.6325	.5320	.4424	.3688	.3130	.2738	.2481	.2322	.2229	.2176	.2148	.2133	.2126	.2122
	\$250	.6316	.5277	.4296	.3417	.2673	.2077	.1625	.1298	.1073	.0923	.0827	.0767	.0731	.0710
	\$500	.6315	.5268	.4267	.3350	.2548	.1882	.1353	.0953	.0662	.0458	.0319	.0228	.0170	.0133
	\$1,000	.6315	.5267	.4265	.3343	.2535	.1860	.1323	.0913	.0613	.0402	.0257	.0161	.0099	.0060
74	\$120	.6323	.5315	.4414	.3674	.3115	.2725	.2470	.2314	.2223	.2173	.2146	.2132	.2125	.2122
	\$250	.6315	.5272	.4286	.3401	.2651	.2053	.1601	.1277	.1056	.0910	.0817	.0760	.0726	.0707
	\$500	.6314	.5263	.4257	.3332	.2523	.1852	.1323	.0924	.0636	.0437	.0303	.0216	.0161	.0127
	\$1,000	.6313	.5262	.4254	.3325	.2509	.1830	.1291	.0882	.0586	.0379	.0240	.0148	.0090	.0054)

Maximum Loss Ratio															
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
36	\$120	.6863	.6349	.5886	.5466	.5083	.4733	.4412	.4116	.3843	.3590	.3385	.3241	.3117	
37	\$120	.6798	.6271	.5796	.5367	.4976	.4620	.4293	.3993	.3715	.3471	.3309	.3170	.3051	
38	\$120	.6734	.6194	.5708	.5269	.4870	.4507	.4175	.3870	.3588	.3394	.3238	.3103	.2988	
39	\$120	.6671	.6117	.5620	.5171	.4764	.4395	.4057	.3747	.3500	.3321	.3169	.3039	.2927	
40	\$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	
41	\$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	
42	\$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	
43	\$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	
44	\$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	
45	\$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	
46	\$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	
47	\$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	
48	\$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	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.6026	.5358	.4763	.4232	.3758	.3333	.2952	.2612	.2308	.2042	.1823	.1637	.1478
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
	\$380	.5811	.5087	.4443	.3871	.3364	.2915	.2520	.2174	.1871	.1608	.1387	.1199	.1040
53	\$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
	\$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
54	\$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
	\$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
55	\$120	.5803	.5015	.4331	.3836	.3446	.3145	.2919	.2752	.2632	.2546	.2487	.2445	.2417
	\$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
	\$500	.5668	.4899	.4214	.3608	.3076	.2612	.2209	.1862	.1565	.1311	.1096	.0917	.0768
56	\$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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
57	\$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
	\$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
58	\$120	.5677	.4838	.4165	.3663	.3277	.2992	.2786	.2642	.2544	.2478	.2435	.2407	.2390
	\$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
	\$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
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
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$1,000	.5398	.4508	.3713	.3018	.2424	.1925	.1512	.1178	.0909	.0697	.0531	.0403	.0305
63	\$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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
\$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
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
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
	\$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
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table

Hazard Group 2

Effective (~~November 19, 2010~~) June 30, 2017

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0016	.0069	.0157	.0276	.0593	.0997	.1475	.2016
41	\$120	.0000	.0014	.0062	.0144	.0256	.0558	.0949	.1415	.1945
42	\$120	.0000	.0012	.0056	.0132	.0237	.0525	.0902	.1355	.1875
43	\$120	.0000	.0010	.0050	.0120	.0219	.0493	.0856	.1297	.1806
44	\$120	.0000	.0009	.0045	.0109	.0202	.0462	.0812	.1240	.1741

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
45	\$120	.0000	.0008	.0040	.0099	.0185	.0432	.0768	.1184	.1680
46	\$120	.0000	.0006	.0035	.0089	.0169	.0402	.0725	.1130	.1622
47	\$120	.0000	.0006	.0031	.0080	.0154	.0374	.0684	.1078	.1567
48	\$120	.0000	.0005	.0027	.0072	.0140	.0347	.0643	.1029	.1514
49	\$120	.0000	.0004	.0024	.0064	.0127	.0321	.0604	.0983	.1463
50	\$120	.0000	.0003	.0020	.0057	.0114	.0296	.0567	.0938	.1414
	\$250	.0000	.0003	.0021	.0057	.0115	.0298	.0569	.0924	.1356
51	\$120	.0000	.0003	.0018	.0050	.0103	.0272	.0532	.0895	.1365
	\$250	.0000	.0003	.0018	.0050	.0103	.0274	.0532	.0874	.1294
52	\$120	.0000	.0002	.0015	.0044	.0091	.0249	.0498	.0854	.1318
	\$250	.0000	.0002	.0015	.0044	.0092	.0251	.0495	.0824	.1234
53	\$120	.0000	.0002	.0013	.0038	.0081	.0227	.0466	.0814	.1271
	\$250	.0000	.0002	.0013	.0038	.0082	.0229	.0460	.0776	.1174
54	\$120	.0000	.0001	.0011	.0033	.0072	.0206	.0436	.0775	.1226
	\$250	.0000	.0001	.0011	.0033	.0072	.0207	.0426	.0729	.1116
55	\$120	.0000	.0001	.0009	.0028	.0063	.0187	.0407	.0737	.1182
	\$250	.0000	.0001	.0009	.0028	.0063	.0187	.0393	.0683	.1059
56	\$120	.0000	.0001	.0007	.0024	.0054	.0169	.0379	.0700	.1139
	\$250	.0000	.0001	.0007	.0024	.0055	.0168	.0361	.0638	.1004
57	\$120	.0000	.0001	.0006	.0020	.0047	.0153	.0352	.0665	.1098
	\$250	.0000	.0001	.0006	.0020	.0047	.0151	.0330	.0595	.0951
58	\$120	.0000	.0001	.0005	.0017	.0040	.0137	.0327	.0630	.1057
	\$250	.0000	.0001	.0005	.0017	.0041	.0134	.0301	.0554	.0900
	\$500	.0000	.0001	.0005	.0017	.0041	.0134	.0301	.0553	.0891
59	\$120	.0000	.0000	.0004	.0014	.0034	.0123	.0303	.0597	.1018
	\$250	.0000	.0000	.0004	.0014	.0034	.0118	.0273	.0514	.0851
	\$500	.0000	.0000	.0004	.0014	.0035	.0118	.0273	.0511	.0838
60	\$120	.0000	.0000	.0003	.0011	.0029	.0110	.0280	.0565	.0980
	\$250	.0000	.0000	.0003	.0011	.0029	.0103	.0246	.0476	.0803
	\$500	.0000	.0000	.0003	.0011	.0029	.0103	.0246	.0471	.0785
61	\$120	.0000	.0000	.0002	.0009	.0024	.0097	.0258	.0534	.0943
	\$250	.0000	.0000	.0002	.0009	.0024	.0089	.0221	.0439	.0756
	\$500	.0000	.0000	.0002	.0009	.0024	.0090	.0221	.0433	.0734
62	\$120	.0000	.0000	.0002	.0007	.0020	.0086	.0237	.0505	.0907
	\$250	.0000	.0000	.0002	.0007	.0020	.0077	.0198	.0404	.0711
	\$500	.0000	.0000	.0002	.0007	.0020	.0077	.0197	.0395	.0685
63	\$120	.0000	.0000	.0001	.0006	.0016	.0075	.0217	.0476	.0872
	\$250	.0000	.0000	.0001	.0006	.0016	.0066	.0176	.0371	.0667
	\$500	.0000	.0000	.0001	.0006	.0016	.0066	.0174	.0360	.0637
64	\$120	.0000	.0000	.0001	.0004	.0013	.0066	.0199	.0449	.0838
	\$250	.0000	.0000	.0001	.0004	.0013	.0055	.0156	.0339	.0625

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	\$500	.0000	.0000	.0001	.0004	.0013	.0055	.0153	.0326	.0590
	\$1,000	.0000	.0000	.0001	.0004	.0013	.0055	.0153	.0326	.0590
65	\$120	.0000	.0000	.0001	.0003	.0011	.0057	.0181	.0422	.0805
	\$250	.0000	.0000	.0001	.0003	.0010	.0046	.0137	.0309	.0584
	\$500	.0000	.0000	.0001	.0003	.0010	.0046	.0133	.0293	.0545
	\$1,000	.0000	.0000	.0001	.0003	.0010	.0046	.0133	.0293	.0545
66	\$120	.0000	.0000	.0000	.0002	.0009	.0050	.0165	.0397	.0774
	\$250	.0000	.0000	.0000	.0002	.0007	.0038	.0120	.0281	.0545
	\$500	.0000	.0000	.0000	.0002	.0007	.0038	.0114	.0263	.0502
	\$1,000	.0000	.0000	.0000	.0002	.0007	.0038	.0114	.0262	.0501
67	\$120	.0000	.0000	.0000	.0002	.0007	.0043	.0150	.0373	.0744
	\$250	.0000	.0000	.0000	.0002	.0006	.0031	.0104	.0254	.0508
	\$500	.0000	.0000	.0000	.0002	.0006	.0030	.0098	.0234	.0461
	\$1,000	.0000	.0000	.0000	.0002	.0006	.0030	.0098	.0233	.0459
68	\$120	.0000	.0000	.0000	.0001	.0005	.0036	.0136	.0351	.0715
	\$250	.0000	.0000	.0000	.0001	.0004	.0025	.0089	.0229	.0472
-	\$500	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0206	.0421
	\$1,000	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0206	.0419
69	\$120	.0000	.0000	.0000	.0001	.0004	.0031	.0122	.0329	.0687
	\$250	.0000	.0000	.0000	.0001	.0003	.0020	.0076	.0205	.0438
	\$500	.0000	.0000	.0000	.0001	.0003	.0018	.0069	.0181	.0383
	\$1,000	.0000	.0000	.0000	.0001	.0003	.0018	.0068	.0180	.0380
70	\$120	.0000	.0000	.0000	.0001	.0003	.0026	.0110	.0308	.0660
	\$250	.0000	.0000	.0000	.0000	.0002	.0015	.0064	.0183	.0405
	\$500	.0000	.0000	.0000	.0000	.0002	.0014	.0056	.0157	.0347
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0014	.0056	.0156	.0343
71	\$120	.0000	.0000	.0000	.0000	.0002	.0022	.0099	.0289	.0634
	\$250	.0000	.0000	.0000	.0000	.0001	.0012	.0054	.0162	.0373
	\$500	.0000	.0000	.0000	.0000	.0001	.0010	.0045	.0135	.0311
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0133	.0306
72	\$120	.0000	.0000	.0000	.0000	.0002	.0018	.0089	.0271	.0610
	\$250	.0000	.0000	.0000	.0000	.0001	.0009	.0044	.0143	.0344
	\$500	.0000	.0000	.0000	.0000	.0001	.0007	.0036	.0115	.0279
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0113	.0273
73	\$120	.0000	.0000	.0000	.0000	.0001	.0015	.0080	.0254	.0588
	\$250	.0000	.0000	.0000	.0000	.0000	.0006	.0037	.0126	.0317
	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0097	.0250
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0095	.0243
74	\$120	.0000	.0000	.0000	.0000	.0001	.0013	.0075	.0244	.0574
	\$250	.0000	.0000	.0000	.0000	.0000	.0005	.0032	.0116	.0301
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0087	.0232

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0084	.0225))

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	
	\$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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$550	.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
	\$800	.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
	\$800	.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
	\$1,000	.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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0005
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0005
73	\$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
74	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 2

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9062	.8868	.8696	.8541	.8398	.8265	.8140	.8022	.7910	.7803	.7701	.7603	.7509	.7418
2	.9005	.8799	.8617	.8452	.8301	.8159	.8027	.7902	.7783	.7670	.7562	.7458	.7358	.7261
3	.8949	.8732	.8539	.8365	.8204	.8055	.7915	.7783	.7657	.7538	.7424	.7314	.7208	.7106
4	.8893	.8664	.8461	.8277	.8108	.7950	.7803	.7663	.7531	.7405	.7285	.7169	.7058	.6951
5	.8839	.8598	.8384	.8190	.8012	.7847	.7691	.7545	.7406	.7273	.7146	.7025	.6908	.6796
6	.8785	.8532	.8308	.8104	.7917	.7743	.7580	.7426	.7281	.7142	.7009	.6882	.6759	.6642
7	.8732	.8467	.8232	.8019	.7823	.7641	.7470	.7309	.7156	.7011	.6872	.6739	.6612	.6489
8	.8680	.8403	.8157	.7934	.7729	.7539	.7360	.7192	.7033	.6881	.6736	.6598	.6465	.6337
9	.8628	.8339	.8083	.7850	.7636	.7438	.7251	.7076	.6910	.6752	.6601	.6457	.6319	.6186
10	.8577	.8276	.8009	.7766	.7544	.7337	.7143	.6960	.6787	.6623	.6467	.6317	.6174	.6036
11	.8526	.8213	.7935	.7683	.7452	.7236	.7035	.6845	.6666	.6495	.6333	.6178	.6029	.5887
12	.8477	.8151	.7863	.7601	.7360	.7136	.6927	.6730	.6544	.6368	.6200	.6040	.5886	.5740

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
13	.8427	.8090	.7790	.7518	.7268	.7037	.6820	.6616	.6423	.6241	.6067	.5902	.5744	.5593
14	.8378	.8029	.7718	.7436	.7177	.6937	.6713	.6502	.6303	.6114	.5936	.5765	.5603	.5448
15	.8330	.7968	.7646	.7355	.7087	.6838	.6606	.6388	.6183	.5989	.5805	.5629	.5463	.5303
16	.8282	.7908	.7575	.7273	.6996	.6739	.6500	.6275	.6064	.5864	.5674	.5495	.5323	.5160
17	.8235	.7848	.7504	.7192	.6906	.6641	.6394	.6162	.5945	.5739	.5545	.5361	.5186	.5019
18	.8188	.7788	.7433	.7111	.6816	.6543	.6288	.6050	.5826	.5616	.5416	.5228	.5048	.4878
19	.8141	.7729	.7363	.7031	.6726	.6445	.6183	.5938	.5709	.5492	.5288	.5096	.4913	.4739
20	.8095	.7670	.7292	.6950	.6637	.6347	.6078	.5827	.5591	.5370	.5162	.4964	.4778	.4601
21	.8049	.7612	.7222	.6870	.6547	.6249	.5973	.5715	.5474	.5248	.5035	.4834	.4644	.4464
22	.8003	.7553	.7152	.6790	.6458	.6152	.5869	.5605	.5358	.5127	.4909	.4705	.4511	.4329
23	.7958	.7495	.7083	.6710	.6369	.6055	.5765	.5494	.5242	.5006	.4785	.4576	.4380	.4194
24	.7913	.7437	.7013	.6630	.6280	.5958	.5661	.5384	.5127	.4886	.4660	.4448	.4249	.4061
25	.7869	.7380	.6944	.6550	.6191	.5862	.5557	.5275	.5012	.4766	.4537	.4322	.4119	.3929
26	.7825	.7322	.6875	.6471	.6103	.5765	.5454	.5165	.4897	.4647	.4414	.4196	.3991	.3798
27	.7781	.7265	.6806	.6392	.6015	.5669	.5351	.5056	.4783	.4529	.4292	.4071	.3863	.3668
28	.7738	.7208	.6737	.6313	.5926	.5573	.5248	.4948	.4670	.4411	.4171	.3946	.3736	.3539
29	.7695	.7152	.6669	.6234	.5838	.5477	.5145	.4840	.4557	.4294	.4050	.3823	.3610	.3411
30	.7652	.7096	.6601	.6155	.5751	.5382	.5043	.4732	.4444	.4178	.3930	.3700	.3485	.3284
31	.7610	.7040	.6533	.6077	.5663	.5287	.4942	.4624	.4332	.4062	.3811	.3578	.3361	.3159
32	.7569	.6985	.6465	.5999	.5576	.5191	.4840	.4517	.4220	.3946	.3692	.3457	.3238	.3033
33	.7528	.6930	.6398	.5921	.5489	.5097	.4739	.4411	.4109	.3831	.3574	.3336	.3115	.2909
34	.7487	.6875	.6331	.5843	.5402	.5002	.4637	.4304	.3998	.3716	.3456	.3216	.2993	.2786
35	.7447	.6821	.6264	.5766	.5316	.4908	.4537	.4198	.3887	.3602	.3339	.3096	.2871	.2663
36	.7407	.6767	.6198	.5688	.5229	.4813	.4435	.4091	.3776	.3487	.3221	.2976	.2750	.2541
37	.7367	.6713	.6132	.5611	.5142	.4719	.4335	.3985	.3666	.3373	.3104	.2857	.2630	.2421
38	.7329	.6660	.6066	.5534	.5056	.4625	.4234	.3879	.3555	.3259	.2988	.2739	.2511	.2302
39	.7291	.6608	.6001	.5458	.4971	.4531	.4134	.3773	.3445	.3146	.2872	.2622	.2394	.2185
40	.7254	.6557	.5937	.5383	.4886	.4439	.4035	.3669	.3336	.3034	.2758	.2508	.2279	.2071
41	.7218	.6506	.5873	.5308	.4802	.4347	.3936	.3565	.3228	.2923	.2646	.2395	.2167	.1960
42	.7183	.6457	.5811	.5235	.4719	.4256	.3838	.3462	.3121	.2814	.2536	.2284	.2057	.1852
43	.7149	.6409	.5750	.5163	.4637	.4166	.3742	.3360	.3016	.2707	.2428	.2176	.1950	.1747
44	.7116	.6362	.5690	.5091	.4556	.4076	.3646	.3260	.2913	.2601	.2322	.2071	.1846	.1645
45	.7084	.6316	.5631	.5021	.4476	.3988	.3552	.3161	.2811	.2498	.2218	.1968	.1745	.1546
46	.7054	.6271	.5574	.4952	.4397	.3901	.3458	.3063	.2710	.2396	.2117	.1868	.1647	.1451
47	.7024	.6227	.5517	.4883	.4318	.3815	.3366	.2966	.2612	.2296	.2017	.1770	.1552	.1359
48	.6996	.6185	.5461	.4816	.4241	.3729	.3275	.2871	.2514	.2199	.1920	.1675	.1459	.1270
49	.6968	.6143	.5406	.4749	.4164	.3645	.3184	.2777	.2418	.2103	.1825	.1582	.1369	.1184
50	.6942	.6103	.5353	.4683	.4088	.3561	.3095	.2685	.2324	.2008	.1732	.1492	.1282	.1101
51	.6916	.6064	.5300	.4619	.4014	.3479	.3007	.2594	.2232	.1916	.1642	.1404	.1198	.1021
52	.6892	.6026	.5248	.4555	.3940	.3397	.2920	.2503	.2140	.1825	.1553	.1319	.1117	.0944
53	.6869	.5988	.5197	.4492	.3867	.3316	.2834	.2415	.2051	.1737	.1467	.1236	.1038	.0871
54	.6847	.5953	.5148	.4430	.3795	.3237	.2750	.2327	.1963	.1650	.1383	.1156	.0963	.0800
55	.6826	.5918	.5099	.4369	.3724	.3158	.2666	.2241	.1876	.1565	.1301	.1078	.0890	.0733
56	.6806	.5884	.5052	.4309	.3653	.3080	.2583	.2156	.1791	.1482	.1221	.1003	.0820	.0669
57	.6787	.5852	.5006	.4251	.3584	.3004	.2502	.2073	.1708	.1401	.1144	.0930	.0753	.0608
58	.6769	.5821	.4961	.4193	.3516	.2928	.2422	.1990	.1627	.1322	.1069	.0860	.0689	.0550
59	.6752	.5791	.4918	.4137	.3450	.2853	.2342	.1910	.1546	.1245	.0996	.0793	.0628	.0495
60	.6737	.5763	.4876	.4082	.3384	.2780	.2265	.1830	.1468	.1170	.0926	.0729	.0570	.0444
61	.6722	.5736	.4835	.4028	.3320	.2708	.2188	.1752	.1392	.1097	.0858	.0667	.0515	.0395
62	.6709	.5711	.4796	.3976	.3257	.2637	.2113	.1676	.1317	.1026	.0793	.0608	.0463	.0351

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
3	.6697	.5687	.4758	.3925	.3195	.2567	.2039	.1601	.1244	.0958	.0731	.0553	.0415	.0309
64	.6686	.5665	.4722	.3876	.3134	.2499	.1966	.1528	.1174	.0892	.0671	.0500	.0369	.0271
65	.6676	.5644	.4688	.3829	.3075	.2432	.1895	.1457	.1105	.0828	.0614	.0450	.0327	.0236
66	.6668	.5624	.4656	.3783	.3018	.2367	.1826	.1387	.1039	.0768	.0560	.0404	.0288	.0204
67	.6660	.5607	.4625	.3738	.2962	.2303	.1758	.1319	.0975	.0709	.0509	.0361	.0253	.0175
68	.6653	.5591	.4596	.3696	.2908	.2240	.1692	.1254	.0913	.0654	.0461	.0321	.0220	.0149
69	.6648	.5576	.4569	.3655	.2855	.2179	.1627	.1190	.0853	.0601	.0416	.0284	.0191	.0127
70	.6643	.5563	.4544	.3616	.2804	.2120	.1564	.1128	.0796	.0551	.0375	.0250	.0165	.0107
71	.6639	.5551	.4520	.3578	.2753	.2060	.1501	.1067	.0741	.0503	.0335	.0219	.0141	.0089
72	.6635	.5541	.4498	.3544	.2707	.2005	.1443	.1011	.0690	.0460	.0300	.0192	.0120	.0074
73	.6633	.5532	.4480	.3512	.2663	.1954	.1389	.0959	.0644	.0421	.0269	.0168	.0103	.0062
74	.6632	.5528	.4468	.3492	.2636	.1921	.1355	.0926	.0615	.0397	.0251	.0154	.0093	.0055))

Maximum Loss Ratio														
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
1	.9223	.9095	.8977	.8869	.8766	.8669	.8577	.8489	.8404	.8323	.8244	.8167	.8093	
2	.9155	.9017	.8890	.8773	.8663	.8558	.8459	.8364	.8272	.8184	.8099	.8016	.7936	
3	.9092	.8945	.8810	.8685	.8567	.8456	.8350	.8248	.8150	.8056	.7965	.7877	.7791	
4	.9030	.8874	.8730	.8597	.8472	.8353	.8240	.8132	.8028	.7927	.7830	.7736	.7645	
5	.8967	.8802	.8650	.8508	.8375	.8249	.8129	.8014	.7904	.7797	.7694	.7594	.7497	
6	.8905	.8730	.8569	.8419	.8279	.8145	.8018	.7896	.7779	.7666	.7557	.7451	.7348	
7	.8843	.8658	.8488	.8330	.8181	.8041	.7906	.7777	.7653	.7534	.7419	.7307	.7199	
8	.8781	.8586	.8407	.8240	.8084	.7935	.7793	.7657	.7527	.7401	.7280	.7163	.7049	
9	.8718	.8514	.8325	.8150	.7985	.7829	.7679	.7536	.7399	.7267	.7140	.7017	.6899	
10	.8657	.8442	.8244	.8060	.7887	.7723	.7566	.7416	.7273	.7135	.7002	.6873	.6749	
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	

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
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

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table

Hazard Group 2

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0338	.0708	.1111	.1538	.2434	.3364	.4316	.5285
2	.0000	.0320	.0679	.1074	.1494	.2376	.3295	.4237	.5196
3	.0000	.0302	.0651	.1039	.1452	.2321	.3227	.4159	.5109

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
4	.0000	.0286	.0625	.1005	.1410	.2265	.3160	.4081	.5021
5	.0000	.0270	.0599	.0971	.1368	.2211	.3094	.4004	.4934
6	.0000	.0255	.0575	.0938	.1328	.2157	.3028	.3927	.4848
7	.0000	.0241	.0551	.0907	.1289	.2104	.2963	.3852	.4763
8	.0000	.0227	.0529	.0876	.1250	.2052	.2898	.3777	.4678
9	.0000	.0214	.0507	.0846	.1212	.2000	.2835	.3702	.4594
10	.0000	.0202	.0486	.0816	.1175	.1949	.2772	.3628	.4510
11	.0000	.0191	.0465	.0787	.1139	.1898	.2709	.3555	.4427
12	.0000	.0180	.0445	.0759	.1103	.1848	.2647	.3482	.4344
13	.0000	.0169	.0426	.0731	.1067	.1799	.2586	.3410	.4262
14	.0000	.0159	.0407	.0704	.1032	.1750	.2525	.3338	.4180
15	.0000	.0150	.0389	.0677	.0998	.1702	.2464	.3266	.4098
16	.0000	.0141	.0371	.0651	.0964	.1654	.2404	.3195	.4017
17	.0000	.0132	.0354	.0626	.0930	.1607	.2344	.3124	.3936
18	.0000	.0124	.0337	.0600	.0897	.1559	.2284	.3053	.3855
19	.0000	.0116	.0320	.0576	.0865	.1513	.2225	.2982	.3774
20	.0000	.0108	.0304	.0551	.0833	.1467	.2166	.2912	.3694
21	.0000	.0101	.0289	.0528	.0801	.1421	.2107	.2842	.3613
22	.0000	.0094	.0274	.0504	.0770	.1375	.2049	.2772	.3533
23	.0000	.0087	.0259	.0482	.0740	.1330	.1991	.2702	.3453
24	.0000	.0081	.0245	.0459	.0709	.1285	.1933	.2633	.3374
25	.0000	.0075	.0231	.0437	.0680	.1241	.1875	.2564	.3294
26	.0000	.0069	.0217	.0416	.0650	.1197	.1818	.2495	.3215
27	.0000	.0064	.0204	.0395	.0621	.1153	.1761	.2426	.3135
28	.0000	.0059	.0191	.0374	.0593	.1110	.1704	.2357	.3056
29	.0000	.0054	.0179	.0354	.0565	.1067	.1648	.2289	.2977
30	.0000	.0049	.0167	.0334	.0537	.1024	.1592	.2220	.2899
31	.0000	.0045	.0156	.0315	.0510	.0982	.1536	.2153	.2821
32	.0000	.0041	.0145	.0296	.0484	.0941	.1481	.2085	.2742
33	.0000	.0037	.0135	.0278	.0458	.0899	.1426	.2018	.2664
34	.0000	.0033	.0124	.0261	.0432	.0859	.1371	.1951	.2587
35	.0000	.0030	.0115	.0243	.0407	.0818	.1317	.1884	.2509
36	.0000	.0027	.0105	.0227	.0383	.0779	.1263	.1818	.2432
37	.0000	.0024	.0096	.0211	.0359	.0739	.1209	.1751	.2355
38	.0000	.0021	.0088	.0195	.0336	.0701	.1156	.1686	.2278
39	.0000	.0019	.0080	.0180	.0313	.0663	.1104	.1621	.2202
40	.0000	.0017	.0073	.0166	.0292	.0626	.1052	.1557	.2127
41	.0000	.0014	.0066	.0152	.0271	.0590	.1002	.1493	.2052
42	.0000	.0013	.0059	.0139	.0251	.0555	.0953	.1431	.1979
43	.0000	.0011	.0053	.0127	.0232	.0521	.0905	.1370	.1906
44	.0000	.0009	.0047	.0116	.0213	.0488	.0858	.1310	.1835
45	.0000	.0008	.0042	.0105	.0196	.0456	.0812	.1251	.1765

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
46	.0000	.0007	.0037	.0095	.0179	.0426	.0767	.1193	.1695
47	.0000	.0006	.0033	.0085	.0164	.0396	.0723	.1137	.1627
48	.0000	.0005	.0029	.0076	.0149	.0367	.0681	.1081	.1559
49	.0000	.0004	.0025	.0068	.0135	.0340	.0639	.1026	.1493
50	.0000	.0003	.0022	.0060	.0121	.0314	.0599	.0972	.1427
51	.0000	.0003	.0019	.0053	.0109	.0288	.0560	.0920	.1362
52	.0000	.0002	.0016	.0046	.0097	.0264	.0521	.0868	.1298
53	.0000	.0002	.0013	.0040	.0086	.0241	.0484	.0817	.1235
54	.0000	.0002	.0011	.0035	.0076	.0219	.0448	.0768	.1174
55	.0000	.0001	.0009	.0030	.0067	.0197	.0414	.0719	.1113
56	.0000	.0001	.0008	.0025	.0058	.0177	.0380	.0672	.1053
57	.0000	.0001	.0006	.0021	.0050	.0159	.0348	.0626	.0994
58	.0000	.0001	.0005	.0018	.0043	.0141	.0317	.0581	.0937
59	.0000	.0000	.0004	.0015	.0036	.0124	.0287	.0537	.0880
60	.0000	.0000	.0003	.0012	.0030	.0109	.0259	.0495	.0826
61	.0000	.0000	.0002	.0010	.0025	.0094	.0232	.0455	.0772
62	.0000	.0000	.0002	.0008	.0021	.0081	.0207	.0416	.0720
63	.0000	.0000	.0001	.0006	.0017	.0069	.0183	.0378	.0669
64	.0000	.0000	.0001	.0005	.0013	.0058	.0160	.0342	.0620
65	.0000	.0000	.0001	.0003	.0010	.0048	.0140	.0308	.0572
66	.0000	.0000	.0000	.0002	.0008	.0040	.0120	.0276	.0526
67	.0000	.0000	.0000	.0002	.0006	.0032	.0103	.0245	.0482
68	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0216	.0440
69	.0000	.0000	.0000	.0001	.0003	.0019	.0072	.0189	.0399
70	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0164	.0360
71	.0000	.0000	.0000	.0000	.0001	.0010	.0047	.0139	.0322
72	.0000	.0000	.0000	.0000	.0001	.0007	.0037	.0118	.0287
73	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0099	.0256
74	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0088	.0236))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	<u>.0000</u>	<u>.0426</u>	<u>.0871</u>	<u>.1332</u>	<u>.1808</u>	<u>.2782</u>	<u>.3779</u>	<u>.4790</u>	<u>.5811</u>
2	<u>.0000</u>	<u>.0410</u>	<u>.0842</u>	<u>.1296</u>	<u>.1764</u>	<u>.2725</u>	<u>.3710</u>	<u>.4711</u>	<u>.5724</u>
3	<u>.0000</u>	<u>.0394</u>	<u>.0816</u>	<u>.1263</u>	<u>.1723</u>	<u>.2673</u>	<u>.3648</u>	<u>.4640</u>	<u>.5644</u>
4	<u>.0000</u>	<u>.0379</u>	<u>.0790</u>	<u>.1230</u>	<u>.1683</u>	<u>.2621</u>	<u>.3586</u>	<u>.4568</u>	<u>.5564</u>
5	<u>.0000</u>	<u>.0363</u>	<u>.0765</u>	<u>.1196</u>	<u>.1643</u>	<u>.2569</u>	<u>.3523</u>	<u>.4496</u>	<u>.5483</u>
6	<u>.0000</u>	<u>.0348</u>	<u>.0741</u>	<u>.1163</u>	<u>.1604</u>	<u>.2517</u>	<u>.3461</u>	<u>.4425</u>	<u>.5403</u>
7	<u>.0000</u>	<u>.0333</u>	<u>.0717</u>	<u>.1131</u>	<u>.1564</u>	<u>.2466</u>	<u>.3399</u>	<u>.4353</u>	<u>.5322</u>
8	<u>.0000</u>	<u>.0318</u>	<u>.0693</u>	<u>.1099</u>	<u>.1525</u>	<u>.2414</u>	<u>.3337</u>	<u>.4281</u>	<u>.5241</u>
9	<u>.0000</u>	<u>.0303</u>	<u>.0669</u>	<u>.1067</u>	<u>.1486</u>	<u>.2363</u>	<u>.3274</u>	<u>.4208</u>	<u>.5159</u>
10	<u>.0000</u>	<u>.0290</u>	<u>.0646</u>	<u>.1036</u>	<u>.1448</u>	<u>.2312</u>	<u>.3213</u>	<u>.4137</u>	<u>.5078</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
11	<u>.0000</u>	<u>.0276</u>	<u>.0623</u>	<u>.1005</u>	<u>.1410</u>	<u>.2262</u>	<u>.3151</u>	<u>.4065</u>	<u>.4997</u>
12	<u>.0000</u>	<u>.0263</u>	<u>.0600</u>	<u>.0974</u>	<u>.1372</u>	<u>.2211</u>	<u>.3089</u>	<u>.3993</u>	<u>.4915</u>
13	<u>.0000</u>	<u>.0250</u>	<u>.0578</u>	<u>.0944</u>	<u>.1334</u>	<u>.2160</u>	<u>.3027</u>	<u>.3920</u>	<u>.4832</u>
14	<u>.0000</u>	<u>.0238</u>	<u>.0556</u>	<u>.0914</u>	<u>.1297</u>	<u>.2110</u>	<u>.2964</u>	<u>.3847</u>	<u>.4749</u>
15	<u>.0000</u>	<u>.0226</u>	<u>.0534</u>	<u>.0884</u>	<u>.1260</u>	<u>.2060</u>	<u>.2902</u>	<u>.3774</u>	<u>.4666</u>
16	<u>.0000</u>	<u>.0214</u>	<u>.0513</u>	<u>.0855</u>	<u>.1223</u>	<u>.2009</u>	<u>.2840</u>	<u>.3700</u>	<u>.4582</u>
17	<u>.0000</u>	<u>.0203</u>	<u>.0492</u>	<u>.0826</u>	<u>.1186</u>	<u>.1959</u>	<u>.2777</u>	<u>.3626</u>	<u>.4498</u>
18	<u>.0000</u>	<u>.0191</u>	<u>.0472</u>	<u>.0797</u>	<u>.1150</u>	<u>.1909</u>	<u>.2715</u>	<u>.3552</u>	<u>.4414</u>
19	<u>.0000</u>	<u>.0180</u>	<u>.0452</u>	<u>.0768</u>	<u>.1114</u>	<u>.1859</u>	<u>.2652</u>	<u>.3478</u>	<u>.4329</u>
20	<u>.0000</u>	<u>.0170</u>	<u>.0432</u>	<u>.0740</u>	<u>.1078</u>	<u>.1808</u>	<u>.2589</u>	<u>.3403</u>	<u>.4244</u>
21	<u>.0000</u>	<u>.0160</u>	<u>.0413</u>	<u>.0712</u>	<u>.1042</u>	<u>.1758</u>	<u>.2525</u>	<u>.3328</u>	<u>.4159</u>
22	<u>.0000</u>	<u>.0150</u>	<u>.0393</u>	<u>.0684</u>	<u>.1006</u>	<u>.1708</u>	<u>.2462</u>	<u>.3253</u>	<u>.4072</u>
23	<u>.0000</u>	<u>.0140</u>	<u>.0375</u>	<u>.0657</u>	<u>.0970</u>	<u>.1657</u>	<u>.2398</u>	<u>.3177</u>	<u>.3986</u>
24	<u>.0000</u>	<u>.0131</u>	<u>.0356</u>	<u>.0630</u>	<u>.0935</u>	<u>.1607</u>	<u>.2334</u>	<u>.3101</u>	<u>.3899</u>
25	<u>.0000</u>	<u>.0122</u>	<u>.0338</u>	<u>.0603</u>	<u>.0900</u>	<u>.1556</u>	<u>.2269</u>	<u>.3024</u>	<u>.3812</u>
26	<u>.0000</u>	<u>.0114</u>	<u>.0320</u>	<u>.0576</u>	<u>.0865</u>	<u>.1505</u>	<u>.2205</u>	<u>.2948</u>	<u>.3725</u>
27	<u>.0000</u>	<u>.0105</u>	<u>.0302</u>	<u>.0550</u>	<u>.0830</u>	<u>.1455</u>	<u>.2140</u>	<u>.2871</u>	<u>.3637</u>
28	<u>.0000</u>	<u>.0097</u>	<u>.0285</u>	<u>.0524</u>	<u>.0795</u>	<u>.1404</u>	<u>.2075</u>	<u>.2793</u>	<u>.3549</u>
29	<u>.0000</u>	<u>.0090</u>	<u>.0269</u>	<u>.0498</u>	<u>.0760</u>	<u>.1353</u>	<u>.2011</u>	<u>.2716</u>	<u>.3460</u>
30	<u>.0000</u>	<u>.0083</u>	<u>.0252</u>	<u>.0472</u>	<u>.0726</u>	<u>.1303</u>	<u>.1946</u>	<u>.2638</u>	<u>.3372</u>
31	<u>.0000</u>	<u>.0076</u>	<u>.0236</u>	<u>.0447</u>	<u>.0692</u>	<u>.1252</u>	<u>.1881</u>	<u>.2561</u>	<u>.3283</u>
32	<u>.0000</u>	<u>.0069</u>	<u>.0221</u>	<u>.0422</u>	<u>.0658</u>	<u>.1202</u>	<u>.1815</u>	<u>.2483</u>	<u>.3194</u>
33	<u>.0000</u>	<u>.0063</u>	<u>.0205</u>	<u>.0398</u>	<u>.0625</u>	<u>.1151</u>	<u>.1750</u>	<u>.2404</u>	<u>.3105</u>
34	<u>.0000</u>	<u>.0057</u>	<u>.0191</u>	<u>.0374</u>	<u>.0592</u>	<u>.1101</u>	<u>.1685</u>	<u>.2326</u>	<u>.3015</u>
35	<u>.0000</u>	<u>.0051</u>	<u>.0176</u>	<u>.0350</u>	<u>.0559</u>	<u>.1051</u>	<u>.1620</u>	<u>.2248</u>	<u>.2926</u>
36	<u>.0000</u>	<u>.0046</u>	<u>.0162</u>	<u>.0327</u>	<u>.0526</u>	<u>.1001</u>	<u>.1554</u>	<u>.2169</u>	<u>.2836</u>
37	<u>.0000</u>	<u>.0041</u>	<u>.0149</u>	<u>.0304</u>	<u>.0494</u>	<u>.0951</u>	<u>.1488</u>	<u>.2090</u>	<u>.2745</u>
38	<u>.0000</u>	<u>.0036</u>	<u>.0136</u>	<u>.0282</u>	<u>.0462</u>	<u>.0902</u>	<u>.1423</u>	<u>.2011</u>	<u>.2654</u>
39	<u>.0000</u>	<u>.0031</u>	<u>.0123</u>	<u>.0260</u>	<u>.0431</u>	<u>.0853</u>	<u>.1358</u>	<u>.1932</u>	<u>.2564</u>
40	<u>.0000</u>	<u>.0027</u>	<u>.0111</u>	<u>.0239</u>	<u>.0401</u>	<u>.0804</u>	<u>.1294</u>	<u>.1854</u>	<u>.2474</u>
41	<u>.0000</u>	<u>.0024</u>	<u>.0100</u>	<u>.0219</u>	<u>.0372</u>	<u>.0757</u>	<u>.1230</u>	<u>.1777</u>	<u>.2385</u>
42	<u>.0000</u>	<u>.0020</u>	<u>.0090</u>	<u>.0200</u>	<u>.0343</u>	<u>.0711</u>	<u>.1168</u>	<u>.1700</u>	<u>.2297</u>
43	<u>.0000</u>	<u>.0017</u>	<u>.0080</u>	<u>.0181</u>	<u>.0316</u>	<u>.0665</u>	<u>.1107</u>	<u>.1625</u>	<u>.2209</u>
44	<u>.0000</u>	<u>.0015</u>	<u>.0070</u>	<u>.0164</u>	<u>.0289</u>	<u>.0621</u>	<u>.1046</u>	<u>.1550</u>	<u>.2122</u>
45	<u>.0000</u>	<u>.0012</u>	<u>.0062</u>	<u>.0147</u>	<u>.0263</u>	<u>.0577</u>	<u>.0986</u>	<u>.1475</u>	<u>.2035</u>
46	<u>.0000</u>	<u>.0010</u>	<u>.0054</u>	<u>.0131</u>	<u>.0239</u>	<u>.0535</u>	<u>.0927</u>	<u>.1402</u>	<u>.1949</u>
47	<u>.0000</u>	<u>.0008</u>	<u>.0046</u>	<u>.0116</u>	<u>.0215</u>	<u>.0494</u>	<u>.0870</u>	<u>.1330</u>	<u>.1864</u>
48	<u>.0000</u>	<u>.0007</u>	<u>.0040</u>	<u>.0102</u>	<u>.0193</u>	<u>.0454</u>	<u>.0813</u>	<u>.1258</u>	<u>.1779</u>
49	<u>.0000</u>	<u>.0006</u>	<u>.0034</u>	<u>.0090</u>	<u>.0174</u>	<u>.0419</u>	<u>.0761</u>	<u>.1191</u>	<u>.1700</u>
50	<u>.0000</u>	<u>.0005</u>	<u>.0029</u>	<u>.0079</u>	<u>.0155</u>	<u>.0384</u>	<u>.0711</u>	<u>.1126</u>	<u>.1621</u>
51	<u>.0000</u>	<u>.0004</u>	<u>.0025</u>	<u>.0069</u>	<u>.0138</u>	<u>.0351</u>	<u>.0661</u>	<u>.1061</u>	<u>.1543</u>
52	<u>.0000</u>	<u>.0003</u>	<u>.0021</u>	<u>.0060</u>	<u>.0122</u>	<u>.0319</u>	<u>.0613</u>	<u>.0997</u>	<u>.1465</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
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

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table

Hazard Group 2

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio															
Size	Single-Loss-Limit[±]	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7251	.6552	.5930	.5374	.4875	.4435	.4066	.3757	.3498	.3279	.3094	.2938	.2807	.2699
41	\$120	.7215	.6501	.5866	.5299	.4792	.4357	.3992	.3687	.3431	.3215	.3034	.2882	.2757	.2655
42	\$120	.7180	.6452	.5804	.5226	.4715	.4283	.3922	.3620	.3366	.3154	.2976	.2830	.2711	.2615
43	\$120	.7146	.6404	.5743	.5154	.4643	.4214	.3855	.3555	.3304	.3094	.2922	.2782	.2669	.2577
44	\$120	.7113	.6357	.5683	.5085	.4575	.4147	.3790	.3491	.3243	.3038	.2871	.2737	.2630	.2543
45	\$120	.7081	.6311	.5624	.5021	.4511	.4083	.3726	.3429	.3184	.2985	.2824	.2696	.2593	.2511
46	\$120	.7051	.6266	.5567	.4960	.4449	.4021	.3664	.3369	.3129	.2935	.2780	.2656	.2559	.2482
47	\$120	.7021	.6223	.5513	.4903	.4389	.3960	.3604	.3312	.3076	.2888	.2738	.2619	.2527	.2455
48	\$120	.6993	.6180	.5461	.4847	.4331	.3900	.3545	.3257	.3026	.2843	.2698	.2585	.2497	.2430
49	\$120	.6965	.6139	.5413	.4793	.4274	.3842	.3489	.3204	.2978	.2800	.2660	.2553	.2470	.2408
50	\$120	.6939	.6100	.5366	.4741	.4218	.3785	.3434	.3154	.2932	.2759	.2625	.2523	.2445	.2387
	\$250	.6941	.6102	.5351	.4681	.4085	.3558	.3100	.2706	.2371	.2086	.1847	.1645	.1476	.1335
51	\$120	.6914	.6063	.5321	.4690	.4163	.3730	.3382	.3105	.2888	.2720	.2592	.2495	.2422	.2368
	\$250	.6916	.6063	.5298	.4616	.4010	.3479	.3019	.2627	.2294	.2013	.1777	.1580	.1417	.1282

((Maximum Loss Ratio															
Size	Single-Loss-Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
52	\$120	.6890	.6027	.5277	.4640	.4110	.3677	.3331	.3058	.2846	.2684	.2561	.2469	.2401	.2351
	\$250	.6891	.6024	.5246	.4552	.3937	.3402	.2942	.2550	.2219	.1942	.1710	.1518	.1361	.1232
53	\$120	.6867	.5994	.5235	.4592	.4058	.3625	.3281	.3013	.2806	.2649	.2532	.2445	.2382	.2336
	\$250	.6868	.5987	.5196	.4489	.3867	.3327	.2866	.2475	.2147	.1873	.1646	.1460	.1308	.1185
54	\$120	.6845	.5962	.5194	.4544	.4008	.3575	.3234	.2969	.2768	.2616	.2504	.2423	.2364	.2322
	\$250	.6846	.5952	.5146	.4428	.3798	.3255	.2792	.2402	.2076	.1806	.1584	.1404	.1258	.1141
55	\$120	.6825	.5931	.5155	.4498	.3959	.3526	.3187	.2927	.2731	.2585	.2479	.2402	.2348	.2309
	\$250	.6825	.5917	.5098	.4369	.3732	.3185	.2720	.2331	.2007	.1741	.1525	.1350	.1210	.1099
56	\$120	.6806	.5902	.5116	.4453	.3911	.3479	.3143	.2887	.2696	.2556	.2455	.2383	.2333	.2298
	\$250	.6805	.5883	.5051	.4311	.3667	.3116	.2650	.2261	.1940	.1679	.1468	.1299	.1166	.1061
57	\$120	.6789	.5874	.5079	.4409	.3864	.3433	.3100	.2849	.2663	.2529	.2433	.2366	.2320	.2288
	\$250	.6786	.5851	.5005	.4256	.3605	.3049	.2581	.2193	.1876	.1619	.1414	.1251	.1124	.1025
58	\$120	.6772	.5848	.5043	.4367	.3819	.3388	.3058	.2812	.2632	.2503	.2413	.2350	.2308	.2279
	\$250	.6769	.5820	.4962	.4202	.3543	.2983	.2514	.2127	.1813	.1562	.1362	.1206	.1085	.0992
	\$500	.6769	.5821	.4961	.4192	.3516	.2927	.2421	.1991	.1630	.1329	.1080	.0877	.0712	.0578
59	\$120	.6757	.5822	.5008	.4326	.3775	.3344	.3017	.2776	.2602	.2479	.2394	.2336	.2297	.2271
	\$250	.6752	.5791	.4920	.4150	.3484	.2919	.2448	.2063	.1753	.1506	.1313	.1163	.1048	.0961
	\$500	.6752	.5791	.4917	.4136	.3449	.2853	.2343	.1912	.1552	.1255	.1011	.0814	.0655	.0528
60	\$120	.6743	.5798	.4974	.4285	.3732	.3302	.2979	.2742	.2574	.2457	.2377	.2323	.2287	.2265
	\$250	.6736	.5763	.4880	.4099	.3425	.2856	.2384	.2001	.1694	.1453	.1266	.1122	.1014	.0932
	\$500	.6737	.5763	.4875	.4081	.3383	.2780	.2266	.1834	.1476	.1183	.0945	.0753	.0601	.0481
61	\$120	.6730	.5775	.4942	.4246	.3690	.3261	.2941	.2710	.2547	.2436	.2361	.2311	.2279	.2259
	\$250	.6722	.5737	.4842	.4050	.3368	.2794	.2321	.1940	.1638	.1402	.1221	.1084	.0982	.0907
	\$500	.6722	.5736	.4835	.4028	.3319	.2709	.2191	.1759	.1403	.1113	.0881	.0696	.0551	.0437
62	\$120	.6718	.5753	.4910	.4209	.3649	.3221	.2905	.2679	.2522	.2416	.2346	.2300	.2272	.2253
	\$250	.6709	.5712	.4805	.4003	.3313	.2734	.2261	.1881	.1583	.1354	.1179	.1049	.0953	.0883
	\$500	.6709	.5711	.4796	.3976	.3257	.2639	.2117	.1685	.1331	.1046	.0820	.0642	.0503	.0397
63	\$120	.6707	.5732	.4880	.4172	.3610	.3183	.2871	.2650	.2499	.2398	.2333	.2291	.2265	.2249
	\$250	.6697	.5689	.4770	.3957	.3259	.2676	.2201	.1824	.1531	.1307	.1139	.1016	.0926	.0862
	\$500	.6697	.5687	.4758	.3925	.3195	.2570	.2045	.1612	.1261	.0981	.0761	.0590	.0459	.0359
64	\$120	.6697	.5713	.4852	.4137	.3572	.3146	.2838	.2623	.2477	.2382	.2321	.2283	.2259	.2245
	\$250	.6686	.5668	.4737	.3913	.3206	.2619	.2144	.1769	.1481	.1263	.1102	.0985	.0901	.0842
	\$500	.6686	.5664	.4722	.3876	.3136	.2503	.1975	.1542	.1194	.0919	.0706	.0542	.0418	.0325
	\$1,000	.6686	.5665	.4722	.3876	.3134	.2499	.1966	.1528	.1174	.0892	.0671	.0500	.0370	.0271
65	\$120	.6688	.5695	.4824	.4102	.3535	.3110	.2806	.2596	.2457	.2367	.2310	.2275	.2254	.2242
	\$250	.6677	.5648	.4705	.3870	.3155	.2564	.2088	.1716	.1433	.1221	.1067	.0957	.0879	.0825
	\$500	.6676	.5644	.4688	.3829	.3078	.2438	.1906	.1473	.1129	.0859	.0653	.0496	.0379	.0294
	\$1,000	.6676	.5644	.4688	.3829	.3075	.2432	.1895	.1457	.1105	.0829	.0614	.0451	.0328	.0236
66	\$120	.6680	.5678	.4798	.4069	.3500	.3076	.2776	.2572	.2438	.2353	.2300	.2268	.2250	.2239
	\$250	.6668	.5630	.4675	.3829	.3106	.2510	.2034	.1665	.1387	.1182	.1035	.0931	.0859	.0810
	\$500	.6668	.5624	.4656	.3784	.3022	.2374	.1839	.1407	.1066	.0802	.0603	.0454	.0344	.0265
	\$1,000	.6668	.5624	.4656	.3783	.3018	.2367	.1826	.1387	.1039	.0768	.0560	.0405	.0289	.0204
67	\$120	.6673	.5662	.4773	.4038	.3465	.3043	.2747	.2549	.2420	.2340	.2291	.2263	.2246	.2237
	\$250	.6661	.5613	.4647	.3790	.3058	.2458	.1981	.1615	.1343	.1145	.1004	.0907	.0840	.0796
	\$500	.6660	.5607	.4626	.3740	.2967	.2312	.1773	.1342	.1005	.0748	.0556	.0414	.0312	.0240
	\$1,000	.6660	.5607	.4625	.3738	.2962	.2303	.1758	.1319	.0975	.0710	.0510	.0361	.0253	.0176
68	\$120	.6666	.5647	.4749	.4007	.3432	.3012	.2720	.2527	.2404	.2328	.2284	.2258	.2243	.2235
	\$250	.6655	.5598	.4621	.3752	.3012	.2407	.1931	.1568	.1301	.1110	.0976	.0885	.0824	.0784

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.6653	.5591	.4597	.3699	.2914	.2252	.1710	.1280	.0947	.0696	.0512	.0378	.0283	.0217
	\$1,000	.6653	.5591	.4596	.3696	.2908	.2240	.1692	.1254	.0913	.0654	.0462	.0322	.0221	.0150
69	\$120	.6661	.5633	.4726	.3978	.3400	.2982	.2694	.2507	.2389	.2318	.2277	.2253	.2240	.2233
	\$250	.6649	.5584	.4596	.3716	.2968	.2358	.1882	.1523	.1262	.1077	.0950	.0865	.0810	.0774
	\$500	.6648	.5576	.4570	.3659	.2863	.2192	.1648	.1219	.0891	.0647	.0470	.0344	.0257	.0197
	\$1,000	.6648	.5576	.4569	.3655	.2855	.2179	.1627	.1190	.0854	.0601	.0417	.0285	.0192	.0128
70	\$120	.6655	.5620	.4704	.3950	.3370	.2953	.2670	.2488	.2375	.2309	.2270	.2249	.2238	.2232
	\$250	.6644	.5572	.4572	.3682	.2925	.2311	.1835	.1480	.1224	.1047	.0927	.0848	.0797	.0765
	\$500	.6643	.5563	.4545	.3620	.2813	.2135	.1588	.1161	.0838	.0601	.0432	.0314	.0233	.0179
	\$1,000	.6643	.5563	.4544	.3616	.2804	.2120	.1564	.1128	.0797	.0552	.0375	.0251	.0166	.0108
71	\$120	.6651	.5608	.4683	.3922	.3340	.2925	.2647	.2470	.2362	.2300	.2265	.2246	.2236	.2231
	\$250	.6640	.5560	.4550	.3648	.2882	.2264	.1788	.1437	.1188	.1018	.0904	.0831	.0785	.0757
	\$500	.6639	.5551	.4522	.3583	.2764	.2078	.1528	.1103	.0786	.0556	.0395	.0285	.0212	.0164
	\$1,000	.6639	.5551	.4520	.3578	.2753	.2061	.1502	.1067	.0741	.0504	.0336	.0220	.0142	.0090
72	\$120	.6647	.5597	.4665	.3897	.3313	.2900	.2625	.2454	.2351	.2293	.2260	.2243	.2234	.2230
	\$250	.6637	.5551	.4530	.3618	.2843	.2221	.1746	.1399	.1156	.0992	.0885	.0818	.0776	.0751
	\$500	.6636	.5542	.4501	.3550	.2719	.2026	.1473	.1050	.0738	.0517	.0364	.0261	.0194	.0151
	\$1,000	.6635	.5541	.4498	.3544	.2707	.2006	.1444	.1011	.0691	.0461	.0301	.0193	.0121	.0075
73	\$120	.6644	.5588	.4647	.3874	.3288	.2876	.2606	.2439	.2341	.2286	.2256	.2241	.2233	.2229
	\$250	.6635	.5543	.4513	.3590	.2808	.2181	.1707	.1364	.1127	.0969	.0868	.0806	.0768	.0745
	\$500	.6633	.5533	.4482	.3519	.2677	.1977	.1422	.1001	.0695	.0481	.0335	.0240	.0178	.0140
	\$1,000	.6633	.5532	.4480	.3512	.2663	.1954	.1390	.0959	.0644	.0422	.0270	.0169	.0104	.0063
74	\$120	.6642	.5583	.4637	.3860	.3272	.2862	.2595	.2431	.2335	.2282	.2254	.2240	.2232	.2229
	\$250	.6634	.5538	.4502	.3573	.2785	.2157	.1682	.1342	.1109	.0956	.0858	.0799	.0763	.0742
	\$500	.6632	.5528	.4471	.3500	.2651	.1946	.1389	.0971	.0669	.0459	.0318	.0227	.0169	.0134
	\$1,000	.6632	.5528	.4468	.3492	.2636	.1922	.1356	.0927	.0616	.0398	.0252	.0156	.0095	.0057))

Maximum Loss Ratio															
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
36	\$120	.7171	.6634	.6150	.5711	.5311	.4946	.4610	.4301	.4016	.3751	.3537	.3386	.3257	
37	\$120	.7103	.6553	.6057	.5608	.5200	.4827	.4486	.4172	.3882	.3627	.3458	.3313	.3188	
38	\$120	.7037	.6472	.5964	.5506	.5089	.4710	.4362	.4044	.3750	.3547	.3383	.3243	.3122	
39	\$120	.6970	.6392	.5872	.5403	.4979	.4592	.4239	.3915	.3657	.3470	.3311	.3175	.3059	
40	\$120	.6904	.6311	.5780	.5301	.4867	.4474	.4115	.3794	.3578	.3396	.3241	.3110	.2997	
	\$160	.6857	.6268	.5740	.5264	.4834	.4443	.4086	.3760	.3460	.3183	.2968	.2797	.2649	
41	\$120	.6839	.6232	.5688	.5199	.4758	.4357	.3992	.3714	.3503	.3325	.3175	.3047	.2939	
	\$160	.6793	.6189	.5649	.5164	.4725	.4327	.3964	.3633	.3329	.3074	.2881	.2716	.2574	
42	\$120	.6775	.6154	.5598	.5099	.4648	.4240	.3882	.3636	.3430	.3256	.3110	.2987	.2886	
	\$160	.6729	.6112	.5560	.5064	.4616	.4211	.3843	.3506	.3205	.2985	.2798	.2639	.2503	
43	\$120	.6712	.6076	.5508	.4999	.4540	.4124	.3804	.3562	.3359	.3190	.3047	.2932	.2839	
	\$160	.6666	.6035	.5471	.4964	.4508	.4096	.3721	.3381	.3114	.2901	.2720	.2566	.2435	
44	\$120	.6650	.5999	.5419	.4898	.4430	.4014	.3727	.3489	.3290	.3124	.2990	.2882	.2796	
	\$160	.6604	.5958	.5381	.4865	.4400	.3980	.3600	.3274	.3027	.2820	.2644	.2495	.2369	
45	\$120	.6588	.5923	.5330	.4798	.4321	.3936	.3652	.3417	.3222	.3064	.2937	.2836	.2756	
	\$160	.6543	.5882	.5293	.4766	.4292	.3864	.3478	.3185	.2944	.2742	.2571	.2427	.2305	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
46	\$120	.6529	.5848	.5242	.4700	.4213	.3861	.3580	.3348	.3158	.3008	.2889	.2794	.2720
	\$160	.6484	.5808	.5206	.4667	.4184	.3750	.3381	.3100	.2864	.2667	.2501	.2362	.2247
47	\$120	.6470	.5774	.5154	.4601	.4125	.3786	.3508	.3280	.3099	.2956	.2843	.2755	.2686
	\$160	.6425	.5734	.5119	.4570	.4077	.3636	.3295	.3018	.2787	.2594	.2433	.2301	.2193
	\$250	.6365	.5680	.5071	.4526	.4039	.3601	.3208	.2855	.2538	.2260	.2038	.1848	.1686
48	\$120	.6411	.5700	.5067	.4503	.4050	.3713	.3437	.3217	.3043	.2907	.2801	.2718	.2656
	\$160	.6368	.5661	.5033	.4472	.3970	.3538	.3211	.2938	.2711	.2523	.2369	.2244	.2144
	\$250	.6307	.5608	.4985	.4430	.3933	.3488	.3090	.2734	.2416	.2161	.1945	.1762	.1607
	\$275	.6297	.5599	.4977	.4422	.3926	.3482	.3085	.2730	.2412	.2134	.1905	.1710	.1544
49	\$120	.6358	.5632	.4986	.4410	.3982	.3646	.3375	.3161	.2994	.2864	.2764	.2688	.2630
	\$160	.6315	.5594	.4952	.4379	.3869	.3459	.3134	.2865	.2642	.2460	.2313	.2195	.2101
	\$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
50	\$120	.6307	.5565	.4905	.4327	.3916	.3581	.3316	.3109	.2948	.2824	.2730	.2660	.2608
	\$160	.6263	.5527	.4872	.4288	.3770	.3382	.3060	.2794	.2576	.2401	.2261	.2150	.2062
	\$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
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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	.3090	.2357	.1840	.1428	.1108	.0865	.0684	.0553	.0459	.0393
	\$500	.5583	.4613	.3743	.3084	.2340	.1811	.1385	.1049	.0791	.0596	.0451	.0346	.0270
	\$550	.5582	.4612	.3742	.3083	.2340	.1808	.1380	.1043	.0782	.0584	.0437	.0329	.0251
	\$800	.5579	.4610	.3740	.3082	.2339	.1806	.1375	.1034	.0770	.0568	.0416	.0304	.0223
	\$1,000	.5579	.4609	.3740	.3082	.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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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	.2470
	\$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	.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	.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	.2469
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
71	\$120	.5579	.4415	.3378	.2780	.2540	.2480	.2471	.2470	.2469	.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
	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table

Hazard Group 2

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0016	.0072	.0165	.0290	.0623	.1047	.1549	.2117
41	\$120	.0000	.0014	.0065	.0151	.0269	.0587	.0997	.1486	.2043
42	\$120	.0000	.0012	.0058	.0138	.0249	.0552	.0948	.1424	.1969
43	\$120	.0000	.0011	.0052	.0126	.0230	.0518	.0900	.1363	.1897
44	\$120	.0000	.0009	.0047	.0115	.0212	.0485	.0853	.1303	.1829
45	\$120	.0000	.0008	.0042	.0104	.0194	.0453	.0807	.1244	.1765
46	\$120	.0000	.0007	.0037	.0094	.0178	.0423	.0762	.1187	.1704
47	\$120	.0000	.0006	.0032	.0084	.0162	.0393	.0718	.1133	.1646
48	\$120	.0000	.0005	.0028	.0076	.0147	.0365	.0676	.1081	.1591
49	\$120	.0000	.0004	.0025	.0067	.0133	.0337	.0635	.1032	.1537
50	\$120	.0000	.0003	.0021	.0060	.0120	.0311	.0596	.0985	.1485
	\$250	.0000	.0003	.0022	.0060	.0121	.0313	.0598	.0970	.1425
51	\$120	.0000	.0003	.0018	.0053	.0108	.0286	.0558	.0940	.1434
	\$250	.0000	.0003	.0019	.0053	.0108	.0288	.0558	.0918	.1360
52	\$120	.0000	.0002	.0016	.0046	.0096	.0262	.0523	.0897	.1384
	\$250	.0000	.0002	.0016	.0046	.0097	.0263	.0520	.0866	.1296
53	\$120	.0000	.0002	.0013	.0040	.0085	.0239	.0490	.0855	.1335
	\$250	.0000	.0002	.0013	.0040	.0086	.0240	.0483	.0815	.1233
54	\$120	.0000	.0001	.0011	.0035	.0075	.0217	.0458	.0814	.1288
	\$250	.0000	.0001	.0011	.0035	.0076	.0218	.0447	.0766	.1172
55	\$120	.0000	.0001	.0009	.0030	.0066	.0197	.0427	.0774	.1242
	\$250	.0000	.0001	.0009	.0030	.0066	.0197	.0413	.0717	.1112
56	\$120	.0000	.0001	.0008	.0025	.0057	.0178	.0398	.0736	.1197
	\$250	.0000	.0001	.0008	.0025	.0058	.0177	.0379	.0670	.1055
57	\$120	.0000	.0001	.0006	.0021	.0049	.0160	.0370	.0698	.1153
	\$250	.0000	.0001	.0006	.0021	.0050	.0158	.0347	.0625	.0999
58	\$120	.0000	.0001	.0005	.0018	.0042	.0144	.0343	.0662	.1111
	\$250	.0000	.0001	.0005	.0018	.0043	.0140	.0316	.0581	.0946
	\$500	.0000	.0001	.0005	.0018	.0043	.0141	.0317	.0581	.0936
59	\$120	.0000	.0000	.0004	.0015	.0036	.0129	.0318	.0627	.1069
	\$250	.0000	.0000	.0004	.0015	.0036	.0124	.0287	.0540	.0893
	\$500	.0000	.0000	.0004	.0015	.0036	.0124	.0287	.0537	.0880
60	\$120	.0000	.0000	.0003	.0012	.0030	.0115	.0294	.0594	.1029
	\$250	.0000	.0000	.0003	.0012	.0030	.0108	.0259	.0500	.0843
	\$500	.0000	.0000	.0003	.0012	.0030	.0109	.0259	.0495	.0825
61	\$120	.0000	.0000	.0002	.0010	.0025	.0102	.0271	.0561	.0990
	\$250	.0000	.0000	.0002	.0010	.0025	.0094	.0233	.0461	.0794
	\$500	.0000	.0000	.0002	.0010	.0025	.0094	.0232	.0454	.0771

((Minimum Loss Ratio										
Size	Single Loss Limit[#]	0%	5%	10%	15%	20%	30%	40%	50%	60%
62	\$120	.0000	.0000	.0002	.0008	.0021	.0090	.0249	.0530	.0952
	\$250	.0000	.0000	.0002	.0008	.0021	.0081	.0208	.0425	.0747
	\$500	.0000	.0000	.0002	.0008	.0021	.0081	.0207	.0415	.0719
63	\$120	.0000	.0000	.0001	.0006	.0017	.0079	.0228	.0500	.0916
	\$250	.0000	.0000	.0001	.0006	.0017	.0069	.0185	.0390	.0701
	\$500	.0000	.0000	.0001	.0006	.0017	.0069	.0183	.0378	.0669
64	\$120	.0000	.0000	.0001	.0005	.0014	.0069	.0209	.0471	.0880
	\$250	.0000	.0000	.0001	.0004	.0013	.0058	.0164	.0357	.0656
	\$500	.0000	.0000	.0001	.0004	.0013	.0058	.0160	.0342	.0620
	\$1,000	.0000	.0000	.0001	.0005	.0013	.0058	.0160	.0342	.0620
65	\$120	.0000	.0000	.0001	.0003	.0011	.0060	.0190	.0444	.0846
	\$250	.0000	.0000	.0001	.0003	.0010	.0049	.0144	.0325	.0614
	\$500	.0000	.0000	.0001	.0003	.0010	.0048	.0139	.0308	.0573
	\$1,000	.0000	.0000	.0001	.0003	.0010	.0048	.0139	.0308	.0572
66	\$120	.0000	.0000	.0000	.0003	.0009	.0052	.0173	.0417	.0813
	\$250	.0000	.0000	.0000	.0002	.0008	.0040	.0126	.0295	.0573
	\$500	.0000	.0000	.0000	.0002	.0008	.0039	.0120	.0276	.0527
	\$1,000	.0000	.0000	.0000	.0002	.0008	.0040	.0120	.0276	.0526
67	\$120	.0000	.0000	.0000	.0002	.0007	.0045	.0157	.0392	.0781
	\$250	.0000	.0000	.0000	.0002	.0006	.0033	.0109	.0267	.0533
	\$500	.0000	.0000	.0000	.0002	.0006	.0032	.0103	.0245	.0484
	\$1,000	.0000	.0000	.0000	.0002	.0006	.0032	.0103	.0245	.0482
68	\$120	.0000	.0000	.0000	.0001	.0005	.0038	.0143	.0368	.0751
	\$250	.0000	.0000	.0000	.0001	.0004	.0026	.0094	.0240	.0496
	\$500	.0000	.0000	.0000	.0001	.0004	.0025	.0087	.0217	.0442
	\$1,000	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0216	.0440
69	\$120	.0000	.0000	.0000	.0001	.0004	.0032	.0129	.0346	.0721
	\$250	.0000	.0000	.0000	.0001	.0003	.0021	.0080	.0215	.0460
	\$500	.0000	.0000	.0000	.0001	.0003	.0019	.0072	.0190	.0402
	\$1,000	.0000	.0000	.0000	.0001	.0003	.0019	.0072	.0189	.0399
70	\$120	.0000	.0000	.0000	.0001	.0003	.0027	.0116	.0324	.0693
	\$250	.0000	.0000	.0000	.0000	.0002	.0016	.0068	.0192	.0425
	\$500	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0165	.0364
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0164	.0360
71	\$120	.0000	.0000	.0000	.0000	.0002	.0023	.0104	.0303	.0666
	\$250	.0000	.0000	.0000	.0000	.0001	.0012	.0056	.0170	.0392
	\$500	.0000	.0000	.0000	.0000	.0001	.0011	.0047	.0141	.0327
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0010	.0047	.0139	.0322
72	\$120	.0000	.0000	.0000	.0000	.0002	.0019	.0093	.0284	.0641
	\$250	.0000	.0000	.0000	.0000	.0001	.0009	.0047	.0150	.0361
	\$500	.0000	.0000	.0000	.0000	.0001	.0007	.0037	.0121	.0293

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0007	.0037	.0118	.0287
73	\$120	.0000	.0000	.0000	.0000	.0001	.0016	.0084	.0267	.0618
	\$250	.0000	.0000	.0000	.0000	.0000	.0007	.0038	.0133	.0333
	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0102	.0263
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0099	.0256
74	\$120	.0000	.0000	.0000	.0000	.0001	.0014	.0078	.0257	.0603
	\$250	.0000	.0000	.0000	.0000	.0000	.0005	.0034	.0122	.0316
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0091	.0244
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0088	.0236))

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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	<u>\$275</u>	<u>.0006</u>	<u>.0034</u>	<u>.0090</u>	<u>.0174</u>	<u>.0419</u>	<u>.0761</u>	<u>.1191</u>	<u>.1700</u>
50	<u>\$120</u>	<u>.0005</u>	<u>.0029</u>	<u>.0079</u>	<u>.0155</u>	<u>.0384</u>	<u>.0711</u>	<u>.1127</u>	<u>.1662</u>
	<u>\$160</u>	<u>.0005</u>	<u>.0029</u>	<u>.0079</u>	<u>.0155</u>	<u>.0384</u>	<u>.0711</u>	<u>.1126</u>	<u>.1622</u>
	<u>\$250</u>	<u>.0005</u>	<u>.0029</u>	<u>.0079</u>	<u>.0155</u>	<u>.0384</u>	<u>.0711</u>	<u>.1126</u>	<u>.1621</u>
	<u>\$275</u>	<u>.0005</u>	<u>.0029</u>	<u>.0079</u>	<u>.0155</u>	<u>.0384</u>	<u>.0711</u>	<u>.1126</u>	<u>.1621</u>
51	<u>\$120</u>	<u>.0004</u>	<u>.0025</u>	<u>.0069</u>	<u>.0138</u>	<u>.0351</u>	<u>.0661</u>	<u>.1070</u>	<u>.1600</u>
	<u>\$160</u>	<u>.0004</u>	<u>.0025</u>	<u>.0069</u>	<u>.0138</u>	<u>.0351</u>	<u>.0661</u>	<u>.1061</u>	<u>.1549</u>
	<u>\$250</u>	<u>.0004</u>	<u>.0025</u>	<u>.0069</u>	<u>.0138</u>	<u>.0351</u>	<u>.0661</u>	<u>.1061</u>	<u>.1543</u>
	<u>\$275</u>	<u>.0004</u>	<u>.0025</u>	<u>.0069</u>	<u>.0138</u>	<u>.0351</u>	<u>.0661</u>	<u>.1061</u>	<u>.1543</u>
52	<u>\$120</u>	<u>.0003</u>	<u>.0021</u>	<u>.0060</u>	<u>.0122</u>	<u>.0319</u>	<u>.0613</u>	<u>.1015</u>	<u>.1539</u>
	<u>\$160</u>	<u>.0003</u>	<u>.0021</u>	<u>.0060</u>	<u>.0122</u>	<u>.0319</u>	<u>.0613</u>	<u>.0997</u>	<u>.1478</u>
	<u>\$250</u>	<u>.0003</u>	<u>.0021</u>	<u>.0060</u>	<u>.0122</u>	<u>.0319</u>	<u>.0613</u>	<u>.0997</u>	<u>.1465</u>
	<u>\$275</u>	<u>.0003</u>	<u>.0021</u>	<u>.0060</u>	<u>.0122</u>	<u>.0319</u>	<u>.0613</u>	<u>.0997</u>	<u>.1465</u>
	<u>\$380</u>	<u>.0003</u>	<u>.0021</u>	<u>.0060</u>	<u>.0122</u>	<u>.0319</u>	<u>.0613</u>	<u>.0997</u>	<u>.1465</u>
53	<u>\$120</u>	<u>.0002</u>	<u>.0017</u>	<u>.0051</u>	<u>.0106</u>	<u>.0288</u>	<u>.0565</u>	<u>.0961</u>	<u>.1478</u>
	<u>\$160</u>	<u>.0002</u>	<u>.0017</u>	<u>.0051</u>	<u>.0106</u>	<u>.0288</u>	<u>.0565</u>	<u>.0935</u>	<u>.1409</u>
	<u>\$250</u>	<u>.0002</u>	<u>.0017</u>	<u>.0051</u>	<u>.0106</u>	<u>.0288</u>	<u>.0565</u>	<u>.0933</u>	<u>.1387</u>
	<u>\$275</u>	<u>.0002</u>	<u>.0017</u>	<u>.0051</u>	<u>.0106</u>	<u>.0288</u>	<u>.0565</u>	<u>.0933</u>	<u>.1387</u>
	<u>\$380</u>	<u>.0002</u>	<u>.0017</u>	<u>.0051</u>	<u>.0106</u>	<u>.0288</u>	<u>.0565</u>	<u>.0934</u>	<u>.1387</u>
54	<u>\$120</u>	<u>.0002</u>	<u>.0014</u>	<u>.0043</u>	<u>.0092</u>	<u>.0258</u>	<u>.0521</u>	<u>.0909</u>	<u>.1418</u>
	<u>\$160</u>	<u>.0002</u>	<u>.0014</u>	<u>.0043</u>	<u>.0092</u>	<u>.0258</u>	<u>.0518</u>	<u>.0876</u>	<u>.1342</u>
	<u>\$250</u>	<u>.0002</u>	<u>.0014</u>	<u>.0043</u>	<u>.0092</u>	<u>.0258</u>	<u>.0518</u>	<u>.0871</u>	<u>.1310</u>
	<u>\$275</u>	<u>.0002</u>	<u>.0014</u>	<u>.0043</u>	<u>.0092</u>	<u>.0258</u>	<u>.0518</u>	<u>.0871</u>	<u>.1310</u>
	<u>\$380</u>	<u>.0002</u>	<u>.0014</u>	<u>.0043</u>	<u>.0092</u>	<u>.0258</u>	<u>.0518</u>	<u>.0871</u>	<u>.1310</u>
55	<u>\$120</u>	<u>.0001</u>	<u>.0011</u>	<u>.0036</u>	<u>.0079</u>	<u>.0230</u>	<u>.0480</u>	<u>.0857</u>	<u>.1359</u>
	<u>\$160</u>	<u>.0001</u>	<u>.0011</u>	<u>.0036</u>	<u>.0079</u>	<u>.0230</u>	<u>.0473</u>	<u>.0819</u>	<u>.1276</u>
	<u>\$250</u>	<u>.0001</u>	<u>.0011</u>	<u>.0036</u>	<u>.0079</u>	<u>.0230</u>	<u>.0473</u>	<u>.0809</u>	<u>.1233</u>
	<u>\$275</u>	<u>.0001</u>	<u>.0011</u>	<u>.0036</u>	<u>.0079</u>	<u>.0230</u>	<u>.0473</u>	<u>.0809</u>	<u>.1233</u>
	<u>\$380</u>	<u>.0001</u>	<u>.0011</u>	<u>.0036</u>	<u>.0079</u>	<u>.0230</u>	<u>.0473</u>	<u>.0809</u>	<u>.1233</u>
	<u>\$500</u>	<u>.0001</u>	<u>.0011</u>	<u>.0036</u>	<u>.0079</u>	<u>.0230</u>	<u>.0473</u>	<u>.0809</u>	<u>.1233</u>
56	<u>\$120</u>	<u>.0001</u>	<u>.0009</u>	<u>.0029</u>	<u>.0067</u>	<u>.0203</u>	<u>.0441</u>	<u>.0806</u>	<u>.1300</u>
	<u>\$160</u>	<u>.0001</u>	<u>.0009</u>	<u>.0029</u>	<u>.0067</u>	<u>.0203</u>	<u>.0430</u>	<u>.0763</u>	<u>.1212</u>
	<u>\$250</u>	<u>.0001</u>	<u>.0009</u>	<u>.0029</u>	<u>.0067</u>	<u>.0203</u>	<u>.0429</u>	<u>.0748</u>	<u>.1156</u>
	<u>\$275</u>	<u>.0001</u>	<u>.0009</u>	<u>.0029</u>	<u>.0067</u>	<u>.0203</u>	<u>.0429</u>	<u>.0748</u>	<u>.1156</u>
	<u>\$380</u>	<u>.0001</u>	<u>.0009</u>	<u>.0029</u>	<u>.0067</u>	<u>.0203</u>	<u>.0429</u>	<u>.0748</u>	<u>.1156</u>
	<u>\$500</u>	<u>.0001</u>	<u>.0009</u>	<u>.0029</u>	<u>.0067</u>	<u>.0203</u>	<u>.0429</u>	<u>.0748</u>	<u>.1156</u>
	<u>\$550</u>	<u>.0001</u>	<u>.0009</u>	<u>.0029</u>	<u>.0067</u>	<u>.0203</u>	<u>.0429</u>	<u>.0748</u>	<u>.1156</u>
57	<u>\$120</u>	<u>.0001</u>	<u>.0007</u>	<u>.0024</u>	<u>.0056</u>	<u>.0177</u>	<u>.0403</u>	<u>.0756</u>	<u>.1243</u>
	<u>\$160</u>	<u>.0001</u>	<u>.0007</u>	<u>.0024</u>	<u>.0056</u>	<u>.0177</u>	<u>.0389</u>	<u>.0709</u>	<u>.1148</u>
	<u>\$250</u>	<u>.0001</u>	<u>.0007</u>	<u>.0024</u>	<u>.0056</u>	<u>.0177</u>	<u>.0386</u>	<u>.0687</u>	<u>.1081</u>

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
58	\$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
	\$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
	\$800	.0001	.0003	.0011	.0029	.0109	.0266	.0513	.0857
61	\$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
	\$800	.0001	.0002	.0008	.0022	.0090	.0230	.0458	.0785
62	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$550	.0000	.0001	.0006	.0017	.0073	.0196	.0405	.0713
	\$800	.0000	.0001	.0006	.0017	.0073	.0196	.0405	.0713
	\$1,000	.0000	.0001	.0006	.0017	.0073	.0196	.0405	.0713
63	\$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
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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
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
	\$800	.0000	.0000	.0001	.0002	.0009	.0041	.0129	.0308
	\$1,000	.0000	.0000	.0001	.0002	.0009	.0041	.0129	.0308
69	\$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
70	\$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
71	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
72	\$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
73	\$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
	\$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	.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

* Single Loss Limit values are expressed in thousands of dollars.

AMENDATORY SECTION (Amending WSR 10-21-086, filed 10/19/10, effective 11/19/10)

WAC 296-17B-930 Hazard Group 3 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 3

Effective (~~November 19, 2010~~) June 30, 2017

(Maximum Loss Ratio)														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8658	.8480	.8322	.8180	.8049	.7926	.7811	.7703	.7599	.7501	.7406	.7316	.7228	.7144
2	.8604	.8416	.8249	.8098	.7958	.7828	.7706	.7591	.7481	.7376	.7276	.7180	.7088	.6998
3	.8552	.8353	.8177	.8016	.7869	.7731	.7602	.7480	.7364	.7253	.7147	.7046	.6948	.6854
4	.8501	.8290	.8104	.7935	.7779	.7633	.7497	.7368	.7246	.7129	.7018	.6911	.6808	.6709
5	.8450	.8228	.8032	.7854	.7689	.7536	.7393	.7257	.7129	.7006	.6889	.6777	.6669	.6566
6	.8399	.8167	.7961	.7773	.7600	.7440	.7289	.7147	.7012	.6884	.6761	.6644	.6531	.6423
7	.8350	.8106	.7890	.7693	.7512	.7344	.7186	.7037	.6896	.6762	.6634	.6511	.6394	.6281
8	.8301	.8046	.7819	.7614	.7424	.7248	.7083	.6928	.6781	.6641	.6507	.6380	.6257	.6140
9	.8252	.7986	.7749	.7535	.7337	.7153	.6981	.6819	.6666	.6521	.6382	.6249	.6122	.6000
10	.8204	.7927	.7680	.7456	.7250	.7059	.6880	.6711	.6552	.6401	.6257	.6119	.5988	.5861
11	.8157	.7868	.7611	.7378	.7164	.6965	.6779	.6604	.6439	.6282	.6133	.5990	.5854	.5724
12	.8110	.7809	.7542	.7300	.7078	.6871	.6678	.6497	.6326	.6164	.6009	.5862	.5722	.5588
13	.8063	.7751	.7474	.7223	.6992	.6778	.6578	.6391	.6214	.6046	.5887	.5735	.5590	.5452
14	.8017	.7694	.7406	.7146	.6907	.6685	.6478	.6284	.6102	.5929	.5765	.5609	.5460	.5318
15	.7971	.7636	.7339	.7069	.6822	.6593	.6379	.6179	.5990	.5812	.5643	.5483	.5330	.5184
16	.7926	.7579	.7271	.6993	.6737	.6500	.6280	.6073	.5879	.5696	.5523	.5358	.5201	.5052
17	.7881	.7523	.7205	.6916	.6652	.6408	.6181	.5969	.5769	.5581	.5403	.5234	.5074	.4921
18	.7836	.7466	.7138	.6840	.6568	.6317	.6083	.5864	.5659	.5466	.5284	.5111	.4947	.4791
19	.7791	.7410	.7071	.6765	.6484	.6225	.5985	.5760	.5550	.5352	.5165	.4988	.4821	.4662
20	.7748	.7354	.7005	.6689	.6400	.6134	.5887	.5657	.5441	.5238	.5047	.4867	.4696	.4534
21	.7704	.7299	.6939	.6614	.6317	.6043	.5789	.5553	.5332	.5125	.4930	.4746	.4572	.4406
22	.7660	.7243	.6873	.6538	.6233	.5952	.5692	.5450	.5224	.5012	.4813	.4625	.4448	.4280
23	.7617	.7188	.6807	.6463	.6150	.5862	.5595	.5347	.5116	.4900	.4697	.4506	.4325	.4155
24	.7575	.7134	.6742	.6389	.6067	.5771	.5498	.5245	.5009	.4788	.4581	.4386	.4203	.4030
25	.7532	.7079	.6676	.6314	.5984	.5681	.5401	.5143	.4902	.4677	.4466	.4268	.4081	.3905
26	.7490	.7024	.6611	.6239	.5901	.5591	.5305	.5040	.4795	.4565	.4351	.4150	.3960	.3782
27	.7448	.6970	.6546	.6165	.5818	.5501	.5209	.4939	.4688	.4455	.4236	.4032	.3840	.3659
28	.7407	.6916	.6481	.6090	.5735	.5411	.5112	.4837	.4581	.4344	.4122	.3914	.3720	.3536
29	.7366	.6863	.6417	.6016	.5653	.5321	.5016	.4735	.4475	.4234	.4008	.3798	.3600	.3414
30	.7325	.6809	.6352	.5942	.5570	.5231	.4920	.4634	.4369	.4123	.3895	.3681	.3481	.3293
31	.7284	.6756	.6288	.5868	.5488	.5142	.4825	.4533	.4264	.4014	.3781	.3565	.3362	.3171
32	.7244	.6703	.6224	.5794	.5406	.5052	.4729	.4432	.4158	.3904	.3668	.3448	.3243	.3050
33	.7205	.6651	.6160	.5721	.5324	.4963	.4633	.4331	.4052	.3794	.3555	.3332	.3124	.2929
34	.7166	.6599	.6097	.5647	.5241	.4873	.4537	.4229	.3946	.3684	.3441	.3215	.3005	.2808
35	.7127	.6547	.6033	.5574	.5159	.4784	.4442	.4128	.3840	.3574	.3328	.3099	.2886	.2688
36	.7088	.6495	.5970	.5500	.5077	.4694	.4345	.4026	.3733	.3463	.3214	.2982	.2767	.2568
37	.7050	.6444	.5907	.5427	.4995	.4604	.4249	.3925	.3627	.3353	.3100	.2866	.2649	.2449
38	.7013	.6393	.5844	.5354	.4913	.4514	.4153	.3822	.3520	.3242	.2986	.2750	.2532	.2332
39	.6976	.6343	.5782	.5281	.4831	.4425	.4056	.3720	.3413	.3131	.2872	.2635	.2417	.2216
40	.6941	.6294	.5720	.5209	.4750	.4336	.3960	.3619	.3307	.3021	.2760	.2521	.2303	.2103
41	.6905	.6245	.5659	.5137	.4669	.4247	.3865	.3517	.3201	.2912	.2650	.2410	.2191	.1992
42	.6871	.6197	.5599	.5066	.4589	.4159	.3770	.3417	.3096	.2805	.2541	.2301	.2082	.1884
43	.6838	.6151	.5540	.4997	.4509	.4071	.3675	.3317	.2993	.2699	.2434	.2193	.1976	.1779

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
44	.6806	.6105	.5482	.4927	.4431	.3984	.3582	.3219	.2891	.2595	.2329	.2089	.1872	.1677
45	.6775	.6060	.5425	.4859	.4353	.3898	.3489	.3121	.2790	.2493	.2226	.1986	.1771	.1578
46	.6745	.6016	.5369	.4792	.4275	.3812	.3397	.3025	.2691	.2392	.2125	.1886	.1673	.1482
47	.6715	.5973	.5313	.4725	.4198	.3727	.3306	.2930	.2593	.2293	.2026	.1788	.1577	.1390
48	.6687	.5932	.5259	.4658	.4122	.3643	.3216	.2836	.2497	.2196	.1929	.1693	.1484	.1300
49	.6660	.5891	.5205	.4593	.4047	.3560	.3127	.2743	.2402	.2101	.1835	.1600	.1394	.1213
50	.6633	.5851	.5152	.4528	.3972	.3477	.3039	.2651	.2308	.2007	.1742	.1510	.1306	.1129
51	.6608	.5812	.5099	.4463	.3898	.3396	.2952	.2560	.2216	.1915	.1651	.1421	.1222	.1048
52	.6584	.5774	.5048	.4400	.3824	.3315	.2865	.2471	.2125	.1824	.1562	.1336	.1139	.0970
53	.6560	.5736	.4997	.4337	.3752	.3234	.2780	.2382	.2036	.1736	.1476	.1252	.1060	.0896
54	.6538	.5700	.4947	.4276	.3680	.3155	.2696	.2295	.1948	.1649	.1392	.1171	.0983	.0824
55	.6516	.5665	.4899	.4215	.3609	.3077	.2612	.2209	.1862	.1564	.1309	.1093	.0910	.0755
56	.6496	.5631	.4851	.4155	.3539	.2999	.2530	.2125	.1777	.1480	.1229	.1017	.0838	.0689
57	.6476	.5598	.4805	.4096	.3470	.2923	.2449	.2041	.1694	.1399	.1151	.0943	.0770	.0627
58	.6458	.5567	.4759	.4038	.3402	.2847	.2369	.1959	.1612	.1319	.1075	.0872	.0705	.0567
59	.6441	.5536	.4715	.3981	.3335	.2773	.2289	.1878	.1532	.1242	.1002	.0804	.0642	.0511
60	.6425	.5507	.4672	.3926	.3269	.2699	.2212	.1799	.1453	.1166	.0930	.0738	.0583	.0458
61	.6410	.5480	.4631	.3872	.3204	.2627	.2135	.1721	.1376	.1093	.0862	.0675	.0526	.0408
62	.6396	.5453	.4591	.3819	.3141	.2556	.2059	.1644	.1301	.1021	.0796	.0615	.0473	.0361
63	.6383	.5429	.4553	.3768	.3079	.2486	.1985	.1569	.1228	.0952	.0732	.0558	.0423	.0318
64	.6372	.5405	.4516	.3718	.3018	.2417	.1912	.1495	.1156	.0885	.0671	.0504	.0376	.0278
65	.6361	.5384	.4481	.3669	.2958	.2350	.1840	.1423	.1087	.0821	.0613	.0453	.0332	.0241
66	.6352	.5364	.4448	.3623	.2900	.2284	.1770	.1353	.1019	.0759	.0558	.0406	.0292	.0208
67	.6344	.5345	.4416	.3578	.2843	.2219	.1702	.1284	.0954	.0699	.0506	.0361	.0255	.0178
68	.6336	.5328	.4386	.3534	.2788	.2156	.1635	.1217	.0891	.0643	.0456	.0320	.0221	.0151
69	.6330	.5313	.4358	.3493	.2735	.2094	.1569	.1152	.0831	.0588	.0410	.0282	.0191	.0127
70	.6325	.5299	.4332	.3453	.2683	.2033	.1505	.1090	.0773	.0537	.0367	.0247	.0163	.0106
71	.6321	.5287	.4307	.3414	.2631	.1973	.1441	.1027	.0716	.0488	.0326	.0214	.0138	.0088
72	.6317	.5276	.4285	.3378	.2583	.1917	.1382	.0970	.0664	.0444	.0290	.0186	.0117	.0073
73	.6315	.5267	.4266	.3346	.2538	.1864	.1326	.0916	.0616	.0404	.0258	.0162	.0099	.0060
74	.6313	.5262	.4254	.3325	.2510	.1830	.1291	.0883	.0586	.0379	.0239	.0148	.0089	.0053))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<u>1</u>	.8867	.8750	.8644	.8544	.8451	.8363	.8278	.8197	.8120	.8045	.7972	.7902	.7834
<u>2</u>	.8804	.8679	.8564	.8456	.8356	.8260	.8169	.8082	.7998	.7917	.7838	.7762	.7689
<u>3</u>	.8747	.8613	.8490	.8376	.8268	.8166	.8068	.7975	.7885	.7799	.7715	.7634	.7555
<u>4</u>	.8690	.8547	.8416	.8294	.8179	.8071	.7967	.7867	.7772	.7680	.7591	.7504	.7420
<u>5</u>	.8632	.8481	.8342	.8212	.8090	.7975	.7864	.7759	.7657	.7559	.7465	.7373	.7285
<u>6</u>	.8575	.8414	.8267	.8130	.8001	.7878	.7761	.7650	.7542	.7439	.7339	.7242	.7148
<u>7</u>	.8517	.8348	.8192	.8047	.7911	.7781	.7658	.7540	.7426	.7317	.7212	.7110	.7011
<u>8</u>	.8459	.8281	.8117	.7964	.7820	.7683	.7553	.7429	.7309	.7195	.7084	.6977	.6873
<u>9</u>	.8401	.8214	.8041	.7880	.7728	.7585	.7448	.7317	.7192	.7072	.6956	.6843	.6735
<u>10</u>	.8344	.8147	.7966	.7797	.7637	.7487	.7343	.7207	.7075	.6949	.6828	.6711	.6598
<u>11</u>	.8287	.8080	.7890	.7713	.7546	.7388	.7238	.7095	.6958	.6827	.6700	.6579	.6461
<u>12</u>	.8229	.8012	.7813	.7628	.7454	.7289	.7132	.6983	.6840	.6703	.6572	.6445	.6323
<u>13</u>	.8170	.7944	.7736	.7543	.7361	.7189	.7025	.6870	.6721	.6579	.6442	.6311	.6184
<u>14</u>	.8112	.7876	.7659	.7457	.7267	.7088	.6918	.6757	.6602	.6455	.6313	.6177	.6046
<u>15</u>	.8054	.7808	.7582	.7371	.7174	.6988	.6811	.6644	.6484	.6331	.6184	.6044	.5909
<u>16</u>	.7995	.7739	.7504	.7285	.7080	.6887	.6704	.6530	.6365	.6206	.6055	.5910	.5771

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<u>17</u>	.7937	.7670	.7426	.7198	.6985	.6785	.6596	.6416	.6245	.6082	.5926	.5777	.5633
<u>18</u>	.7878	.7601	.7347	.7111	.6891	.6683	.6487	.6302	.6125	.5957	.5797	.5643	.5497
<u>19</u>	.7819	.7532	.7268	.7024	.6796	.6581	.6379	.6187	.6006	.5833	.5668	.5511	.5360
<u>20</u>	.7760	.7462	.7189	.6936	.6700	.6479	.6270	.6073	.5886	.5709	.5540	.5378	.5224
<u>21</u>	.7700	.7392	.7109	.6848	.6604	.6376	.6161	.5958	.5766	.5584	.5411	.5245	.5088
<u>22</u>	.7640	.7321	.7029	.6759	.6508	.6272	.6051	.5843	.5646	.5459	.5281	.5113	.4952
<u>23</u>	.7580	.7250	.6949	.6670	.6411	.6169	.5941	.5727	.5525	.5334	.5153	.4981	.4817
<u>24</u>	.7520	.7179	.6868	.6580	.6314	.6065	.5831	.5612	.5405	.5209	.5024	.4849	.4681
<u>25</u>	.7459	.7107	.6786	.6490	.6216	.5960	.5721	.5496	.5284	.5084	.4896	.4717	.4547
<u>26</u>	.7398	.7035	.6704	.6400	.6118	.5855	.5610	.5380	.5164	.4960	.4767	.4585	.4412
<u>27</u>	.7337	.6963	.6622	.6309	.6019	.5750	.5499	.5264	.5043	.4835	.4639	.4454	.4278
<u>28</u>	.7276	.6891	.6540	.6218	.5921	.5645	.5387	.5147	.4922	.4710	.4511	.4322	.4144
<u>29</u>	.7215	.6818	.6457	.6126	.5821	.5539	.5276	.5031	.4801	.4586	.4383	.4192	.4011
<u>30</u>	.7154	.6745	.6374	.6035	.5722	.5433	.5164	.4914	.4680	.4461	.4255	.4061	.3878
<u>31</u>	.7092	.6672	.6291	.5942	.5622	.5327	.5052	.4797	.4559	.4336	.4127	.3930	.3745
<u>32</u>	.7030	.6598	.6207	.5850	.5522	.5220	.4940	.4680	.4438	.4211	.3999	.3799	.3611
<u>33</u>	.6968	.6524	.6122	.5757	.5421	.5112	.4827	.4562	.4316	.4086	.3870	.3668	.3478
<u>34</u>	.6906	.6450	.6038	.5663	.5320	.5005	.4714	.4445	.4194	.3960	.3742	.3537	.3345
<u>35</u>	.6844	.6376	.5953	.5570	.5219	.4897	.4601	.4327	.4072	.3835	.3614	.3406	.3212
<u>36</u>	.6781	.6301	.5868	.5475	.5117	.4788	.4486	.4207	.3948	.3708	.3484	.3274	.3077
<u>37</u>	.6718	.6225	.5781	.5379	.5013	.4678	.4370	.4086	.3824	.3580	.3352	.3140	.2941
<u>38</u>	.6656	.6150	.5695	.5284	.4910	.4568	.4255	.3966	.3700	.3452	.3222	.3007	.2807
<u>39</u>	.6593	.6075	.5609	.5189	.4807	.4458	.4139	.3846	.3575	.3324	.3091	.2875	.2674
<u>40</u>	.6531	.5999	.5522	.5093	.4703	.4348	.4023	.3725	.3450	.3195	.2960	.2742	.2540
<u>41</u>	.6470	.5925	.5437	.4998	.4600	.4238	.3907	.3604	.3325	.3068	.2831	.2612	.2409
<u>42</u>	.6409	.5851	.5352	.4903	.4497	.4128	.3792	.3484	.3202	.2942	.2703	.2482	.2280
<u>43</u>	.6350	.5778	.5267	.4809	.4395	.4019	.3677	.3364	.3078	.2816	.2576	.2355	.2153
<u>44</u>	.6290	.5705	.5182	.4714	.4291	.3909	.3561	.3244	.2955	.2691	.2449	.2229	.2027
<u>45</u>	.6231	.5632	.5098	.4619	.4188	.3799	.3445	.3124	.2832	.2566	.2324	.2104	.1904
<u>46</u>	.6174	.5561	.5015	.4526	.4086	.3689	.3330	.3005	.2711	.2444	.2202	.1983	.1785
<u>47</u>	.6117	.5490	.4931	.4432	.3984	.3580	.3216	.2887	.2590	.2322	.2081	.1864	.1669
<u>48</u>	.6061	.5419	.4848	.4338	.3881	.3470	.3101	.2769	.2470	.2202	.1962	.1747	.1555
<u>49</u>	.6009	.5353	.4770	.4249	.3783	.3366	.2991	.2656	.2357	.2089	.1850	.1638	.1449
<u>50</u>	.5958	.5288	.4692	.4161	.3686	.3262	.2883	.2545	.2245	.1978	.1741	.1532	.1346
<u>51</u>	.5909	.5224	.4615	.4072	.3589	.3158	.2775	.2435	.2134	.1868	.1634	.1428	.1247
<u>52</u>	.5859	.5160	.4537	.3983	.3491	.3054	.2667	.2326	.2025	.1761	.1529	.1327	.1151
<u>53</u>	.5811	.5096	.4460	.3894	.3393	.2950	.2559	.2217	.1916	.1654	.1426	.1229	.1058
<u>54</u>	.5764	.5032	.4382	.3805	.3295	.2846	.2453	.2109	.1809	.1550	.1326	.1133	.0968
<u>55</u>	.5717	.4970	.4305	.3717	.3198	.2743	.2346	.2002	.1704	.1448	.1228	.1041	.0881
<u>56</u>	.5672	.4908	.4228	.3628	.3100	.2640	.2240	.1896	.1600	.1348	.1133	.0951	.0798
<u>57</u>	.5627	.4846	.4152	.3539	.3003	.2537	.2135	.1791	.1497	.1249	.1040	.0864	.0718
<u>58</u>	.5584	.4786	.4076	.3450	.2905	.2434	.2030	.1686	.1396	.1153	.0949	.0781	.0641
<u>59</u>	.5543	.4726	.4000	.3362	.2808	.2331	.1925	.1583	.1296	.1058	.0861	.0700	.0568
<u>60</u>	.5502	.4668	.3925	.3274	.2710	.2228	.1821	.1481	.1198	.0966	.0776	.0622	.0498
<u>61</u>	.5464	.4611	.3851	.3186	.2613	.2126	.1717	.1379	.1101	.0875	.0693	.0548	.0433
<u>62</u>	.5427	.4555	.3777	.3098	.2515	.2023	.1613	.1277	.1005	.0787	.0614	.0477	.0371
<u>63</u>	.5392	.4501	.3705	.3010	.2417	.1919	.1509	.1177	.0911	.0701	.0537	.0410	.0313
<u>64</u>	.5360	.4448	.3633	.2922	.2318	.1815	.1405	.1076	.0818	.0617	.0463	.0347	.0260
<u>65</u>	.5330	.4398	.3563	.2835	.2219	.1710	.1300	.0977	.0726	.0536	.0393	.0288	.0211
<u>66</u>	.5303	.4350	.3493	.2747	.2117	.1603	.1194	.0876	.0636	.0457	.0327	.0233	.0167

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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

Premium-Based Plan, with no Single Loss Limit

**Insurance Savings Table
Hazard Group 3
Effective ((November 19, 2010)) June 30, 2017**

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0328	.0687	.1076	.1487	.2348	.3240	.4152	.5080
2	.0000	.0311	.0660	.1042	.1446	.2294	.3176	.4079	.4998
3	.0000	.0295	.0634	.1009	.1406	.2242	.3113	.4007	.4916
4	.0000	.0279	.0609	.0976	.1367	.2191	.3050	.3934	.4835
5	.0000	.0264	.0585	.0945	.1329	.2140	.2988	.3862	.4754
6	.0000	.0250	.0562	.0914	.1291	.2089	.2927	.3791	.4673
7	.0000	.0236	.0540	.0884	.1254	.2040	.2866	.3720	.4593
8	.0000	.0224	.0518	.0855	.1217	.1991	.2806	.3649	.4514
9	.0000	.0211	.0498	.0827	.1182	.1942	.2746	.3579	.4435
10	.0000	.0200	.0477	.0799	.1147	.1894	.2687	.3510	.4356
11	.0000	.0189	.0458	.0771	.1112	.1847	.2628	.3441	.4278
12	.0000	.0178	.0439	.0744	.1078	.1800	.2569	.3372	.4200
13	.0000	.0168	.0420	.0718	.1045	.1753	.2511	.3304	.4123
14	.0000	.0159	.0402	.0692	.1011	.1707	.2454	.3236	.4046
15	.0000	.0149	.0385	.0667	.0979	.1661	.2396	.3169	.3969
16	.0000	.0141	.0368	.0642	.0947	.1616	.2339	.3101	.3893
17	.0000	.0132	.0351	.0618	.0915	.1571	.2283	.3035	.3816
18	.0000	.0124	.0335	.0593	.0883	.1526	.2226	.2968	.3740
19	.0000	.0116	.0319	.0570	.0852	.1481	.2170	.2901	.3665
20	.0000	.0109	.0304	.0547	.0822	.1438	.2114	.2835	.3589
21	.0000	.0102	.0289	.0524	.0791	.1394	.2059	.2769	.3514
22	.0000	.0095	.0274	.0501	.0762	.1350	.2003	.2703	.3438
23	.0000	.0089	.0260	.0479	.0732	.1307	.1948	.2637	.3363
24	.0000	.0082	.0246	.0458	.0703	.1265	.1894	.2572	.3289
25	.0000	.0077	.0232	.0436	.0674	.1222	.1839	.2506	.3214
26	.0000	.0071	.0219	.0415	.0646	.1180	.1784	.2441	.3139
27	.0000	.0065	.0206	.0395	.0618	.1138	.1730	.2376	.3065
28	.0000	.0060	.0194	.0375	.0591	.1097	.1676	.2311	.2990
29	.0000	.0055	.0182	.0355	.0563	.1056	.1623	.2247	.2916
30	.0000	.0051	.0170	.0336	.0537	.1015	.1569	.2182	.2842

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
31	.0000	.0046	.0159	.0317	.0511	.0974	.1516	.2118	.2768
32	.0000	.0042	.0148	.0299	.0485	.0934	.1463	.2054	.2694
33	.0000	.0038	.0138	.0281	.0460	.0895	.1411	.1990	.2621
34	.0000	.0035	.0127	.0264	.0435	.0856	.1359	.1927	.2547
35	.0000	.0031	.0118	.0247	.0410	.0817	.1307	.1863	.2474
36	.0000	.0028	.0108	.0231	.0386	.0778	.1255	.1800	.2400
37	.0000	.0025	.0100	.0215	.0363	.0740	.1204	.1737	.2327
38	.0000	.0022	.0091	.0199	.0340	.0703	.1153	.1674	.2254
39	.0000	.0020	.0083	.0184	.0318	.0666	.1103	.1612	.2181
40	.0000	.0018	.0075	.0170	.0297	.0631	.1054	.1550	.2109
41	.0000	.0015	.0068	.0157	.0276	.0595	.1005	.1489	.2037
42	.0000	.0013	.0062	.0144	.0256	.0561	.0957	.1429	.1966
43	.0000	.0012	.0055	.0131	.0237	.0528	.0911	.1370	.1897
44	.0000	.0010	.0050	.0120	.0219	.0496	.0865	.1312	.1827
45	.0000	.0009	.0044	.0109	.0202	.0465	.0820	.1255	.1759
46	.0000	.0008	.0039	.0099	.0185	.0435	.0776	.1199	.1692
47	.0000	.0006	.0035	.0089	.0169	.0405	.0733	.1143	.1625
48	.0000	.0005	.0030	.0080	.0154	.0377	.0692	.1089	.1558
49	.0000	.0005	.0027	.0071	.0140	.0350	.0651	.1035	.1493
50	.0000	.0004	.0023	.0063	.0127	.0323	.0611	.0982	.1428
51	.0000	.0003	.0020	.0056	.0114	.0298	.0572	.0929	.1363
52	.0000	.0003	.0017	.0049	.0102	.0274	.0534	.0878	.1300
53	.0000	.0002	.0015	.0043	.0091	.0250	.0496	.0827	.1237
54	.0000	.0002	.0012	.0037	.0081	.0228	.0460	.0777	.1176
55	.0000	.0001	.0010	.0032	.0071	.0206	.0425	.0729	.1115
56	.0000	.0001	.0009	.0028	.0062	.0186	.0391	.0681	.1055
57	.0000	.0001	.0007	.0023	.0054	.0166	.0358	.0635	.0996
58	.0000	.0001	.0006	.0020	.0046	.0148	.0327	.0589	.0938
59	.0000	.0000	.0004	.0016	.0039	.0131	.0296	.0545	.0881
60	.0000	.0000	.0004	.0013	.0033	.0115	.0267	.0502	.0826
61	.0000	.0000	.0003	.0011	.0027	.0100	.0240	.0461	.0772
62	.0000	.0000	.0002	.0008	.0023	.0086	.0213	.0421	.0719
63	.0000	.0000	.0002	.0007	.0018	.0073	.0189	.0383	.0668
64	.0000	.0000	.0001	.0005	.0014	.0062	.0165	.0346	.0618
65	.0000	.0000	.0001	.0004	.0011	.0051	.0144	.0311	.0569
66	.0000	.0000	.0001	.0003	.0009	.0042	.0124	.0278	.0523
67	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0246	.0478
68	.0000	.0000	.0000	.0001	.0005	.0026	.0088	.0216	.0434
69	.0000	.0000	.0000	.0001	.0003	.0020	.0073	.0188	.0393
70	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0162	.0353
71	.0000	.0000	.0000	.0000	.0001	.0011	.0047	.0137	.0314
72	.0000	.0000	.0000	.0000	.0001	.0007	.0036	.0115	.0278

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
73	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0096	.0246
74	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0084	.0225))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	<u>.0000</u>	<u>.0415</u>	<u>.0846</u>	<u>.1293</u>	<u>.1754</u>	<u>.2696</u>	<u>.3657</u>	<u>.4630</u>	<u>.5614</u>
2	<u>.0000</u>	<u>.0400</u>	<u>.0820</u>	<u>.1260</u>	<u>.1714</u>	<u>.2643</u>	<u>.3594</u>	<u>.4559</u>	<u>.5534</u>
3	<u>.0000</u>	<u>.0386</u>	<u>.0796</u>	<u>.1230</u>	<u>.1677</u>	<u>.2596</u>	<u>.3537</u>	<u>.4493</u>	<u>.5460</u>
4	<u>.0000</u>	<u>.0371</u>	<u>.0773</u>	<u>.1200</u>	<u>.1640</u>	<u>.2548</u>	<u>.3480</u>	<u>.4427</u>	<u>.5386</u>
5	<u>.0000</u>	<u>.0357</u>	<u>.0750</u>	<u>.1169</u>	<u>.1603</u>	<u>.2500</u>	<u>.3422</u>	<u>.4361</u>	<u>.5312</u>
6	<u>.0000</u>	<u>.0343</u>	<u>.0728</u>	<u>.1139</u>	<u>.1567</u>	<u>.2453</u>	<u>.3365</u>	<u>.4294</u>	<u>.5237</u>
7	<u>.0000</u>	<u>.0329</u>	<u>.0705</u>	<u>.1109</u>	<u>.1531</u>	<u>.2405</u>	<u>.3307</u>	<u>.4228</u>	<u>.5162</u>
8	<u>.0000</u>	<u>.0315</u>	<u>.0683</u>	<u>.1080</u>	<u>.1494</u>	<u>.2357</u>	<u>.3249</u>	<u>.4161</u>	<u>.5087</u>
9	<u>.0000</u>	<u>.0301</u>	<u>.0661</u>	<u>.1050</u>	<u>.1458</u>	<u>.2310</u>	<u>.3191</u>	<u>.4094</u>	<u>.5011</u>
10	<u>.0000</u>	<u>.0288</u>	<u>.0639</u>	<u>.1021</u>	<u>.1423</u>	<u>.2262</u>	<u>.3134</u>	<u>.4027</u>	<u>.4936</u>
11	<u>.0000</u>	<u>.0276</u>	<u>.0618</u>	<u>.0993</u>	<u>.1387</u>	<u>.2215</u>	<u>.3077</u>	<u>.3960</u>	<u>.4860</u>
12	<u>.0000</u>	<u>.0263</u>	<u>.0597</u>	<u>.0964</u>	<u>.1352</u>	<u>.2168</u>	<u>.3019</u>	<u>.3892</u>	<u>.4783</u>
13	<u>.0000</u>	<u>.0251</u>	<u>.0576</u>	<u>.0935</u>	<u>.1317</u>	<u>.2121</u>	<u>.2960</u>	<u>.3824</u>	<u>.4706</u>
14	<u>.0000</u>	<u>.0240</u>	<u>.0555</u>	<u>.0907</u>	<u>.1282</u>	<u>.2073</u>	<u>.2902</u>	<u>.3756</u>	<u>.4629</u>
15	<u>.0000</u>	<u>.0228</u>	<u>.0535</u>	<u>.0879</u>	<u>.1247</u>	<u>.2026</u>	<u>.2844</u>	<u>.3688</u>	<u>.4552</u>
16	<u>.0000</u>	<u>.0217</u>	<u>.0515</u>	<u>.0852</u>	<u>.1212</u>	<u>.1979</u>	<u>.2785</u>	<u>.3619</u>	<u>.4474</u>
17	<u>.0000</u>	<u>.0206</u>	<u>.0495</u>	<u>.0824</u>	<u>.1178</u>	<u>.1931</u>	<u>.2727</u>	<u>.3550</u>	<u>.4396</u>
18	<u>.0000</u>	<u>.0195</u>	<u>.0476</u>	<u>.0797</u>	<u>.1143</u>	<u>.1884</u>	<u>.2668</u>	<u>.3481</u>	<u>.4317</u>
19	<u>.0000</u>	<u>.0185</u>	<u>.0456</u>	<u>.0770</u>	<u>.1109</u>	<u>.1837</u>	<u>.2609</u>	<u>.3412</u>	<u>.4238</u>
20	<u>.0000</u>	<u>.0175</u>	<u>.0438</u>	<u>.0743</u>	<u>.1075</u>	<u>.1789</u>	<u>.2550</u>	<u>.3342</u>	<u>.4159</u>
21	<u>.0000</u>	<u>.0165</u>	<u>.0419</u>	<u>.0716</u>	<u>.1040</u>	<u>.1742</u>	<u>.2490</u>	<u>.3272</u>	<u>.4079</u>
22	<u>.0000</u>	<u>.0155</u>	<u>.0400</u>	<u>.0690</u>	<u>.1006</u>	<u>.1694</u>	<u>.2430</u>	<u>.3201</u>	<u>.3999</u>
23	<u>.0000</u>	<u>.0146</u>	<u>.0382</u>	<u>.0663</u>	<u>.0972</u>	<u>.1646</u>	<u>.2370</u>	<u>.3130</u>	<u>.3919</u>
24	<u>.0000</u>	<u>.0137</u>	<u>.0364</u>	<u>.0637</u>	<u>.0938</u>	<u>.1598</u>	<u>.2310</u>	<u>.3059</u>	<u>.3838</u>
25	<u>.0000</u>	<u>.0128</u>	<u>.0347</u>	<u>.0611</u>	<u>.0905</u>	<u>.1550</u>	<u>.2249</u>	<u>.2987</u>	<u>.3756</u>
26	<u>.0000</u>	<u>.0120</u>	<u>.0329</u>	<u>.0585</u>	<u>.0871</u>	<u>.1502</u>	<u>.2188</u>	<u>.2915</u>	<u>.3674</u>
27	<u>.0000</u>	<u>.0111</u>	<u>.0312</u>	<u>.0560</u>	<u>.0837</u>	<u>.1454</u>	<u>.2127</u>	<u>.2843</u>	<u>.3592</u>
28	<u>.0000</u>	<u>.0103</u>	<u>.0295</u>	<u>.0534</u>	<u>.0804</u>	<u>.1405</u>	<u>.2066</u>	<u>.2771</u>	<u>.3510</u>
29	<u>.0000</u>	<u>.0096</u>	<u>.0279</u>	<u>.0509</u>	<u>.0771</u>	<u>.1357</u>	<u>.2005</u>	<u>.2698</u>	<u>.3427</u>
30	<u>.0000</u>	<u>.0089</u>	<u>.0263</u>	<u>.0484</u>	<u>.0738</u>	<u>.1309</u>	<u>.1944</u>	<u>.2625</u>	<u>.3344</u>
31	<u>.0000</u>	<u>.0081</u>	<u>.0247</u>	<u>.0460</u>	<u>.0705</u>	<u>.1261</u>	<u>.1882</u>	<u>.2552</u>	<u>.3261</u>
32	<u>.0000</u>	<u>.0075</u>	<u>.0231</u>	<u>.0435</u>	<u>.0672</u>	<u>.1213</u>	<u>.1820</u>	<u>.2478</u>	<u>.3177</u>
33	<u>.0000</u>	<u>.0068</u>	<u>.0216</u>	<u>.0411</u>	<u>.0639</u>	<u>.1164</u>	<u>.1758</u>	<u>.2404</u>	<u>.3092</u>
34	<u>.0000</u>	<u>.0062</u>	<u>.0201</u>	<u>.0388</u>	<u>.0607</u>	<u>.1116</u>	<u>.1696</u>	<u>.2330</u>	<u>.3008</u>
35	<u>.0000</u>	<u>.0056</u>	<u>.0187</u>	<u>.0364</u>	<u>.0575</u>	<u>.1068</u>	<u>.1634</u>	<u>.2256</u>	<u>.2923</u>
36	<u>.0000</u>	<u>.0051</u>	<u>.0173</u>	<u>.0341</u>	<u>.0543</u>	<u>.1020</u>	<u>.1571</u>	<u>.2181</u>	<u>.2838</u>
37	<u>.0000</u>	<u>.0045</u>	<u>.0159</u>	<u>.0318</u>	<u>.0511</u>	<u>.0971</u>	<u>.1508</u>	<u>.2105</u>	<u>.2751</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
38	<u>.0000</u>	<u>.0040</u>	<u>.0146</u>	<u>.0296</u>	<u>.0480</u>	<u>.0924</u>	<u>.1446</u>	<u>.2030</u>	<u>.2665</u>
39	<u>.0000</u>	<u>.0036</u>	<u>.0133</u>	<u>.0275</u>	<u>.0450</u>	<u>.0876</u>	<u>.1383</u>	<u>.1955</u>	<u>.2579</u>
40	<u>.0000</u>	<u>.0031</u>	<u>.0121</u>	<u>.0254</u>	<u>.0420</u>	<u>.0829</u>	<u>.1321</u>	<u>.1879</u>	<u>.2492</u>
41	<u>.0000</u>	<u>.0027</u>	<u>.0109</u>	<u>.0233</u>	<u>.0390</u>	<u>.0783</u>	<u>.1260</u>	<u>.1805</u>	<u>.2407</u>
42	<u>.0000</u>	<u>.0024</u>	<u>.0098</u>	<u>.0214</u>	<u>.0362</u>	<u>.0738</u>	<u>.1199</u>	<u>.1731</u>	<u>.2322</u>
43	<u>.0000</u>	<u>.0020</u>	<u>.0088</u>	<u>.0195</u>	<u>.0335</u>	<u>.0693</u>	<u>.1140</u>	<u>.1658</u>	<u>.2237</u>
44	<u>.0000</u>	<u>.0017</u>	<u>.0078</u>	<u>.0177</u>	<u>.0308</u>	<u>.0649</u>	<u>.1080</u>	<u>.1585</u>	<u>.2152</u>
45	<u>.0000</u>	<u>.0015</u>	<u>.0069</u>	<u>.0160</u>	<u>.0282</u>	<u>.0606</u>	<u>.1021</u>	<u>.1512</u>	<u>.2068</u>
46	<u>.0000</u>	<u>.0012</u>	<u>.0060</u>	<u>.0143</u>	<u>.0257</u>	<u>.0564</u>	<u>.0964</u>	<u>.1441</u>	<u>.1985</u>
47	<u>.0000</u>	<u>.0010</u>	<u>.0053</u>	<u>.0128</u>	<u>.0233</u>	<u>.0524</u>	<u>.0907</u>	<u>.1370</u>	<u>.1901</u>
48	<u>.0000</u>	<u>.0008</u>	<u>.0045</u>	<u>.0113</u>	<u>.0210</u>	<u>.0484</u>	<u>.0851</u>	<u>.1299</u>	<u>.1818</u>
49	<u>.0000</u>	<u>.0007</u>	<u>.0039</u>	<u>.0101</u>	<u>.0190</u>	<u>.0447</u>	<u>.0799</u>	<u>.1233</u>	<u>.1740</u>
50	<u>.0000</u>	<u>.0006</u>	<u>.0034</u>	<u>.0089</u>	<u>.0171</u>	<u>.0412</u>	<u>.0748</u>	<u>.1168</u>	<u>.1662</u>
51	<u>.0000</u>	<u>.0005</u>	<u>.0029</u>	<u>.0078</u>	<u>.0153</u>	<u>.0378</u>	<u>.0699</u>	<u>.1104</u>	<u>.1585</u>
52	<u>.0000</u>	<u>.0004</u>	<u>.0024</u>	<u>.0068</u>	<u>.0136</u>	<u>.0345</u>	<u>.0649</u>	<u>.1040</u>	<u>.1507</u>
53	<u>.0000</u>	<u>.0003</u>	<u>.0020</u>	<u>.0058</u>	<u>.0120</u>	<u>.0313</u>	<u>.0601</u>	<u>.0976</u>	<u>.1430</u>
54	<u>.0000</u>	<u>.0002</u>	<u>.0017</u>	<u>.0050</u>	<u>.0104</u>	<u>.0283</u>	<u>.0554</u>	<u>.0912</u>	<u>.1352</u>
55	<u>.0000</u>	<u>.0002</u>	<u>.0013</u>	<u>.0042</u>	<u>.0090</u>	<u>.0253</u>	<u>.0507</u>	<u>.0850</u>	<u>.1275</u>
56	<u>.0000</u>	<u>.0001</u>	<u>.0011</u>	<u>.0035</u>	<u>.0077</u>	<u>.0224</u>	<u>.0462</u>	<u>.0788</u>	<u>.1198</u>
57	<u>.0000</u>	<u>.0001</u>	<u>.0008</u>	<u>.0028</u>	<u>.0065</u>	<u>.0197</u>	<u>.0417</u>	<u>.0726</u>	<u>.1122</u>
58	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0023</u>	<u>.0054</u>	<u>.0172</u>	<u>.0374</u>	<u>.0666</u>	<u>.1046</u>
59	<u>.0000</u>	<u>.0000</u>	<u>.0005</u>	<u>.0018</u>	<u>.0044</u>	<u>.0147</u>	<u>.0333</u>	<u>.0606</u>	<u>.0970</u>
60	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0013</u>	<u>.0035</u>	<u>.0125</u>	<u>.0292</u>	<u>.0548</u>	<u>.0895</u>
61	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0010</u>	<u>.0027</u>	<u>.0104</u>	<u>.0254</u>	<u>.0491</u>	<u>.0821</u>
62	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0007</u>	<u>.0020</u>	<u>.0084</u>	<u>.0217</u>	<u>.0435</u>	<u>.0747</u>
63	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0015</u>	<u>.0067</u>	<u>.0182</u>	<u>.0381</u>	<u>.0675</u>
64	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0010</u>	<u>.0052</u>	<u>.0150</u>	<u>.0328</u>	<u>.0603</u>
65	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0007</u>	<u>.0038</u>	<u>.0120</u>	<u>.0278</u>	<u>.0533</u>
66	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0027</u>	<u>.0093</u>	<u>.0230</u>	<u>.0463</u>
67	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0018</u>	<u>.0069</u>	<u>.0185</u>	<u>.0394</u>
68	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0011</u>	<u>.0048</u>	<u>.0143</u>	<u>.0327</u>
69	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0006</u>	<u>.0031</u>	<u>.0104</u>	<u>.0261</u>
70	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0017</u>	<u>.0069</u>	<u>.0196</u>
71	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0006</u>	<u>.0040</u>
72	<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>.0008</u>
73	<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>.0000</u>
74	<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>.0000</u>

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table

Hazard Group 3

Effective (~~November 19, 2010~~) June 30, 2017

((Maximum Loss Ratio															
Size	Single-Loss-Limit^a	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.6937	.6288	.5713	.5199	.4738	.4333	.3995	.3714	.3479	.3281	.3115	.2975	.2857	.2761
41	\$120	.6902	.6240	.5652	.5128	.4659	.4259	.3926	.3649	.3417	.3223	.3060	.2923	.2812	.2721
42	\$120	.6868	.6192	.5592	.5057	.4585	.4190	.3860	.3586	.3358	.3166	.3007	.2876	.2770	.2685
43	\$120	.6835	.6145	.5533	.4988	.4517	.4124	.3798	.3526	.3300	.3111	.2957	.2832	.2732	.2651
44	\$120	.6803	.6100	.5475	.4922	.4452	.4062	.3737	.3467	.3243	.3059	.2911	.2792	.2696	.2620
45	\$120	.6772	.6055	.5418	.4860	.4391	.4001	.3678	.3409	.3189	.3010	.2868	.2754	.2663	.2592
46	\$120	.6742	.6011	.5362	.4802	.4333	.3943	.3620	.3354	.3138	.2965	.2827	.2718	.2633	.2566
47	\$120	.6712	.5968	.5310	.4747	.4276	.3886	.3563	.3300	.3089	.2922	.2789	.2685	.2604	.2542
48	\$120	.6684	.5927	.5260	.4693	.4221	.3829	.3508	.3249	.3043	.2881	.2753	.2654	.2578	.2520
49	\$120	.6657	.5886	.5212	.4642	.4167	.3774	.3455	.3201	.2999	.2842	.2719	.2625	.2554	.2500
50	\$120	.6631	.5847	.5167	.4592	.4114	.3721	.3405	.3154	.2957	.2804	.2687	.2599	.2532	.2482
-	\$250	.6633	.5849	.5150	.4525	.3968	.3474	.3045	.2677	.2363	.2098	.1874	.1685	.1527	.1395
51	\$120	.6605	.5811	.5123	.4543	.4062	.3669	.3356	.3109	.2917	.2770	.2658	.2574	.2511	.2465
-	\$250	.6607	.5810	.5097	.4461	.3894	.3396	.2967	.2600	.2290	.2028	.1807	.1623	.1470	.1343
52	\$120	.6581	.5776	.5081	.4495	.4011	.3620	.3309	.3066	.2879	.2737	.2630	.2551	.2493	.2451
-	\$250	.6583	.5772	.5046	.4397	.3822	.3321	.2891	.2526	.2218	.1959	.1743	.1563	.1416	.1295
53	\$120	.6558	.5743	.5040	.4448	.3962	.3571	.3263	.3024	.2842	.2705	.2604	.2530	.2476	.2437
-	\$250	.6559	.5735	.4995	.4335	.3752	.3248	.2818	.2454	.2148	.1892	.1680	.1507	.1365	.1250
54	\$120	.6536	.5711	.5000	.4403	.3914	.3524	.3219	.2984	.2807	.2676	.2580	.2510	.2460	.2425
-	\$250	.6537	.5699	.4946	.4274	.3685	.3178	.2747	.2383	.2080	.1828	.1621	.1453	.1317	.1207
55	\$120	.6516	.5681	.4961	.4358	.3868	.3478	.3176	.2946	.2774	.2648	.2557	.2492	.2446	.2415
-	\$250	.6516	.5664	.4897	.4215	.3620	.3110	.2677	.2314	.2013	.1766	.1564	.1402	.1271	.1168
56	\$120	.6497	.5652	.4924	.4315	.3822	.3434	.3135	.2909	.2743	.2623	.2536	.2476	.2434	.2405
-	\$250	.6495	.5630	.4850	.4158	.3556	.3043	.2609	.2247	.1949	.1706	.1510	.1353	.1229	.1131
57	\$120	.6479	.5624	.4887	.4273	.3778	.3390	.3095	.2874	.2713	.2598	.2517	.2461	.2423	.2397
-	\$250	.6476	.5597	.4804	.4103	.3495	.2977	.2542	.2181	.1886	.1648	.1458	.1307	.1188	.1096
58	\$120	.6462	.5597	.4852	.4232	.3735	.3348	.3056	.2841	.2685	.2576	.2499	.2447	.2412	.2389
-	\$250	.6458	.5566	.4760	.4049	.3435	.2913	.2477	.2117	.1826	.1593	.1408	.1263	.1151	.1065
-	\$500	.6458	.5567	.4759	.4037	.3401	.2846	.2368	.1960	.1616	.1329	.1090	.0894	.0734	.0604
59	\$120	.6447	.5572	.4817	.4192	.3693	.3308	.3019	.2809	.2659	.2554	.2483	.2435	.2403	.2383
-	\$250	.6440	.5536	.4718	.3998	.3376	.2850	.2413	.2055	.1768	.1539	.1360	.1222	.1116	.1035
-	\$500	.6441	.5536	.4715	.3981	.3334	.2772	.2290	.1881	.1539	.1255	.1021	.0831	.0677	.0553
60	\$120	.6432	.5548	.4784	.4153	.3652	.3268	.2983	.2778	.2634	.2535	.2468	.2424	.2395	.2377
-	\$250	.6424	.5507	.4678	.3948	.3318	.2788	.2350	.1995	.1711	.1488	.1316	.1183	.1083	.1008
-	\$500	.6425	.5507	.4672	.3925	.3268	.2699	.2214	.1804	.1464	.1183	.0955	.0770	.0623	.0506
61	\$120	.6419	.5524	.4752	.4115	.3613	.3230	.2949	.2749	.2610	.2516	.2454	.2414	.2388	.2372
-	\$250	.6409	.5480	.4640	.3899	.3262	.2728	.2290	.1936	.1657	.1440	.1273	.1147	.1053	.0983
-	\$500	.6410	.5479	.4631	.3871	.3204	.2628	.2139	.1729	.1390	.1114	.0891	.0713	.0572	.0461
62	\$120	.6407	.5502	.4721	.4079	.3574	.3193	.2916	.2721	.2588	.2500	.2442	.2405	.2382	.2368
-	\$250	.6396	.5455	.4603	.3852	.3208	.2670	.2231	.1880	.1605	.1393	.1233	.1113	.1025	.0961
-	\$500	.6396	.5453	.4591	.3819	.3141	.2558	.2065	.1655	.1319	.1047	.0830	.0658	.0524	.0420
63	\$120	.6395	.5481	.4691	.4043	.3537	.3158	.2885	.2695	.2568	.2484	.2431	.2397	.2377	.2365
-	\$250	.6383	.5432	.4567	.3806	.3154	.2613	.2173	.1824	.1554	.1349	.1195	.1082	.1000	.0941
-	\$500	.6383	.5428	.4552	.3767	.3080	.2490	.1994	.1583	.1250	.0982	.0771	.0606	.0479	.0382

((Maximum Loss Ratio															
Size	Single-Loss-Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
64	\$120	.6385	.5462	.4663	.4009	.3500	.3123	.2855	.2671	.2549	.2470	.2421	.2390	.2372	.2362
-	\$250	.6372	.5410	.4534	.3762	.3103	.2557	.2117	.1771	.1506	.1306	.1159	.1052	.0976	.0923
-	\$500	.6371	.5405	.4516	.3718	.3020	.2423	.1923	.1513	.1182	.0920	.0715	.0558	.0438	.0347
-	\$1,000	.6372	.5405	.4516	.3718	.3018	.2417	.1912	.1495	.1156	.0885	.0671	.0505	.0376	.0279
65	\$120	.6375	.5443	.4635	.3976	.3465	.3090	.2826	.2647	.2531	.2457	.2412	.2384	.2368	.2359
-	\$250	.6362	.5389	.4502	.3719	.3052	.2503	.2063	.1720	.1460	.1266	.1126	.1026	.0955	.0906
-	\$500	.6361	.5384	.4481	.3670	.2962	.2357	.1855	.1445	.1117	.0860	.0662	.0512	.0399	.0315
-	\$1,000	.6361	.5384	.4481	.3669	.2958	.2350	.1840	.1423	.1087	.0821	.0613	.0454	.0333	.0242
66	\$120	.6367	.5425	.4609	.3943	.3432	.3058	.2799	.2626	.2514	.2445	.2404	.2379	.2365	.2357
-	\$250	.6353	.5371	.4471	.3678	.3003	.2450	.2010	.1670	.1416	.1229	.1095	.1001	.0936	.0892
-	\$500	.6352	.5364	.4448	.3624	.2905	.2294	.1787	.1378	.1054	.0803	.0612	.0469	.0363	.0287
-	\$1,000	.6352	.5364	.4448	.3623	.2900	.2284	.1770	.1353	.1020	.0759	.0558	.0406	.0293	.0209
67	\$120	.6359	.5409	.4584	.3912	.3399	.3028	.2773	.2605	.2499	.2435	.2396	.2374	.2362	.2355
-	\$250	.6345	.5353	.4443	.3639	.2956	.2399	.1959	.1623	.1373	.1193	.1066	.0978	.0919	.0879
-	\$500	.6344	.5345	.4417	.3580	.2850	.2231	.1722	.1314	.0994	.0749	.0565	.0429	.0331	.0261
-	\$1,000	.6344	.5345	.4416	.3578	.2843	.2219	.1702	.1284	.0955	.0700	.0506	.0362	.0256	.0179
68	\$120	.6352	.5393	.4560	.3883	.3368	.2999	.2748	.2586	.2485	.2425	.2390	.2370	.2359	.2354
-	\$250	.6338	.5338	.4416	.3601	.2910	.2349	.1910	.1577	.1334	.1160	.1040	.0958	.0904	.0868
-	\$500	.6336	.5328	.4387	.3538	.2797	.2170	.1658	.1251	.0935	.0697	.0520	.0393	.0301	.0238
-	\$1,000	.6336	.5328	.4386	.3534	.2788	.2156	.1635	.1218	.0892	.0643	.0457	.0321	.0222	.0153
69	\$120	.6346	.5379	.4537	.3854	.3337	.2971	.2725	.2568	.2473	.2416	.2385	.2367	.2357	.2352
-	\$250	.6332	.5323	.4390	.3564	.2866	.2301	.1862	.1533	.1296	.1129	.1015	.0940	.0890	.0859
-	\$500	.6330	.5313	.4360	.3497	.2745	.2111	.1596	.1190	.0879	.0648	.0479	.0359	.0275	.0217
-	\$1,000	.6330	.5313	.4358	.3493	.2735	.2094	.1569	.1153	.0831	.0589	.0411	.0283	.0192	.0129
70	\$120	.6340	.5366	.4515	.3826	.3308	.2944	.2703	.2552	.2461	.2409	.2380	.2364	.2356	.2351
-	\$250	.6327	.5310	.4366	.3530	.2823	.2254	.1816	.1492	.1260	.1100	.0993	.0923	.0879	.0851
-	\$500	.6325	.5300	.4334	.3458	.2694	.2053	.1536	.1131	.0826	.0601	.0440	.0328	.0251	.0199
-	\$1,000	.6325	.5299	.4332	.3453	.2683	.2033	.1505	.1090	.0773	.0538	.0368	.0248	.0165	.0108
71	\$120	.6335	.5353	.4494	.3799	.3280	.2919	.2682	.2536	.2450	.2402	.2375	.2361	.2354	.2351
-	\$250	.6323	.5298	.4343	.3496	.2781	.2208	.1771	.1451	.1226	.1073	.0972	.0908	.0868	.0843
-	\$500	.6321	.5287	.4310	.3421	.2645	.1996	.1476	.1073	.0773	.0556	.0404	.0299	.0229	.0183
-	\$1,000	.6321	.5287	.4307	.3414	.2631	.1973	.1442	.1028	.0716	.0489	.0327	.0216	.0140	.0090
72	\$120	.6331	.5342	.4475	.3775	.3254	.2895	.2664	.2523	.2441	.2396	.2372	.2359	.2353	.2350
-	\$250	.6320	.5288	.4323	.3465	.2742	.2166	.1729	.1414	.1195	.1049	.0954	.0895	.0859	.0838
-	\$500	.6318	.5277	.4289	.3386	.2599	.1943	.1420	.1020	.0726	.0516	.0372	.0274	.0211	.0170
-	\$1,000	.6317	.5276	.4285	.3378	.2583	.1917	.1382	.0971	.0665	.0445	.0292	.0188	.0119	.0075
73	\$120	.6328	.5332	.4457	.3752	.3230	.2874	.2647	.2510	.2433	.2391	.2369	.2358	.2352	.2350
-	\$250	.6317	.5280	.4305	.3437	.2706	.2126	.1691	.1380	.1167	.1027	.0939	.0884	.0852	.0833
-	\$500	.6315	.5269	.4270	.3355	.2556	.1893	.1368	.0971	.0682	.0480	.0343	.0253	.0195	.0159
-	\$1,000	.6315	.5267	.4266	.3346	.2539	.1864	.1327	.0917	.0617	.0405	.0260	.0164	.0101	.0062
74	\$120	.6326	.5326	.4447	.3738	.3216	.2861	.2636	.2503	.2428	.2388	.2367	.2357	.2352	.2349
-	\$250	.6316	.5274	.4294	.3419	.2683	.2102	.1667	.1359	.1150	.1015	.0930	.0878	.0848	.0830
-	\$500	.6314	.5264	.4258	.3335	.2529	.1861	.1335	.0940	.0655	.0458	.0326	.0241	.0187	.0153
-	\$1,000	.6313	.5262	.4254	.3325	.2511	.1831	.1292	.0884	.0588	.0381	.0241	.0150	.0091	.0055))

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.6970	.6476	.6031	.5627	.5259	.4922	.4611	.4324	.4058	.3811	.3607	.3473	.3357
37	\$120	.6905	.6398	.5942	.5529	.5152	.4808	.4492	.4200	.3930	.3687	.3535	.3406	.3295
38	\$120	.6841	.6321	.5854	.5431	.5047	.4696	.4373	.4077	.3803	.3614	.3467	.3343	.3236
39	\$120	.6777	.6244	.5765	.5333	.4940	.4583	.4255	.3953	.3711	.3544	.3402	.3282	.3178
40	\$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
41	\$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
42	\$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
43	\$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
44	\$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
45	\$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
46	\$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
47	\$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
	\$250	.6181	.5547	.4983	.4479	.4026	.3618	.3250	.2917	.2617	.2354	.2148	.1972	.1823
48	\$120	.6229	.5570	.4983	.4459	.4045	.3743	.3498	.3303	.3151	.3033	.2941	.2871	.2817
	\$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
	\$275	.6113	.5466	.4890	.4376	.3915	.3500	.3128	.2793	.2492	.2226	.2013	.1832	.1678
49	\$120	.6176	.5502	.4903	.4367	.3981	.3681	.3441	.3253	.3107	.2995	.2909	.2844	.2796
	\$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
	\$275	.6061	.5400	.4811	.4286	.3816	.3395	.3017	.2679	.2377	.2133	.1927	.1752	.1604
50	\$120	.6124	.5435	.4823	.4287	.3919	.3621	.3387	.3205	.3066	.2959	.2879	.2820	.2776
	\$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
	\$275	.5960	.5269	.4655	.4107	.3620	.3185	.2799	.2462	.2190	.1961	.1767	.1605	.1468
52	\$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
	\$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
53	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.5872	.5149	.4506	.3935	.3429	.2981	.2618	.2320	.2072	.1865	.1695	.1555	.1441
	\$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
54	\$120	.5924	.5173	.4506	.4043	.3680	.3401	.3190	.3035	.2922	.2841	.2784	.2744	.2717
	\$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
	\$380	.5787	.5053	.4400	.3821	.3308	.2858	.2462	.2117	.1823	.1577	.1370	.1196	.1050
55	\$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
	\$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
	\$500	.5728	.4979	.4313	.3723	.3204	.2748	.2351	.2006	.1707	.1451	.1231	.1049	.0896
56	\$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
	\$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
	\$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
57	\$120	.5784	.4981	.4337	.3871	.3515	.3251	.3061	.2928	.2836	.2774	.2733	.2707	.2690
	\$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
	\$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
58	\$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
	\$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
	\$550	.5592	.4792	.4081	.3455	.2909	.2437	.2033	.1689	.1399	.1158	.0959	.0795	.0662
59	\$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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
	\$800	.5506	.4671	.3928	.3276	.2712	.2230	.1822	.1481	.1199	.0966	.0777	.0624	.0501
61	\$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
	\$800	.5467	.4613	.3853	.3188	.2614	.2127	.1718	.1380	.1102	.0876	.0695	.0551	.0437
62	\$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
	\$1,000	.5429	.4557	.3779	.3099	.2516	.2024	.1614	.1278	.1006	.0787	.0614	.0478	.0372
63	\$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
	\$1,000	.5395	.4503	.3706	.3012	.2418	.1920	.1510	.1177	.0911	.0701	.0537	.0411	.0315
64	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$1,000	.5362	.4450	.3635	.2924	.2319	.1816	.1405	.1077	.0818	.0617	.0464	.0349	.0263
65	\$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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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	.1994	.1985	.1981	.1980	.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
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

**Insurance Savings Table
Hazard Group 3
Effective ((November 19, 2010)) June 30, 2017**

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0017	.0075	.0169	.0295	.0627	.1048	.1543	.2099
41	\$120	.0000	.0015	.0068	.0155	.0274	.0592	.1000	.1482	.2028
42	\$120	.0000	.0013	.0061	.0143	.0255	.0558	.0952	.1422	.1957
43	\$120	.0000	.0012	.0055	.0130	.0236	.0525	.0905	.1363	.1888
44	\$120	.0000	.0010	.0049	.0119	.0218	.0493	.0860	.1305	.1822
45	\$120	.0000	.0009	.0044	.0108	.0200	.0462	.0815	.1248	.1760
46	\$120	.0000	.0007	.0039	.0098	.0184	.0432	.0771	.1192	.1702
47	\$120	.0000	.0006	.0034	.0088	.0168	.0402	.0728	.1140	.1647
48	\$120	.0000	.0005	.0030	.0079	.0153	.0374	.0687	.1090	.1593
49	\$120	.0000	.0005	.0026	.0071	.0139	.0347	.0646	.1042	.1542
50	\$120	.0000	.0004	.0023	.0063	.0126	.0321	.0607	.0997	.1492
-	\$250	.0000	.0004	.0023	.0063	.0126	.0323	.0609	.0980	.1425
51	\$120	.0000	.0003	.0020	.0056	.0113	.0295	.0571	.0953	.1443
-	\$250	.0000	.0003	.0020	.0056	.0114	.0297	.0570	.0927	.1361
52	\$120	.0000	.0003	.0017	.0049	.0101	.0271	.0536	.0911	.1395
-	\$250	.0000	.0003	.0017	.0049	.0102	.0273	.0532	.0876	.1297
53	\$120	.0000	.0002	.0014	.0043	.0090	.0248	.0503	.0870	.1348
-	\$250	.0000	.0002	.0015	.0043	.0091	.0249	.0495	.0825	.1235
54	\$120	.0000	.0002	.0012	.0037	.0080	.0226	.0471	.0830	.1303
-	\$250	.0000	.0002	.0012	.0037	.0080	.0227	.0459	.0776	.1174
55	\$120	.0000	.0001	.0010	.0032	.0070	.0206	.0441	.0791	.1258
-	\$250	.0000	.0001	.0010	.0032	.0071	.0206	.0424	.0727	.1115
56	\$120	.0000	.0001	.0008	.0027	.0061	.0187	.0412	.0754	.1215
-	\$250	.0000	.0001	.0008	.0027	.0062	.0185	.0390	.0680	.1058

((Minimum Loss Ratio										
Size	Single Loss Limit[±]	0%	5%	10%	15%	20%	30%	40%	50%	60%
57	\$120	.0000	.0001	.0007	.0023	.0053	.0169	.0384	.0717	.1173
-	\$250	.0000	.0001	.0007	.0023	.0053	.0166	.0357	.0634	.1003
58	\$120	.0000	.0001	.0006	.0019	.0045	.0152	.0357	.0682	.1132
-	\$250	.0000	.0001	.0006	.0019	.0046	.0148	.0326	.0590	.0949
-	\$500	.0000	.0001	.0006	.0019	.0046	.0148	.0327	.0589	.0937
59	\$120	.0000	.0000	.0004	.0016	.0039	.0137	.0332	.0647	.1092
-	\$250	.0000	.0000	.0004	.0016	.0039	.0130	.0296	.0548	.0898
-	\$500	.0000	.0000	.0004	.0016	.0039	.0131	.0296	.0545	.0881
60	\$120	.0000	.0000	.0003	.0013	.0033	.0122	.0308	.0614	.1053
-	\$250	.0000	.0000	.0004	.0013	.0033	.0114	.0267	.0508	.0848
-	\$500	.0000	.0000	.0004	.0013	.0033	.0115	.0267	.0502	.0825
61	\$120	.0000	.0000	.0003	.0011	.0028	.0109	.0284	.0582	.1015
-	\$250	.0000	.0000	.0003	.0011	.0027	.0099	.0240	.0470	.0799
-	\$500	.0000	.0000	.0003	.0011	.0027	.0100	.0239	.0461	.0771
62	\$120	.0000	.0000	.0002	.0008	.0023	.0097	.0262	.0551	.0979
-	\$250	.0000	.0000	.0002	.0008	.0022	.0086	.0215	.0433	.0752
-	\$500	.0000	.0000	.0002	.0008	.0023	.0086	.0213	.0421	.0719
63	\$120	.0000	.0000	.0002	.0007	.0019	.0085	.0241	.0521	.0943
-	\$250	.0000	.0000	.0002	.0007	.0018	.0073	.0192	.0397	.0706
-	\$500	.0000	.0000	.0002	.0007	.0018	.0073	.0188	.0382	.0667
64	\$120	.0000	.0000	.0001	.0005	.0015	.0075	.0222	.0493	.0909
-	\$250	.0000	.0000	.0001	.0005	.0014	.0062	.0170	.0364	.0662
-	\$500	.0000	.0000	.0001	.0005	.0014	.0061	.0165	.0346	.0618
-	\$1,000	.0000	.0000	.0001	.0005	.0014	.0062	.0165	.0346	.0618
65	\$120	.0000	.0000	.0001	.0004	.0012	.0065	.0203	.0465	.0876
-	\$250	.0000	.0000	.0001	.0004	.0011	.0052	.0149	.0332	.0619
-	\$500	.0000	.0000	.0001	.0004	.0011	.0051	.0144	.0311	.0570
-	\$1,000	.0000	.0000	.0001	.0004	.0011	.0051	.0144	.0311	.0569
66	\$120	.0000	.0000	.0001	.0003	.0010	.0057	.0185	.0439	.0843
-	\$250	.0000	.0000	.0001	.0003	.0009	.0043	.0131	.0301	.0578
-	\$500	.0000	.0000	.0001	.0003	.0009	.0042	.0124	.0278	.0524
-	\$1,000	.0000	.0000	.0001	.0003	.0009	.0042	.0124	.0278	.0523
67	\$120	.0000	.0000	.0000	.0002	.0008	.0049	.0169	.0414	.0812
-	\$250	.0000	.0000	.0000	.0002	.0006	.0035	.0113	.0273	.0539
-	\$500	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0247	.0480
-	\$1,000	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0246	.0478
68	\$120	.0000	.0000	.0000	.0002	.0006	.0042	.0153	.0390	.0783
-	\$250	.0000	.0000	.0000	.0001	.0005	.0028	.0098	.0246	.0501
-	\$500	.0000	.0000	.0000	.0001	.0005	.0026	.0088	.0217	.0438
-	\$1,000	.0000	.0000	.0000	.0001	.0005	.0026	.0088	.0216	.0434

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
69	\$120	.0000	.0000	.0000	.0001	.0005	.0036	.0139	.0367	.0754
-	\$250	.0000	.0000	.0000	.0001	.0003	.0022	.0083	.0220	.0464
-	\$500	.0000	.0000	.0000	.0001	.0003	.0020	.0073	.0190	.0397
-	\$1,000	.0000	.0000	.0000	.0001	.0003	.0020	.0073	.0188	.0393
70	\$120	.0000	.0000	.0000	.0001	.0003	.0030	.0126	.0345	.0726
-	\$250	.0000	.0000	.0000	.0001	.0002	.0017	.0070	.0196	.0430
-	\$500	.0000	.0000	.0000	.0000	.0002	.0015	.0060	.0164	.0358
-	\$1,000	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0162	.0353
71	\$120	.0000	.0000	.0000	.0000	.0003	.0025	.0113	.0324	.0699
-	\$250	.0000	.0000	.0000	.0000	.0001	.0013	.0058	.0173	.0396
-	\$500	.0000	.0000	.0000	.0000	.0001	.0011	.0047	.0140	.0321
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0011	.0047	.0137	.0314
72	\$120	.0000	.0000	.0000	.0000	.0002	.0021	.0102	.0305	.0675
-	\$250	.0000	.0000	.0000	.0000	.0001	.0010	.0048	.0153	.0365
-	\$500	.0000	.0000	.0000	.0000	.0001	.0008	.0037	.0119	.0286
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0007	.0036	.0115	.0278
73	\$120	.0000	.0000	.0000	.0000	.0001	.0018	.0092	.0287	.0652
-	\$250	.0000	.0000	.0000	.0000	.0000	.0007	.0040	.0135	.0337
-	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0100	.0255
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0096	.0246
74	\$120	.0000	.0000	.0000	.0000	.0001	.0016	.0086	.0277	.0638
-	\$250	.0000	.0000	.0000	.0000	.0000	.0006	.0034	.0124	.0319
-	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0088	.0235
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0084	.0225))

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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
44	<u>\$120</u>	<u>.0017</u>	<u>.0078</u>	<u>.0177</u>	<u>.0308</u>	<u>.0649</u>	<u>.1080</u>	<u>.1585</u>	<u>.2152</u>
	<u>\$160</u>	<u>.0017</u>	<u>.0078</u>	<u>.0177</u>	<u>.0308</u>	<u>.0649</u>	<u>.1080</u>	<u>.1585</u>	<u>.2152</u>
45	<u>\$120</u>	<u>.0015</u>	<u>.0069</u>	<u>.0160</u>	<u>.0282</u>	<u>.0606</u>	<u>.1021</u>	<u>.1512</u>	<u>.2068</u>
	<u>\$160</u>	<u>.0015</u>	<u>.0069</u>	<u>.0160</u>	<u>.0282</u>	<u>.0606</u>	<u>.1021</u>	<u>.1512</u>	<u>.2068</u>
46	<u>\$120</u>	<u>.0012</u>	<u>.0060</u>	<u>.0143</u>	<u>.0257</u>	<u>.0564</u>	<u>.0964</u>	<u>.1441</u>	<u>.1985</u>
	<u>\$160</u>	<u>.0012</u>	<u>.0060</u>	<u>.0143</u>	<u>.0257</u>	<u>.0564</u>	<u>.0964</u>	<u>.1441</u>	<u>.1985</u>
47	<u>\$120</u>	<u>.0010</u>	<u>.0053</u>	<u>.0128</u>	<u>.0233</u>	<u>.0524</u>	<u>.0907</u>	<u>.1370</u>	<u>.1904</u>
	<u>\$160</u>	<u>.0010</u>	<u>.0053</u>	<u>.0128</u>	<u>.0233</u>	<u>.0524</u>	<u>.0907</u>	<u>.1370</u>	<u>.1901</u>
	<u>\$250</u>	<u>.0010</u>	<u>.0053</u>	<u>.0128</u>	<u>.0233</u>	<u>.0524</u>	<u>.0907</u>	<u>.1370</u>	<u>.1901</u>
48	<u>\$120</u>	<u>.0008</u>	<u>.0045</u>	<u>.0113</u>	<u>.0210</u>	<u>.0484</u>	<u>.0851</u>	<u>.1299</u>	<u>.1834</u>
	<u>\$160</u>	<u>.0008</u>	<u>.0045</u>	<u>.0113</u>	<u>.0210</u>	<u>.0484</u>	<u>.0851</u>	<u>.1299</u>	<u>.1818</u>
	<u>\$250</u>	<u>.0008</u>	<u>.0045</u>	<u>.0113</u>	<u>.0210</u>	<u>.0484</u>	<u>.0851</u>	<u>.1299</u>	<u>.1818</u>
	<u>\$275</u>	<u>.0008</u>	<u>.0045</u>	<u>.0113</u>	<u>.0210</u>	<u>.0484</u>	<u>.0851</u>	<u>.1299</u>	<u>.1818</u>
49	<u>\$120</u>	<u>.0007</u>	<u>.0039</u>	<u>.0101</u>	<u>.0190</u>	<u>.0447</u>	<u>.0799</u>	<u>.1233</u>	<u>.1771</u>
	<u>\$160</u>	<u>.0007</u>	<u>.0039</u>	<u>.0101</u>	<u>.0190</u>	<u>.0447</u>	<u>.0799</u>	<u>.1233</u>	<u>.1740</u>
	<u>\$250</u>	<u>.0007</u>	<u>.0039</u>	<u>.0101</u>	<u>.0190</u>	<u>.0447</u>	<u>.0799</u>	<u>.1233</u>	<u>.1740</u>
	<u>\$275</u>	<u>.0007</u>	<u>.0039</u>	<u>.0101</u>	<u>.0190</u>	<u>.0447</u>	<u>.0799</u>	<u>.1233</u>	<u>.1740</u>
50	<u>\$120</u>	<u>.0006</u>	<u>.0034</u>	<u>.0089</u>	<u>.0171</u>	<u>.0412</u>	<u>.0748</u>	<u>.1171</u>	<u>.1710</u>
	<u>\$160</u>	<u>.0006</u>	<u>.0034</u>	<u>.0089</u>	<u>.0171</u>	<u>.0412</u>	<u>.0748</u>	<u>.1168</u>	<u>.1664</u>
	<u>\$250</u>	<u>.0006</u>	<u>.0034</u>	<u>.0089</u>	<u>.0171</u>	<u>.0412</u>	<u>.0748</u>	<u>.1168</u>	<u>.1662</u>
	<u>\$275</u>	<u>.0006</u>	<u>.0034</u>	<u>.0089</u>	<u>.0171</u>	<u>.0412</u>	<u>.0748</u>	<u>.1168</u>	<u>.1662</u>
51	<u>\$120</u>	<u>.0005</u>	<u>.0029</u>	<u>.0078</u>	<u>.0153</u>	<u>.0378</u>	<u>.0699</u>	<u>.1115</u>	<u>.1651</u>
	<u>\$160</u>	<u>.0005</u>	<u>.0029</u>	<u>.0078</u>	<u>.0153</u>	<u>.0378</u>	<u>.0699</u>	<u>.1104</u>	<u>.1592</u>
	<u>\$250</u>	<u>.0005</u>	<u>.0029</u>	<u>.0078</u>	<u>.0153</u>	<u>.0378</u>	<u>.0699</u>	<u>.1104</u>	<u>.1585</u>
	<u>\$275</u>	<u>.0005</u>	<u>.0029</u>	<u>.0078</u>	<u>.0153</u>	<u>.0379</u>	<u>.0699</u>	<u>.1104</u>	<u>.1585</u>
52	<u>\$120</u>	<u>.0004</u>	<u>.0024</u>	<u>.0068</u>	<u>.0136</u>	<u>.0345</u>	<u>.0649</u>	<u>.1062</u>	<u>.1592</u>
	<u>\$160</u>	<u>.0004</u>	<u>.0024</u>	<u>.0068</u>	<u>.0136</u>	<u>.0345</u>	<u>.0649</u>	<u>.1040</u>	<u>.1523</u>
	<u>\$250</u>	<u>.0004</u>	<u>.0024</u>	<u>.0068</u>	<u>.0136</u>	<u>.0345</u>	<u>.0649</u>	<u>.1040</u>	<u>.1507</u>
	<u>\$275</u>	<u>.0004</u>	<u>.0024</u>	<u>.0068</u>	<u>.0136</u>	<u>.0345</u>	<u>.0649</u>	<u>.1040</u>	<u>.1507</u>
	<u>\$380</u>	<u>.0004</u>	<u>.0024</u>	<u>.0068</u>	<u>.0136</u>	<u>.0346</u>	<u>.0649</u>	<u>.1040</u>	<u>.1507</u>
53	<u>\$120</u>	<u>.0003</u>	<u>.0020</u>	<u>.0058</u>	<u>.0120</u>	<u>.0313</u>	<u>.0601</u>	<u>.1009</u>	<u>.1534</u>
	<u>\$160</u>	<u>.0003</u>	<u>.0020</u>	<u>.0058</u>	<u>.0120</u>	<u>.0313</u>	<u>.0601</u>	<u>.0978</u>	<u>.1456</u>
	<u>\$250</u>	<u>.0003</u>	<u>.0020</u>	<u>.0058</u>	<u>.0120</u>	<u>.0313</u>	<u>.0601</u>	<u>.0976</u>	<u>.1430</u>
	<u>\$275</u>	<u>.0003</u>	<u>.0020</u>	<u>.0058</u>	<u>.0120</u>	<u>.0313</u>	<u>.0601</u>	<u>.0976</u>	<u>.1430</u>
	<u>\$380</u>	<u>.0003</u>	<u>.0020</u>	<u>.0058</u>	<u>.0120</u>	<u>.0313</u>	<u>.0601</u>	<u>.0976</u>	<u>.1430</u>
54	<u>\$120</u>	<u>.0002</u>	<u>.0017</u>	<u>.0050</u>	<u>.0104</u>	<u>.0283</u>	<u>.0558</u>	<u>.0958</u>	<u>.1476</u>
	<u>\$160</u>	<u>.0002</u>	<u>.0017</u>	<u>.0050</u>	<u>.0104</u>	<u>.0283</u>	<u>.0554</u>	<u>.0919</u>	<u>.1391</u>
	<u>\$250</u>	<u>.0002</u>	<u>.0017</u>	<u>.0050</u>	<u>.0104</u>	<u>.0283</u>	<u>.0554</u>	<u>.0912</u>	<u>.1352</u>
	<u>\$275</u>	<u>.0002</u>	<u>.0017</u>	<u>.0050</u>	<u>.0104</u>	<u>.0283</u>	<u>.0554</u>	<u>.0913</u>	<u>.1352</u>
	<u>\$380</u>	<u>.0002</u>	<u>.0017</u>	<u>.0050</u>	<u>.0104</u>	<u>.0283</u>	<u>.0554</u>	<u>.0913</u>	<u>.1352</u>

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
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
	\$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
59	\$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
60	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$550	.0001	.0003	.0013	.0035	.0125	.0292	.0548	.0895
	\$800	.0001	.0003	.0013	.0035	.0125	.0292	.0548	.0895
61	\$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
62	\$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
	\$1,000	.0001	.0002	.0007	.0020	.0084	.0217	.0435	.0747
63	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
\$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
	\$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	.0025
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	<u>\$250</u>	<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>\$275</u>	<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>\$380</u>	<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>\$500</u>	<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>\$550</u>	<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>\$800</u>	<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>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 3

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9094	.8907	.8742	.8592	.8454	.8326	.8205	.8091	.7982	.7879	.7780	.7684	.7593	.7504
2	.9038	.8840	.8665	.8506	.8359	.8223	.8095	.7973	.7858	.7748	.7643	.7542	.7445	.7351
3	.8984	.8774	.8589	.8420	.8265	.8121	.7985	.7857	.7735	.7619	.7508	.7401	.7299	.7200
4	.8929	.8708	.8513	.8335	.8171	.8018	.7875	.7740	.7611	.7489	.7372	.7260	.7152	.7048
5	.8876	.8643	.8437	.8250	.8077	.7916	.7765	.7623	.7488	.7359	.7237	.7119	.7006	.6897
6	.8823	.8579	.8362	.8165	.7984	.7815	.7656	.7507	.7366	.7231	.7102	.6979	.6860	.6746
7	.8771	.8515	.8287	.8081	.7891	.7714	.7548	.7392	.7244	.7103	.6968	.6840	.6716	.6597
8	.8719	.8452	.8214	.7997	.7799	.7614	.7441	.7277	.7123	.6976	.6836	.6701	.6573	.6449
9	.8668	.8389	.8140	.7915	.7707	.7514	.7333	.7163	.7002	.6849	.6704	.6564	.6431	.6303
10	.8618	.8326	.8067	.7832	.7616	.7415	.7227	.7050	.6883	.6724	.6572	.6428	.6290	.6157
11	.8568	.8265	.7995	.7750	.7525	.7316	.7121	.6937	.6763	.6599	.6442	.6292	.6149	.6013
12	.8519	.8203	.7923	.7668	.7435	.7218	.7015	.6825	.6645	.6474	.6312	.6158	.6010	.5869
13	.8470	.8142	.7851	.7587	.7345	.7120	.6910	.6713	.6527	.6351	.6183	.6024	.5872	.5727
14	.8421	.8082	.7780	.7506	.7255	.7022	.6805	.6601	.6409	.6228	.6055	.5891	.5735	.5586
15	.8373	.8021	.7709	.7426	.7166	.6925	.6701	.6490	.6292	.6105	.5928	.5759	.5599	.5446
16	.8325	.7961	.7638	.7345	.7077	.6828	.6597	.6380	.6176	.5983	.5801	.5628	.5464	.5307
17	.8278	.7902	.7568	.7265	.6988	.6731	.6493	.6270	.6060	.5862	.5675	.5498	.5330	.5169
18	.8231	.7843	.7498	.7185	.6899	.6635	.6389	.6160	.5944	.5742	.5550	.5369	.5196	.5033
19	.8184	.7784	.7428	.7106	.6811	.6539	.6286	.6051	.5830	.5622	.5426	.5240	.5064	.4897
20	.8138	.7725	.7358	.7026	.6723	.6443	.6184	.5942	.5715	.5502	.5302	.5112	.4933	.4763
21	.8092	.7667	.7289	.6947	.6635	.6348	.6081	.5833	.5601	.5383	.5178	.4985	.4802	.4629
22	.8047	.7609	.7220	.6868	.6547	.6252	.5979	.5725	.5487	.5265	.5056	.4859	.4672	.4496
23	.8001	.7551	.7151	.6789	.6460	.6157	.5877	.5617	.5374	.5147	.4934	.4733	.4543	.4364
24	.7956	.7493	.7082	.6711	.6372	.6062	.5775	.5509	.5261	.5029	.4812	.4608	.4415	.4233
25	.7912	.7436	.7013	.6632	.6285	.5967	.5674	.5402	.5149	.4912	.4691	.4483	.4287	.4102
26	.7868	.7379	.6945	.6554	.6198	.5872	.5572	.5295	.5036	.4795	.4570	.4359	.4160	.3973
27	.7824	.7322	.6876	.6475	.6111	.5778	.5471	.5188	.4924	.4679	.4450	.4235	.4033	.3843
28	.7780	.7265	.6808	.6397	.6024	.5683	.5370	.5081	.4812	.4563	.4330	.4112	.3907	.3715
29	.7737	.7209	.6740	.6319	.5938	.5589	.5269	.4974	.4701	.4447	.4210	.3989	.3782	.3587
30	.7694	.7153	.6673	.6241	.5851	.5495	.5168	.4868	.4590	.4331	.4091	.3866	.3656	.3459
31	.7652	.7097	.6605	.6164	.5765	.5401	.5068	.4762	.4479	.4216	.3972	.3744	.3531	.3331

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
32	.7610	.7041	.6538	.6086	.5678	.5307	.4967	.4655	.4367	.4101	.3853	.3622	.3406	.3204
33	.7568	.6986	.6471	.6009	.5592	.5213	.4867	.4549	.4256	.3986	.3734	.3500	.3281	.3077
34	.7527	.6932	.6404	.5932	.5506	.5119	.4766	.4443	.4145	.3870	.3615	.3378	.3156	.2950
35	.7486	.6877	.6337	.5855	.5420	.5025	.4665	.4336	.4034	.3754	.3496	.3255	.3032	.2823
36	.7446	.6823	.6271	.5777	.5333	.4931	.4564	.4229	.3922	.3638	.3376	.3132	.2907	.2697
37	.7406	.6769	.6205	.5700	.5247	.4836	.4463	.4122	.3810	.3522	.3256	.3010	.2783	.2572
38	.7367	.6716	.6139	.5624	.5161	.4742	.4362	.4015	.3697	.3405	.3136	.2888	.2660	.2449
39	.7328	.6663	.6073	.5547	.5075	.4648	.4261	.3908	.3585	.3289	.3017	.2768	.2538	.2328
40	.7290	.6611	.6009	.5471	.4989	.4554	.4160	.3801	.3473	.3174	.2899	.2649	.2419	.2209
41	.7254	.6560	.5945	.5396	.4904	.4461	.4060	.3695	.3362	.3059	.2783	.2531	.2302	.2093
42	.7218	.6510	.5882	.5322	.4820	.4368	.3960	.3589	.3252	.2947	.2669	.2417	.2187	.1979
43	.7183	.6461	.5820	.5249	.4737	.4276	.3861	.3484	.3144	.2836	.2557	.2304	.2076	.1869
44	.7149	.6413	.5759	.5176	.4654	.4185	.3762	.3381	.3037	.2726	.2446	.2194	.1967	.1762
45	.7116	.6366	.5699	.5104	.4572	.4094	.3665	.3278	.2931	.2619	.2338	.2086	.1860	.1658
46	.7085	.6320	.5639	.5033	.4491	.4005	.3568	.3177	.2827	.2513	.2232	.1981	.1757	.1557
47	.7054	.6275	.5581	.4963	.4410	.3915	.3473	.3077	.2724	.2409	.2128	.1879	.1657	.1460
48	.7024	.6231	.5524	.4893	.4330	.3827	.3378	.2979	.2623	.2307	.2027	.1778	.1559	.1365
49	.6996	.6188	.5467	.4824	.4251	.3739	.3285	.2881	.2523	.2206	.1927	.1681	.1464	.1274
50	.6968	.6146	.5411	.4756	.4172	.3653	.3192	.2784	.2425	.2108	.1830	.1586	.1372	.1186
51	.6941	.6105	.5356	.4689	.4094	.3567	.3100	.2689	.2328	.2011	.1734	.1493	.1283	.1101
52	.6916	.6065	.5302	.4622	.4017	.3482	.3010	.2595	.2233	.1916	.1641	.1403	.1197	.1019
53	.6891	.6026	.5249	.4556	.3941	.3397	.2920	.2502	.2139	.1823	.1550	.1315	.1113	.0941
54	.6867	.5988	.5197	.4491	.3865	.3314	.2832	.2411	.2047	.1732	.1462	.1230	.1033	.0865
55	.6845	.5951	.5146	.4427	.3791	.3232	.2744	.2321	.1956	.1643	.1375	.1148	.0955	.0793
56	.6823	.5915	.5096	.4364	.3717	.3151	.2658	.2232	.1867	.1555	.1291	.1068	.0881	.0724
57	.6803	.5881	.5047	.4302	.3645	.3070	.2572	.2144	.1779	.1470	.1209	.0991	.0809	.0658
58	.6784	.5847	.4999	.4242	.3574	.2991	.2488	.2058	.1693	.1386	.1129	.0916	.0740	.0596
59	.6766	.5815	.4953	.4182	.3503	.2913	.2405	.1973	.1609	.1304	.1052	.0844	.0675	.0537
60	.6749	.5785	.4908	.4124	.3434	.2835	.2323	.1889	.1526	.1225	.0977	.0776	.0612	.0481
61	.6733	.5756	.4864	.4067	.3366	.2759	.2242	.1807	.1445	.1148	.0905	.0709	.0553	.0428
62	.6718	.5728	.4823	.4012	.3299	.2685	.2163	.1727	.1367	.1073	.0836	.0647	.0497	.0379
63	.6705	.5702	.4782	.3958	.3234	.2611	.2085	.1648	.1289	.1000	.0769	.0587	.0444	.0334
64	.6693	.5678	.4744	.3905	.3170	.2539	.2009	.1570	.1214	.0930	.0705	.0530	.0395	.0292
65	.6682	.5655	.4707	.3854	.3107	.2468	.1933	.1495	.1142	.0862	.0644	.0476	.0349	.0254
66	.6672	.5634	.4672	.3805	.3046	.2399	.1860	.1421	.1071	.0797	.0586	.0426	.0307	.0219
67	.6663	.5615	.4639	.3758	.2987	.2331	.1788	.1349	.1002	.0734	.0531	.0379	.0268	.0187
68	.6656	.5597	.4608	.3713	.2929	.2264	.1717	.1279	.0936	.0675	.0479	.0336	.0232	.0159
69	.6649	.5581	.4578	.3669	.2873	.2199	.1648	.1211	.0873	.0618	.0431	.0296	.0200	.0134
70	.6644	.5566	.4551	.3627	.2818	.2136	.1581	.1145	.0812	.0564	.0386	.0259	.0171	.0112
71	.6639	.5553	.4525	.3586	.2764	.2072	.1514	.1079	.0752	.0512	.0343	.0225	.0145	.0092
72	.6636	.5542	.4501	.3548	.2713	.2013	.1452	.1019	.0697	.0466	.0305	.0195	.0123	.0076
73	.6633	.5533	.4481	.3514	.2666	.1958	.1393	.0963	.0647	.0424	.0271	.0170	.0104	.0063
74	.6632	.5528	.4469	.3493	.2637	.1923	.1356	.0927	.0616	.0398	.0251	.0155	.0094	.0056))

Maximum Loss Ratio														
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
1	.9265	.9144	.9032	.8928	.8831	.8738	.8650	.8566	.8484	.8406	.8330	.8257	.8185	
2	.9200	.9069	.8948	.8836	.8731	.8631	.8536	.8445	.8357	.8272	.8191	.8111	.8034	
3	.9140	.9000	.8872	.8752	.8639	.8533	.8431	.8333	.8240	.8149	.8062	.7977	.7895	
4	.9080	.8931	.8794	.8667	.8547	.8433	.8325	.8221	.8121	.8025	.7932	.7841	.7754	

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
5	.9020	.8862	.8717	.8581	.8454	.8333	.8218	.8107	.8001	.7899	.7800	.7705	.7612
6	.8960	.8793	.8639	.8495	.8360	.8232	.8110	.7993	.7881	.7773	.7668	.7567	.7469
7	.8900	.8723	.8560	.8409	.8266	.8131	.8002	.7878	.7760	.7646	.7536	.7429	.7326
8	.8839	.8653	.8481	.8322	.8171	.8028	.7893	.7763	.7638	.7518	.7402	.7290	.7182
9	.8779	.8583	.8402	.8234	.8076	.7926	.7783	.7646	.7515	.7389	.7268	.7151	.7038
10	.8719	.8513	.8323	.8147	.7981	.7823	.7673	.7530	.7393	.7262	.7135	.7013	.6895
11	.8659	.8443	.8245	.8059	.7885	.7720	.7564	.7414	.7271	.7134	.7002	.6874	.6751
12	.8598	.8372	.8164	.7971	.7789	.7616	.7453	.7297	.7148	.7004	.6867	.6734	.6607
13	.8538	.8301	.8084	.7881	.7691	.7512	.7341	.7179	.7023	.6875	.6732	.6594	.6462
14	.8477	.8230	.8003	.7792	.7594	.7407	.7229	.7060	.6899	.6745	.6597	.6455	.6318
15	.8416	.8159	.7922	.7702	.7496	.7302	.7117	.6942	.6775	.6615	.6462	.6315	.6174
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

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<u>55</u>	.5974	.5193	.4499	.3884	.3342	.2866	.2452	.2092	.1781	.1513	.1284	.1088	.0921
<u>56</u>	.5927	.5128	.4418	.3791	.3239	.2758	.2341	.1981	.1672	.1408	.1184	.0994	.0834
<u>57</u>	.5880	.5064	.4338	.3698	.3137	.2651	.2231	.1871	.1565	.1305	.1087	.0903	.0750
<u>58</u>	.5835	.5001	.4259	.3605	.3036	.2543	.2121	.1762	.1459	.1205	.0992	.0816	.0670
<u>59</u>	.5792	.4939	.4180	.3513	.2934	.2436	.2012	.1654	.1355	.1106	.0900	.0731	.0593
<u>60</u>	.5750	.4878	.4102	.3421	.2832	.2329	.1903	.1547	.1252	.1009	.0811	.0650	.0521
<u>61</u>	.5709	.4818	.4024	.3329	.2730	.2221	.1794	.1441	.1150	.0915	.0725	.0573	.0452
<u>62</u>	.5671	.4760	.3947	.3237	.2628	.2114	.1686	.1335	.1050	.0822	.0641	.0499	.0388
<u>63</u>	.5635	.4703	.3871	.3145	.2525	.2005	.1577	.1230	.0952	.0732	.0561	.0429	.0327
<u>64</u>	.5601	.4648	.3796	.3054	.2422	.1897	.1468	.1125	.0854	.0645	.0484	.0363	.0272
<u>65</u>	.5570	.4596	.3723	.2962	.2318	.1787	.1358	.1020	.0759	.0560	.0411	.0301	.0221
<u>66</u>	.5541	.4546	.3650	.2870	.2213	.1675	.1247	.0916	.0664	.0478	.0341	.0244	.0174
<u>67</u>	.5516	.4498	.3578	.2777	.2105	.1561	.1135	.0811	.0571	.0398	.0276	.0191	.0133
<u>68</u>	.5494	.4454	.3508	.2683	.1995	.1444	.1020	.0706	.0480	.0323	.0216	.0144	.0098
<u>69</u>	.5476	.4414	.3439	.2588	.1880	.1322	.0902	.0599	.0390	.0250	.0160	.0103	.0067
<u>70</u>	.5462	.4377	.3371	.2488	.1758	.1191	.0776	.0489	.0300	.0181	.0109	.0067	.0042
<u>71</u>	.5444	.4311	.3208	.2200	.1368	.0768	.0393	.0188	.0088	.0044	.0025	.0016	.0011
<u>72</u>	.5444	.4306	.3175	.2097	.1187	.0561	.0223	.0081	.0031	.0014	.0007	.0004	.0002
<u>73</u>	.5444	.4305	.3166	.2036	.1011	.0336	.0074	.0014	.0003	.0001	.0000	.0000	.0000
<u>74</u>	.5444	.4305	.3166	.2027	.0912	.0163	.0008	.0000	.0000	.0000	.0000	.0000	.0000

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table

Hazard Group 3

Effective ((~~November 19, 2010~~)) June 30, 2017

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0344	.0721	.1130	.1562	.2466	.3403	.4362	.5336
2	.0000	.0327	.0693	.1094	.1519	.2410	.3336	.4285	.5250
3	.0000	.0310	.0666	.1059	.1477	.2355	.3270	.4209	.5164
4	.0000	.0293	.0639	.1025	.1436	.2301	.3204	.4132	.5078
5	.0000	.0278	.0614	.0992	.1396	.2248	.3139	.4057	.4993
6	.0000	.0263	.0590	.0960	.1356	.2195	.3075	.3982	.4909
7	.0000	.0248	.0567	.0929	.1317	.2143	.3011	.3907	.4825
8	.0000	.0235	.0544	.0898	.1279	.2091	.2947	.3833	.4741
9	.0000	.0222	.0523	.0868	.1241	.2040	.2885	.3760	.4658
10	.0000	.0210	.0501	.0839	.1204	.1990	.2822	.3687	.4576
11	.0000	.0198	.0481	.0810	.1168	.1940	.2760	.3615	.4494
12	.0000	.0187	.0461	.0782	.1132	.1890	.2699	.3543	.4412
13	.0000	.0177	.0442	.0754	.1097	.1841	.2638	.3471	.4331
14	.0000	.0167	.0423	.0727	.1062	.1793	.2577	.3400	.4250
15	.0000	.0157	.0404	.0701	.1028	.1745	.2517	.3328	.4169
16	.0000	.0148	.0386	.0674	.0994	.1697	.2457	.3258	.4089
17	.0000	.0139	.0369	.0649	.0961	.1650	.2398	.3188	.4009
18	.0000	.0130	.0352	.0623	.0928	.1603	.2339	.3117	.3929
19	.0000	.0122	.0335	.0599	.0895	.1556	.2280	.3048	.3849

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
20	.0000	.0115	.0319	.0574	.0863	.1510	.2221	.2978	.3770
21	.0000	.0107	.0303	.0550	.0831	.1464	.2163	.2909	.3691
22	.0000	.0100	.0288	.0527	.0800	.1418	.2104	.2839	.3612
23	.0000	.0093	.0273	.0503	.0769	.1373	.2047	.2770	.3533
24	.0000	.0087	.0258	.0481	.0738	.1328	.1989	.2701	.3454
25	.0000	.0080	.0244	.0458	.0708	.1284	.1932	.2633	.3376
26	.0000	.0074	.0230	.0436	.0679	.1239	.1874	.2564	.3297
27	.0000	.0069	.0217	.0415	.0649	.1196	.1818	.2496	.3219
28	.0000	.0063	.0204	.0394	.0620	.1152	.1761	.2428	.3141
29	.0000	.0058	.0191	.0373	.0592	.1109	.1705	.2360	.3063
30	.0000	.0053	.0179	.0353	.0564	.1066	.1648	.2292	.2985
31	.0000	.0049	.0167	.0333	.0536	.1024	.1593	.2225	.2908
32	.0000	.0044	.0155	.0314	.0509	.0981	.1537	.2158	.2830
33	.0000	.0040	.0144	.0295	.0483	.0940	.1482	.2091	.2753
34	.0000	.0037	.0134	.0277	.0457	.0899	.1427	.2024	.2675
35	.0000	.0033	.0124	.0259	.0431	.0858	.1373	.1957	.2598
36	.0000	.0030	.0114	.0242	.0406	.0818	.1319	.1891	.2521
37	.0000	.0026	.0105	.0225	.0381	.0778	.1265	.1824	.2444
38	.0000	.0024	.0096	.0209	.0357	.0739	.1211	.1758	.2367
39	.0000	.0021	.0087	.0194	.0334	.0700	.1159	.1693	.2291
40	.0000	.0018	.0079	.0179	.0312	.0662	.1107	.1628	.2215
41	.0000	.0016	.0072	.0164	.0290	.0625	.1056	.1564	.2140
42	.0000	.0014	.0065	.0151	.0269	.0590	.1006	.1502	.2066
43	.0000	.0012	.0058	.0138	.0249	.0555	.0956	.1440	.1992
44	.0000	.0011	.0052	.0126	.0230	.0521	.0908	.1378	.1920
45	.0000	.0009	.0046	.0114	.0212	.0488	.0861	.1318	.1848
46	.0000	.0008	.0041	.0104	.0195	.0457	.0815	.1259	.1777
47	.0000	.0007	.0036	.0093	.0178	.0426	.0770	.1201	.1706
48	.0000	.0006	.0032	.0084	.0162	.0396	.0726	.1143	.1637
49	.0000	.0005	.0028	.0075	.0147	.0367	.0683	.1087	.1568
50	.0000	.0004	.0024	.0067	.0133	.0340	.0641	.1031	.1500
51	.0000	.0003	.0021	.0059	.0120	.0313	.0600	.0976	.1432
52	.0000	.0003	.0018	.0052	.0107	.0287	.0560	.0922	.1366
53	.0000	.0002	.0015	.0045	.0096	.0263	.0521	.0869	.1300
54	.0000	.0002	.0013	.0039	.0085	.0239	.0483	.0817	.1235
55	.0000	.0001	.0011	.0034	.0074	.0217	.0447	.0766	.1171
56	.0000	.0001	.0009	.0029	.0065	.0195	.0411	.0715	.1108
57	.0000	.0001	.0007	.0024	.0056	.0175	.0376	.0667	.1046
58	.0000	.0001	.0006	.0020	.0048	.0156	.0343	.0619	.0985
59	.0000	.0001	.0005	.0017	.0041	.0137	.0311	.0573	.0926
60	.0000	.0000	.0004	.0014	.0035	.0121	.0281	.0528	.0868
61	.0000	.0000	.0003	.0011	.0029	.0105	.0252	.0484	.0811

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
62	.0000	.0000	.0002	.0009	.0024	.0090	.0224	.0442	.0755
63	.0000	.0000	.0002	.0007	.0019	.0077	.0198	.0402	.0701
64	.0000	.0000	.0001	.0005	.0015	.0065	.0174	.0364	.0649
65	.0000	.0000	.0001	.0004	.0012	.0054	.0151	.0327	.0598
66	.0000	.0000	.0001	.0003	.0009	.0044	.0130	.0292	.0549
67	.0000	.0000	.0000	.0002	.0007	.0035	.0110	.0259	.0502
68	.0000	.0000	.0000	.0001	.0005	.0028	.0093	.0227	.0456
69	.0000	.0000	.0000	.0001	.0003	.0021	.0077	.0198	.0412
70	.0000	.0000	.0000	.0001	.0002	.0016	.0062	.0170	.0371
71	.0000	.0000	.0000	.0000	.0001	.0011	.0049	.0144	.0329
72	.0000	.0000	.0000	.0000	.0001	.0008	.0038	.0121	.0292
73	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0101	.0258
74	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0088	.0237))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>1</u>	<u>.0000</u>	<u>.0434</u>	<u>.0884</u>	<u>.1352</u>	<u>.1833</u>	<u>.2817</u>	<u>.3821</u>	<u>.4838</u>	<u>.5866</u>
<u>2</u>	<u>.0000</u>	<u>.0418</u>	<u>.0857</u>	<u>.1317</u>	<u>.1791</u>	<u>.2762</u>	<u>.3756</u>	<u>.4764</u>	<u>.5782</u>
<u>3</u>	<u>.0000</u>	<u>.0403</u>	<u>.0832</u>	<u>.1286</u>	<u>.1752</u>	<u>.2712</u>	<u>.3696</u>	<u>.4695</u>	<u>.5705</u>
<u>4</u>	<u>.0000</u>	<u>.0388</u>	<u>.0807</u>	<u>.1254</u>	<u>.1714</u>	<u>.2662</u>	<u>.3636</u>	<u>.4626</u>	<u>.5628</u>
<u>5</u>	<u>.0000</u>	<u>.0373</u>	<u>.0784</u>	<u>.1222</u>	<u>.1675</u>	<u>.2612</u>	<u>.3576</u>	<u>.4557</u>	<u>.5550</u>
<u>6</u>	<u>.0000</u>	<u>.0358</u>	<u>.0760</u>	<u>.1190</u>	<u>.1637</u>	<u>.2563</u>	<u>.3516</u>	<u>.4487</u>	<u>.5472</u>
<u>7</u>	<u>.0000</u>	<u>.0343</u>	<u>.0737</u>	<u>.1159</u>	<u>.1599</u>	<u>.2513</u>	<u>.3456</u>	<u>.4418</u>	<u>.5394</u>
<u>8</u>	<u>.0000</u>	<u>.0329</u>	<u>.0714</u>	<u>.1128</u>	<u>.1561</u>	<u>.2463</u>	<u>.3395</u>	<u>.4348</u>	<u>.5315</u>
<u>9</u>	<u>.0000</u>	<u>.0315</u>	<u>.0690</u>	<u>.1097</u>	<u>.1524</u>	<u>.2413</u>	<u>.3335</u>	<u>.4278</u>	<u>.5236</u>
<u>10</u>	<u>.0000</u>	<u>.0301</u>	<u>.0668</u>	<u>.1067</u>	<u>.1487</u>	<u>.2364</u>	<u>.3275</u>	<u>.4208</u>	<u>.5157</u>
<u>11</u>	<u>.0000</u>	<u>.0288</u>	<u>.0645</u>	<u>.1037</u>	<u>.1450</u>	<u>.2315</u>	<u>.3215</u>	<u>.4138</u>	<u>.5078</u>
<u>12</u>	<u>.0000</u>	<u>.0275</u>	<u>.0623</u>	<u>.1007</u>	<u>.1413</u>	<u>.2265</u>	<u>.3154</u>	<u>.4067</u>	<u>.4998</u>
<u>13</u>	<u>.0000</u>	<u>.0263</u>	<u>.0602</u>	<u>.0977</u>	<u>.1376</u>	<u>.2216</u>	<u>.3093</u>	<u>.3996</u>	<u>.4918</u>
<u>14</u>	<u>.0000</u>	<u>.0250</u>	<u>.0580</u>	<u>.0948</u>	<u>.1339</u>	<u>.2166</u>	<u>.3033</u>	<u>.3925</u>	<u>.4837</u>
<u>15</u>	<u>.0000</u>	<u>.0239</u>	<u>.0559</u>	<u>.0919</u>	<u>.1303</u>	<u>.2117</u>	<u>.2972</u>	<u>.3854</u>	<u>.4756</u>
<u>16</u>	<u>.0000</u>	<u>.0227</u>	<u>.0538</u>	<u>.0890</u>	<u>.1267</u>	<u>.2068</u>	<u>.2911</u>	<u>.3782</u>	<u>.4675</u>
<u>17</u>	<u>.0000</u>	<u>.0215</u>	<u>.0517</u>	<u>.0861</u>	<u>.1230</u>	<u>.2018</u>	<u>.2849</u>	<u>.3710</u>	<u>.4593</u>
<u>18</u>	<u>.0000</u>	<u>.0204</u>	<u>.0497</u>	<u>.0833</u>	<u>.1194</u>	<u>.1969</u>	<u>.2788</u>	<u>.3637</u>	<u>.4511</u>
<u>19</u>	<u>.0000</u>	<u>.0193</u>	<u>.0477</u>	<u>.0804</u>	<u>.1159</u>	<u>.1919</u>	<u>.2726</u>	<u>.3565</u>	<u>.4429</u>
<u>20</u>	<u>.0000</u>	<u>.0183</u>	<u>.0457</u>	<u>.0776</u>	<u>.1123</u>	<u>.1870</u>	<u>.2664</u>	<u>.3492</u>	<u>.4346</u>
<u>21</u>	<u>.0000</u>	<u>.0172</u>	<u>.0438</u>	<u>.0748</u>	<u>.1087</u>	<u>.1820</u>	<u>.2602</u>	<u>.3419</u>	<u>.4263</u>
<u>22</u>	<u>.0000</u>	<u>.0162</u>	<u>.0418</u>	<u>.0721</u>	<u>.1052</u>	<u>.1770</u>	<u>.2539</u>	<u>.3345</u>	<u>.4179</u>
<u>23</u>	<u>.0000</u>	<u>.0153</u>	<u>.0399</u>	<u>.0693</u>	<u>.1016</u>	<u>.1720</u>	<u>.2477</u>	<u>.3271</u>	<u>.4095</u>
<u>24</u>	<u>.0000</u>	<u>.0143</u>	<u>.0381</u>	<u>.0666</u>	<u>.0981</u>	<u>.1670</u>	<u>.2414</u>	<u>.3196</u>	<u>.4010</u>
<u>25</u>	<u>.0000</u>	<u>.0134</u>	<u>.0362</u>	<u>.0638</u>	<u>.0945</u>	<u>.1620</u>	<u>.2350</u>	<u>.3122</u>	<u>.3925</u>
<u>26</u>	<u>.0000</u>	<u>.0125</u>	<u>.0344</u>	<u>.0611</u>	<u>.0910</u>	<u>.1569</u>	<u>.2287</u>	<u>.3046</u>	<u>.3840</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>27</u>	<u>.0000</u>	<u>.0116</u>	<u>.0326</u>	<u>.0585</u>	<u>.0875</u>	<u>.1519</u>	<u>.2223</u>	<u>.2971</u>	<u>.3754</u>
<u>28</u>	<u>.0000</u>	<u>.0108</u>	<u>.0309</u>	<u>.0558</u>	<u>.0840</u>	<u>.1469</u>	<u>.2159</u>	<u>.2895</u>	<u>.3668</u>
<u>29</u>	<u>.0000</u>	<u>.0100</u>	<u>.0291</u>	<u>.0532</u>	<u>.0805</u>	<u>.1418</u>	<u>.2095</u>	<u>.2819</u>	<u>.3581</u>
<u>30</u>	<u>.0000</u>	<u>.0092</u>	<u>.0275</u>	<u>.0506</u>	<u>.0771</u>	<u>.1368</u>	<u>.2031</u>	<u>.2743</u>	<u>.3494</u>
<u>31</u>	<u>.0000</u>	<u>.0085</u>	<u>.0258</u>	<u>.0480</u>	<u>.0736</u>	<u>.1317</u>	<u>.1966</u>	<u>.2666</u>	<u>.3407</u>
<u>32</u>	<u>.0000</u>	<u>.0078</u>	<u>.0242</u>	<u>.0455</u>	<u>.0702</u>	<u>.1267</u>	<u>.1902</u>	<u>.2589</u>	<u>.3319</u>
<u>33</u>	<u>.0000</u>	<u>.0071</u>	<u>.0226</u>	<u>.0430</u>	<u>.0668</u>	<u>.1217</u>	<u>.1837</u>	<u>.2512</u>	<u>.3231</u>
<u>34</u>	<u>.0000</u>	<u>.0065</u>	<u>.0210</u>	<u>.0405</u>	<u>.0634</u>	<u>.1166</u>	<u>.1772</u>	<u>.2435</u>	<u>.3143</u>
<u>35</u>	<u>.0000</u>	<u>.0059</u>	<u>.0195</u>	<u>.0381</u>	<u>.0601</u>	<u>.1116</u>	<u>.1707</u>	<u>.2357</u>	<u>.3055</u>
<u>36</u>	<u>.0000</u>	<u>.0053</u>	<u>.0181</u>	<u>.0357</u>	<u>.0568</u>	<u>.1066</u>	<u>.1642</u>	<u>.2279</u>	<u>.2965</u>
<u>37</u>	<u>.0000</u>	<u>.0047</u>	<u>.0166</u>	<u>.0333</u>	<u>.0534</u>	<u>.1015</u>	<u>.1576</u>	<u>.2199</u>	<u>.2875</u>
<u>38</u>	<u>.0000</u>	<u>.0042</u>	<u>.0152</u>	<u>.0310</u>	<u>.0502</u>	<u>.0965</u>	<u>.1511</u>	<u>.2121</u>	<u>.2785</u>
<u>39</u>	<u>.0000</u>	<u>.0037</u>	<u>.0139</u>	<u>.0287</u>	<u>.0470</u>	<u>.0916</u>	<u>.1446</u>	<u>.2042</u>	<u>.2695</u>
<u>40</u>	<u>.0000</u>	<u>.0033</u>	<u>.0126</u>	<u>.0265</u>	<u>.0438</u>	<u>.0866</u>	<u>.1380</u>	<u>.1964</u>	<u>.2604</u>
<u>41</u>	<u>.0000</u>	<u>.0028</u>	<u>.0114</u>	<u>.0244</u>	<u>.0408</u>	<u>.0818</u>	<u>.1317</u>	<u>.1886</u>	<u>.2515</u>
<u>42</u>	<u>.0000</u>	<u>.0025</u>	<u>.0103</u>	<u>.0223</u>	<u>.0378</u>	<u>.0771</u>	<u>.1253</u>	<u>.1809</u>	<u>.2426</u>
<u>43</u>	<u>.0000</u>	<u>.0021</u>	<u>.0092</u>	<u>.0204</u>	<u>.0350</u>	<u>.0724</u>	<u>.1191</u>	<u>.1732</u>	<u>.2338</u>
<u>44</u>	<u>.0000</u>	<u>.0018</u>	<u>.0082</u>	<u>.0185</u>	<u>.0322</u>	<u>.0678</u>	<u>.1128</u>	<u>.1656</u>	<u>.2249</u>
<u>45</u>	<u>.0000</u>	<u>.0015</u>	<u>.0072</u>	<u>.0167</u>	<u>.0295</u>	<u>.0633</u>	<u>.1067</u>	<u>.1580</u>	<u>.2161</u>
<u>46</u>	<u>.0000</u>	<u>.0013</u>	<u>.0063</u>	<u>.0150</u>	<u>.0269</u>	<u>.0590</u>	<u>.1007</u>	<u>.1505</u>	<u>.2074</u>
<u>47</u>	<u>.0000</u>	<u>.0011</u>	<u>.0055</u>	<u>.0134</u>	<u>.0244</u>	<u>.0547</u>	<u>.0948</u>	<u>.1431</u>	<u>.1987</u>
<u>48</u>	<u>.0000</u>	<u>.0009</u>	<u>.0047</u>	<u>.0118</u>	<u>.0220</u>	<u>.0505</u>	<u>.0889</u>	<u>.1358</u>	<u>.1900</u>
<u>49</u>	<u>.0000</u>	<u>.0007</u>	<u>.0041</u>	<u>.0105</u>	<u>.0199</u>	<u>.0468</u>	<u>.0835</u>	<u>.1289</u>	<u>.1818</u>
<u>50</u>	<u>.0000</u>	<u>.0006</u>	<u>.0035</u>	<u>.0093</u>	<u>.0179</u>	<u>.0431</u>	<u>.0782</u>	<u>.1221</u>	<u>.1737</u>
<u>51</u>	<u>.0000</u>	<u>.0005</u>	<u>.0030</u>	<u>.0082</u>	<u>.0160</u>	<u>.0396</u>	<u>.0730</u>	<u>.1153</u>	<u>.1656</u>
<u>52</u>	<u>.0000</u>	<u>.0004</u>	<u>.0025</u>	<u>.0071</u>	<u>.0142</u>	<u>.0361</u>	<u>.0679</u>	<u>.1086</u>	<u>.1575</u>
<u>53</u>	<u>.0000</u>	<u>.0003</u>	<u>.0021</u>	<u>.0061</u>	<u>.0125</u>	<u>.0327</u>	<u>.0628</u>	<u>.1020</u>	<u>.1494</u>
<u>54</u>	<u>.0000</u>	<u>.0002</u>	<u>.0017</u>	<u>.0052</u>	<u>.0109</u>	<u>.0295</u>	<u>.0578</u>	<u>.0953</u>	<u>.1413</u>
<u>55</u>	<u>.0000</u>	<u>.0002</u>	<u>.0014</u>	<u>.0044</u>	<u>.0094</u>	<u>.0264</u>	<u>.0530</u>	<u>.0888</u>	<u>.1333</u>
<u>56</u>	<u>.0000</u>	<u>.0001</u>	<u>.0011</u>	<u>.0036</u>	<u>.0080</u>	<u>.0235</u>	<u>.0483</u>	<u>.0823</u>	<u>.1252</u>
<u>57</u>	<u>.0000</u>	<u>.0001</u>	<u>.0009</u>	<u>.0029</u>	<u>.0068</u>	<u>.0206</u>	<u>.0436</u>	<u>.0759</u>	<u>.1172</u>
<u>58</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0024</u>	<u>.0056</u>	<u>.0179</u>	<u>.0391</u>	<u>.0696</u>	<u>.1093</u>
<u>59</u>	<u>.0000</u>	<u>.0000</u>	<u>.0005</u>	<u>.0018</u>	<u>.0046</u>	<u>.0154</u>	<u>.0347</u>	<u>.0634</u>	<u>.1014</u>
<u>60</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0014</u>	<u>.0036</u>	<u>.0130</u>	<u>.0305</u>	<u>.0572</u>	<u>.0935</u>
<u>61</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0010</u>	<u>.0028</u>	<u>.0108</u>	<u>.0265</u>	<u>.0513</u>	<u>.0858</u>
<u>62</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0007</u>	<u>.0021</u>	<u>.0088</u>	<u>.0227</u>	<u>.0454</u>	<u>.0781</u>
<u>63</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0016</u>	<u>.0070</u>	<u>.0191</u>	<u>.0398</u>	<u>.0705</u>
<u>64</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0011</u>	<u>.0054</u>	<u>.0157</u>	<u>.0343</u>	<u>.0630</u>
<u>65</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0007</u>	<u>.0040</u>	<u>.0126</u>	<u>.0291</u>	<u>.0557</u>
<u>66</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0028</u>	<u>.0097</u>	<u>.0241</u>	<u>.0484</u>
<u>67</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0019</u>	<u>.0072</u>	<u>.0193</u>	<u>.0412</u>
<u>68</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0011</u>	<u>.0050</u>	<u>.0149</u>	<u>.0342</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
69	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0006</u>	<u>.0032</u>	<u>.0108</u>	<u>.0273</u>
70	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0018</u>	<u>.0072</u>	<u>.0205</u>
71	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0006</u>	<u>.0042</u>
72	<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>.0008</u>
73	<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>.0000</u>
74	<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>.0000</u>

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table

Hazard Group 3

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio															
Size	Single Loss Limit[±]	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7287	.6605	.6001	.5461	.4977	.4552	.4197	.3901	.3654	.3447	.3272	.3125	.3001	.2900
41	\$120	.7250	.6554	.5937	.5386	.4894	.4474	.4124	.3833	.3589	.3386	.3214	.3071	.2954	.2858
42	\$120	.7214	.6504	.5874	.5312	.4817	.4401	.4055	.3767	.3527	.3326	.3158	.3021	.2910	.2820
43	\$120	.7180	.6455	.5812	.5239	.4745	.4332	.3989	.3704	.3466	.3268	.3106	.2975	.2870	.2785
44	\$120	.7146	.6407	.5751	.5170	.4677	.4266	.3925	.3642	.3406	.3213	.3057	.2932	.2832	.2753
45	\$120	.7113	.6360	.5691	.5105	.4613	.4203	.3863	.3581	.3349	.3162	.3012	.2893	.2798	.2722
46	\$120	.7082	.6314	.5633	.5044	.4551	.4142	.3802	.3523	.3296	.3114	.2970	.2855	.2765	.2695
47	\$120	.7051	.6269	.5577	.4986	.4492	.4081	.3743	.3467	.3245	.3069	.2930	.2820	.2735	.2670
48	\$120	.7021	.6226	.5525	.4930	.4434	.4023	.3685	.3413	.3197	.3026	.2892	.2788	.2708	.2647
49	\$120	.6993	.6183	.5475	.4876	.4377	.3965	.3630	.3362	.3151	.2985	.2856	.2758	.2683	.2626
50	\$120	.6965	.6142	.5427	.4824	.4321	.3909	.3576	.3313	.3106	.2946	.2823	.2730	.2659	.2607
-	\$250	.6967	.6144	.5409	.4753	.4168	.3650	.3199	.2812	.2483	.2204	.1969	.1770	.1604	.1465
51	\$120	.6938	.6104	.5381	.4772	.4267	.3854	.3525	.3266	.3064	.2909	.2792	.2704	.2638	.2590
-	\$250	.6940	.6103	.5354	.4686	.4090	.3568	.3116	.2731	.2405	.2130	.1898	.1705	.1544	.1411
52	\$120	.6913	.6067	.5337	.4722	.4213	.3802	.3476	.3220	.3024	.2875	.2763	.2680	.2619	.2574
-	\$250	.6915	.6063	.5300	.4619	.4015	.3488	.3037	.2653	.2330	.2058	.1831	.1642	.1487	.1360
53	\$120	.6889	.6032	.5294	.4673	.4162	.3751	.3427	.3177	.2985	.2842	.2735	.2657	.2601	.2560
-	\$250	.6890	.6024	.5247	.4553	.3941	.3412	.2960	.2578	.2256	.1988	.1765	.1582	.1434	.1313
54	\$120	.6866	.5999	.5252	.4625	.4112	.3702	.3381	.3135	.2949	.2811	.2710	.2637	.2585	.2548
-	\$250	.6867	.5986	.5195	.4489	.3871	.3338	.2885	.2504	.2184	.1920	.1703	.1526	.1383	.1268
55	\$120	.6844	.5968	.5211	.4578	.4063	.3654	.3336	.3095	.2914	.2782	.2686	.2618	.2570	.2536
-	\$250	.6844	.5950	.5144	.4427	.3802	.3266	.2812	.2431	.2115	.1855	.1643	.1472	.1335	.1227
56	\$120	.6824	.5937	.5172	.4533	.4015	.3607	.3293	.3056	.2881	.2755	.2664	.2601	.2557	.2526
-	\$250	.6823	.5914	.5094	.4367	.3736	.3196	.2740	.2360	.2047	.1792	.1586	.1421	.1290	.1188
57	\$120	.6805	.5908	.5133	.4489	.3969	.3561	.3251	.3019	.2850	.2729	.2644	.2585	.2545	.2517
-	\$250	.6802	.5880	.5046	.4309	.3671	.3127	.2670	.2291	.1982	.1731	.1531	.1373	.1248	.1152
58	\$120	.6788	.5880	.5096	.4445	.3923	.3517	.3210	.2984	.2821	.2705	.2625	.2571	.2534	.2510
-	\$250	.6783	.5846	.5000	.4253	.3608	.3060	.2601	.2224	.1918	.1673	.1479	.1327	.1209	.1118
-	\$500	.6784	.5847	.4999	.4241	.3573	.2990	.2487	.2059	.1698	.1396	.1145	.0939	.0771	.0634
59	\$120	.6772	.5853	.5060	.4403	.3879	.3474	.3171	.2950	.2793	.2683	.2608	.2558	.2525	.2503
-	\$250	.6765	.5815	.4956	.4199	.3546	.2994	.2534	.2159	.1857	.1617	.1429	.1283	.1172	.1087
-	\$500	.6765	.5815	.4952	.4181	.3502	.2912	.2405	.1976	.1617	.1318	.1073	.0873	.0711	.0581
60	\$120	.6757	.5827	.5025	.4363	.3836	.3433	.3134	.2918	.2767	.2662	.2592	.2546	.2516	.2497
-	\$250	.6748	.5785	.4914	.4147	.3486	.2929	.2469	.2096	.1798	.1563	.1382	.1243	.1138	.1059

((Maximum Loss Ratio															
Size	Single-Loss-Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
-	\$500	.6749	.5785	.4908	.4123	.3433	.2835	.2325	.1895	.1538	.1243	.1003	.0809	.0654	.0531
61	\$120	.6743	.5803	.4992	.4323	.3795	.3393	.3098	.2888	.2742	.2643	.2578	.2536	.2509	.2492
-	\$250	.6732	.5757	.4873	.4095	.3427	.2866	.2405	.2034	.1740	.1512	.1337	.1205	.1106	.1033
-	\$500	.6733	.5756	.4864	.4066	.3366	.2761	.2247	.1816	.1460	.1170	.0936	.0749	.0601	.0485
62	\$120	.6730	.5780	.4959	.4285	.3754	.3354	.3063	.2859	.2719	.2626	.2565	.2526	.2502	.2487
-	\$250	.6718	.5730	.4835	.4046	.3369	.2804	.2343	.1974	.1685	.1463	.1295	.1169	.1077	.1010
-	\$500	.6718	.5728	.4822	.4011	.3300	.2687	.2170	.1739	.1386	.1100	.0872	.0691	.0550	.0441
63	\$120	.6718	.5758	.4928	.4247	.3715	.3317	.3030	.2831	.2697	.2609	.2553	.2518	.2497	.2484
-	\$250	.6705	.5706	.4798	.3998	.3313	.2744	.2282	.1916	.1633	.1417	.1255	.1136	.1050	.0988
-	\$500	.6705	.5702	.4782	.3957	.3235	.2615	.2094	.1663	.1313	.1032	.0810	.0637	.0503	.0401
64	\$120	.6707	.5737	.4898	.4211	.3677	.3281	.2999	.2805	.2677	.2595	.2543	.2511	.2492	.2481
-	\$250	.6693	.5683	.4762	.3951	.3259	.2686	.2224	.1861	.1582	.1372	.1218	.1105	.1025	.0969
-	\$500	.6693	.5678	.4744	.3906	.3172	.2545	.2020	.1589	.1242	.0967	.0751	.0586	.0460	.0365
-	\$1,000	.6693	.5678	.4744	.3905	.3170	.2539	.2008	.1570	.1214	.0930	.0705	.0530	.0395	.0293
65	\$120	.6697	.5717	.4869	.4176	.3640	.3246	.2969	.2781	.2658	.2581	.2533	.2505	.2488	.2478
-	\$250	.6682	.5661	.4729	.3907	.3206	.2629	.2167	.1807	.1533	.1330	.1183	.1077	.1003	.0952
-	\$500	.6682	.5655	.4707	.3855	.3111	.2476	.1948	.1518	.1174	.0904	.0696	.0538	.0419	.0331
-	\$1,000	.6682	.5655	.4707	.3854	.3107	.2468	.1933	.1495	.1142	.0862	.0644	.0477	.0350	.0255
66	\$120	.6688	.5699	.4841	.4142	.3605	.3212	.2940	.2758	.2641	.2569	.2525	.2499	.2484	.2476
-	\$250	.6673	.5641	.4697	.3863	.3155	.2573	.2111	.1755	.1487	.1291	.1150	.1051	.0983	.0937
-	\$500	.6672	.5634	.4672	.3807	.3051	.2409	.1878	.1448	.1107	.0844	.0643	.0493	.0382	.0301
-	\$1,000	.6672	.5634	.4672	.3805	.3046	.2399	.1860	.1421	.1071	.0797	.0586	.0427	.0308	.0220
67	\$120	.6680	.5682	.4815	.4110	.3570	.3181	.2913	.2737	.2625	.2557	.2517	.2494	.2481	.2474
-	\$250	.6665	.5623	.4667	.3822	.3105	.2520	.2058	.1705	.1443	.1254	.1120	.1028	.0965	.0924
-	\$500	.6663	.5615	.4639	.3761	.2994	.2344	.1809	.1380	.1044	.0787	.0593	.0451	.0348	.0274
-	\$1,000	.6663	.5615	.4639	.3758	.2987	.2331	.1788	.1349	.1003	.0735	.0532	.0380	.0269	.0188
68	\$120	.6672	.5665	.4790	.4078	.3537	.3150	.2887	.2717	.2611	.2547	.2511	.2490	.2478	.2472
-	\$250	.6658	.5607	.4638	.3782	.3057	.2467	.2006	.1657	.1401	.1219	.1092	.1006	.0949	.0912
-	\$500	.6656	.5597	.4609	.3716	.2938	.2280	.1742	.1314	.0983	.0732	.0547	.0412	.0317	.0250
-	\$1,000	.6656	.5597	.4608	.3713	.2929	.2264	.1717	.1279	.0937	.0676	.0480	.0337	.0234	.0160
69	\$120	.6666	.5650	.4766	.4048	.3506	.3121	.2863	.2698	.2597	.2538	.2505	.2486	.2476	.2471
-	\$250	.6651	.5592	.4611	.3744	.3010	.2417	.1956	.1611	.1361	.1186	.1067	.0987	.0935	.0902
-	\$500	.6649	.5581	.4580	.3673	.2883	.2217	.1676	.1250	.0924	.0680	.0503	.0377	.0289	.0228
-	\$1,000	.6649	.5581	.4578	.3669	.2873	.2199	.1648	.1211	.0873	.0619	.0432	.0297	.0202	.0135
70	\$120	.6660	.5636	.4743	.4019	.3475	.3093	.2840	.2681	.2585	.2530	.2500	.2483	.2474	.2470
-	\$250	.6646	.5578	.4586	.3708	.2965	.2368	.1907	.1567	.1324	.1156	.1043	.0970	.0923	.0894
-	\$500	.6644	.5567	.4553	.3633	.2830	.2157	.1613	.1188	.0867	.0631	.0462	.0344	.0264	.0209
-	\$1,000	.6644	.5566	.4551	.3627	.2818	.2136	.1581	.1145	.0812	.0565	.0387	.0260	.0173	.0114
71	\$120	.6655	.5623	.4721	.3991	.3445	.3066	.2818	.2664	.2574	.2523	.2495	.2480	.2473	.2469
-	\$250	.6642	.5565	.4562	.3672	.2921	.2320	.1860	.1524	.1288	.1127	.1021	.0954	.0912	.0886
-	\$500	.6640	.5554	.4527	.3593	.2778	.2097	.1550	.1128	.0812	.0584	.0424	.0314	.0241	.0193
-	\$1,000	.6639	.5553	.4525	.3586	.2764	.2073	.1514	.1080	.0753	.0514	.0344	.0227	.0147	.0094
72	\$120	.6650	.5611	.4700	.3965	.3418	.3041	.2798	.2650	.2564	.2517	.2491	.2478	.2472	.2468
-	\$250	.6638	.5555	.4541	.3640	.2880	.2275	.1816	.1485	.1255	.1102	.1003	.0940	.0902	.0880
-	\$500	.6636	.5543	.4505	.3557	.2730	.2041	.1491	.1072	.0762	.0542	.0390	.0288	.0222	.0179
-	\$1,000	.6636	.5542	.4501	.3549	.2713	.2014	.1452	.1020	.0698	.0467	.0306	.0197	.0125	.0078
73	\$120	.6647	.5601	.4682	.3941	.3393	.3019	.2780	.2637	.2555	.2511	.2488	.2476	.2471	.2468
-	\$250	.6635	.5546	.4522	.3610	.2842	.2234	.1776	.1449	.1226	.1079	.0986	.0929	.0895	.0875

((Maximum Loss Ratio															
Size	Single-Loss-Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
-	\$500	.6633	.5534	.4485	.3524	.2685	.1988	.1437	.1020	.0717	.0504	.0361	.0266	.0205	.0167
-	\$1,000	.6633	.5533	.4481	.3514	.2667	.1958	.1394	.0964	.0648	.0426	.0273	.0172	.0107	.0065
74	\$120	.6645	.5595	.4671	.3926	.3378	.3005	.2769	.2629	.2550	.2508	.2486	.2475	.2470	.2468
-	\$250	.6634	.5540	.4511	.3591	.2819	.2208	.1751	.1427	.1208	.1066	.0976	.0922	.0890	.0872
-	\$500	.6632	.5529	.4473	.3503	.2657	.1955	.1403	.0987	.0688	.0481	.0343	.0253	.0196	.0161
-	\$1,000	.6632	.5528	.4469	.3493	.2637	.1923	.1357	.0929	.0617	.0400	.0253	.0157	.0096	.0058))

Maximum Loss Ratio															
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
36	\$120	.7283	.6767	.6302	.5880	.5495	.5143	.4818	.4519	.4241	.3982	.3769	.3629	.3508	
37	\$120	.7215	.6686	.6209	.5777	.5384	.5024	.4694	.4389	.4107	.3852	.3694	.3559	.3443	
38	\$120	.7148	.6605	.6117	.5675	.5273	.4907	.4570	.4260	.3973	.3776	.3623	.3493	.3381	
39	\$120	.7081	.6524	.6024	.5573	.5162	.4788	.4446	.4131	.3878	.3703	.3555	.3429	.3321	
40	\$120	.7014	.6443	.5931	.5469	.5051	.4669	.4321	.4004	.3802	.3633	.3489	.3367	.3262	
	\$160	.6966	.6398	.5890	.5431	.5016	.4637	.4291	.3972	.3679	.3408	.3196	.3034	.2895	
41	\$120	.6949	.6363	.5839	.5367	.4940	.4552	.4197	.3927	.3731	.3565	.3426	.3307	.3207	
	\$160	.6900	.6319	.5799	.5330	.4906	.4520	.4167	.3844	.3547	.3295	.3112	.2956	.2823	
42	\$120	.6884	.6284	.5748	.5266	.4830	.4434	.4083	.3853	.3661	.3500	.3364	.3249	.3157	
	\$160	.6836	.6240	.5708	.5229	.4796	.4403	.4044	.3716	.3417	.3209	.3033	.2883	.2755	
43	\$120	.6819	.6206	.5657	.5165	.4720	.4316	.4008	.3782	.3594	.3436	.3304	.3198	.3113	
	\$160	.6772	.6162	.5618	.5129	.4687	.4286	.3922	.3588	.3329	.3128	.2957	.2813	.2690	
44	\$120	.6755	.6127	.5566	.5063	.4609	.4202	.3934	.3712	.3527	.3374	.3250	.3151	.3073	
	\$160	.6709	.6084	.5527	.5028	.4577	.4169	.3798	.3477	.3245	.3050	.2885	.2745	.2626	
45	\$120	.6692	.6049	.5475	.4961	.4498	.4127	.3862	.3643	.3462	.3316	.3200	.3109	.3036	
	\$160	.6646	.6007	.5437	.4927	.4467	.4051	.3674	.3391	.3165	.2974	.2814	.2679	.2565	
46	\$120	.6631	.5972	.5386	.4861	.4388	.4054	.3792	.3576	.3402	.3264	.3155	.3070	.3003	
	\$160	.6584	.5931	.5348	.4827	.4358	.3935	.3575	.3310	.3088	.2902	.2747	.2616	.2509	
47	\$120	.6569	.5896	.5296	.4760	.4299	.3983	.3723	.3512	.3346	.3215	.3113	.3034	.2972	
	\$160	.6524	.5855	.5260	.4727	.4249	.3818	.3491	.3230	.3013	.2832	.2681	.2557	.2458	
	\$250	.6459	.5797	.5207	.4680	.4206	.3780	.3396	.3048	.2735	.2459	.2244	.2061	.1905	
48	\$120	.6509	.5820	.5207	.4659	.4226	.3912	.3655	.3452	.3293	.3169	.3074	.3000	.2944	
	\$160	.6464	.5780	.5171	.4627	.4139	.3718	.3409	.3153	.2940	.2763	.2619	.2504	.2411	
	\$250	.6400	.5722	.5119	.4581	.4098	.3664	.3274	.2924	.2608	.2361	.2153	.1977	.1827	
	\$275	.6388	.5712	.5110	.4572	.4090	.3658	.3268	.2918	.2604	.2326	.2104	.1914	.1753	
49	\$120	.6454	.5749	.5123	.4564	.4160	.3846	.3595	.3399	.3247	.3130	.3040	.2972	.2921	
	\$160	.6409	.5709	.5087	.4532	.4035	.3640	.3335	.3082	.2873	.2702	.2566	.2457	.2371	
	\$250	.6345	.5653	.5037	.4487	.3995	.3554	.3159	.2805	.2510	.2272	.2071	.1901	.1757	
	\$275	.6333	.5642	.5027	.4479	.3987	.3547	.3153	.2800	.2484	.2229	.2014	.1831	.1676	
50	\$120	.6399	.5680	.5039	.4480	.4095	.3783	.3539	.3349	.3204	.3092	.3009	.2947	.2901	
	\$160	.6355	.5640	.5004	.4437	.3931	.3565	.3262	.3012	.2809	.2646	.2516	.2414	.2334	
	\$250	.6291	.5584	.4954	.4393	.3892	.3444	.3044	.2694	.2419	.2187	.1992	.1828	.1689	
	\$275	.6280	.5574	.4946	.4385	.3885	.3438	.3039	.2683	.2383	.2137	.1928	.1752	.1603	
51	\$120	.6346	.5610	.4956	.4416	.4030	.3723	.3485	.3302	.3162	.3058	.2981	.2924	.2882	
	\$160	.6302	.5571	.4922	.4343	.3856	.3491	.3190	.2945	.2748	.2593	.2470	.2375	.2300	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.6239	.5516	.4873	.4300	.3789	.3335	.2930	.2602	.2332	.2106	.1916	.1758	.1625
	\$275	.6228	.5506	.4864	.4292	.3782	.3329	.2925	.2572	.2288	.2049	.1847	.1677	.1534
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
	\$500	.5985	.5203	.4507	.3891	.3348	.2871	.2456	.2096	.1784	.1516	.1286	.1096	.0936
56	\$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
	\$550	.5935	.5135	.4424	.3796	.3244	.2762	.2344	.1984	.1674	.1410	.1187	.1000	.0845
57	\$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
	\$550	.5888	.5071	.4344	.3703	.3142	.2654	.2234	.1874	.1567	.1308	.1093	.0914	.0766
58	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.5846	.5010	.4267	.3612	.3041	.2548	.2125	.1765	.1465	.1217	.1012	.0844	.0708
	\$550	.5843	.5008	.4265	.3610	.3040	.2547	.2124	.1765	.1462	.1210	.1002	.0831	.0691
59	\$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
	\$550	.5799	.4945	.4186	.3518	.2938	.2439	.2015	.1656	.1360	.1115	.0915	.0752	.0621
60	\$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
	\$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	.2786
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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	

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table

Hazard Group 3

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0018	.0079	.0178	.0310	.0659	.1101	.1621	.2205
41	\$120	.0000	.0016	.0071	.0163	.0288	.0622	.1050	.1557	.2130
42	\$120	.0000	.0014	.0064	.0150	.0267	.0586	.1000	.1494	.2056
43	\$120	.0000	.0012	.0058	.0137	.0248	.0551	.0951	.1432	.1983
44	\$120	.0000	.0011	.0052	.0125	.0228	.0518	.0903	.1371	.1914
45	\$120	.0000	.0009	.0046	.0113	.0210	.0485	.0856	.1311	.1849
46	\$120	.0000	.0008	.0041	.0103	.0193	.0453	.0810	.1252	.1788
47	\$120	.0000	.0007	.0036	.0093	.0176	.0423	.0765	.1197	.1730
48	\$120	.0000	.0006	.0032	.0083	.0161	.0393	.0721	.1145	.1674
49	\$120	.0000	.0005	.0028	.0074	.0146	.0364	.0679	.1095	.1620
50	\$120	.0000	.0004	.0024	.0066	.0132	.0337	.0638	.1047	.1567
-	\$250	.0000	.0004	.0024	.0067	.0133	.0339	.0640	.1029	.1497
51	\$120	.0000	.0003	.0021	.0058	.0119	.0310	.0600	.1001	.1516
-	\$250	.0000	.0003	.0021	.0059	.0120	.0312	.0599	.0974	.1429
52	\$120	.0000	.0003	.0018	.0051	.0106	.0285	.0563	.0957	.1466
-	\$250	.0000	.0003	.0018	.0052	.0107	.0287	.0559	.0920	.1363

((Minimum Loss Ratio										
Size	Single Loss Limit[±]	0%	5%	10%	15%	20%	30%	40%	50%	60%
53	\$120	.0000	.0002	.0015	.0045	.0095	.0260	.0528	.0914	.1416
-	\$250	.0000	.0002	.0015	.0045	.0095	.0262	.0520	.0867	.1297
54	\$120	.0000	.0002	.0013	.0039	.0084	.0237	.0495	.0872	.1368
-	\$250	.0000	.0002	.0013	.0039	.0084	.0238	.0482	.0815	.1233
55	\$120	.0000	.0001	.0011	.0033	.0074	.0216	.0463	.0831	.1322
-	\$250	.0000	.0001	.0011	.0034	.0074	.0216	.0445	.0764	.1171
56	\$120	.0000	.0001	.0009	.0029	.0064	.0196	.0433	.0792	.1276
-	\$250	.0000	.0001	.0009	.0029	.0065	.0195	.0410	.0714	.1111
57	\$120	.0000	.0001	.0007	.0024	.0056	.0177	.0404	.0753	.1232
-	\$250	.0000	.0001	.0007	.0024	.0056	.0174	.0375	.0666	.1053
58	\$120	.0000	.0001	.0006	.0020	.0048	.0160	.0376	.0716	.1189
-	\$250	.0000	.0001	.0006	.0020	.0048	.0155	.0342	.0620	.0997
-	\$500	.0000	.0001	.0006	.0020	.0048	.0155	.0343	.0618	.0985
59	\$120	.0000	.0000	.0005	.0017	.0041	.0144	.0349	.0680	.1147
-	\$250	.0000	.0000	.0005	.0017	.0041	.0137	.0311	.0576	.0943
-	\$500	.0000	.0000	.0005	.0017	.0041	.0137	.0311	.0572	.0925
60	\$120	.0000	.0000	.0004	.0014	.0034	.0128	.0323	.0645	.1106
-	\$250	.0000	.0000	.0004	.0014	.0035	.0120	.0281	.0534	.0890
-	\$500	.0000	.0000	.0004	.0014	.0035	.0120	.0281	.0527	.0867
61	\$120	.0000	.0000	.0003	.0011	.0029	.0114	.0299	.0611	.1067
-	\$250	.0000	.0000	.0003	.0011	.0029	.0104	.0252	.0493	.0839
-	\$500	.0000	.0000	.0003	.0011	.0029	.0105	.0251	.0484	.0810
62	\$120	.0000	.0000	.0002	.0009	.0024	.0101	.0275	.0579	.1028
-	\$250	.0000	.0000	.0002	.0009	.0024	.0090	.0226	.0455	.0790
-	\$500	.0000	.0000	.0002	.0009	.0024	.0090	.0224	.0442	.0755
63	\$120	.0000	.0000	.0002	.0007	.0020	.0089	.0253	.0548	.0991
-	\$250	.0000	.0000	.0002	.0007	.0019	.0077	.0201	.0417	.0741
-	\$500	.0000	.0000	.0002	.0007	.0019	.0077	.0198	.0402	.0701
64	\$120	.0000	.0000	.0001	.0005	.0016	.0079	.0233	.0518	.0955
-	\$250	.0000	.0000	.0001	.0005	.0015	.0065	.0178	.0382	.0695
-	\$500	.0000	.0000	.0001	.0005	.0015	.0065	.0174	.0363	.0649
-	\$1,000	.0000	.0000	.0001	.0005	.0015	.0065	.0174	.0364	.0649
65	\$120	.0000	.0000	.0001	.0004	.0013	.0069	.0213	.0489	.0920
-	\$250	.0000	.0000	.0001	.0004	.0012	.0054	.0157	.0348	.0650
-	\$500	.0000	.0000	.0001	.0004	.0012	.0054	.0151	.0327	.0599
-	\$1,000	.0000	.0000	.0001	.0004	.0012	.0054	.0151	.0327	.0598
66	\$120	.0000	.0000	.0001	.0003	.0010	.0060	.0195	.0461	.0886
-	\$250	.0000	.0000	.0001	.0003	.0009	.0045	.0137	.0317	.0607
-	\$500	.0000	.0000	.0001	.0003	.0009	.0044	.0130	.0292	.0551
-	\$1,000	.0000	.0000	.0001	.0003	.0009	.0044	.0130	.0292	.0549

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
67	\$120	.0000	.0000	.0000	.0002	.0008	.0051	.0177	.0435	.0853
-	\$250	.0000	.0000	.0000	.0002	.0007	.0037	.0119	.0286	.0566
-	\$500	.0000	.0000	.0000	.0002	.0007	.0035	.0110	.0259	.0504
-	\$1,000	.0000	.0000	.0000	.0002	.0007	.0035	.0110	.0259	.0502
68	\$120	.0000	.0000	.0000	.0002	.0006	.0044	.0161	.0409	.0822
-	\$250	.0000	.0000	.0000	.0001	.0005	.0029	.0102	.0258	.0526
-	\$500	.0000	.0000	.0000	.0001	.0005	.0028	.0093	.0228	.0460
-	\$1,000	.0000	.0000	.0000	.0001	.0005	.0028	.0093	.0227	.0456
69	\$120	.0000	.0000	.0000	.0001	.0005	.0038	.0146	.0385	.0792
-	\$250	.0000	.0000	.0000	.0001	.0003	.0023	.0087	.0231	.0488
-	\$500	.0000	.0000	.0000	.0001	.0003	.0021	.0077	.0200	.0417
-	\$1,000	.0000	.0000	.0000	.0001	.0003	.0021	.0077	.0198	.0412
70	\$120	.0000	.0000	.0000	.0001	.0004	.0032	.0132	.0363	.0763
-	\$250	.0000	.0000	.0000	.0001	.0002	.0018	.0074	.0206	.0451
-	\$500	.0000	.0000	.0000	.0001	.0002	.0016	.0063	.0173	.0376
-	\$1,000	.0000	.0000	.0000	.0001	.0002	.0016	.0062	.0170	.0371
71	\$120	.0000	.0000	.0000	.0000	.0003	.0027	.0119	.0340	.0735
-	\$250	.0000	.0000	.0000	.0000	.0001	.0014	.0061	.0182	.0416
-	\$500	.0000	.0000	.0000	.0000	.0001	.0011	.0050	.0147	.0337
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0011	.0049	.0144	.0330
72	\$120	.0000	.0000	.0000	.0000	.0002	.0022	.0107	.0320	.0709
-	\$250	.0000	.0000	.0000	.0000	.0001	.0010	.0051	.0161	.0383
-	\$500	.0000	.0000	.0000	.0000	.0001	.0008	.0039	.0125	.0301
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0008	.0038	.0121	.0292
73	\$120	.0000	.0000	.0000	.0000	.0001	.0019	.0097	.0302	.0685
-	\$250	.0000	.0000	.0000	.0000	.0001	.0007	.0042	.0142	.0354
-	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0105	.0268
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0101	.0258
74	\$120	.0000	.0000	.0000	.0000	.0001	.0016	.0091	.0291	.0670
-	\$250	.0000	.0000	.0000	.0000	.0000	.0006	.0036	.0130	.0335
-	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0093	.0247
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0088	.0237))

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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
40	<u>\$120</u>	<u>.0033</u>	<u>.0126</u>	<u>.0265</u>	<u>.0438</u>	<u>.0866</u>	<u>.1380</u>	<u>.1964</u>	<u>.2604</u>
	<u>\$160</u>	<u>.0033</u>	<u>.0126</u>	<u>.0265</u>	<u>.0438</u>	<u>.0866</u>	<u>.1380</u>	<u>.1964</u>	<u>.2604</u>
41	<u>\$120</u>	<u>.0028</u>	<u>.0114</u>	<u>.0244</u>	<u>.0408</u>	<u>.0818</u>	<u>.1317</u>	<u>.1886</u>	<u>.2515</u>
	<u>\$160</u>	<u>.0028</u>	<u>.0114</u>	<u>.0244</u>	<u>.0408</u>	<u>.0818</u>	<u>.1317</u>	<u>.1886</u>	<u>.2515</u>
42	<u>\$120</u>	<u>.0025</u>	<u>.0103</u>	<u>.0223</u>	<u>.0378</u>	<u>.0771</u>	<u>.1253</u>	<u>.1809</u>	<u>.2426</u>
	<u>\$160</u>	<u>.0025</u>	<u>.0103</u>	<u>.0223</u>	<u>.0378</u>	<u>.0771</u>	<u>.1253</u>	<u>.1809</u>	<u>.2426</u>
43	<u>\$120</u>	<u>.0021</u>	<u>.0092</u>	<u>.0204</u>	<u>.0350</u>	<u>.0724</u>	<u>.1191</u>	<u>.1732</u>	<u>.2338</u>
	<u>\$160</u>	<u>.0021</u>	<u>.0092</u>	<u>.0204</u>	<u>.0350</u>	<u>.0724</u>	<u>.1191</u>	<u>.1732</u>	<u>.2338</u>
44	<u>\$120</u>	<u>.0018</u>	<u>.0082</u>	<u>.0185</u>	<u>.0322</u>	<u>.0678</u>	<u>.1128</u>	<u>.1656</u>	<u>.2249</u>
	<u>\$160</u>	<u>.0018</u>	<u>.0082</u>	<u>.0185</u>	<u>.0322</u>	<u>.0678</u>	<u>.1128</u>	<u>.1656</u>	<u>.2249</u>
45	<u>\$120</u>	<u>.0015</u>	<u>.0072</u>	<u>.0167</u>	<u>.0295</u>	<u>.0633</u>	<u>.1067</u>	<u>.1580</u>	<u>.2161</u>
	<u>\$160</u>	<u>.0015</u>	<u>.0072</u>	<u>.0167</u>	<u>.0295</u>	<u>.0633</u>	<u>.1067</u>	<u>.1580</u>	<u>.2161</u>
46	<u>\$120</u>	<u>.0013</u>	<u>.0063</u>	<u>.0150</u>	<u>.0269</u>	<u>.0590</u>	<u>.1007</u>	<u>.1505</u>	<u>.2074</u>
	<u>\$160</u>	<u>.0013</u>	<u>.0063</u>	<u>.0150</u>	<u>.0269</u>	<u>.0590</u>	<u>.1007</u>	<u>.1505</u>	<u>.2074</u>
47	<u>\$120</u>	<u>.0011</u>	<u>.0055</u>	<u>.0134</u>	<u>.0244</u>	<u>.0547</u>	<u>.0948</u>	<u>.1431</u>	<u>.1990</u>
	<u>\$160</u>	<u>.0011</u>	<u>.0055</u>	<u>.0134</u>	<u>.0244</u>	<u>.0547</u>	<u>.0948</u>	<u>.1431</u>	<u>.1987</u>
	<u>\$250</u>	<u>.0011</u>	<u>.0055</u>	<u>.0134</u>	<u>.0244</u>	<u>.0547</u>	<u>.0948</u>	<u>.1431</u>	<u>.1987</u>
48	<u>\$120</u>	<u>.0009</u>	<u>.0047</u>	<u>.0118</u>	<u>.0220</u>	<u>.0505</u>	<u>.0889</u>	<u>.1358</u>	<u>.1916</u>
	<u>\$160</u>	<u>.0009</u>	<u>.0047</u>	<u>.0118</u>	<u>.0220</u>	<u>.0505</u>	<u>.0889</u>	<u>.1358</u>	<u>.1900</u>
	<u>\$250</u>	<u>.0009</u>	<u>.0047</u>	<u>.0118</u>	<u>.0220</u>	<u>.0505</u>	<u>.0889</u>	<u>.1358</u>	<u>.1900</u>
	<u>\$275</u>	<u>.0009</u>	<u>.0047</u>	<u>.0118</u>	<u>.0220</u>	<u>.0505</u>	<u>.0889</u>	<u>.1358</u>	<u>.1900</u>
49	<u>\$120</u>	<u>.0007</u>	<u>.0041</u>	<u>.0105</u>	<u>.0199</u>	<u>.0468</u>	<u>.0835</u>	<u>.1289</u>	<u>.1850</u>
	<u>\$160</u>	<u>.0007</u>	<u>.0041</u>	<u>.0105</u>	<u>.0199</u>	<u>.0468</u>	<u>.0835</u>	<u>.1289</u>	<u>.1818</u>
	<u>\$250</u>	<u>.0007</u>	<u>.0041</u>	<u>.0105</u>	<u>.0199</u>	<u>.0468</u>	<u>.0835</u>	<u>.1289</u>	<u>.1818</u>
	<u>\$275</u>	<u>.0007</u>	<u>.0041</u>	<u>.0105</u>	<u>.0199</u>	<u>.0468</u>	<u>.0835</u>	<u>.1289</u>	<u>.1818</u>
50	<u>\$120</u>	<u>.0006</u>	<u>.0035</u>	<u>.0093</u>	<u>.0179</u>	<u>.0431</u>	<u>.0782</u>	<u>.1224</u>	<u>.1787</u>
	<u>\$160</u>	<u>.0006</u>	<u>.0035</u>	<u>.0093</u>	<u>.0179</u>	<u>.0431</u>	<u>.0782</u>	<u>.1221</u>	<u>.1739</u>
	<u>\$250</u>	<u>.0006</u>	<u>.0035</u>	<u>.0093</u>	<u>.0179</u>	<u>.0431</u>	<u>.0782</u>	<u>.1221</u>	<u>.1737</u>
	<u>\$275</u>	<u>.0006</u>	<u>.0035</u>	<u>.0093</u>	<u>.0179</u>	<u>.0431</u>	<u>.0782</u>	<u>.1221</u>	<u>.1737</u>
51	<u>\$120</u>	<u>.0005</u>	<u>.0030</u>	<u>.0082</u>	<u>.0160</u>	<u>.0396</u>	<u>.0730</u>	<u>.1166</u>	<u>.1725</u>
	<u>\$160</u>	<u>.0005</u>	<u>.0030</u>	<u>.0082</u>	<u>.0160</u>	<u>.0396</u>	<u>.0730</u>	<u>.1153</u>	<u>.1664</u>
	<u>\$250</u>	<u>.0005</u>	<u>.0030</u>	<u>.0082</u>	<u>.0160</u>	<u>.0396</u>	<u>.0730</u>	<u>.1153</u>	<u>.1656</u>
	<u>\$275</u>	<u>.0005</u>	<u>.0030</u>	<u>.0082</u>	<u>.0160</u>	<u>.0396</u>	<u>.0730</u>	<u>.1153</u>	<u>.1656</u>
52	<u>\$120</u>	<u>.0004</u>	<u>.0025</u>	<u>.0071</u>	<u>.0142</u>	<u>.0361</u>	<u>.0679</u>	<u>.1109</u>	<u>.1664</u>
	<u>\$160</u>	<u>.0004</u>	<u>.0025</u>	<u>.0071</u>	<u>.0142</u>	<u>.0361</u>	<u>.0679</u>	<u>.1087</u>	<u>.1591</u>
	<u>\$250</u>	<u>.0004</u>	<u>.0025</u>	<u>.0071</u>	<u>.0142</u>	<u>.0361</u>	<u>.0679</u>	<u>.1086</u>	<u>.1575</u>
	<u>\$275</u>	<u>.0004</u>	<u>.0025</u>	<u>.0071</u>	<u>.0142</u>	<u>.0361</u>	<u>.0679</u>	<u>.1086</u>	<u>.1575</u>
	<u>\$380</u>	<u>.0004</u>	<u>.0025</u>	<u>.0071</u>	<u>.0142</u>	<u>.0361</u>	<u>.0679</u>	<u>.1086</u>	<u>.1575</u>
53	<u>\$120</u>	<u>.0003</u>	<u>.0021</u>	<u>.0061</u>	<u>.0125</u>	<u>.0327</u>	<u>.0628</u>	<u>.1054</u>	<u>.1603</u>
	<u>\$160</u>	<u>.0003</u>	<u>.0021</u>	<u>.0061</u>	<u>.0125</u>	<u>.0327</u>	<u>.0628</u>	<u>.1022</u>	<u>.1521</u>

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
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
	\$380	.0001	.0005	.0018	.0046	.0154	.0347	.0634	.1014

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0000	.0001	.0003	.0011	.0054	.0157	.0344	.0635
	\$500	.0000	.0001	.0003	.0011	.0054	.0157	.0343	.0630
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0011</u>	<u>.0050</u>	<u>.0149</u>	<u>.0342</u>
69	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0012</u>	<u>.0074</u>	<u>.0270</u>	<u>.0678</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0008</u>	<u>.0053</u>	<u>.0193</u>	<u>.0498</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0006</u>	<u>.0037</u>	<u>.0132</u>	<u>.0342</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0006</u>	<u>.0036</u>	<u>.0125</u>	<u>.0324</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0006</u>	<u>.0033</u>	<u>.0113</u>	<u>.0288</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0006</u>	<u>.0032</u>	<u>.0109</u>	<u>.0276</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0006</u>	<u>.0032</u>	<u>.0109</u>	<u>.0275</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0006</u>	<u>.0032</u>	<u>.0109</u>	<u>.0273</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0006</u>	<u>.0032</u>	<u>.0108</u>	<u>.0273</u>
70	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0052</u>	<u>.0223</u>	<u>.0612</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0034</u>	<u>.0149</u>	<u>.0429</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0022</u>	<u>.0093</u>	<u>.0274</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0021</u>	<u>.0088</u>	<u>.0257</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0018</u>	<u>.0076</u>	<u>.0221</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0018</u>	<u>.0073</u>	<u>.0209</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0018</u>	<u>.0072</u>	<u>.0208</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0018</u>	<u>.0072</u>	<u>.0205</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0018</u>	<u>.0072</u>	<u>.0205</u>
71	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0049</u>	<u>.0309</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0022</u>	<u>.0159</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0009</u>	<u>.0069</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0008</u>	<u>.0062</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0007</u>	<u>.0047</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0006</u>	<u>.0043</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0006</u>	<u>.0043</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0006</u>	<u>.0042</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0006</u>	<u>.0042</u>
72	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0013</u>	<u>.0199</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0073</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0020</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0016</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0010</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0009</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0009</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0009</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0008</u>
73	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0091</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0014</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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	

* Single Loss Limit values are expressed in thousands of dollars.

AMENDATORY SECTION (Amending WSR 10-21-086, filed 10/19/10, effective 11/19/10)

WAC 296-17B-940 Hazard Group 4 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 4

Effective (~~November 19, 2010~~) June 30, 2017

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8706	.8538	.8388	.8252	.8127	.8010	.7900	.7795	.7696	.7601	.7510	.7422	.7338	.7256
2	.8655	.8476	.8317	.8172	.8039	.7914	.7797	.7686	.7580	.7480	.7383	.7290	.7200	.7114
3	.8604	.8415	.8246	.8093	.7952	.7819	.7695	.7578	.7466	.7359	.7257	.7158	.7064	.6972
4	.8554	.8354	.8175	.8013	.7864	.7724	.7593	.7468	.7350	.7237	.7129	.7026	.6926	.6830
5	.8504	.8293	.8105	.7934	.7776	.7629	.7490	.7360	.7235	.7116	.7003	.6894	.6789	.6688
6	.8455	.8233	.8035	.7855	.7689	.7534	.7389	.7251	.7120	.6996	.6877	.6762	.6652	.6547
7	.8406	.8173	.7965	.7777	.7602	.7440	.7287	.7143	.7006	.6876	.6751	.6632	.6517	.6406
8	.8357	.8114	.7896	.7698	.7516	.7346	.7186	.7035	.6892	.6756	.6626	.6501	.6382	.6267
9	.8310	.8055	.7827	.7621	.7430	.7252	.7085	.6928	.6779	.6637	.6502	.6372	.6248	.6128
10	.8262	.7996	.7759	.7543	.7344	.7159	.6985	.6821	.6666	.6518	.6378	.6243	.6115	.5991
11	.8215	.7938	.7691	.7466	.7259	.7066	.6885	.6715	.6554	.6400	.6255	.6115	.5982	.5854
12	.8168	.7880	.7623	.7389	.7173	.6973	.6785	.6609	.6442	.6283	.6132	.5988	.5851	.5719
13	.8122	.7822	.7555	.7312	.7088	.6880	.6686	.6503	.6330	.6166	.6010	.5862	.5720	.5585
14	.8076	.7765	.7488	.7236	.7003	.6788	.6587	.6397	.6219	.6049	.5889	.5736	.5590	.5451
15	.8030	.7708	.7420	.7159	.6919	.6696	.6488	.6292	.6108	.5933	.5768	.5611	.5461	.5319
16	.7985	.7651	.7353	.7083	.6834	.6604	.6389	.6187	.5997	.5818	.5648	.5487	.5334	.5187
17	.7940	.7594	.7286	.7007	.6750	.6512	.6291	.6083	.5888	.5703	.5529	.5364	.5207	.5057
18	.7895	.7538	.7220	.6931	.6666	.6421	.6192	.5979	.5778	.5589	.5410	.5241	.5080	.4928
19	.7850	.7482	.7153	.6855	.6582	.6329	.6095	.5875	.5669	.5475	.5293	.5119	.4955	.4799

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
20	.7806	.7426	.7087	.6780	.6498	.6238	.5997	.5772	.5561	.5362	.5175	.4999	.4831	.4672
21	.7762	.7370	.7021	.6704	.6414	.6147	.5899	.5668	.5452	.5249	.5058	.4878	.4707	.4546
22	.7718	.7314	.6954	.6629	.6331	.6056	.5802	.5566	.5344	.5137	.4942	.4758	.4585	.4420
23	.7675	.7259	.6888	.6553	.6247	.5966	.5705	.5463	.5237	.5025	.4827	.4639	.4463	.4296
24	.7632	.7203	.6822	.6478	.6164	.5875	.5608	.5361	.5130	.4914	.4711	.4521	.4341	.4172
25	.7588	.7148	.6757	.6403	.6081	.5785	.5512	.5259	.5023	.4803	.4597	.4403	.4221	.4048
26	.7546	.7093	.6691	.6328	.5997	.5695	.5415	.5157	.4916	.4692	.4482	.4285	.4100	.3926
27	.7503	.7038	.6625	.6253	.5914	.5604	.5319	.5055	.4810	.4582	.4368	.4169	.3981	.3804
28	.7461	.6984	.6560	.6178	.5831	.5514	.5223	.4953	.4704	.4472	.4255	.4052	.3862	.3682
29	.7419	.6929	.6494	.6103	.5748	.5424	.5127	.4852	.4598	.4362	.4142	.3936	.3743	.3562
30	.7377	.6875	.6429	.6029	.5666	.5334	.5031	.4751	.4492	.4252	.4029	.3820	.3624	.3441
31	.7336	.6821	.6364	.5954	.5583	.5245	.4935	.4650	.4387	.4143	.3916	.3705	.3507	.3321
32	.7295	.6767	.6299	.5880	.5500	.5155	.4839	.4549	.4282	.4034	.3804	.3589	.3388	.3200
33	.7254	.6714	.6235	.5806	.5418	.5066	.4744	.4448	.4176	.3925	.3691	.3474	.3271	.3080
34	.7214	.6661	.6170	.5731	.5335	.4976	.4648	.4347	.4071	.3815	.3578	.3358	.3152	.2960
35	.7174	.6608	.6106	.5657	.5253	.4886	.4552	.4246	.3965	.3706	.3466	.3242	.3034	.2840
36	.7134	.6555	.6042	.5583	.5170	.4796	.4456	.4145	.3859	.3596	.3352	.3126	.2916	.2720
37	.7095	.6502	.5978	.5509	.5087	.4706	.4359	.4043	.3753	.3485	.3238	.3010	.2798	.2601
38	.7056	.6450	.5914	.5435	.5005	.4616	.4263	.3941	.3646	.3375	.3125	.2894	.2680	.2482
39	.7018	.6399	.5850	.5361	.4922	.4526	.4167	.3839	.3539	.3264	.3011	.2778	.2563	.2365
40	.6981	.6348	.5788	.5288	.4840	.4436	.4070	.3737	.3433	.3154	.2899	.2664	.2448	.2250
41	.6945	.6298	.5726	.5216	.4759	.4347	.3975	.3636	.3327	.3045	.2787	.2551	.2335	.2136
42	.6909	.6249	.5665	.5144	.4678	.4259	.3879	.3535	.3222	.2937	.2677	.2440	.2223	.2025
43	.6875	.6201	.5604	.5073	.4598	.4171	.3785	.3435	.3118	.2830	.2568	.2330	.2114	.1917
44	.6841	.6154	.5545	.5003	.4518	.4083	.3691	.3336	.3015	.2724	.2461	.2223	.2007	.1811
45	.6808	.6108	.5487	.4934	.4440	.3996	.3597	.3237	.2913	.2620	.2356	.2117	.1902	.1708
46	.6777	.6063	.5429	.4865	.4361	.3910	.3504	.3140	.2812	.2517	.2252	.2014	.1800	.1607
47	.6746	.6018	.5372	.4797	.4283	.3824	.3412	.3043	.2712	.2415	.2150	.1912	.1700	.1510
48	.6716	.5975	.5316	.4729	.4206	.3738	.3320	.2947	.2613	.2315	.2049	.1813	.1602	.1415
49	.6688	.5932	.5261	.4662	.4129	.3653	.3229	.2851	.2515	.2216	.1951	.1715	.1507	.1323
50	.6660	.5891	.5206	.4596	.4053	.3569	.3139	.2757	.2418	.2119	.1854	.1620	.1414	.1233
51	.6633	.5850	.5152	.4530	.3977	.3485	.3049	.2664	.2323	.2023	.1759	.1527	.1324	.1147
52	.6607	.5810	.5099	.4465	.3901	.3402	.2960	.2571	.2229	.1928	.1666	.1437	.1237	.1064
53	.6582	.5772	.5047	.4400	.3827	.3319	.2872	.2479	.2135	.1835	.1574	.1348	.1152	.0983
54	.6558	.5734	.4995	.4337	.3753	.3237	.2785	.2389	.2044	.1744	.1485	.1262	.1070	.0905
55	.6535	.5697	.4944	.4273	.3679	.3156	.2698	.2299	.1953	.1655	.1398	.1178	.0991	.0831
56	.6513	.5661	.4895	.4211	.3607	.3075	.2612	.2211	.1864	.1567	.1313	.1097	.0914	.0760
57	.6493	.5627	.4846	.4150	.3535	.2996	.2527	.2123	.1776	.1481	.1230	.1018	.0840	.0691
58	.6473	.5593	.4798	.4089	.3463	.2917	.2443	.2037	.1690	.1396	.1149	.0942	.0769	.0626
59	.6454	.5561	.4752	.4030	.3393	.2839	.2360	.1952	.1605	.1313	.1070	.0868	.0701	.0564
60	.6437	.5530	.4706	.3971	.3324	.2762	.2278	.1868	.1522	.1233	.0994	.0797	.0636	.0506
61	.6420	.5500	.4662	.3914	.3256	.2685	.2197	.1785	.1440	.1154	.0920	.0729	.0574	.0451
62	.6405	.5472	.4620	.3858	.3189	.2610	.2118	.1704	.1360	.1078	.0848	.0664	.0516	.0399
63	.6391	.5445	.4579	.3803	.3123	.2536	.2039	.1624	.1282	.1003	.0780	.0601	.0461	.0351
64	.6378	.5420	.4540	.3750	.3058	.2463	.1962	.1545	.1205	.0931	.0714	.0542	.0409	.0306
65	.6367	.5396	.4502	.3699	.2995	.2392	.1885	.1468	.1131	.0862	.0650	.0486	.0361	.0265
66	.6357	.5374	.4466	.3649	.2933	.2321	.1811	.1393	.1058	.0795	.0590	.0434	.0316	.0228
67	.6347	.5354	.4432	.3600	.2872	.2252	.1737	.1320	.0988	.0730	.0533	.0385	.0275	.0194
68	.6339	.5335	.4399	.3554	.2813	.2184	.1665	.1248	.0920	.0669	.0479	.0339	.0237	.0164
69	.6332	.5318	.4369	.3508	.2755	.2118	.1595	.1178	.0855	.0610	.0428	.0297	.0203	.0137

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
70	.6327	.5303	.4340	.3465	.2699	.2053	.1526	.1110	.0791	.0554	.0381	.0258	.0172	.0113
71	.6322	.5289	.4313	.3423	.2643	.1987	.1457	.1042	.0729	.0500	.0336	.0222	.0144	.0092
72	.6318	.5278	.4289	.3384	.2591	.1926	.1392	.0980	.0672	.0451	.0296	.0191	.0121	.0075
73	.6315	.5268	.4268	.3348	.2542	.1869	.1331	.0921	.0620	.0407	.0261	.0164	.0101	.0061
74	.6314	.5263	.4255	.3326	.2512	.1832	.1293	.0885	.0588	.0380	.0240	.0148	.0090	.0053))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8925	.8817	.8717	.8624	.8536	.8452	.8372	.8296	.8222	.8151	.8081	.8014	.7949
2	.8866	.8749	.8641	.8540	.8445	.8354	.8268	.8185	.8105	.8028	.7953	.7880	.7810
3	.8812	.8687	.8571	.8463	.8361	.8264	.8171	.8082	.7997	.7914	.7834	.7756	.7681
4	.8758	.8624	.8500	.8385	.8276	.8173	.8074	.7979	.7887	.7799	.7714	.7631	.7551
5	.8703	.8560	.8429	.8306	.8190	.8080	.7975	.7874	.7777	.7683	.7592	.7505	.7419
6	.8648	.8497	.8357	.8227	.8104	.7987	.7876	.7769	.7666	.7566	.7470	.7377	.7287
7	.8593	.8433	.8285	.8147	.8017	.7893	.7775	.7662	.7553	.7449	.7347	.7250	.7155
8	.8537	.8368	.8213	.8067	.7929	.7799	.7674	.7555	.7440	.7330	.7224	.7121	.7021
9	.8482	.8304	.8139	.7986	.7841	.7703	.7572	.7447	.7327	.7211	.7099	.6991	.6887
10	.8426	.8239	.8066	.7905	.7753	.7608	.7471	.7340	.7214	.7092	.6976	.6863	.6754
11	.8371	.8174	.7993	.7824	.7664	.7513	.7369	.7232	.7100	.6973	.6852	.6734	.6621
12	.8315	.8109	.7919	.7741	.7574	.7416	.7266	.7123	.6985	.6853	.6726	.6604	.6486
13	.8258	.8043	.7844	.7659	.7484	.7319	.7162	.7013	.6870	.6732	.6601	.6474	.6352
14	.8201	.7976	.7769	.7575	.7393	.7221	.7058	.6902	.6754	.6611	.6475	.6343	.6217
15	.8145	.7910	.7694	.7492	.7302	.7124	.6954	.6792	.6638	.6491	.6349	.6214	.6083
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

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<u>43</u>	<u>.6446</u>	<u>.5896</u>	<u>.5404</u>	<u>.4961</u>	<u>.4561</u>	<u>.4197</u>	<u>.3864</u>	<u>.3558</u>	<u>.3276</u>	<u>.3016</u>	<u>.2775</u>	<u>.2553</u>	<u>.2347</u>
<u>44</u>	<u>.6386</u>	<u>.5822</u>	<u>.5318</u>	<u>.4866</u>	<u>.4457</u>	<u>.4086</u>	<u>.3747</u>	<u>.3435</u>	<u>.3149</u>	<u>.2886</u>	<u>.2644</u>	<u>.2421</u>	<u>.2215</u>
<u>45</u>	<u>.6325</u>	<u>.5748</u>	<u>.5233</u>	<u>.4771</u>	<u>.4354</u>	<u>.3975</u>	<u>.3629</u>	<u>.3313</u>	<u>.3023</u>	<u>.2757</u>	<u>.2514</u>	<u>.2290</u>	<u>.2085</u>
<u>46</u>	<u>.6266</u>	<u>.5675</u>	<u>.5149</u>	<u>.4676</u>	<u>.4250</u>	<u>.3864</u>	<u>.3512</u>	<u>.3191</u>	<u>.2898</u>	<u>.2630</u>	<u>.2386</u>	<u>.2162</u>	<u>.1959</u>
<u>47</u>	<u>.6208</u>	<u>.5603</u>	<u>.5064</u>	<u>.4582</u>	<u>.4146</u>	<u>.3753</u>	<u>.3395</u>	<u>.3069</u>	<u>.2773</u>	<u>.2504</u>	<u>.2259</u>	<u>.2037</u>	<u>.1836</u>
<u>48</u>	<u>.6150</u>	<u>.5531</u>	<u>.4980</u>	<u>.4486</u>	<u>.4042</u>	<u>.3641</u>	<u>.3277</u>	<u>.2947</u>	<u>.2649</u>	<u>.2378</u>	<u>.2134</u>	<u>.1913</u>	<u>.1715</u>
<u>49</u>	<u>.6096</u>	<u>.5464</u>	<u>.4900</u>	<u>.4396</u>	<u>.3943</u>	<u>.3534</u>	<u>.3165</u>	<u>.2831</u>	<u>.2530</u>	<u>.2260</u>	<u>.2016</u>	<u>.1798</u>	<u>.1602</u>
<u>50</u>	<u>.6044</u>	<u>.5397</u>	<u>.4822</u>	<u>.4306</u>	<u>.3844</u>	<u>.3428</u>	<u>.3053</u>	<u>.2716</u>	<u>.2414</u>	<u>.2143</u>	<u>.1901</u>	<u>.1685</u>	<u>.1493</u>
<u>51</u>	<u>.5993</u>	<u>.5332</u>	<u>.4743</u>	<u>.4216</u>	<u>.3744</u>	<u>.3321</u>	<u>.2942</u>	<u>.2602</u>	<u>.2299</u>	<u>.2029</u>	<u>.1789</u>	<u>.1575</u>	<u>.1387</u>
<u>52</u>	<u>.5942</u>	<u>.5266</u>	<u>.4664</u>	<u>.4126</u>	<u>.3644</u>	<u>.3214</u>	<u>.2830</u>	<u>.2488</u>	<u>.2184</u>	<u>.1915</u>	<u>.1678</u>	<u>.1468</u>	<u>.1284</u>
<u>53</u>	<u>.5891</u>	<u>.5200</u>	<u>.4584</u>	<u>.4034</u>	<u>.3544</u>	<u>.3107</u>	<u>.2718</u>	<u>.2375</u>	<u>.2071</u>	<u>.1804</u>	<u>.1569</u>	<u>.1364</u>	<u>.1185</u>
<u>54</u>	<u>.5841</u>	<u>.5134</u>	<u>.4504</u>	<u>.3943</u>	<u>.3443</u>	<u>.2999</u>	<u>.2607</u>	<u>.2262</u>	<u>.1959</u>	<u>.1694</u>	<u>.1463</u>	<u>.1262</u>	<u>.1089</u>
<u>55</u>	<u>.5792</u>	<u>.5069</u>	<u>.4424</u>	<u>.3851</u>	<u>.3342</u>	<u>.2892</u>	<u>.2497</u>	<u>.2151</u>	<u>.1849</u>	<u>.1587</u>	<u>.1360</u>	<u>.1164</u>	<u>.0996</u>
<u>56</u>	<u>.5744</u>	<u>.5004</u>	<u>.4345</u>	<u>.3759</u>	<u>.3241</u>	<u>.2785</u>	<u>.2387</u>	<u>.2040</u>	<u>.1740</u>	<u>.1481</u>	<u>.1259</u>	<u>.1069</u>	<u>.0907</u>
<u>57</u>	<u>.5697</u>	<u>.4939</u>	<u>.4265</u>	<u>.3666</u>	<u>.3140</u>	<u>.2678</u>	<u>.2277</u>	<u>.1931</u>	<u>.1633</u>	<u>.1378</u>	<u>.1161</u>	<u>.0976</u>	<u>.0821</u>
<u>58</u>	<u>.5650</u>	<u>.4875</u>	<u>.4185</u>	<u>.3574</u>	<u>.3038</u>	<u>.2572</u>	<u>.2168</u>	<u>.1822</u>	<u>.1527</u>	<u>.1276</u>	<u>.1065</u>	<u>.0887</u>	<u>.0738</u>
<u>59</u>	<u>.5605</u>	<u>.4812</u>	<u>.4106</u>	<u>.3482</u>	<u>.2937</u>	<u>.2465</u>	<u>.2060</u>	<u>.1715</u>	<u>.1422</u>	<u>.1177</u>	<u>.0971</u>	<u>.0800</u>	<u>.0659</u>
<u>60</u>	<u>.5560</u>	<u>.4749</u>	<u>.4027</u>	<u>.3390</u>	<u>.2836</u>	<u>.2359</u>	<u>.1952</u>	<u>.1608</u>	<u>.1319</u>	<u>.1079</u>	<u>.0880</u>	<u>.0717</u>	<u>.0583</u>
<u>61</u>	<u>.5518</u>	<u>.4688</u>	<u>.3948</u>	<u>.3298</u>	<u>.2735</u>	<u>.2252</u>	<u>.1844</u>	<u>.1502</u>	<u>.1217</u>	<u>.0983</u>	<u>.0792</u>	<u>.0636</u>	<u>.0511</u>
<u>62</u>	<u>.5477</u>	<u>.4627</u>	<u>.3870</u>	<u>.3206</u>	<u>.2633</u>	<u>.2146</u>	<u>.1736</u>	<u>.1396</u>	<u>.1117</u>	<u>.0889</u>	<u>.0706</u>	<u>.0559</u>	<u>.0443</u>
<u>63</u>	<u>.5437</u>	<u>.4568</u>	<u>.3793</u>	<u>.3114</u>	<u>.2531</u>	<u>.2039</u>	<u>.1628</u>	<u>.1291</u>	<u>.1017</u>	<u>.0798</u>	<u>.0623</u>	<u>.0486</u>	<u>.0378</u>
<u>64</u>	<u>.5400</u>	<u>.4511</u>	<u>.3716</u>	<u>.3022</u>	<u>.2429</u>	<u>.1931</u>	<u>.1520</u>	<u>.1186</u>	<u>.0919</u>	<u>.0708</u>	<u>.0543</u>	<u>.0416</u>	<u>.0318</u>
<u>65</u>	<u>.5365</u>	<u>.4455</u>	<u>.3641</u>	<u>.2931</u>	<u>.2326</u>	<u>.1822</u>	<u>.1411</u>	<u>.1082</u>	<u>.0822</u>	<u>.0621</u>	<u>.0467</u>	<u>.0350</u>	<u>.0263</u>
<u>66</u>	<u>.5333</u>	<u>.4402</u>	<u>.3566</u>	<u>.2838</u>	<u>.2221</u>	<u>.1711</u>	<u>.1301</u>	<u>.0977</u>	<u>.0726</u>	<u>.0536</u>	<u>.0393</u>	<u>.0288</u>	<u>.0211</u>
<u>67</u>	<u>.5304</u>	<u>.4351</u>	<u>.3492</u>	<u>.2744</u>	<u>.2114</u>	<u>.1599</u>	<u>.1189</u>	<u>.0872</u>	<u>.0631</u>	<u>.0453</u>	<u>.0324</u>	<u>.0231</u>	<u>.0165</u>
<u>68</u>	<u>.5278</u>	<u>.4302</u>	<u>.3419</u>	<u>.2650</u>	<u>.2005</u>	<u>.1483</u>	<u>.1075</u>	<u>.0766</u>	<u>.0537</u>	<u>.0373</u>	<u>.0258</u>	<u>.0178</u>	<u>.0124</u>
<u>69</u>	<u>.5256</u>	<u>.4257</u>	<u>.3347</u>	<u>.2553</u>	<u>.1891</u>	<u>.1362</u>	<u>.0957</u>	<u>.0657</u>	<u>.0444</u>	<u>.0296</u>	<u>.0196</u>	<u>.0131</u>	<u>.0088</u>
<u>70</u>	<u>.5237</u>	<u>.4214</u>	<u>.3274</u>	<u>.2451</u>	<u>.1769</u>	<u>.1232</u>	<u>.0831</u>	<u>.0545</u>	<u>.0350</u>	<u>.0221</u>	<u>.0139</u>	<u>.0088</u>	<u>.0057</u>
<u>71</u>	<u>.5211</u>	<u>.4129</u>	<u>.3082</u>	<u>.2132</u>	<u>.1350</u>	<u>.0781</u>	<u>.0416</u>	<u>.0208</u>	<u>.0102</u>	<u>.0052</u>	<u>.0030</u>	<u>.0019</u>	<u>.0013</u>
<u>72</u>	<u>.5210</u>	<u>.4121</u>	<u>.3042</u>	<u>.2021</u>	<u>.1164</u>	<u>.0570</u>	<u>.0240</u>	<u>.0092</u>	<u>.0037</u>	<u>.0017</u>	<u>.0009</u>	<u>.0005</u>	<u>.0002</u>
<u>73</u>	<u>.5210</u>	<u>.4120</u>	<u>.3030</u>	<u>.1952</u>	<u>.0983</u>	<u>.0344</u>	<u>.0083</u>	<u>.0018</u>	<u>.0004</u>	<u>.0001</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>
<u>74</u>	<u>.5210</u>	<u>.4120</u>	<u>.3030</u>	<u>.1940</u>	<u>.0879</u>	<u>.0170</u>	<u>.0010</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table

Hazard Group 4

Effective ((~~November 19, 2010~~)) June 30, 2017

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0339	.0708	.1106	.1524	.2396	.3298	.4218	.5152
2	.0000	.0323	.0681	.1072	.1484	.2345	.3236	.4147	.5072
3	.0000	.0307	.0656	.1040	.1446	.2294	.3175	.4076	.4993
4	.0000	.0292	.0632	.1009	.1407	.2244	.3114	.4005	.4913
5	.0000	.0277	.0608	.0978	.1370	.2194	.3053	.3935	.4834
6	.0000	.0263	.0586	.0948	.1333	.2145	.2993	.3865	.4755
7	.0000	.0249	.0564	.0918	.1296	.2096	.2933	.3795	.4677
8	.0000	.0236	.0543	.0890	.1261	.2047	.2874	.3726	.4598
9	.0000	.0224	.0522	.0861	.1225	.2000	.2815	.3657	.4521

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
10	.0000	.0212	.0502	.0834	.1190	.1952	.2756	.3589	.4443
11	.0000	.0201	.0483	.0806	.1156	.1905	.2698	.3521	.4366
12	.0000	.0191	.0464	.0780	.1122	.1858	.2640	.3453	.4289
13	.0000	.0180	.0445	.0753	.1089	.1812	.2582	.3385	.4212
14	.0000	.0171	.0427	.0727	.1056	.1766	.2525	.3318	.4136
15	.0000	.0161	.0409	.0702	.1023	.1720	.2468	.3250	.4059
16	.0000	.0152	.0392	.0677	.0990	.1675	.2411	.3183	.3983
17	.0000	.0144	.0375	.0652	.0958	.1630	.2354	.3116	.3907
18	.0000	.0135	.0358	.0627	.0927	.1585	.2298	.3050	.3831
19	.0000	.0127	.0342	.0604	.0895	.1540	.2242	.2983	.3755
20	.0000	.0120	.0326	.0580	.0865	.1496	.2186	.2917	.3680
21	.0000	.0112	.0311	.0557	.0834	.1452	.2130	.2851	.3604
22	.0000	.0105	.0296	.0534	.0804	.1408	.2074	.2784	.3529
23	.0000	.0098	.0281	.0511	.0774	.1365	.2019	.2718	.3453
24	.0000	.0092	.0266	.0489	.0744	.1322	.1963	.2652	.3378
25	.0000	.0085	.0252	.0467	.0715	.1278	.1908	.2587	.3303
26	.0000	.0079	.0238	.0445	.0685	.1236	.1853	.2521	.3228
27	.0000	.0073	.0225	.0424	.0657	.1193	.1798	.2455	.3153
28	.0000	.0068	.0212	.0403	.0629	.1151	.1744	.2390	.3078
29	.0000	.0063	.0199	.0383	.0601	.1109	.1689	.2324	.3003
30	.0000	.0058	.0187	.0363	.0573	.1067	.1635	.2259	.2929
31	.0000	.0053	.0175	.0344	.0546	.1026	.1581	.2194	.2854
32	.0000	.0048	.0164	.0324	.0519	.0985	.1527	.2129	.2780
33	.0000	.0044	.0152	.0306	.0493	.0944	.1474	.2065	.2706
34	.0000	.0040	.0142	.0287	.0467	.0904	.1421	.2000	.2631
35	.0000	.0036	.0131	.0270	.0442	.0864	.1368	.1936	.2557
36	.0000	.0033	.0121	.0252	.0417	.0824	.1315	.1872	.2483
37	.0000	.0029	.0112	.0235	.0392	.0785	.1262	.1808	.2409
38	.0000	.0026	.0102	.0219	.0368	.0746	.1210	.1744	.2335
39	.0000	.0023	.0094	.0203	.0345	.0708	.1159	.1680	.2261
40	.0000	.0021	.0085	.0188	.0322	.0671	.1108	.1618	.2188
41	.0000	.0018	.0077	.0173	.0300	.0635	.1058	.1556	.2116
42	.0000	.0016	.0070	.0159	.0279	.0599	.1009	.1495	.2044
43	.0000	.0014	.0063	.0146	.0259	.0565	.0961	.1434	.1973
44	.0000	.0012	.0057	.0133	.0240	.0531	.0914	.1375	.1903
45	.0000	.0011	.0051	.0122	.0221	.0498	.0868	.1317	.1834
46	.0000	.0009	.0045	.0110	.0203	.0467	.0823	.1259	.1765
47	.0000	.0008	.0040	.0100	.0186	.0436	.0778	.1202	.1697
48	.0000	.0007	.0035	.0090	.0170	.0406	.0735	.1146	.1629
49	.0000	.0006	.0031	.0080	.0155	.0378	.0692	.1091	.1562
50	.0000	.0005	.0027	.0072	.0140	.0350	.0651	.1036	.1496
51	.0000	.0004	.0023	.0064	.0127	.0323	.0610	.0982	.1430

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
52	.0000	.0003	.0020	.0056	.0114	.0297	.0570	.0929	.1365
53	.0000	.0003	.0017	.0049	.0101	.0272	.0532	.0877	.1300
54	.0000	.0002	.0015	.0043	.0090	.0248	.0494	.0825	.1237
55	.0000	.0002	.0012	.0037	.0079	.0225	.0457	.0774	.1173
56	.0000	.0001	.0010	.0032	.0070	.0203	.0421	.0725	.1111
57	.0000	.0001	.0008	.0027	.0060	.0183	.0387	.0676	.1050
58	.0000	.0001	.0007	.0023	.0052	.0163	.0353	.0628	.0989
59	.0000	.0001	.0005	.0019	.0044	.0144	.0321	.0582	.0930
60	.0000	.0000	.0004	.0015	.0037	.0127	.0290	.0536	.0871
61	.0000	.0000	.0003	.0012	.0031	.0110	.0260	.0492	.0814
62	.0000	.0000	.0002	.0010	.0026	.0095	.0232	.0450	.0758
63	.0000	.0000	.0002	.0008	.0021	.0081	.0205	.0409	.0703
64	.0000	.0000	.0001	.0006	.0017	.0068	.0180	.0370	.0650
65	.0000	.0000	.0001	.0004	.0013	.0057	.0156	.0332	.0599
66	.0000	.0000	.0001	.0003	.0010	.0047	.0134	.0296	.0549
67	.0000	.0000	.0000	.0002	.0007	.0037	.0114	.0262	.0500
68	.0000	.0000	.0000	.0002	.0005	.0029	.0095	.0229	.0454
69	.0000	.0000	.0000	.0001	.0004	.0022	.0078	.0199	.0408
70	.0000	.0000	.0000	.0001	.0002	.0017	.0063	.0170	.0365
71	.0000	.0000	.0000	.0000	.0001	.0012	.0049	.0143	.0323
72	.0000	.0000	.0000	.0000	.0001	.0008	.0038	.0119	.0284
73	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0098	.0248
74	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0085	.0226))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>1</u>	<u>.0000</u>	<u>.0427</u>	<u>.0869</u>	<u>.1325</u>	<u>.1793</u>	<u>.2745</u>	<u>.3715</u>	<u>.4697</u>	<u>.5687</u>
<u>2</u>	<u>.0000</u>	<u>.0413</u>	<u>.0845</u>	<u>.1294</u>	<u>.1755</u>	<u>.2696</u>	<u>.3656</u>	<u>.4629</u>	<u>.5611</u>
<u>3</u>	<u>.0000</u>	<u>.0400</u>	<u>.0822</u>	<u>.1266</u>	<u>.1720</u>	<u>.2651</u>	<u>.3602</u>	<u>.4567</u>	<u>.5541</u>
<u>4</u>	<u>.0000</u>	<u>.0387</u>	<u>.0800</u>	<u>.1237</u>	<u>.1685</u>	<u>.2606</u>	<u>.3548</u>	<u>.4504</u>	<u>.5470</u>
<u>5</u>	<u>.0000</u>	<u>.0373</u>	<u>.0779</u>	<u>.1208</u>	<u>.1650</u>	<u>.2560</u>	<u>.3493</u>	<u>.4440</u>	<u>.5399</u>
<u>6</u>	<u>.0000</u>	<u>.0360</u>	<u>.0758</u>	<u>.1179</u>	<u>.1616</u>	<u>.2515</u>	<u>.3438</u>	<u>.4377</u>	<u>.5327</u>
<u>7</u>	<u>.0000</u>	<u>.0347</u>	<u>.0736</u>	<u>.1151</u>	<u>.1581</u>	<u>.2469</u>	<u>.3383</u>	<u>.4313</u>	<u>.5255</u>
<u>8</u>	<u>.0000</u>	<u>.0333</u>	<u>.0715</u>	<u>.1123</u>	<u>.1546</u>	<u>.2424</u>	<u>.3327</u>	<u>.4248</u>	<u>.5183</u>
<u>9</u>	<u>.0000</u>	<u>.0320</u>	<u>.0694</u>	<u>.1095</u>	<u>.1512</u>	<u>.2378</u>	<u>.3272</u>	<u>.4184</u>	<u>.5109</u>
<u>10</u>	<u>.0000</u>	<u>.0308</u>	<u>.0673</u>	<u>.1067</u>	<u>.1478</u>	<u>.2333</u>	<u>.3216</u>	<u>.4119</u>	<u>.5036</u>
<u>11</u>	<u>.0000</u>	<u>.0296</u>	<u>.0653</u>	<u>.1039</u>	<u>.1444</u>	<u>.2287</u>	<u>.3161</u>	<u>.4054</u>	<u>.4963</u>
<u>12</u>	<u>.0000</u>	<u>.0284</u>	<u>.0632</u>	<u>.1011</u>	<u>.1410</u>	<u>.2241</u>	<u>.3105</u>	<u>.3989</u>	<u>.4889</u>
<u>13</u>	<u>.0000</u>	<u>.0272</u>	<u>.0612</u>	<u>.0984</u>	<u>.1375</u>	<u>.2195</u>	<u>.3048</u>	<u>.3923</u>	<u>.4814</u>
<u>14</u>	<u>.0000</u>	<u>.0261</u>	<u>.0592</u>	<u>.0956</u>	<u>.1341</u>	<u>.2149</u>	<u>.2991</u>	<u>.3856</u>	<u>.4739</u>
<u>15</u>	<u>.0000</u>	<u>.0249</u>	<u>.0572</u>	<u>.0929</u>	<u>.1307</u>	<u>.2103</u>	<u>.2935</u>	<u>.3790</u>	<u>.4664</u>
<u>16</u>	<u>.0000</u>	<u>.0238</u>	<u>.0552</u>	<u>.0902</u>	<u>.1274</u>	<u>.2057</u>	<u>.2878</u>	<u>.3723</u>	<u>.4588</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>17</u>	<u>.0000</u>	<u>.0227</u>	<u>.0533</u>	<u>.0875</u>	<u>.1240</u>	<u>.2011</u>	<u>.2820</u>	<u>.3656</u>	<u>.4511</u>
<u>18</u>	<u>.0000</u>	<u>.0217</u>	<u>.0514</u>	<u>.0848</u>	<u>.1206</u>	<u>.1964</u>	<u>.2762</u>	<u>.3588</u>	<u>.4434</u>
<u>19</u>	<u>.0000</u>	<u>.0206</u>	<u>.0495</u>	<u>.0822</u>	<u>.1172</u>	<u>.1918</u>	<u>.2705</u>	<u>.3520</u>	<u>.4357</u>
<u>20</u>	<u>.0000</u>	<u>.0196</u>	<u>.0476</u>	<u>.0795</u>	<u>.1138</u>	<u>.1871</u>	<u>.2647</u>	<u>.3452</u>	<u>.4280</u>
<u>21</u>	<u>.0000</u>	<u>.0186</u>	<u>.0457</u>	<u>.0768</u>	<u>.1104</u>	<u>.1824</u>	<u>.2588</u>	<u>.3383</u>	<u>.4202</u>
<u>22</u>	<u>.0000</u>	<u>.0176</u>	<u>.0439</u>	<u>.0742</u>	<u>.1071</u>	<u>.1777</u>	<u>.2529</u>	<u>.3313</u>	<u>.4123</u>
<u>23</u>	<u>.0000</u>	<u>.0166</u>	<u>.0420</u>	<u>.0716</u>	<u>.1037</u>	<u>.1730</u>	<u>.2470</u>	<u>.3244</u>	<u>.4044</u>
<u>24</u>	<u>.0000</u>	<u>.0157</u>	<u>.0402</u>	<u>.0689</u>	<u>.1003</u>	<u>.1682</u>	<u>.2410</u>	<u>.3173</u>	<u>.3964</u>
<u>25</u>	<u>.0000</u>	<u>.0148</u>	<u>.0384</u>	<u>.0663</u>	<u>.0969</u>	<u>.1635</u>	<u>.2350</u>	<u>.3103</u>	<u>.3884</u>
<u>26</u>	<u>.0000</u>	<u>.0139</u>	<u>.0366</u>	<u>.0637</u>	<u>.0935</u>	<u>.1587</u>	<u>.2290</u>	<u>.3032</u>	<u>.3804</u>
<u>27</u>	<u>.0000</u>	<u>.0130</u>	<u>.0349</u>	<u>.0611</u>	<u>.0902</u>	<u>.1539</u>	<u>.2230</u>	<u>.2960</u>	<u>.3723</u>
<u>28</u>	<u>.0000</u>	<u>.0122</u>	<u>.0332</u>	<u>.0585</u>	<u>.0868</u>	<u>.1491</u>	<u>.2169</u>	<u>.2889</u>	<u>.3641</u>
<u>29</u>	<u>.0000</u>	<u>.0114</u>	<u>.0315</u>	<u>.0560</u>	<u>.0834</u>	<u>.1442</u>	<u>.2108</u>	<u>.2817</u>	<u>.3559</u>
<u>30</u>	<u>.0000</u>	<u>.0106</u>	<u>.0298</u>	<u>.0534</u>	<u>.0801</u>	<u>.1394</u>	<u>.2047</u>	<u>.2744</u>	<u>.3477</u>
<u>31</u>	<u>.0000</u>	<u>.0098</u>	<u>.0281</u>	<u>.0509</u>	<u>.0767</u>	<u>.1346</u>	<u>.1985</u>	<u>.2671</u>	<u>.3395</u>
<u>32</u>	<u>.0000</u>	<u>.0091</u>	<u>.0265</u>	<u>.0484</u>	<u>.0734</u>	<u>.1297</u>	<u>.1924</u>	<u>.2598</u>	<u>.3311</u>
<u>33</u>	<u>.0000</u>	<u>.0084</u>	<u>.0249</u>	<u>.0459</u>	<u>.0700</u>	<u>.1248</u>	<u>.1861</u>	<u>.2524</u>	<u>.3228</u>
<u>34</u>	<u>.0000</u>	<u>.0077</u>	<u>.0233</u>	<u>.0435</u>	<u>.0667</u>	<u>.1200</u>	<u>.1799</u>	<u>.2450</u>	<u>.3144</u>
<u>35</u>	<u>.0000</u>	<u>.0070</u>	<u>.0218</u>	<u>.0410</u>	<u>.0634</u>	<u>.1151</u>	<u>.1737</u>	<u>.2376</u>	<u>.3060</u>
<u>36</u>	<u>.0000</u>	<u>.0064</u>	<u>.0203</u>	<u>.0386</u>	<u>.0601</u>	<u>.1102</u>	<u>.1674</u>	<u>.2301</u>	<u>.2974</u>
<u>37</u>	<u>.0000</u>	<u>.0058</u>	<u>.0188</u>	<u>.0362</u>	<u>.0569</u>	<u>.1053</u>	<u>.1610</u>	<u>.2225</u>	<u>.2888</u>
<u>38</u>	<u>.0000</u>	<u>.0052</u>	<u>.0173</u>	<u>.0339</u>	<u>.0536</u>	<u>.1004</u>	<u>.1547</u>	<u>.2150</u>	<u>.2802</u>
<u>39</u>	<u>.0000</u>	<u>.0046</u>	<u>.0159</u>	<u>.0316</u>	<u>.0504</u>	<u>.0956</u>	<u>.1484</u>	<u>.2075</u>	<u>.2716</u>
<u>40</u>	<u>.0000</u>	<u>.0041</u>	<u>.0146</u>	<u>.0293</u>	<u>.0473</u>	<u>.0907</u>	<u>.1421</u>	<u>.1999</u>	<u>.2630</u>
<u>41</u>	<u>.0000</u>	<u>.0037</u>	<u>.0133</u>	<u>.0271</u>	<u>.0442</u>	<u>.0860</u>	<u>.1359</u>	<u>.1924</u>	<u>.2544</u>
<u>42</u>	<u>.0000</u>	<u>.0032</u>	<u>.0121</u>	<u>.0250</u>	<u>.0412</u>	<u>.0813</u>	<u>.1297</u>	<u>.1850</u>	<u>.2459</u>
<u>43</u>	<u>.0000</u>	<u>.0028</u>	<u>.0109</u>	<u>.0230</u>	<u>.0383</u>	<u>.0767</u>	<u>.1236</u>	<u>.1776</u>	<u>.2374</u>
<u>44</u>	<u>.0000</u>	<u>.0024</u>	<u>.0098</u>	<u>.0210</u>	<u>.0354</u>	<u>.0721</u>	<u>.1176</u>	<u>.1702</u>	<u>.2288</u>
<u>45</u>	<u>.0000</u>	<u>.0021</u>	<u>.0087</u>	<u>.0191</u>	<u>.0327</u>	<u>.0677</u>	<u>.1115</u>	<u>.1628</u>	<u>.2203</u>
<u>46</u>	<u>.0000</u>	<u>.0018</u>	<u>.0077</u>	<u>.0173</u>	<u>.0300</u>	<u>.0633</u>	<u>.1056</u>	<u>.1555</u>	<u>.2119</u>
<u>47</u>	<u>.0000</u>	<u>.0015</u>	<u>.0068</u>	<u>.0156</u>	<u>.0274</u>	<u>.0590</u>	<u>.0998</u>	<u>.1483</u>	<u>.2034</u>
<u>48</u>	<u>.0000</u>	<u>.0012</u>	<u>.0059</u>	<u>.0139</u>	<u>.0249</u>	<u>.0548</u>	<u>.0940</u>	<u>.1411</u>	<u>.1950</u>
<u>49</u>	<u>.0000</u>	<u>.0011</u>	<u>.0052</u>	<u>.0125</u>	<u>.0227</u>	<u>.0510</u>	<u>.0886</u>	<u>.1344</u>	<u>.1870</u>
<u>50</u>	<u>.0000</u>	<u>.0009</u>	<u>.0046</u>	<u>.0112</u>	<u>.0206</u>	<u>.0473</u>	<u>.0834</u>	<u>.1277</u>	<u>.1792</u>
<u>51</u>	<u>.0000</u>	<u>.0007</u>	<u>.0039</u>	<u>.0099</u>	<u>.0186</u>	<u>.0437</u>	<u>.0783</u>	<u>.1212</u>	<u>.1713</u>
<u>52</u>	<u>.0000</u>	<u>.0006</u>	<u>.0034</u>	<u>.0087</u>	<u>.0167</u>	<u>.0402</u>	<u>.0732</u>	<u>.1146</u>	<u>.1634</u>
<u>53</u>	<u>.0000</u>	<u>.0005</u>	<u>.0029</u>	<u>.0076</u>	<u>.0149</u>	<u>.0368</u>	<u>.0681</u>	<u>.1080</u>	<u>.1554</u>
<u>54</u>	<u>.0000</u>	<u>.0004</u>	<u>.0024</u>	<u>.0066</u>	<u>.0131</u>	<u>.0334</u>	<u>.0631</u>	<u>.1014</u>	<u>.1474</u>
<u>55</u>	<u>.0000</u>	<u>.0003</u>	<u>.0020</u>	<u>.0056</u>	<u>.0115</u>	<u>.0302</u>	<u>.0582</u>	<u>.0949</u>	<u>.1394</u>
<u>56</u>	<u>.0000</u>	<u>.0002</u>	<u>.0016</u>	<u>.0047</u>	<u>.0099</u>	<u>.0271</u>	<u>.0534</u>	<u>.0884</u>	<u>.1315</u>
<u>57</u>	<u>.0000</u>	<u>.0002</u>	<u>.0013</u>	<u>.0040</u>	<u>.0085</u>	<u>.0241</u>	<u>.0487</u>	<u>.0819</u>	<u>.1235</u>
<u>58</u>	<u>.0000</u>	<u>.0001</u>	<u>.0010</u>	<u>.0032</u>	<u>.0072</u>	<u>.0212</u>	<u>.0440</u>	<u>.0755</u>	<u>.1155</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
59	<u>.0000</u>	<u>.0001</u>	<u>.0008</u>	<u>.0026</u>	<u>.0060</u>	<u>.0185</u>	<u>.0395</u>	<u>.0692</u>	<u>.1076</u>
60	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0020</u>	<u>.0049</u>	<u>.0159</u>	<u>.0350</u>	<u>.0629</u>	<u>.0997</u>
61	<u>.0000</u>	<u>.0000</u>	<u>.0004</u>	<u>.0016</u>	<u>.0039</u>	<u>.0134</u>	<u>.0308</u>	<u>.0568</u>	<u>.0918</u>
62	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0012</u>	<u>.0030</u>	<u>.0111</u>	<u>.0267</u>	<u>.0507</u>	<u>.0840</u>
63	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0008</u>	<u>.0023</u>	<u>.0091</u>	<u>.0227</u>	<u>.0448</u>	<u>.0763</u>
64	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0017</u>	<u>.0072</u>	<u>.0190</u>	<u>.0391</u>	<u>.0686</u>
65	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0012</u>	<u>.0055</u>	<u>.0155</u>	<u>.0335</u>	<u>.0611</u>
66	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0007</u>	<u>.0040</u>	<u>.0123</u>	<u>.0282</u>	<u>.0536</u>
67	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0028</u>	<u>.0094</u>	<u>.0231</u>	<u>.0462</u>
68	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0018</u>	<u>.0068</u>	<u>.0182</u>	<u>.0389</u>
69	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0010</u>	<u>.0046</u>	<u>.0137</u>	<u>.0317</u>
70	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0005</u>	<u>.0027</u>	<u>.0094</u>	<u>.0244</u>
71	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0009</u>	<u>.0052</u>
72	<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>.0012</u>
73	<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>.0000</u>
74	<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>.0000</u>

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table

Hazard Group 4

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio															
Size	Single Loss Limit±	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.6978	.6343	.5780	.5279	.4829	.4435	.4110	.3840	.3615	.3426	.3268	.3134	.3022	.2931
41	\$120	.6941	.6293	.5718	.5206	.4749	.4362	.4042	.3776	.3555	.3369	.3214	.3084	.2979	.2893
42	\$120	.6906	.6244	.5657	.5134	.4676	.4294	.3978	.3715	.3496	.3314	.3162	.3038	.2939	.2859
43	\$120	.6871	.6196	.5597	.5064	.4608	.4229	.3916	.3656	.3439	.3260	.3114	.2996	.2902	.2827
44	\$120	.6838	.6149	.5538	.4998	.4544	.4167	.3856	.3598	.3384	.3209	.3069	.2958	.2868	.2797
45	\$120	.6805	.6103	.5479	.4936	.4483	.4108	.3797	.3541	.3331	.3162	.3028	.2921	.2837	.2770
46	\$120	.6774	.6057	.5423	.4878	.4425	.4050	.3740	.3486	.3281	.3118	.2989	.2887	.2807	.2745
47	\$120	.6743	.6013	.5369	.4822	.4368	.3993	.3684	.3434	.3235	.3077	.2953	.2856	.2781	.2723
48	\$120	.6713	.5970	.5318	.4769	.4313	.3937	.3630	.3385	.3190	.3037	.2918	.2826	.2756	.2702
49	\$120	.6685	.5928	.5270	.4717	.4259	.3883	.3579	.3337	.3148	.3000	.2886	.2799	.2733	.2684
50	\$120	.6657	.5888	.5224	.4667	.4206	.3830	.3529	.3292	.3107	.2964	.2856	.2774	.2712	.2667
-	\$250	.6659	.5889	.5204	.4593	.4049	.3566	.3147	.2789	.2486	.2229	.2012	.1830	.1677	.1550
51	\$120	.6630	.5850	.5180	.4618	.4154	.3779	.3481	.3248	.3068	.2931	.2827	.2750	.2693	.2652
-	\$250	.6632	.5849	.5150	.4527	.3973	.3487	.3069	.2713	.2412	.2159	.1946	.1769	.1621	.1499
52	\$120	.6604	.5814	.5137	.4570	.4104	.3730	.3435	.3206	.3031	.2899	.2801	.2729	.2676	.2638
-	\$250	.6606	.5809	.5097	.4462	.3899	.3411	.2993	.2639	.2341	.2091	.1882	.1710	.1568	.1452
53	\$120	.6580	.5780	.5095	.4522	.4055	.3682	.3390	.3166	.2996	.2870	.2777	.2709	.2660	.2626
-	\$250	.6581	.5770	.5044	.4397	.3828	.3337	.2919	.2567	.2271	.2025	.1821	.1654	.1518	.1408
54	\$120	.6556	.5747	.5054	.4476	.4007	.3635	.3347	.3127	.2963	.2842	.2754	.2691	.2646	.2615
-	\$250	.6557	.5733	.4993	.4335	.3760	.3266	.2848	.2496	.2203	.1960	.1762	.1601	.1471	.1366
55	\$120	.6535	.5716	.5014	.4431	.3961	.3590	.3305	.3090	.2932	.2816	.2733	.2674	.2633	.2605
-	\$250	.6535	.5696	.4942	.4274	.3693	.3197	.2778	.2427	.2137	.1899	.1706	.1550	.1426	.1328

((Maximum Loss Ratio															
Size	Single Loss Limit^a	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
56	\$120	.6514	.5685	.4975	.4387	.3915	.3546	.3265	.3055	.2902	.2791	.2714	.2659	.2622	.2597
-	\$250	.6513	.5660	.4893	.4215	.3629	.3129	.2709	.2360	.2073	.1840	.1652	.1503	.1384	.1292
57	\$120	.6496	.5656	.4938	.4345	.3871	.3504	.3226	.3021	.2874	.2769	.2696	.2646	.2612	.2589
-	\$250	.6492	.5625	.4845	.4159	.3566	.3063	.2642	.2294	.2011	.1783	.1601	.1457	.1345	.1258
58	\$120	.6478	.5628	.4901	.4303	.3828	.3462	.3189	.2989	.2847	.2747	.2679	.2633	.2602	.2582
-	\$250	.6472	.5592	.4800	.4104	.3505	.2998	.2576	.2230	.1951	.1728	.1552	.1415	.1309	.1227
-	\$500	.6473	.5593	.4798	.4088	.3462	.2915	.2443	.2039	.1697	.1411	.1173	.0976	.0814	.0682
59	\$120	.6461	.5601	.4866	.4263	.3786	.3422	.3153	.2959	.2822	.2728	.2664	.2622	.2594	.2577
-	\$250	.6454	.5560	.4756	.4051	.3445	.2934	.2512	.2169	.1893	.1676	.1506	.1375	.1275	.1199
-	\$500	.6454	.5560	.4751	.4029	.3392	.2838	.2361	.1957	.1617	.1334	.1101	.0909	.0754	.0629
60	\$120	.6446	.5576	.4832	.4223	.3746	.3384	.3118	.2930	.2798	.2710	.2650	.2612	.2587	.2572
-	\$250	.6436	.5530	.4714	.3999	.3386	.2872	.2450	.2108	.1837	.1625	.1462	.1337	.1243	.1173
-	\$500	.6437	.5529	.4706	.3970	.3323	.2762	.2282	.1877	.1539	.1260	.1031	.0846	.0697	.0579
61	\$120	.6431	.5551	.4799	.4185	.3706	.3346	.3085	.2902	.2776	.2693	.2638	.2603	.2581	.2568
-	\$250	.6420	.5501	.4674	.3948	.3329	.2811	.2388	.2050	.1783	.1577	.1420	.1302	.1214	.1149
-	\$500	.6420	.5500	.4662	.3913	.3255	.2687	.2204	.1798	.1463	.1187	.0965	.0786	.0644	.0532
62	\$120	.6418	.5528	.4767	.4148	.3668	.3310	.3054	.2876	.2756	.2677	.2627	.2595	.2576	.2564
-	\$250	.6405	.5474	.4635	.3900	.3273	.2752	.2329	.1993	.1732	.1532	.1381	.1269	.1187	.1128
-	\$500	.6405	.5471	.4619	.3858	.3189	.2614	.2127	.1722	.1388	.1118	.0901	.0729	.0594	.0489
63	\$120	.6405	.5505	.4736	.4112	.3630	.3275	.3023	.2851	.2737	.2663	.2617	.2588	.2571	.2561
-	\$250	.6391	.5449	.4598	.3852	.3218	.2694	.2271	.1939	.1682	.1488	.1344	.1239	.1163	.1109
-	\$500	.6391	.5445	.4578	.3803	.3125	.2543	.2053	.1647	.1316	.1050	.0840	.0675	.0547	.0449
64	\$120	.6394	.5484	.4706	.4077	.3594	.3241	.2994	.2828	.2719	.2650	.2608	.2582	.2567	.2558
-	\$250	.6379	.5426	.4562	.3806	.3165	.2637	.2215	.1886	.1634	.1447	.1310	.1211	.1141	.1092
-	\$500	.6378	.5420	.4539	.3751	.3062	.2473	.1979	.1574	.1246	.0985	.0781	.0623	.0503	.0412
-	\$1,000	.6378	.5420	.4540	.3750	.3058	.2463	.1961	.1545	.1205	.0932	.0714	.0543	.0410	.0308
65	\$120	.6384	.5464	.4677	.4043	.3559	.3209	.2967	.2806	.2703	.2639	.2600	.2577	.2564	.2556
-	\$250	.6368	.5404	.4529	.3762	.3113	.2582	.2160	.1835	.1589	.1408	.1277	.1185	.1120	.1076
-	\$500	.6367	.5396	.4502	.3700	.3000	.2404	.1907	.1502	.1178	.0923	.0726	.0575	.0462	.0378
-	\$1,000	.6367	.5396	.4502	.3699	.2995	.2391	.1885	.1468	.1131	.0862	.0651	.0487	.0362	.0267
66	\$120	.6374	.5446	.4650	.4010	.3525	.3178	.2941	.2786	.2688	.2628	.2593	.2572	.2561	.2554
-	\$250	.6358	.5384	.4496	.3719	.3063	.2529	.2108	.1785	.1546	.1371	.1248	.1161	.1103	.1063
-	\$500	.6356	.5374	.4466	.3652	.2941	.2337	.1837	.1433	.1112	.0863	.0673	.0531	.0425	.0348
-	\$1,000	.6357	.5374	.4466	.3649	.2933	.2321	.1811	.1393	.1059	.0795	.0591	.0435	.0318	.0230
67	\$120	.6366	.5428	.4623	.3978	.3493	.3148	.2916	.2767	.2674	.2619	.2587	.2568	.2558	.2553
-	\$250	.6349	.5365	.4466	.3678	.3014	.2477	.2056	.1738	.1504	.1337	.1220	.1140	.1087	.1051
-	\$500	.6347	.5354	.4433	.3604	.2882	.2272	.1769	.1365	.1049	.0806	.0624	.0489	.0391	.0321
-	\$1,000	.6347	.5354	.4432	.3600	.2872	.2252	.1737	.1320	.0989	.0731	.0535	.0387	.0277	.0197
68	\$120	.6358	.5411	.4598	.3948	.3462	.3120	.2893	.2749	.2661	.2610	.2581	.2565	.2556	.2552
-	\$250	.6342	.5348	.4437	.3638	.2967	.2426	.2007	.1693	.1465	.1305	.1195	.1121	.1072	.1041
-	\$500	.6339	.5336	.4401	.3559	.2826	.2208	.1702	.1300	.0988	.0752	.0578	.0451	.0360	.0296
-	\$1,000	.6339	.5335	.4399	.3553	.2813	.2184	.1666	.1249	.0921	.0670	.0481	.0341	.0240	.0167
69	\$120	.6351	.5396	.4574	.3918	.3432	.3093	.2871	.2733	.2650	.2603	.2576	.2562	.2555	.2551
-	\$250	.6335	.5332	.4410	.3600	.2921	.2377	.1959	.1650	.1429	.1275	.1172	.1104	.1060	.1032
-	\$500	.6332	.5319	.4371	.3516	.2771	.2145	.1636	.1236	.0929	.0701	.0534	.0415	.0332	.0275
-	\$1,000	.6332	.5318	.4369	.3508	.2755	.2118	.1595	.1179	.0856	.0612	.0431	.0300	.0206	.0141
70	\$120	.6345	.5381	.4551	.3890	.3403	.3067	.2851	.2718	.2640	.2596	.2572	.2560	.2553	.2550
-	\$250	.6329	.5318	.4384	.3563	.2877	.2330	.1913	.1609	.1394	.1248	.1151	.1088	.1049	.1025

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
-	\$500	.6327	.5304	.4344	.3474	.2718	.2084	.1573	.1174	.0873	.0652	.0494	.0383	.0307	.0256
-	\$1,000	.6327	.5303	.4340	.3465	.2699	.2053	.1526	.1111	.0793	.0556	.0384	.0261	.0176	.0118
71	\$120	.6339	.5368	.4529	.3862	.3374	.3042	.2831	.2703	.2630	.2590	.2569	.2558	.2552	.2549
-	\$250	.6325	.5305	.4360	.3528	.2833	.2283	.1868	.1568	.1360	.1221	.1131	.1074	.1039	.1018
-	\$500	.6322	.5291	.4317	.3434	.2665	.2023	.1510	.1114	.0818	.0605	.0455	.0353	.0284	.0239
-	\$1,000	.6322	.5289	.4313	.3423	.2643	.1988	.1458	.1044	.0731	.0503	.0339	.0226	.0149	.0097
72	\$120	.6334	.5356	.4508	.3837	.3349	.3020	.2813	.2691	.2622	.2585	.2566	.2556	.2551	.2549
-	\$250	.6321	.5294	.4338	.3495	.2793	.2240	.1826	.1532	.1331	.1199	.1114	.1063	.1031	.1013
-	\$500	.6318	.5279	.4294	.3397	.2616	.1967	.1451	.1058	.0769	.0563	.0422	.0327	.0265	.0226
-	\$1,000	.6318	.5278	.4289	.3384	.2592	.1927	.1393	.0982	.0675	.0454	.0300	.0195	.0125	.0080
73	\$120	.6330	.5345	.4490	.3814	.3325	.2999	.2797	.2680	.2615	.2580	.2563	.2555	.2551	.2549
-	\$250	.6318	.5284	.4318	.3465	.2755	.2200	.1788	.1499	.1304	.1178	.1100	.1053	.1025	.1009
-	\$500	.6315	.5270	.4274	.3363	.2570	.1914	.1396	.1006	.0723	.0526	.0393	.0305	.0250	.0215
-	\$1,000	.6315	.5268	.4268	.3349	.2543	.1870	.1333	.0924	.0624	.0411	.0266	.0169	.0106	.0066
74	\$120	.6328	.5338	.4478	.3799	.3310	.2987	.2788	.2673	.2610	.2578	.2562	.2554	.2550	.2548
-	\$250	.6316	.5278	.4306	.3446	.2732	.2174	.1764	.1478	.1288	.1166	.1091	.1047	.1021	.1007
-	\$500	.6314	.5265	.4261	.3342	.2541	.1880	.1362	.0973	.0695	.0503	.0375	.0292	.0240	.0208
-	\$1,000	.6314	.5263	.4255	.3327	.2512	.1834	.1295	.0888	.0592	.0385	.0245	.0153	.0095	.0059

Maximum Loss Ratio															
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
<u>36</u>	\$120	.7092	.6615	.6186	.5796	.5440	.5113	.4812	.4534	.4275	.4034	.3824	.3694	.3582	
<u>37</u>	\$120	.7027	.6537	.6097	.5698	.5334	.5001	.4694	.4410	.4147	.3902	.3753	.3628	.3521	
<u>38</u>	\$120	.6962	.6460	.6009	.5600	.5229	.4889	.4576	.4288	.4020	.3827	.3686	.3566	.3462	
<u>39</u>	\$120	.6897	.6382	.5920	.5502	.5123	.4776	.4458	.4164	.3919	.3759	.3622	.3505	.3405	
<u>40</u>	\$120	.6832	.6304	.5831	.5404	.5016	.4662	.4338	.4039	.3848	.3692	.3560	.3446	.3349	
	\$160	.6784	.6260	.5790	.5366	.4981	.4630	.4308	.4011	.3736	.3480	.3276	.3126	.2997	
<u>41</u>	\$120	.6768	.6227	.5743	.5306	.4910	.4550	.4219	.3961	.3781	.3629	.3500	.3390	.3297	
	\$160	.6721	.6184	.5703	.5269	.4876	.4518	.4190	.3887	.3608	.3366	.3197	.3052	.2929	
<u>42</u>	\$120	.6704	.6150	.5655	.5208	.4804	.4437	.4103	.3892	.3715	.3567	.3441	.3335	.3250	
	\$160	.6658	.6107	.5615	.5172	.4771	.4406	.4071	.3764	.3480	.3285	.3122	.2983	.2864	
<u>43</u>	\$120	.6641	.6074	.5567	.5111	.4699	.4324	.4032	.3825	.3652	.3507	.3385	.3287	.3208	
	\$160	.6595	.6032	.5528	.5076	.4666	.4294	.3953	.3640	.3394	.3208	.3050	.2916	.2802	
<u>44</u>	\$120	.6579	.5998	.5479	.5013	.4592	.4209	.3962	.3759	.3589	.3448	.3334	.3243	.3170	
	\$160	.6533	.5956	.5441	.4978	.4560	.4180	.3833	.3529	.3315	.3134	.2982	.2852	.2742	
<u>45</u>	\$120	.6517	.5922	.5391	.4915	.4485	.4136	.3895	.3694	.3528	.3394	.3287	.3203	.3135	
	\$160	.6471	.5881	.5354	.4881	.4454	.4067	.3713	.3448	.3239	.3063	.2915	.2790	.2683	
<u>46</u>	\$120	.6456	.5847	.5304	.4818	.4379	.4068	.3829	.3631	.3471	.3345	.3245	.3166	.3103	
	\$160	.6411	.5806	.5267	.4784	.4348	.3953	.3614	.3370	.3166	.2995	.2851	.2730	.2630	
<u>47</u>	\$120	.6395	.5772	.5217	.4720	.4289	.4000	.3763	.3571	.3418	.3299	.3205	.3131	.3074	
	\$160	.6351	.5732	.5181	.4687	.4242	.3839	.3535	.3295	.3096	.2929	.2789	.2674	.2581	
	\$250	.6284	.5672	.5126	.4638	.4197	.3799	.3437	.3107	.2807	.2543	.2340	.2167	.2019	
<u>48</u>	\$120	.6335	.5698	.5130	.4622	.4220	.3933	.3699	.3514	.3369	.3256	.3168	.3099	.3047	
	\$160	.6292	.5658	.5095	.4590	.4135	.3740	.3457	.3222	.3027	.2864	.2730	.2623	.2537	
	\$250	.6225	.5599	.5041	.4541	.4092	.3685	.3317	.2984	.2681	.2448	.2252	.2085	.1943	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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	.6237	.5590	.5014	.4498	.4034	.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	.6184	.5522	.4933	.4406	.3932	.3597	.3320	.3091	.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	.6131	.5455	.4852	.4314	.3862	.3528	.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
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
	\$500	.5805	.5080	.4434	.3859	.3349	.2899	.2502	.2156	.1853	.1590	.1364	.1175	.1015
56	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
	\$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
61	\$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
62	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
63	\$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
64	\$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
65	\$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
66	\$120	.5494	.4608	.3993	.3557	.3272	.3099	.2999	.2945	.2918	.2904	.2898	.2895	.2894
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
\$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
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
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
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
	\$800	.5214	.4132	.3084	.2133	.1353	.0788	.0430	.0232	.0134	.0092	.0075	.0070	.0068

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table

Hazard Group 4

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0020	.0085	.0187	.0320	.0668	.1103	.1610	.2179
41	\$120	.0000	.0018	.0077	.0172	.0299	.0631	.1053	.1548	.2106
42	\$120	.0000	.0016	.0070	.0158	.0278	.0596	.1004	.1487	.2034
43	\$120	.0000	.0014	.0063	.0145	.0257	.0561	.0956	.1427	.1964
44	\$120	.0000	.0012	.0056	.0132	.0238	.0528	.0909	.1368	.1898

((Minimum Loss Ratio										
Size	Single Loss Limit[±]	0%	5%	10%	15%	20%	30%	40%	50%	60%
45	\$120	.0000	.0010	.0050	.0121	.0220	.0495	.0863	.1309	.1836
46	\$120	.0000	.0009	.0045	.0109	.0202	.0464	.0817	.1253	.1778
47	\$120	.0000	.0008	.0040	.0099	.0185	.0433	.0773	.1199	.1722
48	\$120	.0000	.0007	.0035	.0089	.0169	.0403	.0730	.1148	.1669
49	\$120	.0000	.0006	.0031	.0080	.0154	.0375	.0688	.1100	.1617
50	\$120	.0000	.0005	.0027	.0071	.0139	.0347	.0648	.1054	.1567
-	\$250	.0000	.0005	.0027	.0072	.0140	.0349	.0649	.1034	.1493
51	\$120	.0000	.0004	.0023	.0063	.0125	.0320	.0610	.1010	.1518
-	\$250	.0000	.0004	.0023	.0063	.0126	.0322	.0609	.0980	.1427
52	\$120	.0000	.0003	.0020	.0056	.0113	.0294	.0574	.0967	.1470
-	\$250	.0000	.0003	.0020	.0056	.0113	.0296	.0569	.0927	.1362
53	\$120	.0000	.0003	.0017	.0049	.0100	.0270	.0540	.0925	.1422
-	\$250	.0000	.0003	.0017	.0049	.0101	.0271	.0530	.0874	.1297
54	\$120	.0000	.0002	.0014	.0042	.0089	.0246	.0507	.0884	.1376
-	\$250	.0000	.0002	.0014	.0043	.0090	.0247	.0493	.0823	.1235
55	\$120	.0000	.0002	.0012	.0036	.0079	.0225	.0476	.0844	.1331
-	\$250	.0000	.0002	.0012	.0037	.0079	.0225	.0456	.0772	.1174
56	\$120	.0000	.0001	.0010	.0031	.0069	.0204	.0445	.0805	.1287
-	\$250	.0000	.0001	.0010	.0031	.0069	.0203	.0420	.0723	.1115
57	\$120	.0000	.0001	.0008	.0026	.0060	.0186	.0416	.0768	.1245
-	\$250	.0000	.0001	.0008	.0027	.0060	.0182	.0385	.0675	.1059
58	\$120	.0000	.0001	.0007	.0022	.0051	.0168	.0388	.0731	.1203
-	\$250	.0000	.0001	.0007	.0022	.0052	.0162	.0352	.0630	.1004
-	\$500	.0000	.0001	.0007	.0022	.0052	.0163	.0353	.0628	.0988
59	\$120	.0000	.0001	.0005	.0018	.0044	.0151	.0361	.0696	.1163
-	\$250	.0000	.0001	.0005	.0019	.0044	.0144	.0320	.0586	.0951
-	\$500	.0000	.0001	.0005	.0019	.0044	.0144	.0320	.0581	.0929
60	\$120	.0000	.0000	.0004	.0015	.0037	.0136	.0336	.0662	.1123
-	\$250	.0000	.0000	.0004	.0015	.0037	.0126	.0290	.0544	.0899
-	\$500	.0000	.0000	.0004	.0015	.0037	.0127	.0289	.0536	.0870
61	\$120	.0000	.0000	.0003	.0012	.0031	.0121	.0311	.0629	.1085
-	\$250	.0000	.0000	.0003	.0012	.0031	.0110	.0261	.0504	.0848
-	\$500	.0000	.0000	.0003	.0012	.0031	.0110	.0260	.0492	.0813
62	\$120	.0000	.0000	.0002	.0010	.0026	.0108	.0288	.0597	.1048
-	\$250	.0000	.0000	.0002	.0010	.0026	.0095	.0234	.0465	.0800
-	\$500	.0000	.0000	.0002	.0010	.0026	.0095	.0231	.0449	.0758
63	\$120	.0000	.0000	.0002	.0008	.0022	.0095	.0265	.0566	.1012
-	\$250	.0000	.0000	.0002	.0008	.0021	.0081	.0209	.0428	.0752
-	\$500	.0000	.0000	.0002	.0008	.0021	.0081	.0205	.0408	.0703

((Minimum Loss Ratio										
Size	Single Loss Limit[±]	0%	5%	10%	15%	20%	30%	40%	50%	60%
64	\$120	.0000	.0000	.0001	.0006	.0018	.0084	.0244	.0536	.0977
-	\$250	.0000	.0000	.0001	.0006	.0017	.0069	.0186	.0392	.0706
-	\$500	.0000	.0000	.0001	.0006	.0017	.0068	.0180	.0369	.0651
-	\$1,000	.0000	.0000	.0001	.0006	.0017	.0068	.0180	.0370	.0650
65	\$120	.0000	.0000	.0001	.0005	.0014	.0074	.0224	.0507	.0943
-	\$250	.0000	.0000	.0001	.0004	.0013	.0058	.0164	.0359	.0662
-	\$500	.0000	.0000	.0001	.0004	.0013	.0057	.0156	.0332	.0600
-	\$1,000	.0000	.0000	.0001	.0004	.0013	.0057	.0156	.0332	.0599
66	\$120	.0000	.0000	.0001	.0003	.0012	.0064	.0206	.0480	.0910
-	\$250	.0000	.0000	.0001	.0003	.0010	.0048	.0144	.0326	.0619
-	\$500	.0000	.0000	.0001	.0003	.0010	.0046	.0134	.0296	.0552
-	\$1,000	.0000	.0000	.0001	.0003	.0010	.0047	.0134	.0296	.0549
67	\$120	.0000	.0000	.0000	.0003	.0009	.0056	.0188	.0453	.0878
-	\$250	.0000	.0000	.0000	.0002	.0007	.0039	.0125	.0296	.0578
-	\$500	.0000	.0000	.0000	.0002	.0007	.0037	.0114	.0263	.0504
-	\$1,000	.0000	.0000	.0000	.0002	.0007	.0037	.0114	.0262	.0500
68	\$120	.0000	.0000	.0000	.0002	.0007	.0048	.0171	.0428	.0848
-	\$250	.0000	.0000	.0000	.0002	.0005	.0032	.0108	.0267	.0538
-	\$500	.0000	.0000	.0000	.0002	.0005	.0029	.0096	.0231	.0459
-	\$1,000	.0000	.0000	.0000	.0002	.0005	.0029	.0095	.0229	.0453
69	\$120	.0000	.0000	.0000	.0001	.0005	.0041	.0156	.0404	.0818
-	\$250	.0000	.0000	.0000	.0001	.0004	.0025	.0092	.0240	.0500
-	\$500	.0000	.0000	.0000	.0001	.0004	.0022	.0079	.0201	.0416
-	\$1,000	.0000	.0000	.0000	.0001	.0004	.0022	.0078	.0199	.0408
70	\$120	.0000	.0000	.0000	.0001	.0004	.0035	.0141	.0381	.0790
-	\$250	.0000	.0000	.0000	.0001	.0003	.0019	.0078	.0214	.0463
-	\$500	.0000	.0000	.0000	.0001	.0002	.0017	.0064	.0174	.0374
-	\$1,000	.0000	.0000	.0000	.0001	.0002	.0017	.0063	.0170	.0365
71	\$120	.0000	.0000	.0000	.0001	.0003	.0029	.0128	.0359	.0762
-	\$250	.0000	.0000	.0000	.0000	.0002	.0015	.0065	.0190	.0428
-	\$500	.0000	.0000	.0000	.0000	.0001	.0012	.0051	.0147	.0334
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0012	.0049	.0143	.0323
72	\$120	.0000	.0000	.0000	.0000	.0002	.0024	.0116	.0338	.0737
-	\$250	.0000	.0000	.0000	.0000	.0001	.0011	.0054	.0168	.0395
-	\$500	.0000	.0000	.0000	.0000	.0001	.0008	.0039	.0124	.0297
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0008	.0038	.0119	.0284
73	\$120	.0000	.0000	.0000	.0000	.0002	.0020	.0105	.0320	.0714
-	\$250	.0000	.0000	.0000	.0000	.0001	.0008	.0044	.0148	.0365
-	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0104	.0263
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0098	.0249

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
74	\$120	.0000	.0000	.0000	.0000	.0001	.0018	.0098	.0308	.0699
-	\$250	.0000	.0000	.0000	.0000	.0000	.0006	.0038	.0136	.0346
-	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0091	.0242
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0085	.0227))

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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	<u>\$275</u>	<u>.0009</u>	<u>.0046</u>	<u>.0112</u>	<u>.0206</u>	<u>.0473</u>	<u>.0834</u>	<u>.1278</u>	<u>.1792</u>
51	<u>\$120</u>	<u>.0007</u>	<u>.0039</u>	<u>.0099</u>	<u>.0186</u>	<u>.0437</u>	<u>.0783</u>	<u>.1227</u>	<u>.1789</u>
	<u>\$160</u>	<u>.0007</u>	<u>.0039</u>	<u>.0099</u>	<u>.0186</u>	<u>.0437</u>	<u>.0783</u>	<u>.1212</u>	<u>.1723</u>
	<u>\$250</u>	<u>.0007</u>	<u>.0039</u>	<u>.0099</u>	<u>.0186</u>	<u>.0437</u>	<u>.0783</u>	<u>.1212</u>	<u>.1713</u>
	<u>\$275</u>	<u>.0007</u>	<u>.0039</u>	<u>.0099</u>	<u>.0186</u>	<u>.0437</u>	<u>.0783</u>	<u>.1212</u>	<u>.1713</u>
52	<u>\$120</u>	<u>.0006</u>	<u>.0034</u>	<u>.0087</u>	<u>.0167</u>	<u>.0402</u>	<u>.0732</u>	<u>.1173</u>	<u>.1731</u>
	<u>\$160</u>	<u>.0006</u>	<u>.0034</u>	<u>.0087</u>	<u>.0167</u>	<u>.0402</u>	<u>.0732</u>	<u>.1146</u>	<u>.1654</u>
	<u>\$250</u>	<u>.0006</u>	<u>.0034</u>	<u>.0087</u>	<u>.0167</u>	<u>.0402</u>	<u>.0732</u>	<u>.1146</u>	<u>.1634</u>
	<u>\$275</u>	<u>.0006</u>	<u>.0034</u>	<u>.0087</u>	<u>.0167</u>	<u>.0402</u>	<u>.0732</u>	<u>.1146</u>	<u>.1634</u>
	<u>\$380</u>	<u>.0006</u>	<u>.0034</u>	<u>.0087</u>	<u>.0167</u>	<u>.0402</u>	<u>.0732</u>	<u>.1146</u>	<u>.1634</u>
53	<u>\$120</u>	<u>.0005</u>	<u>.0029</u>	<u>.0076</u>	<u>.0149</u>	<u>.0368</u>	<u>.0683</u>	<u>.1121</u>	<u>.1673</u>
	<u>\$160</u>	<u>.0005</u>	<u>.0029</u>	<u>.0076</u>	<u>.0149</u>	<u>.0368</u>	<u>.0681</u>	<u>.1084</u>	<u>.1587</u>
	<u>\$250</u>	<u>.0005</u>	<u>.0029</u>	<u>.0076</u>	<u>.0149</u>	<u>.0368</u>	<u>.0681</u>	<u>.1080</u>	<u>.1554</u>
	<u>\$275</u>	<u>.0005</u>	<u>.0029</u>	<u>.0076</u>	<u>.0149</u>	<u>.0368</u>	<u>.0681</u>	<u>.1080</u>	<u>.1554</u>
	<u>\$380</u>	<u>.0005</u>	<u>.0029</u>	<u>.0076</u>	<u>.0149</u>	<u>.0368</u>	<u>.0681</u>	<u>.1080</u>	<u>.1554</u>
54	<u>\$120</u>	<u>.0004</u>	<u>.0024</u>	<u>.0066</u>	<u>.0131</u>	<u>.0334</u>	<u>.0638</u>	<u>.1069</u>	<u>.1616</u>
	<u>\$160</u>	<u>.0004</u>	<u>.0024</u>	<u>.0066</u>	<u>.0131</u>	<u>.0334</u>	<u>.0631</u>	<u>.1023</u>	<u>.1522</u>
	<u>\$250</u>	<u>.0004</u>	<u>.0024</u>	<u>.0066</u>	<u>.0131</u>	<u>.0334</u>	<u>.0631</u>	<u>.1014</u>	<u>.1474</u>
	<u>\$275</u>	<u>.0004</u>	<u>.0024</u>	<u>.0066</u>	<u>.0131</u>	<u>.0334</u>	<u>.0631</u>	<u>.1014</u>	<u>.1474</u>
	<u>\$380</u>	<u>.0004</u>	<u>.0024</u>	<u>.0066</u>	<u>.0131</u>	<u>.0334</u>	<u>.0631</u>	<u>.1014</u>	<u>.1474</u>
55	<u>\$120</u>	<u>.0003</u>	<u>.0020</u>	<u>.0056</u>	<u>.0115</u>	<u>.0302</u>	<u>.0596</u>	<u>.1018</u>	<u>.1559</u>
	<u>\$160</u>	<u>.0003</u>	<u>.0020</u>	<u>.0056</u>	<u>.0115</u>	<u>.0302</u>	<u>.0583</u>	<u>.0966</u>	<u>.1458</u>
	<u>\$250</u>	<u>.0003</u>	<u>.0020</u>	<u>.0056</u>	<u>.0115</u>	<u>.0302</u>	<u>.0582</u>	<u>.0949</u>	<u>.1394</u>
	<u>\$275</u>	<u>.0003</u>	<u>.0020</u>	<u>.0056</u>	<u>.0115</u>	<u>.0302</u>	<u>.0582</u>	<u>.0949</u>	<u>.1394</u>
	<u>\$380</u>	<u>.0003</u>	<u>.0020</u>	<u>.0056</u>	<u>.0115</u>	<u>.0302</u>	<u>.0582</u>	<u>.0949</u>	<u>.1394</u>
	<u>\$500</u>	<u>.0003</u>	<u>.0020</u>	<u>.0056</u>	<u>.0115</u>	<u>.0302</u>	<u>.0582</u>	<u>.0949</u>	<u>.1394</u>
56	<u>\$120</u>	<u>.0002</u>	<u>.0016</u>	<u>.0047</u>	<u>.0099</u>	<u>.0271</u>	<u>.0555</u>	<u>.0967</u>	<u>.1503</u>
	<u>\$160</u>	<u>.0002</u>	<u>.0016</u>	<u>.0048</u>	<u>.0099</u>	<u>.0271</u>	<u>.0536</u>	<u>.0909</u>	<u>.1395</u>
	<u>\$250</u>	<u>.0002</u>	<u>.0016</u>	<u>.0047</u>	<u>.0099</u>	<u>.0271</u>	<u>.0534</u>	<u>.0884</u>	<u>.1315</u>
	<u>\$275</u>	<u>.0002</u>	<u>.0016</u>	<u>.0047</u>	<u>.0099</u>	<u>.0271</u>	<u>.0534</u>	<u>.0884</u>	<u>.1315</u>
	<u>\$380</u>	<u>.0002</u>	<u>.0016</u>	<u>.0047</u>	<u>.0099</u>	<u>.0271</u>	<u>.0534</u>	<u>.0884</u>	<u>.1315</u>
	<u>\$500</u>	<u>.0002</u>	<u>.0016</u>	<u>.0048</u>	<u>.0099</u>	<u>.0271</u>	<u>.0534</u>	<u>.0884</u>	<u>.1315</u>
	<u>\$550</u>	<u>.0002</u>	<u>.0016</u>	<u>.0048</u>	<u>.0099</u>	<u>.0271</u>	<u>.0534</u>	<u>.0884</u>	<u>.1315</u>
57	<u>\$120</u>	<u>.0002</u>	<u>.0013</u>	<u>.0040</u>	<u>.0085</u>	<u>.0241</u>	<u>.0514</u>	<u>.0917</u>	<u>.1448</u>
	<u>\$160</u>	<u>.0002</u>	<u>.0013</u>	<u>.0040</u>	<u>.0085</u>	<u>.0241</u>	<u>.0492</u>	<u>.0854</u>	<u>.1332</u>
	<u>\$250</u>	<u>.0002</u>	<u>.0013</u>	<u>.0040</u>	<u>.0085</u>	<u>.0241</u>	<u>.0487</u>	<u>.0819</u>	<u>.1238</u>
	<u>\$275</u>	<u>.0002</u>	<u>.0013</u>	<u>.0040</u>	<u>.0085</u>	<u>.0241</u>	<u>.0487</u>	<u>.0820</u>	<u>.1236</u>
	<u>\$380</u>	<u>.0002</u>	<u>.0013</u>	<u>.0040</u>	<u>.0085</u>	<u>.0241</u>	<u>.0487</u>	<u>.0819</u>	<u>.1235</u>
	<u>\$500</u>	<u>.0002</u>	<u>.0013</u>	<u>.0040</u>	<u>.0085</u>	<u>.0241</u>	<u>.0487</u>	<u>.0819</u>	<u>.1235</u>
	<u>\$550</u>	<u>.0002</u>	<u>.0013</u>	<u>.0040</u>	<u>.0085</u>	<u>.0241</u>	<u>.0487</u>	<u>.0819</u>	<u>.1235</u>

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
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
	\$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
60	\$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
61	\$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
62	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
63	\$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
64	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 4

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9145	.8968	.8811	.8669	.8537	.8414	.8298	.8188	.8084	.7984	.7889	.7797	.7708	.7622
2	.9091	.8903	.8736	.8584	.8444	.8313	.8190	.8074	.7963	.7857	.7755	.7657	.7563	.7472
3	.9038	.8839	.8662	.8501	.8352	.8214	.8083	.7960	.7842	.7730	.7622	.7519	.7420	.7324
4	.8985	.8775	.8588	.8417	.8260	.8113	.7975	.7845	.7721	.7602	.7489	.7380	.7275	.7174
5	.8933	.8711	.8514	.8334	.8168	.8014	.7868	.7731	.7600	.7475	.7356	.7241	.7131	.7025
6	.8881	.8648	.8440	.8251	.8077	.7914	.7761	.7617	.7479	.7348	.7223	.7103	.6988	.6877

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
7	.8830	.8585	.8367	.8169	.7986	.7815	.7655	.7503	.7359	.7222	.7091	.6966	.6845	.6729
8	.8779	.8523	.8294	.8087	.7895	.7716	.7548	.7390	.7240	.7097	.6960	.6829	.6704	.6583
9	.8728	.8461	.8222	.8005	.7804	.7618	.7443	.7277	.7121	.6972	.6829	.6693	.6563	.6437
10	.8679	.8399	.8150	.7923	.7714	.7520	.7337	.7165	.7002	.6847	.6699	.6558	.6423	.6293
11	.8629	.8338	.8078	.7842	.7625	.7422	.7232	.7053	.6884	.6723	.6570	.6424	.6284	.6150
12	.8580	.8277	.8007	.7761	.7535	.7325	.7127	.6942	.6766	.6600	.6441	.6290	.6146	.6007
13	.8532	.8217	.7936	.7681	.7446	.7227	.7023	.6831	.6649	.6477	.6313	.6157	.6009	.5866
14	.8483	.8157	.7865	.7600	.7357	.7130	.6919	.6720	.6532	.6355	.6186	.6025	.5872	.5726
15	.8435	.8097	.7794	.7520	.7268	.7033	.6815	.6609	.6416	.6233	.6059	.5894	.5737	.5587
16	.8388	.8037	.7724	.7440	.7179	.6937	.6711	.6499	.6300	.6112	.5933	.5764	.5602	.5449
17	.8340	.7977	.7654	.7360	.7090	.6841	.6608	.6390	.6184	.5991	.5808	.5634	.5469	.5312
18	.8293	.7918	.7584	.7280	.7002	.6744	.6505	.6280	.6069	.5871	.5683	.5505	.5337	.5176
19	.8246	.7859	.7514	.7201	.6914	.6649	.6402	.6171	.5955	.5751	.5559	.5378	.5205	.5041
20	.8200	.7800	.7444	.7122	.6826	.6553	.6299	.6063	.5841	.5633	.5436	.5251	.5075	.4908
21	.8154	.7742	.7375	.7042	.6738	.6457	.6197	.5954	.5727	.5514	.5313	.5124	.4945	.4775
22	.8108	.7683	.7305	.6963	.6650	.6362	.6095	.5846	.5614	.5396	.5191	.4998	.4816	.4643
23	.8062	.7625	.7236	.6884	.6562	.6267	.5993	.5739	.5501	.5279	.5070	.4873	.4688	.4512
24	.8016	.7567	.7166	.6805	.6475	.6172	.5891	.5631	.5388	.5162	.4949	.4749	.4560	.4382
25	.7971	.7509	.7097	.6726	.6387	.6077	.5790	.5524	.5276	.5045	.4828	.4625	.4433	.4253
26	.7926	.7451	.7028	.6647	.6300	.5982	.5688	.5417	.5164	.4929	.4708	.4502	.4307	.4124
27	.7881	.7393	.6959	.6568	.6213	.5887	.5587	.5310	.5053	.4813	.4589	.4379	.4182	.3996
28	.7837	.7336	.6890	.6489	.6125	.5792	.5486	.5203	.4941	.4697	.4469	.4256	.4056	.3868
29	.7793	.7279	.6822	.6411	.6038	.5698	.5385	.5097	.4830	.4582	.4351	.4134	.3932	.3741
30	.7749	.7222	.6753	.6333	.5951	.5603	.5284	.4991	.4719	.4467	.4232	.4013	.3807	.3614
31	.7706	.7165	.6685	.6254	.5865	.5509	.5184	.4885	.4608	.4352	.4114	.3891	.3683	.3488
32	.7663	.7109	.6617	.6176	.5778	.5415	.5083	.4779	.4497	.4237	.3995	.3770	.3559	.3362
33	.7620	.7052	.6549	.6098	.5691	.5321	.4983	.4673	.4387	.4123	.3877	.3649	.3436	.3236
34	.7577	.6996	.6481	.6020	.5604	.5227	.4882	.4566	.4276	.4008	.3759	.3527	.3311	.3109
35	.7536	.6941	.6414	.5942	.5518	.5132	.4781	.4460	.4165	.3893	.3640	.3406	.3187	.2983
36	.7494	.6885	.6346	.5864	.5431	.5038	.4680	.4354	.4054	.3777	.3521	.3284	.3063	.2857
37	.7453	.6830	.6279	.5787	.5344	.4943	.4579	.4247	.3942	.3661	.3402	.3162	.2939	.2732
38	.7412	.6776	.6212	.5709	.5257	.4849	.4478	.4140	.3830	.3545	.3282	.3040	.2815	.2608
39	.7372	.6722	.6145	.5632	.5170	.4754	.4377	.4033	.3718	.3429	.3163	.2918	.2693	.2485
40	.7333	.6668	.6080	.5555	.5084	.4660	.4276	.3926	.3606	.3313	.3045	.2798	.2572	.2363
41	.7295	.6616	.6014	.5479	.4999	.4566	.4175	.3819	.3495	.3199	.2928	.2680	.2452	.2244
42	.7258	.6564	.5950	.5403	.4914	.4473	.4075	.3714	.3385	.3085	.2812	.2563	.2335	.2128
43	.7221	.6514	.5887	.5329	.4830	.4381	.3976	.3608	.3275	.2973	.2698	.2448	.2220	.2014
44	.7186	.6464	.5825	.5255	.4746	.4289	.3877	.3504	.3167	.2862	.2585	.2335	.2108	.1902
45	.7152	.6416	.5763	.5182	.4663	.4198	.3778	.3400	.3060	.2752	.2474	.2224	.1998	.1794
46	.7118	.6368	.5703	.5110	.4581	.4107	.3681	.3298	.2954	.2644	.2365	.2115	.1890	.1688
47	.7086	.6322	.5643	.5039	.4499	.4016	.3584	.3196	.2849	.2537	.2258	.2008	.1785	.1586
48	.7055	.6276	.5584	.4968	.4418	.3927	.3488	.3095	.2745	.2432	.2153	.1904	.1683	.1486
49	.7025	.6232	.5526	.4897	.4337	.3838	.3392	.2995	.2642	.2328	.2049	.1802	.1583	.1389
50	.6995	.6188	.5468	.4828	.4257	.3749	.3297	.2896	.2540	.2225	.1947	.1702	.1486	.1295
51	.6967	.6145	.5412	.4759	.4177	.3661	.3203	.2798	.2440	.2125	.1847	.1604	.1391	.1205
52	.6940	.6103	.5356	.4690	.4098	.3573	.3110	.2701	.2341	.2026	.1750	.1509	.1299	.1117
53	.6914	.6063	.5301	.4622	.4020	.3487	.3017	.2604	.2243	.1928	.1654	.1416	.1210	.1033
54	.6889	.6023	.5247	.4555	.3942	.3401	.2925	.2509	.2147	.1832	.1560	.1326	.1124	.0951
55	.6865	.5984	.5194	.4489	.3865	.3315	.2834	.2415	.2052	.1738	.1468	.1238	.1041	.0873
56	.6842	.5947	.5141	.4423	.3788	.3231	.2744	.2322	.1958	.1646	.1379	.1152	.0960	.0798

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
57	.6820	.5910	.5090	.4359	.3713	.3147	.2655	.2230	.1866	.1555	.1292	.1069	.0882	.0726
58	.6799	.5875	.5040	.4295	.3638	.3064	.2567	.2139	.1775	.1466	.1207	.0989	.0808	.0658
59	.6780	.5841	.4991	.4233	.3564	.2982	.2479	.2050	.1686	.1380	.1124	.0912	.0736	.0593
60	.6761	.5808	.4944	.4172	.3492	.2901	.2393	.1962	.1598	.1295	.1044	.0837	.0668	.0531
61	.6744	.5777	.4898	.4111	.3420	.2821	.2308	.1875	.1513	.1212	.0966	.0766	.0603	.0473
62	.6728	.5748	.4853	.4053	.3350	.2742	.2224	.1790	.1429	.1132	.0891	.0697	.0542	.0419
63	.6713	.5720	.4810	.3995	.3280	.2664	.2142	.1706	.1346	.1054	.0819	.0632	.0484	.0369
64	.6700	.5693	.4768	.3939	.3212	.2587	.2060	.1623	.1266	.0978	.0749	.0570	.0430	.0322
65	.6688	.5668	.4729	.3885	.3146	.2512	.1980	.1542	.1188	.0905	.0683	.0511	.0379	.0279
66	.6677	.5645	.4691	.3833	.3081	.2438	.1902	.1463	.1112	.0835	.0620	.0456	.0332	.0240
67	.6667	.5624	.4655	.3782	.3017	.2366	.1825	.1386	.1038	.0767	.0560	.0404	.0289	.0204
68	.6659	.5604	.4621	.3733	.2955	.2294	.1749	.1311	.0967	.0702	.0503	.0356	.0249	.0172
69	.6652	.5587	.4589	.3685	.2894	.2224	.1675	.1237	.0898	.0640	.0450	.0312	.0213	.0144
70	.6646	.5571	.4559	.3640	.2835	.2156	.1603	.1166	.0831	.0582	.0400	.0271	.0181	.0119
71	.6640	.5556	.4531	.3595	.2776	.2087	.1530	.1095	.0766	.0525	.0353	.0233	.0152	.0097
72	.6636	.5544	.4505	.3555	.2722	.2023	.1462	.1029	.0706	.0474	.0311	.0201	.0127	.0079
73	.6633	.5534	.4483	.3517	.2671	.1963	.1399	.0968	.0652	.0428	.0274	.0172	.0106	.0064
74	.6632	.5528	.4469	.3494	.2638	.1924	.1358	.0929	.0617	.0400	.0252	.0156	.0094	.0056))

Maximum Loss Ratio														
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
<u>1</u>	.9326	.9213	.9109	.9011	.8919	.8832	.8749	.8668	.8591	.8517	.8445	.8374	.8306	
<u>2</u>	.9265	.9142	.9029	.8924	.8824	.8730	.8639	.8553	.8469	.8388	.8310	.8234	.8161	
<u>3</u>	.9208	.9077	.8956	.8843	.8736	.8635	.8538	.8445	.8356	.8269	.8186	.8105	.8026	
<u>4</u>	.9151	.9011	.8882	.8762	.8648	.8540	.8436	.8337	.8242	.8150	.8061	.7974	.7890	
<u>5</u>	.9094	.8945	.8808	.8679	.8558	.8443	.8333	.8228	.8126	.8028	.7934	.7842	.7753	
<u>6</u>	.9037	.8879	.8733	.8597	.8468	.8346	.8229	.8118	.8010	.7906	.7806	.7709	.7615	
<u>7</u>	.8979	.8812	.8657	.8513	.8377	.8248	.8125	.8006	.7893	.7783	.7678	.7575	.7476	
<u>8</u>	.8921	.8744	.8582	.8429	.8286	.8149	.8019	.7894	.7775	.7659	.7548	.7441	.7337	
<u>9</u>	.8863	.8677	.8505	.8345	.8193	.8050	.7913	.7782	.7656	.7535	.7418	.7306	.7197	
<u>10</u>	.8805	.8609	.8429	.8260	.8101	.7950	.7807	.7669	.7538	.7411	.7289	.7171	.7057	
<u>11</u>	.8747	.8542	.8352	.8175	.8009	.7851	.7700	.7557	.7419	.7287	.7160	.7037	.6918	
<u>12</u>	.8688	.8473	.8275	.8089	.7915	.7750	.7593	.7443	.7299	.7161	.7029	.6901	.6778	
<u>13</u>	.8629	.8404	.8197	.8003	.7820	.7648	.7484	.7328	.7178	.7035	.6897	.6765	.6637	
<u>14</u>	.8570	.8335	.8118	.7916	.7725	.7546	.7375	.7213	.7057	.6909	.6766	.6628	.6496	
<u>15</u>	.8511	.8265	.8039	.7828	.7631	.7444	.7266	.7098	.6937	.6782	.6635	.6493	.6356	
<u>16</u>	.8451	.8195	.7960	.7741	.7535	.7341	.7157	.6982	.6815	.6656	.6503	.6357	.6216	
<u>17</u>	.8391	.8125	.7880	.7652	.7438	.7237	.7047	.6865	.6693	.6529	.6371	.6220	.6076	
<u>18</u>	.8331	.8054	.7800	.7563	.7342	.7133	.6936	.6749	.6571	.6402	.6240	.6085	.5936	
<u>19</u>	.8270	.7983	.7719	.7474	.7245	.7029	.6825	.6632	.6449	.6274	.6108	.5949	.5797	
<u>20</u>	.8210	.7912	.7638	.7385	.7147	.6925	.6714	.6516	.6327	.6148	.5977	.5814	.5658	
<u>21</u>	.8148	.7840	.7557	.7294	.7049	.6819	.6603	.6398	.6204	.6020	.5845	.5678	.5519	
<u>22</u>	.8087	.7767	.7474	.7203	.6950	.6713	.6490	.6280	.6081	.5892	.5713	.5542	.5380	
<u>23</u>	.8025	.7694	.7392	.7112	.6851	.6607	.6378	.6162	.5958	.5765	.5582	.5407	.5241	
<u>24</u>	.7963	.7621	.7309	.7020	.6751	.6500	.6265	.6044	.5835	.5637	.5450	.5272	.5103	
<u>25</u>	.7900	.7547	.7225	.6927	.6651	.6393	.6152	.5925	.5711	.5509	.5318	.5137	.4965	
<u>26</u>	.7837	.7473	.7141	.6834	.6550	.6285	.6038	.5806	.5587	.5381	.5187	.5002	.4827	
<u>27</u>	.7774	.7399	.7056	.6741	.6449	.6177	.5924	.5687	.5464	.5253	.5055	.4868	.4690	
<u>28</u>	.7711	.7324	.6971	.6647	.6347	.6069	.5810	.5567	.5340	.5126	.4924	.4733	.4552	
<u>29</u>	.7647	.7248	.6885	.6553	.6245	.5960	.5695	.5448	.5216	.4998	.4792	.4598	.4415	

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<u>30</u>	.7583	.7173	.6800	.6458	.6143	.5851	.5580	.5328	.5091	.4869	.4661	.4464	.4278
<u>31</u>	.7519	.7096	.6713	.6363	.6040	.5742	.5465	.5207	.4967	.4741	.4529	.4329	.4140
<u>32</u>	.7454	.7020	.6626	.6267	.5937	.5632	.5349	.5087	.4842	.4612	.4397	.4194	.4003
<u>33</u>	.7389	.6943	.6539	.6170	.5833	.5521	.5233	.4965	.4716	.4483	.4264	.4058	.3864
<u>34</u>	.7324	.6866	.6451	.6074	.5728	.5410	.5117	.4844	.4590	.4353	.4131	.3922	.3726
<u>35</u>	.7259	.6788	.6363	.5977	.5624	.5299	.5000	.4722	.4464	.4223	.3998	.3786	.3586
<u>36</u>	.7193	.6710	.6274	.5879	.5518	.5186	.4881	.4599	.4336	.4091	.3863	.3648	.3445
<u>37</u>	.7127	.6631	.6184	.5779	.5410	.5072	.4761	.4473	.4207	.3958	.3725	.3507	.3302
<u>38</u>	.7061	.6552	.6094	.5680	.5303	.4958	.4641	.4349	.4077	.3825	.3588	.3367	.3160
<u>39</u>	.6995	.6473	.6004	.5581	.5196	.4844	.4521	.4223	.3947	.3690	.3451	.3227	.3017
<u>40</u>	.6929	.6394	.5914	.5481	.5088	.4729	.4400	.4097	.3816	.3555	.3312	.3085	.2873
<u>41</u>	.6864	.6316	.5824	.5382	.4980	.4614	.4279	.3970	.3685	.3420	.3174	.2945	.2732
<u>42</u>	.6800	.6238	.5735	.5283	.4873	.4500	.4158	.3844	.3554	.3285	.3036	.2806	.2591
<u>43</u>	.6736	.6161	.5646	.5184	.4766	.4385	.4037	.3718	.3423	.3151	.2900	.2667	.2453
<u>44</u>	.6673	.6083	.5557	.5085	.4658	.4270	.3915	.3590	.3291	.3016	.2763	.2529	.2315
<u>45</u>	.6610	.6006	.5468	.4985	.4549	.4153	.3792	.3462	.3159	.2881	.2627	.2393	.2179
<u>46</u>	.6548	.5930	.5380	.4886	.4441	.4038	.3670	.3335	.3028	.2748	.2493	.2260	.2047
<u>47</u>	.6487	.5855	.5292	.4787	.4333	.3921	.3547	.3207	.2898	.2616	.2360	.2128	.1918
<u>48</u>	.6426	.5779	.5203	.4688	.4224	.3804	.3424	.3080	.2768	.2485	.2230	.1999	.1792
<u>49</u>	.6370	.5709	.5121	.4594	.4120	.3693	.3307	.2958	.2644	.2361	.2107	.1878	.1674
<u>50</u>	.6316	.5640	.5038	.4500	.4016	.3582	.3190	.2838	.2522	.2239	.1987	.1761	.1560
<u>51</u>	.6262	.5571	.4956	.4406	.3913	.3470	.3074	.2719	.2402	.2120	.1869	.1646	.1449
<u>52</u>	.6209	.5502	.4873	.4311	.3808	.3359	.2957	.2600	.2283	.2001	.1753	.1534	.1342
<u>53</u>	.6156	.5433	.4790	.4215	.3703	.3246	.2841	.2481	.2164	.1885	.1640	.1425	.1238
<u>54</u>	.6104	.5365	.4706	.4120	.3597	.3134	.2725	.2364	.2047	.1770	.1529	.1319	.1137
<u>55</u>	.6053	.5297	.4623	.4024	.3492	.3022	.2609	.2248	.1932	.1658	.1421	.1217	.1041
<u>56</u>	.6002	.5229	.4540	.3928	.3386	.2911	.2494	.2132	.1818	.1548	.1316	.1117	.0947
<u>57</u>	.5952	.5161	.4456	.3831	.3281	.2799	.2380	.2017	.1706	.1440	.1213	.1020	.0858
<u>58</u>	.5904	.5094	.4373	.3735	.3175	.2687	.2266	.1904	.1595	.1334	.1113	.0927	.0771
<u>59</u>	.5856	.5028	.4290	.3638	.3069	.2576	.2152	.1792	.1486	.1229	.1015	.0836	.0688
<u>60</u>	.5810	.4963	.4207	.3542	.2963	.2465	.2039	.1680	.1379	.1127	.0920	.0749	.0609
<u>61</u>	.5766	.4898	.4125	.3446	.2857	.2353	.1927	.1569	.1272	.1027	.0827	.0665	.0534
<u>62</u>	.5723	.4835	.4044	.3350	.2751	.2242	.1814	.1459	.1167	.0929	.0738	.0584	.0462
<u>63</u>	.5682	.4774	.3963	.3254	.2645	.2130	.1701	.1349	.1063	.0834	.0651	.0507	.0395
<u>64</u>	.5643	.4713	.3883	.3158	.2538	.2017	.1588	.1239	.0960	.0740	.0568	.0434	.0332
<u>65</u>	.5606	.4656	.3805	.3062	.2430	.1904	.1474	.1130	.0859	.0649	.0488	.0366	.0274
<u>66</u>	.5573	.4600	.3726	.2965	.2321	.1788	.1359	.1021	.0759	.0560	.0411	.0301	.0221
<u>67</u>	.5542	.4546	.3649	.2868	.2209	.1671	.1242	.0911	.0660	.0474	.0338	.0241	.0173
<u>68</u>	.5515	.4495	.3573	.2769	.2095	.1550	.1123	.0800	.0562	.0390	.0270	.0186	.0130
<u>69</u>	.5492	.4448	.3497	.2667	.1975	.1423	.0999	.0687	.0464	.0309	.0205	.0137	.0092
<u>70</u>	.5472	.4404	.3421	.2561	.1848	.1287	.0868	.0569	.0365	.0231	.0145	.0092	.0059
<u>71</u>	.5445	.4314	.3221	.2228	.1411	.0816	.0434	.0218	.0107	.0055	.0031	.0020	.0014
<u>72</u>	.5444	.4306	.3178	.2112	.1217	.0596	.0251	.0097	.0038	.0018	.0009	.0005	.0002
<u>73</u>	.5444	.4305	.3166	.2040	.1027	.0359	.0087	.0018	.0004	.0001	.0000	.0000	.0000
<u>74</u>	.5444	.4305	.3166	.2027	.0918	.0177	.0011	.0000	.0000	.0000	.0000	.0000	.0000

Loss-Based Plan, with no Single Loss Limit
Insurance Savings Table
Hazard Group 4
Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0356	.0744	.1161	.1601	.2517	.3464	.4431	.5412
2	.0000	.0339	.0716	.1126	.1559	.2463	.3399	.4356	.5328
3	.0000	.0322	.0689	.1093	.1519	.2410	.3335	.4282	.5245
4	.0000	.0306	.0664	.1060	.1478	.2357	.3271	.4207	.5161
5	.0000	.0291	.0639	.1027	.1439	.2305	.3207	.4133	.5078
6	.0000	.0276	.0615	.0996	.1400	.2253	.3144	.4060	.4995
7	.0000	.0262	.0592	.0965	.1362	.2201	.3081	.3987	.4912
8	.0000	.0248	.0570	.0934	.1324	.2151	.3018	.3914	.4830
9	.0000	.0235	.0548	.0905	.1287	.2100	.2957	.3842	.4748
10	.0000	.0223	.0527	.0876	.1250	.2050	.2895	.3770	.4667
11	.0000	.0211	.0507	.0847	.1214	.2001	.2834	.3698	.4586
12	.0000	.0200	.0487	.0819	.1179	.1952	.2773	.3627	.4505
13	.0000	.0190	.0467	.0791	.1144	.1903	.2713	.3556	.4425
14	.0000	.0179	.0448	.0764	.1109	.1855	.2652	.3485	.4344
15	.0000	.0169	.0430	.0737	.1074	.1807	.2592	.3414	.4264
16	.0000	.0160	.0411	.0711	.1040	.1759	.2533	.3344	.4184
17	.0000	.0151	.0394	.0685	.1007	.1712	.2473	.3274	.4104
18	.0000	.0142	.0376	.0659	.0973	.1665	.2414	.3204	.4024
19	.0000	.0134	.0359	.0634	.0941	.1618	.2355	.3134	.3945
20	.0000	.0126	.0343	.0609	.0908	.1572	.2296	.3064	.3865
21	.0000	.0118	.0326	.0585	.0876	.1525	.2237	.2994	.3786
22	.0000	.0110	.0310	.0561	.0844	.1479	.2179	.2925	.3707
23	.0000	.0103	.0295	.0537	.0813	.1434	.2121	.2855	.3627
24	.0000	.0096	.0280	.0513	.0781	.1388	.2062	.2786	.3548
25	.0000	.0090	.0265	.0490	.0751	.1343	.2004	.2717	.3469
26	.0000	.0083	.0250	.0468	.0720	.1298	.1947	.2648	.3391
27	.0000	.0077	.0236	.0446	.0690	.1253	.1889	.2579	.3312
28	.0000	.0071	.0223	.0424	.0660	.1209	.1832	.2510	.3233
29	.0000	.0066	.0209	.0402	.0631	.1165	.1774	.2442	.3155
30	.0000	.0061	.0196	.0381	.0602	.1121	.1717	.2373	.3076
31	.0000	.0056	.0184	.0361	.0574	.1078	.1661	.2305	.2998
32	.0000	.0051	.0172	.0341	.0545	.1034	.1604	.2237	.2920
33	.0000	.0046	.0160	.0321	.0518	.0992	.1548	.2169	.2842
34	.0000	.0042	.0149	.0302	.0491	.0949	.1492	.2101	.2764
35	.0000	.0038	.0138	.0283	.0464	.0907	.1437	.2034	.2686
36	.0000	.0034	.0127	.0265	.0438	.0866	.1381	.1966	.2608
37	.0000	.0031	.0117	.0247	.0412	.0825	.1326	.1899	.2530
38	.0000	.0028	.0107	.0230	.0387	.0784	.1271	.1832	.2453

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
39	.0000	.0025	.0098	.0213	.0362	.0744	.1217	.1765	.2375
40	.0000	.0022	.0090	.0197	.0339	.0705	.1164	.1699	.2299
41	.0000	.0019	.0081	.0182	.0316	.0667	.1112	.1634	.2222
42	.0000	.0017	.0074	.0167	.0293	.0629	.1060	.1570	.2147
43	.0000	.0015	.0066	.0153	.0272	.0593	.1010	.1507	.2073
44	.0000	.0013	.0060	.0140	.0252	.0558	.0960	.1444	.1999
45	.0000	.0011	.0053	.0128	.0232	.0524	.0912	.1383	.1926
46	.0000	.0010	.0047	.0116	.0214	.0490	.0864	.1322	.1854
47	.0000	.0008	.0042	.0105	.0196	.0458	.0817	.1263	.1782
48	.0000	.0007	.0037	.0094	.0179	.0427	.0772	.1204	.1712
49	.0000	.0006	.0033	.0085	.0163	.0397	.0727	.1146	.1641
50	.0000	.0005	.0028	.0075	.0148	.0367	.0684	.1088	.1571
51	.0000	.0004	.0025	.0067	.0133	.0339	.0641	.1032	.1502
52	.0000	.0003	.0021	.0059	.0119	.0312	.0599	.0976	.1434
53	.0000	.0003	.0018	.0052	.0107	.0286	.0558	.0921	.1366
54	.0000	.0002	.0015	.0045	.0095	.0261	.0519	.0867	.1299
55	.0000	.0002	.0013	.0039	.0083	.0237	.0480	.0813	.1233
56	.0000	.0001	.0011	.0033	.0073	.0214	.0442	.0761	.1167
57	.0000	.0001	.0009	.0028	.0063	.0192	.0406	.0710	.1103
58	.0000	.0001	.0007	.0024	.0055	.0171	.0371	.0660	.1039
59	.0000	.0001	.0006	.0020	.0047	.0151	.0337	.0611	.0976
60	.0000	.0000	.0004	.0016	.0039	.0133	.0304	.0564	.0915
61	.0000	.0000	.0003	.0013	.0033	.0116	.0273	.0517	.0855
62	.0000	.0000	.0003	.0010	.0027	.0100	.0243	.0473	.0796
63	.0000	.0000	.0002	.0008	.0022	.0085	.0215	.0430	.0739
64	.0000	.0000	.0001	.0006	.0017	.0072	.0189	.0388	.0683
65	.0000	.0000	.0001	.0005	.0014	.0060	.0164	.0349	.0629
66	.0000	.0000	.0001	.0003	.0010	.0049	.0141	.0311	.0576
67	.0000	.0000	.0000	.0002	.0008	.0039	.0120	.0275	.0525
68	.0000	.0000	.0000	.0002	.0006	.0031	.0100	.0241	.0476
69	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0209	.0429
70	.0000	.0000	.0000	.0001	.0002	.0017	.0066	.0179	.0384
71	.0000	.0000	.0000	.0000	.0001	.0012	.0052	.0150	.0339
72	.0000	.0000	.0000	.0000	.0001	.0008	.0040	.0125	.0298
73	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0103	.0261
74	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0089	.0238))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	<u>.0000</u>	<u>.0446</u>	<u>.0908</u>	<u>.1384</u>	<u>.1873</u>	<u>.2868</u>	<u>.3882</u>	<u>.4908</u>	<u>.5943</u>
2	<u>.0000</u>	<u>.0432</u>	<u>.0882</u>	<u>.1352</u>	<u>.1833</u>	<u>.2817</u>	<u>.3821</u>	<u>.4837</u>	<u>.5863</u>
3	<u>.0000</u>	<u>.0418</u>	<u>.0859</u>	<u>.1322</u>	<u>.1797</u>	<u>.2770</u>	<u>.3764</u>	<u>.4772</u>	<u>.5790</u>
4	<u>.0000</u>	<u>.0404</u>	<u>.0836</u>	<u>.1293</u>	<u>.1761</u>	<u>.2723</u>	<u>.3707</u>	<u>.4706</u>	<u>.5716</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
5	<u>.0000</u>	<u>.0390</u>	<u>.0814</u>	<u>.1262</u>	<u>.1724</u>	<u>.2675</u>	<u>.3650</u>	<u>.4640</u>	<u>.5642</u>
6	<u>.0000</u>	<u>.0376</u>	<u>.0792</u>	<u>.1232</u>	<u>.1688</u>	<u>.2628</u>	<u>.3592</u>	<u>.4574</u>	<u>.5567</u>
7	<u>.0000</u>	<u>.0362</u>	<u>.0770</u>	<u>.1203</u>	<u>.1652</u>	<u>.2580</u>	<u>.3535</u>	<u>.4507</u>	<u>.5491</u>
8	<u>.0000</u>	<u>.0348</u>	<u>.0747</u>	<u>.1173</u>	<u>.1616</u>	<u>.2533</u>	<u>.3477</u>	<u>.4439</u>	<u>.5415</u>
9	<u>.0000</u>	<u>.0335</u>	<u>.0725</u>	<u>.1144</u>	<u>.1580</u>	<u>.2485</u>	<u>.3419</u>	<u>.4372</u>	<u>.5339</u>
10	<u>.0000</u>	<u>.0322</u>	<u>.0703</u>	<u>.1115</u>	<u>.1544</u>	<u>.2437</u>	<u>.3361</u>	<u>.4304</u>	<u>.5263</u>
11	<u>.0000</u>	<u>.0309</u>	<u>.0682</u>	<u>.1086</u>	<u>.1509</u>	<u>.2390</u>	<u>.3303</u>	<u>.4237</u>	<u>.5186</u>
12	<u>.0000</u>	<u>.0297</u>	<u>.0661</u>	<u>.1057</u>	<u>.1473</u>	<u>.2342</u>	<u>.3244</u>	<u>.4168</u>	<u>.5109</u>
13	<u>.0000</u>	<u>.0284</u>	<u>.0640</u>	<u>.1028</u>	<u>.1437</u>	<u>.2294</u>	<u>.3185</u>	<u>.4099</u>	<u>.5030</u>
14	<u>.0000</u>	<u>.0272</u>	<u>.0619</u>	<u>.0999</u>	<u>.1402</u>	<u>.2246</u>	<u>.3126</u>	<u>.4030</u>	<u>.4952</u>
15	<u>.0000</u>	<u>.0261</u>	<u>.0598</u>	<u>.0971</u>	<u>.1366</u>	<u>.2198</u>	<u>.3067</u>	<u>.3960</u>	<u>.4873</u>
16	<u>.0000</u>	<u>.0249</u>	<u>.0577</u>	<u>.0943</u>	<u>.1331</u>	<u>.2150</u>	<u>.3007</u>	<u>.3890</u>	<u>.4794</u>
17	<u>.0000</u>	<u>.0237</u>	<u>.0557</u>	<u>.0914</u>	<u>.1295</u>	<u>.2101</u>	<u>.2947</u>	<u>.3820</u>	<u>.4714</u>
18	<u>.0000</u>	<u>.0226</u>	<u>.0537</u>	<u>.0886</u>	<u>.1260</u>	<u>.2053</u>	<u>.2887</u>	<u>.3749</u>	<u>.4634</u>
19	<u>.0000</u>	<u>.0215</u>	<u>.0517</u>	<u>.0858</u>	<u>.1225</u>	<u>.2004</u>	<u>.2826</u>	<u>.3678</u>	<u>.4553</u>
20	<u>.0000</u>	<u>.0205</u>	<u>.0497</u>	<u>.0831</u>	<u>.1189</u>	<u>.1955</u>	<u>.2765</u>	<u>.3607</u>	<u>.4472</u>
21	<u>.0000</u>	<u>.0194</u>	<u>.0478</u>	<u>.0803</u>	<u>.1154</u>	<u>.1906</u>	<u>.2704</u>	<u>.3535</u>	<u>.4390</u>
22	<u>.0000</u>	<u>.0184</u>	<u>.0458</u>	<u>.0775</u>	<u>.1119</u>	<u>.1857</u>	<u>.2643</u>	<u>.3462</u>	<u>.4308</u>
23	<u>.0000</u>	<u>.0174</u>	<u>.0439</u>	<u>.0748</u>	<u>.1083</u>	<u>.1808</u>	<u>.2581</u>	<u>.3389</u>	<u>.4226</u>
24	<u>.0000</u>	<u>.0164</u>	<u>.0420</u>	<u>.0720</u>	<u>.1048</u>	<u>.1758</u>	<u>.2519</u>	<u>.3316</u>	<u>.4142</u>
25	<u>.0000</u>	<u>.0155</u>	<u>.0401</u>	<u>.0693</u>	<u>.1013</u>	<u>.1708</u>	<u>.2456</u>	<u>.3242</u>	<u>.4059</u>
26	<u>.0000</u>	<u>.0145</u>	<u>.0383</u>	<u>.0666</u>	<u>.0977</u>	<u>.1658</u>	<u>.2393</u>	<u>.3168</u>	<u>.3974</u>
27	<u>.0000</u>	<u>.0136</u>	<u>.0365</u>	<u>.0639</u>	<u>.0942</u>	<u>.1608</u>	<u>.2330</u>	<u>.3093</u>	<u>.3890</u>
28	<u>.0000</u>	<u>.0127</u>	<u>.0347</u>	<u>.0612</u>	<u>.0907</u>	<u>.1558</u>	<u>.2267</u>	<u>.3018</u>	<u>.3805</u>
29	<u>.0000</u>	<u>.0119</u>	<u>.0329</u>	<u>.0585</u>	<u>.0872</u>	<u>.1507</u>	<u>.2203</u>	<u>.2943</u>	<u>.3719</u>
30	<u>.0000</u>	<u>.0111</u>	<u>.0311</u>	<u>.0558</u>	<u>.0837</u>	<u>.1457</u>	<u>.2139</u>	<u>.2867</u>	<u>.3633</u>
31	<u>.0000</u>	<u>.0103</u>	<u>.0294</u>	<u>.0532</u>	<u>.0802</u>	<u>.1406</u>	<u>.2075</u>	<u>.2791</u>	<u>.3547</u>
32	<u>.0000</u>	<u>.0095</u>	<u>.0277</u>	<u>.0506</u>	<u>.0767</u>	<u>.1355</u>	<u>.2010</u>	<u>.2715</u>	<u>.3460</u>
33	<u>.0000</u>	<u>.0087</u>	<u>.0260</u>	<u>.0480</u>	<u>.0732</u>	<u>.1304</u>	<u>.1945</u>	<u>.2638</u>	<u>.3373</u>
34	<u>.0000</u>	<u>.0080</u>	<u>.0244</u>	<u>.0454</u>	<u>.0697</u>	<u>.1254</u>	<u>.1880</u>	<u>.2561</u>	<u>.3285</u>
35	<u>.0000</u>	<u>.0073</u>	<u>.0228</u>	<u>.0429</u>	<u>.0663</u>	<u>.1203</u>	<u>.1815</u>	<u>.2483</u>	<u>.3197</u>
36	<u>.0000</u>	<u>.0067</u>	<u>.0212</u>	<u>.0403</u>	<u>.0629</u>	<u>.1152</u>	<u>.1749</u>	<u>.2405</u>	<u>.3108</u>
37	<u>.0000</u>	<u>.0060</u>	<u>.0196</u>	<u>.0378</u>	<u>.0594</u>	<u>.1100</u>	<u>.1683</u>	<u>.2325</u>	<u>.3018</u>
38	<u>.0000</u>	<u>.0054</u>	<u>.0181</u>	<u>.0354</u>	<u>.0560</u>	<u>.1049</u>	<u>.1617</u>	<u>.2247</u>	<u>.2928</u>
39	<u>.0000</u>	<u>.0048</u>	<u>.0166</u>	<u>.0330</u>	<u>.0527</u>	<u>.0999</u>	<u>.1551</u>	<u>.2168</u>	<u>.2838</u>
40	<u>.0000</u>	<u>.0043</u>	<u>.0152</u>	<u>.0306</u>	<u>.0494</u>	<u>.0948</u>	<u>.1485</u>	<u>.2089</u>	<u>.2748</u>
41	<u>.0000</u>	<u>.0038</u>	<u>.0139</u>	<u>.0283</u>	<u>.0462</u>	<u>.0899</u>	<u>.1420</u>	<u>.2011</u>	<u>.2658</u>
42	<u>.0000</u>	<u>.0034</u>	<u>.0126</u>	<u>.0261</u>	<u>.0431</u>	<u>.0850</u>	<u>.1356</u>	<u>.1933</u>	<u>.2569</u>
43	<u>.0000</u>	<u>.0029</u>	<u>.0114</u>	<u>.0240</u>	<u>.0400</u>	<u>.0802</u>	<u>.1292</u>	<u>.1856</u>	<u>.2480</u>
44	<u>.0000</u>	<u>.0025</u>	<u>.0102</u>	<u>.0219</u>	<u>.0370</u>	<u>.0754</u>	<u>.1228</u>	<u>.1778</u>	<u>.2391</u>
45	<u>.0000</u>	<u>.0022</u>	<u>.0091</u>	<u>.0200</u>	<u>.0341</u>	<u>.0707</u>	<u>.1165</u>	<u>.1701</u>	<u>.2302</u>
46	<u>.0000</u>	<u>.0019</u>	<u>.0081</u>	<u>.0181</u>	<u>.0313</u>	<u>.0661</u>	<u>.1104</u>	<u>.1625</u>	<u>.2214</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>47</u>	<u>.0000</u>	<u>.0016</u>	<u>.0071</u>	<u>.0163</u>	<u>.0286</u>	<u>.0616</u>	<u>.1042</u>	<u>.1550</u>	<u>.2126</u>
<u>48</u>	<u>.0000</u>	<u>.0013</u>	<u>.0062</u>	<u>.0145</u>	<u>.0260</u>	<u>.0572</u>	<u>.0982</u>	<u>.1474</u>	<u>.2037</u>
<u>49</u>	<u>.0000</u>	<u>.0011</u>	<u>.0055</u>	<u>.0131</u>	<u>.0237</u>	<u>.0533</u>	<u>.0926</u>	<u>.1404</u>	<u>.1955</u>
<u>50</u>	<u>.0000</u>	<u>.0009</u>	<u>.0048</u>	<u>.0117</u>	<u>.0215</u>	<u>.0494</u>	<u>.0872</u>	<u>.1335</u>	<u>.1872</u>
<u>51</u>	<u>.0000</u>	<u>.0008</u>	<u>.0041</u>	<u>.0104</u>	<u>.0194</u>	<u>.0457</u>	<u>.0818</u>	<u>.1266</u>	<u>.1790</u>
<u>52</u>	<u>.0000</u>	<u>.0006</u>	<u>.0035</u>	<u>.0091</u>	<u>.0174</u>	<u>.0420</u>	<u>.0765</u>	<u>.1197</u>	<u>.1707</u>
<u>53</u>	<u>.0000</u>	<u>.0005</u>	<u>.0030</u>	<u>.0080</u>	<u>.0155</u>	<u>.0384</u>	<u>.0712</u>	<u>.1128</u>	<u>.1624</u>
<u>54</u>	<u>.0000</u>	<u>.0004</u>	<u>.0025</u>	<u>.0069</u>	<u>.0137</u>	<u>.0349</u>	<u>.0660</u>	<u>.1060</u>	<u>.1540</u>
<u>55</u>	<u>.0000</u>	<u>.0003</u>	<u>.0021</u>	<u>.0059</u>	<u>.0120</u>	<u>.0316</u>	<u>.0608</u>	<u>.0992</u>	<u>.1457</u>
<u>56</u>	<u>.0000</u>	<u>.0002</u>	<u>.0017</u>	<u>.0050</u>	<u>.0104</u>	<u>.0283</u>	<u>.0558</u>	<u>.0924</u>	<u>.1374</u>
<u>57</u>	<u>.0000</u>	<u>.0002</u>	<u>.0014</u>	<u>.0041</u>	<u>.0089</u>	<u>.0252</u>	<u>.0508</u>	<u>.0856</u>	<u>.1290</u>
<u>58</u>	<u>.0000</u>	<u>.0001</u>	<u>.0011</u>	<u>.0034</u>	<u>.0075</u>	<u>.0222</u>	<u>.0460</u>	<u>.0789</u>	<u>.1207</u>
<u>59</u>	<u>.0000</u>	<u>.0001</u>	<u>.0008</u>	<u>.0027</u>	<u>.0062</u>	<u>.0193</u>	<u>.0412</u>	<u>.0723</u>	<u>.1124</u>
<u>60</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0021</u>	<u>.0051</u>	<u>.0166</u>	<u>.0366</u>	<u>.0658</u>	<u>.1041</u>
<u>61</u>	<u>.0000</u>	<u>.0000</u>	<u>.0004</u>	<u>.0016</u>	<u>.0041</u>	<u>.0140</u>	<u>.0321</u>	<u>.0593</u>	<u>.0959</u>
<u>62</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0012</u>	<u>.0032</u>	<u>.0116</u>	<u>.0279</u>	<u>.0530</u>	<u>.0878</u>
<u>63</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0009</u>	<u>.0024</u>	<u>.0095</u>	<u>.0237</u>	<u>.0468</u>	<u>.0797</u>
<u>64</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0017</u>	<u>.0075</u>	<u>.0199</u>	<u>.0408</u>	<u>.0717</u>
<u>65</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0012</u>	<u>.0057</u>	<u>.0162</u>	<u>.0350</u>	<u>.0638</u>
<u>66</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0008</u>	<u>.0042</u>	<u>.0129</u>	<u>.0294</u>	<u>.0560</u>
<u>67</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0029</u>	<u>.0098</u>	<u>.0241</u>	<u>.0483</u>
<u>68</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0018</u>	<u>.0071</u>	<u>.0190</u>	<u>.0407</u>
<u>69</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0011</u>	<u>.0048</u>	<u>.0143</u>	<u>.0331</u>
<u>70</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0005</u>	<u>.0028</u>	<u>.0099</u>	<u>.0255</u>
<u>71</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0009</u>	<u>.0055</u>
<u>72</u>	<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>.0012</u>
<u>73</u>	<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>.0000</u>
<u>74</u>	<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>.0000</u>

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table

Hazard Group 4

Effective ((~~November 19, 2010~~)) June 30, 2017

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7329	.6663	.6072	.5545	.5072	.4659	.4317	.4034	.3797	.3599	.3433	.3292	.3175	.3079
41	\$120	.7291	.6610	.6007	.5469	.4989	.4582	.4246	.3967	.3734	.3539	.3376	.3240	.3129	.3039
42	\$120	.7254	.6559	.5942	.5393	.4912	.4510	.4178	.3902	.3672	.3481	.3321	.3192	.3087	.3003
43	\$120	.7218	.6508	.5879	.5320	.4840	.4442	.4113	.3840	.3613	.3424	.3271	.3147	.3049	.2969
44	\$120	.7182	.6459	.5817	.5250	.4773	.4378	.4050	.3779	.3555	.3371	.3224	.3107	.3013	.2938
45	\$120	.7148	.6410	.5755	.5185	.4709	.4315	.3989	.3720	.3499	.3322	.3181	.3069	.2980	.2910
46	\$120	.7115	.6363	.5696	.5124	.4648	.4254	.3929	.3662	.3447	.3276	.3140	.3033	.2949	.2884
47	\$120	.7083	.6316	.5640	.5066	.4589	.4194	.3870	.3607	.3398	.3232	.3102	.3000	.2921	.2860

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
48	\$120	.7052	.6271	.5586	.5010	.4531	.4136	.3813	.3555	.3351	.3190	.3065	.2969	.2895	.2839
49	\$120	.7022	.6227	.5536	.4955	.4474	.4079	.3759	.3506	.3306	.3151	.3031	.2940	.2871	.2819
50	\$120	.6992	.6185	.5487	.4902	.4418	.4023	.3707	.3458	.3263	.3114	.3000	.2914	.2849	.2801
-	\$250	.6995	.6186	.5466	.4824	.4253	.3746	.3306	.2930	.2611	.2341	.2114	.1923	.1762	.1628
51	\$120	.6964	.6145	.5441	.4851	.4364	.3970	.3657	.3412	.3223	.3079	.2970	.2889	.2829	.2785
-	\$250	.6966	.6144	.5410	.4755	.4173	.3663	.3223	.2850	.2534	.2268	.2044	.1858	.1703	.1575
52	\$120	.6937	.6107	.5396	.4800	.4311	.3918	.3608	.3368	.3184	.3046	.2942	.2866	.2811	.2771
-	\$250	.6939	.6102	.5354	.4687	.4096	.3583	.3144	.2772	.2459	.2196	.1977	.1796	.1647	.1525
53	\$120	.6911	.6071	.5352	.4750	.4259	.3868	.3561	.3326	.3147	.3014	.2917	.2846	.2795	.2758
-	\$250	.6913	.6061	.5299	.4619	.4021	.3505	.3066	.2696	.2385	.2127	.1912	.1737	.1594	.1479
54	\$120	.6887	.6037	.5309	.4702	.4209	.3819	.3516	.3285	.3112	.2985	.2893	.2827	.2780	.2747
-	\$250	.6888	.6022	.5245	.4553	.3949	.3431	.2991	.2622	.2314	.2059	.1851	.1681	.1545	.1435
55	\$120	.6864	.6004	.5267	.4654	.4160	.3771	.3472	.3246	.3079	.2958	.2871	.2809	.2766	.2736
-	\$250	.6864	.5983	.5191	.4489	.3879	.3358	.2918	.2550	.2245	.1995	.1792	.1629	.1498	.1395
56	\$120	.6843	.5972	.5226	.4609	.4113	.3725	.3430	.3209	.3048	.2932	.2850	.2793	.2754	.2727
-	\$250	.6841	.5945	.5140	.4428	.3812	.3287	.2846	.2479	.2177	.1932	.1735	.1578	.1454	.1357
57	\$120	.6823	.5941	.5187	.4564	.4066	.3680	.3389	.3174	.3018	.2908	.2832	.2779	.2743	.2720
-	\$250	.6819	.5909	.5090	.4368	.3746	.3218	.2775	.2410	.2112	.1873	.1682	.1531	.1413	.1322
58	\$120	.6804	.5912	.5148	.4520	.4021	.3637	.3350	.3140	.2990	.2886	.2814	.2766	.2734	.2713
-	\$250	.6799	.5874	.5042	.4311	.3682	.3149	.2706	.2343	.2049	.1815	.1630	.1486	.1375	.1289
-	\$500	.6799	.5875	.5040	.4294	.3637	.3062	.2566	.2142	.1783	.1482	.1232	.1025	.0855	.0716
59	\$120	.6787	.5884	.5111	.4478	.3977	.3595	.3312	.3108	.2964	.2865	.2798	.2754	.2725	.2707
-	\$250	.6779	.5840	.4996	.4255	.3618	.3082	.2639	.2278	.1989	.1760	.1582	.1444	.1339	.1259
-	\$500	.6779	.5841	.4991	.4232	.3563	.2981	.2480	.2056	.1699	.1401	.1156	.0955	.0792	.0660
60	\$120	.6771	.5857	.5075	.4436	.3934	.3554	.3276	.3077	.2940	.2846	.2784	.2744	.2718	.2701
-	\$250	.6761	.5809	.4952	.4200	.3557	.3017	.2573	.2215	.1930	.1707	.1535	.1404	.1306	.1232
-	\$500	.6761	.5808	.4943	.4171	.3491	.2901	.2397	.1972	.1617	.1323	.1083	.0889	.0733	.0608
61	\$120	.6755	.5831	.5041	.4396	.3893	.3515	.3241	.3048	.2916	.2828	.2771	.2734	.2711	.2697
-	\$250	.6744	.5779	.4909	.4148	.3496	.2953	.2509	.2153	.1873	.1657	.1492	.1367	.1275	.1207
-	\$500	.6744	.5777	.4897	.4110	.3420	.2823	.2315	.1889	.1536	.1247	.1013	.0826	.0676	.0559
62	\$120	.6741	.5806	.5007	.4357	.3852	.3477	.3208	.3021	.2895	.2812	.2759	.2726	.2706	.2693
-	\$250	.6728	.5750	.4869	.4096	.3438	.2891	.2447	.2094	.1819	.1609	.1450	.1333	.1247	.1185
-	\$500	.6728	.5747	.4852	.4052	.3350	.2746	.2235	.1809	.1458	.1174	.0946	.0765	.0624	.0513
63	\$120	.6728	.5783	.4975	.4319	.3813	.3440	.3176	.2995	.2875	.2797	.2749	.2719	.2701	.2690
-	\$250	.6713	.5724	.4830	.4046	.3380	.2830	.2386	.2036	.1767	.1563	.1412	.1301	.1221	.1165
-	\$500	.6713	.5719	.4809	.3995	.3282	.2671	.2156	.1730	.1382	.1103	.0882	.0709	.0574	.0471
64	\$120	.6716	.5761	.4943	.4282	.3775	.3405	.3145	.2970	.2856	.2784	.2739	.2712	.2697	.2687
-	\$250	.6700	.5699	.4792	.3998	.3324	.2770	.2327	.1981	.1717	.1520	.1376	.1272	.1198	.1147
-	\$500	.6700	.5693	.4768	.3940	.3216	.2597	.2079	.1653	.1309	.1035	.0821	.0655	.0528	.0433
-	\$1,000	.6700	.5693	.4768	.3939	.3212	.2587	.2060	.1623	.1266	.0979	.0750	.0570	.0431	.0323
65	\$120	.6705	.5740	.4913	.4246	.3739	.3371	.3117	.2948	.2839	.2772	.2731	.2707	.2693	.2685
-	\$250	.6689	.5676	.4757	.3951	.3270	.2712	.2269	.1927	.1669	.1479	.1342	.1245	.1177	.1131
-	\$500	.6688	.5668	.4729	.3887	.3152	.2525	.2003	.1578	.1237	.0970	.0762	.0604	.0486	.0397
-	\$1,000	.6688	.5668	.4729	.3885	.3146	.2512	.1980	.1542	.1188	.0906	.0684	.0512	.0380	.0281
66	\$120	.6695	.5720	.4884	.4212	.3703	.3338	.3089	.2926	.2823	.2761	.2723	.2702	.2690	.2683
-	\$250	.6678	.5655	.4723	.3907	.3217	.2656	.2214	.1875	.1624	.1441	.1311	.1220	.1158	.1116
-	\$500	.6677	.5645	.4692	.3836	.3089	.2455	.1930	.1505	.1168	.0907	.0707	.0557	.0446	.0365
-	\$1,000	.6677	.5645	.4691	.3833	.3081	.2438	.1902	.1464	.1112	.0836	.0621	.0457	.0334	.0242

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
67	\$120	.6686	.5702	.4857	.4179	.3669	.3307	.3063	.2906	.2809	.2751	.2717	.2698	.2687	.2682
-	\$250	.6669	.5635	.4691	.3863	.3166	.2602	.2160	.1826	.1580	.1405	.1282	.1198	.1141	.1104
-	\$500	.6667	.5624	.4656	.3786	.3028	.2386	.1858	.1434	.1102	.0847	.0655	.0514	.0411	.0337
-	\$1,000	.6667	.5624	.4655	.3782	.3017	.2366	.1825	.1387	.1039	.0768	.0562	.0406	.0291	.0207
68	\$120	.6678	.5684	.4830	.4147	.3636	.3278	.3039	.2888	.2796	.2742	.2711	.2694	.2685	.2680
-	\$250	.6661	.5617	.4661	.3822	.3117	.2549	.2108	.1778	.1539	.1371	.1255	.1177	.1126	.1093
-	\$500	.6659	.5605	.4623	.3739	.2968	.2319	.1788	.1365	.1038	.0790	.0607	.0473	.0378	.0311
-	\$1,000	.6659	.5604	.4621	.3733	.2955	.2294	.1750	.1312	.0968	.0704	.0505	.0359	.0252	.0176
69	\$120	.6671	.5668	.4805	.4116	.3605	.3249	.3016	.2870	.2784	.2734	.2706	.2691	.2683	.2679
-	\$250	.6654	.5601	.4632	.3781	.3068	.2497	.2058	.1733	.1501	.1339	.1231	.1159	.1113	.1084
-	\$500	.6652	.5587	.4592	.3693	.2911	.2253	.1719	.1298	.0976	.0736	.0561	.0436	.0349	.0289
-	\$1,000	.6652	.5587	.4589	.3685	.2894	.2225	.1676	.1238	.0899	.0642	.0452	.0315	.0217	.0148
70	\$120	.6665	.5653	.4781	.4086	.3574	.3222	.2994	.2855	.2773	.2727	.2702	.2689	.2682	.2679
-	\$250	.6649	.5586	.4605	.3743	.3022	.2447	.2010	.1690	.1464	.1310	.1209	.1143	.1102	.1076
-	\$500	.6646	.5572	.4563	.3649	.2855	.2189	.1652	.1234	.0917	.0685	.0519	.0402	.0323	.0269
-	\$1,000	.6646	.5571	.4559	.3640	.2835	.2156	.1603	.1167	.0833	.0584	.0403	.0275	.0185	.0123
71	\$120	.6659	.5638	.4757	.4057	.3545	.3196	.2974	.2840	.2763	.2720	.2698	.2687	.2681	.2678
-	\$250	.6644	.5572	.4580	.3705	.2976	.2398	.1962	.1647	.1429	.1283	.1188	.1128	.1092	.1070
-	\$500	.6641	.5557	.4535	.3607	.2799	.2125	.1586	.1170	.0860	.0636	.0478	.0371	.0299	.0252
-	\$1,000	.6640	.5556	.4531	.3596	.2777	.2088	.1531	.1097	.0768	.0528	.0356	.0237	.0156	.0102
72	\$120	.6654	.5626	.4736	.4030	.3517	.3172	.2955	.2826	.2754	.2715	.2695	.2685	.2680	.2678
-	\$250	.6640	.5560	.4557	.3671	.2933	.2353	.1918	.1609	.1398	.1259	.1171	.1116	.1083	.1064
-	\$500	.6637	.5546	.4511	.3568	.2748	.2066	.1524	.1111	.0807	.0592	.0443	.0344	.0279	.0237
-	\$1,000	.6636	.5544	.4505	.3555	.2722	.2024	.1464	.1031	.0709	.0477	.0315	.0205	.0132	.0084
73	\$120	.6650	.5614	.4716	.4006	.3493	.3151	.2938	.2815	.2747	.2711	.2692	.2683	.2679	.2677
-	\$250	.6636	.5550	.4536	.3640	.2894	.2310	.1878	.1574	.1370	.1238	.1155	.1106	.1077	.1060
-	\$500	.6634	.5536	.4489	.3533	.2700	.2010	.1467	.1056	.0759	.0552	.0412	.0321	.0262	.0226
-	\$1,000	.6633	.5534	.4483	.3518	.2671	.1964	.1401	.0970	.0655	.0432	.0279	.0177	.0112	.0070
74	\$120	.6647	.5607	.4704	.3991	.3477	.3137	.2928	.2808	.2742	.2708	.2691	.2683	.2679	.2677
-	\$250	.6635	.5545	.4524	.3620	.2870	.2284	.1853	.1553	.1353	.1225	.1146	.1100	.1073	.1057
-	\$500	.6632	.5530	.4476	.3511	.2670	.1975	.1430	.1022	.0730	.0528	.0394	.0307	.0252	.0219
-	\$1,000	.6632	.5528	.4469	.3494	.2639	.1926	.1361	.0932	.0621	.0404	.0257	.0161	.0100	.0062))

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	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
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
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
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
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
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
	\$800	.5770	.4902	.4128	.3449	.2859	.2355	.1928	.1570	.1273	.1028	.0829	.0668	.0539
62	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table

Hazard Group 4

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0022	.0089	.0196	.0337	.0701	.1158	.1692	.2289
41	\$120	.0000	.0019	.0081	.0181	.0314	.0663	.1106	.1626	.2212
42	\$120	.0000	.0017	.0073	.0166	.0292	.0626	.1055	.1562	.2137
43	\$120	.0000	.0015	.0066	.0152	.0270	.0590	.1004	.1499	.2063
44	\$120	.0000	.0013	.0059	.0139	.0250	.0554	.0955	.1437	.1994
45	\$120	.0000	.0011	.0053	.0127	.0231	.0520	.0906	.1375	.1929
46	\$120	.0000	.0009	.0047	.0115	.0212	.0487	.0859	.1316	.1868
47	\$120	.0000	.0008	.0042	.0104	.0194	.0455	.0812	.1259	.1809
48	\$120	.0000	.0007	.0037	.0093	.0177	.0424	.0767	.1206	.1753
49	\$120	.0000	.0006	.0032	.0084	.0161	.0393	.0723	.1156	.1699
50	\$120	.0000	.0005	.0028	.0075	.0146	.0364	.0680	.1107	.1646
-	\$250	.0000	.0005	.0028	.0075	.0147	.0366	.0682	.1086	.1568
51	\$120	.0000	.0004	.0024	.0066	.0132	.0336	.0641	.1061	.1594
-	\$250	.0000	.0004	.0024	.0067	.0133	.0338	.0639	.1029	.1499
52	\$120	.0000	.0003	.0021	.0058	.0118	.0309	.0603	.1015	.1544
-	\$250	.0000	.0003	.0021	.0059	.0119	.0311	.0598	.0973	.1431
53	\$120	.0000	.0003	.0018	.0051	.0106	.0283	.0567	.0971	.1494
-	\$250	.0000	.0003	.0018	.0051	.0106	.0285	.0557	.0918	.1363
54	\$120	.0000	.0002	.0015	.0044	.0094	.0259	.0533	.0929	.1445
-	\$250	.0000	.0002	.0015	.0045	.0094	.0260	.0517	.0864	.1297
55	\$120	.0000	.0002	.0013	.0038	.0082	.0236	.0500	.0887	.1398
-	\$250	.0000	.0002	.0013	.0039	.0083	.0236	.0479	.0811	.1233
56	\$120	.0000	.0001	.0010	.0033	.0072	.0215	.0468	.0846	.1352
-	\$250	.0000	.0001	.0011	.0033	.0073	.0213	.0441	.0759	.1172
57	\$120	.0000	.0001	.0009	.0028	.0063	.0195	.0437	.0806	.1308
-	\$250	.0000	.0001	.0009	.0028	.0063	.0191	.0405	.0710	.1112
58	\$120	.0000	.0001	.0007	.0023	.0054	.0176	.0408	.0768	.1264
-	\$250	.0000	.0001	.0007	.0024	.0054	.0170	.0370	.0662	.1054
-	\$500	.0000	.0001	.0007	.0024	.0055	.0171	.0370	.0659	.1038
59	\$120	.0000	.0001	.0006	.0019	.0046	.0159	.0379	.0731	.1221
-	\$250	.0000	.0001	.0006	.0020	.0046	.0151	.0336	.0615	.0998
-	\$500	.0000	.0001	.0006	.0020	.0047	.0151	.0337	.0610	.0976
60	\$120	.0000	.0000	.0004	.0016	.0039	.0143	.0353	.0695	.1180
-	\$250	.0000	.0000	.0004	.0016	.0039	.0133	.0304	.0571	.0944

((Minimum Loss Ratio										
Size	Single Loss Limit[±]	0%	5%	10%	15%	20%	30%	40%	50%	60%
-	\$500	.0000	.0000	.0004	.0016	.0039	.0133	.0304	.0563	.0914
61	\$120	.0000	.0000	.0003	.0013	.0033	.0127	.0327	.0660	.1140
-	\$250	.0000	.0000	.0003	.0013	.0033	.0115	.0274	.0529	.0891
-	\$500	.0000	.0000	.0003	.0013	.0033	.0116	.0273	.0517	.0854
62	\$120	.0000	.0000	.0003	.0010	.0028	.0113	.0302	.0627	.1101
-	\$250	.0000	.0000	.0003	.0010	.0027	.0100	.0246	.0488	.0840
-	\$500	.0000	.0000	.0003	.0010	.0027	.0100	.0243	.0472	.0796
63	\$120	.0000	.0000	.0002	.0008	.0023	.0100	.0279	.0594	.1063
-	\$250	.0000	.0000	.0002	.0008	.0022	.0085	.0220	.0449	.0790
-	\$500	.0000	.0000	.0002	.0008	.0022	.0085	.0215	.0429	.0739
64	\$120	.0000	.0000	.0001	.0006	.0019	.0088	.0257	.0563	.1026
-	\$250	.0000	.0000	.0001	.0006	.0017	.0072	.0195	.0412	.0742
-	\$500	.0000	.0000	.0001	.0006	.0017	.0072	.0189	.0388	.0684
-	\$1,000	.0000	.0000	.0001	.0006	.0017	.0072	.0189	.0388	.0683
65	\$120	.0000	.0000	.0001	.0005	.0015	.0077	.0236	.0533	.0990
-	\$250	.0000	.0000	.0001	.0005	.0014	.0061	.0172	.0377	.0695
-	\$500	.0000	.0000	.0001	.0005	.0014	.0060	.0164	.0349	.0631
-	\$1,000	.0000	.0000	.0001	.0005	.0014	.0060	.0164	.0348	.0629
66	\$120	.0000	.0000	.0001	.0004	.0012	.0067	.0216	.0504	.0956
-	\$250	.0000	.0000	.0001	.0003	.0010	.0050	.0151	.0343	.0650
-	\$500	.0000	.0000	.0001	.0003	.0010	.0049	.0141	.0311	.0579
-	\$1,000	.0000	.0000	.0001	.0003	.0010	.0049	.0141	.0311	.0576
67	\$120	.0000	.0000	.0000	.0003	.0010	.0058	.0197	.0476	.0922
-	\$250	.0000	.0000	.0000	.0002	.0008	.0041	.0131	.0311	.0607
-	\$500	.0000	.0000	.0000	.0002	.0008	.0039	.0120	.0276	.0530
-	\$1,000	.0000	.0000	.0000	.0002	.0008	.0039	.0120	.0275	.0525
68	\$120	.0000	.0000	.0000	.0002	.0007	.0050	.0180	.0450	.0890
-	\$250	.0000	.0000	.0000	.0002	.0006	.0033	.0113	.0281	.0565
-	\$500	.0000	.0000	.0000	.0002	.0006	.0031	.0101	.0243	.0482
-	\$1,000	.0000	.0000	.0000	.0002	.0006	.0031	.0100	.0241	.0476
69	\$120	.0000	.0000	.0000	.0001	.0006	.0043	.0164	.0424	.0859
-	\$250	.0000	.0000	.0000	.0001	.0004	.0026	.0097	.0252	.0525
-	\$500	.0000	.0000	.0000	.0001	.0004	.0024	.0083	.0212	.0437
-	\$1,000	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0209	.0429
70	\$120	.0000	.0000	.0000	.0001	.0004	.0036	.0149	.0400	.0830
-	\$250	.0000	.0000	.0000	.0001	.0003	.0020	.0082	.0225	.0487
-	\$500	.0000	.0000	.0000	.0001	.0002	.0018	.0067	.0182	.0393
-	\$1,000	.0000	.0000	.0000	.0001	.0002	.0017	.0066	.0179	.0384
71	\$120	.0000	.0000	.0000	.0001	.0003	.0031	.0134	.0377	.0801
-	\$250	.0000	.0000	.0000	.0000	.0002	.0015	.0068	.0199	.0449

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
-	\$500	.0000	.0000	.0000	.0000	.0001	.0012	.0053	.0155	.0351
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0012	.0052	.0150	.0339
72	\$120	.0000	.0000	.0000	.0000	.0002	.0026	.0121	.0355	.0774
-	\$250	.0000	.0000	.0000	.0000	.0001	.0011	.0056	.0176	.0415
-	\$500	.0000	.0000	.0000	.0000	.0001	.0009	.0041	.0130	.0312
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0008	.0040	.0125	.0299
73	\$120	.0000	.0000	.0000	.0000	.0002	.0022	.0110	.0336	.0750
-	\$250	.0000	.0000	.0000	.0000	.0001	.0008	.0046	.0156	.0383
-	\$500	.0000	.0000	.0000	.0000	.0000	.0006	.0031	.0109	.0276
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0103	.0261
74	\$120	.0000	.0000	.0000	.0000	.0001	.0019	.0103	.0324	.0734
-	\$250	.0000	.0000	.0000	.0000	.0000	.0007	.0040	.0143	.0364
-	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0026	.0096	.0254
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0089	.0238))

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	
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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
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
54	\$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
55	\$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
56	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
57	\$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
58	\$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
59	\$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
60	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$800	.0001	.0004	.0016	.0041	.0140	.0321	.0593	.0959
62	\$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
	\$800	.0001	.0003	.0012	.0032	.0117	.0279	.0530	.0878
	\$1,000	.0001	.0003	.0012	.0032	.0116	.0279	.0530	.0878
63	\$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
	\$800	.0001	.0002	.0009	.0024	.0095	.0237	.0468	.0797
	\$1,000	.0001	.0002	.0009	.0024	.0095	.0237	.0468	.0797
64	\$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
	\$800	.0000	.0001	.0006	.0017	.0075	.0199	.0408	.0717
	\$1,000	.0000	.0001	.0006	.0017	.0075	.0199	.0408	.0717
65	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0009	.0055
	72	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0028
\$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
\$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	.0003
	\$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
	\$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
\$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

* Single Loss Limit values are expressed in thousands of dollars.

AMENDATORY SECTION (Amending WSR 10-21-086, filed 10/19/10, effective 11/19/10)

WAC 296-17B-950 Hazard Group 5 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 5

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8774	.8618	.8479	.8353	.8235	.8126	.8023	.7925	.7832	.7744	.7658	.7576	.7498	.7421
2	.8725	.8559	.8411	.8276	.8151	.8035	.7925	.7821	.7723	.7628	.7538	.7451	.7367	.7286
3	.8676	.8500	.8343	.8200	.8068	.7944	.7828	.7718	.7613	.7513	.7418	.7326	.7237	.7151
4	.8628	.8442	.8275	.8124	.7984	.7853	.7730	.7614	.7503	.7398	.7297	.7200	.7106	.7016
5	.8580	.8383	.8207	.8047	.7900	.7762	.7633	.7510	.7394	.7283	.7176	.7074	.6976	.6881
6	.8532	.8325	.8140	.7972	.7816	.7671	.7535	.7406	.7284	.7167	.7056	.6949	.6845	.6746
7	.8484	.8267	.8073	.7896	.7733	.7581	.7438	.7303	.7175	.7053	.6936	.6824	.6716	.6612
8	.8437	.8209	.8006	.7821	.7650	.7491	.7341	.7200	.7066	.6938	.6816	.6699	.6587	.6478
9	.8391	.8152	.7939	.7746	.7567	.7401	.7245	.7097	.6958	.6824	.6697	.6575	.6458	.6345
10	.8344	.8095	.7873	.7671	.7485	.7311	.7149	.6995	.6849	.6710	.6578	.6451	.6329	.6213
11	.8298	.8039	.7807	.7597	.7403	.7222	.7052	.6892	.6741	.6597	.6459	.6328	.6202	.6081
12	.8253	.7982	.7741	.7522	.7320	.7132	.6956	.6790	.6633	.6484	.6341	.6205	.6074	.5949
13	.8207	.7926	.7676	.7448	.7238	.7043	.6860	.6688	.6525	.6370	.6223	.6082	.5947	.5818
14	.8162	.7870	.7610	.7374	.7156	.6954	.6764	.6586	.6417	.6257	.6105	.5960	.5821	.5688
15	.8117	.7814	.7545	.7300	.7074	.6864	.6668	.6484	.6310	.6145	.5987	.5838	.5695	.5557
16	.8072	.7759	.7479	.7226	.6992	.6775	.6573	.6382	.6202	.6032	.5870	.5716	.5569	.5428
17	.8028	.7703	.7414	.7152	.6910	.6686	.6477	.6280	.6095	.5920	.5753	.5595	.5444	.5299
18	.7983	.7648	.7349	.7078	.6828	.6597	.6381	.6179	.5988	.5807	.5636	.5474	.5319	.5171
19	.7939	.7593	.7284	.7004	.6746	.6508	.6285	.6077	.5881	.5695	.5520	.5353	.5194	.5043
20	.7895	.7538	.7219	.6930	.6664	.6418	.6190	.5975	.5774	.5584	.5404	.5233	.5071	.4916
21	.7851	.7482	.7154	.6855	.6582	.6329	.6094	.5873	.5667	.5472	.5287	.5113	.4947	.4789
22	.7808	.7427	.7088	.6781	.6500	.6239	.5998	.5772	.5559	.5360	.5171	.4993	.4823	.4662
23	.7764	.7372	.7023	.6707	.6417	.6150	.5902	.5670	.5453	.5248	.5055	.4873	.4700	.4536
24	.7721	.7317	.6958	.6633	.6335	.6060	.5805	.5568	.5345	.5136	.4939	.4753	.4577	.4410
25	.7678	.7263	.6893	.6558	.6252	.5970	.5709	.5466	.5238	.5025	.4824	.4634	.4455	.4284
26	.7635	.7208	.6827	.6483	.6169	.5880	.5613	.5364	.5131	.4913	.4708	.4515	.4332	.4159
27	.7592	.7153	.6762	.6409	.6087	.5790	.5516	.5261	.5024	.4801	.4592	.4395	.4210	.4034
28	.7549	.7098	.6696	.6334	.6003	.5700	.5419	.5159	.4916	.4689	.4476	.4276	.4087	.3909
29	.7507	.7043	.6631	.6259	.5920	.5609	.5322	.5057	.4809	.4578	.4361	.4157	.3965	.3784
30	.7465	.6989	.6565	.6184	.5837	.5519	.5225	.4954	.4701	.4465	.4245	.4038	.3842	.3658
31	.7423	.6934	.6500	.6109	.5753	.5428	.5128	.4851	.4594	.4354	.4129	.3918	.3720	.3533
32	.7381	.6880	.6434	.6034	.5670	.5337	.5031	.4748	.4485	.4241	.4013	.3799	.3597	.3408
33	.7339	.6825	.6369	.5958	.5586	.5245	.4933	.4644	.4377	.4128	.3896	.3679	.3475	.3283
34	.7297	.6771	.6303	.5883	.5501	.5154	.4835	.4541	.4268	.4015	.3779	.3558	.3351	.3157
35	.7256	.6717	.6237	.5807	.5417	.5062	.4736	.4436	.4159	.3902	.3662	.3438	.3228	.3031
36	.7215	.6662	.6171	.5731	.5332	.4969	.4637	.4331	.4049	.3787	.3543	.3316	.3103	.2905
37	.7174	.6608	.6106	.5655	.5247	.4876	.4537	.4226	.3938	.3672	.3425	.3194	.2980	.2779
38	.7134	.6554	.6040	.5578	.5162	.4783	.4437	.4120	.3827	.3557	.3305	.3072	.2856	.2655
39	.7094	.6501	.5974	.5502	.5077	.4690	.4337	.4014	.3716	.3441	.3187	.2951	.2733	.2531
40	.7055	.6448	.5909	.5427	.4992	.4597	.4237	.3908	.3605	.3326	.3068	.2831	.2612	.2410
41	.7017	.6396	.5844	.5351	.4907	.4504	.4137	.3802	.3494	.3211	.2951	.2712	.2492	.2290
42	.6979	.6344	.5781	.5276	.4823	.4412	.4038	.3696	.3384	.3098	.2835	.2595	.2375	.2173

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
43	.6942	.6293	.5717	.5202	.4739	.4319	.3938	.3591	.3274	.2985	.2721	.2480	.2259	.2058
44	.6906	.6243	.5655	.5129	.4655	.4228	.3840	.3487	.3166	.2874	.2608	.2366	.2146	.1946
45	.6871	.6194	.5593	.5056	.4572	.4136	.3741	.3383	.3059	.2764	.2497	.2255	.2035	.1836
46	.6837	.6146	.5532	.4983	.4490	.4045	.3644	.3281	.2953	.2656	.2388	.2146	.1927	.1730
47	.6803	.6099	.5472	.4911	.4408	.3955	.3547	.3179	.2847	.2549	.2280	.2038	.1821	.1626
48	.6771	.6052	.5412	.4839	.4326	.3865	.3450	.3078	.2743	.2443	.2174	.1933	.1718	.1525
49	.6739	.6006	.5353	.4768	.4245	.3775	.3354	.2977	.2640	.2339	.2070	.1830	.1617	.1427
50	.6709	.5961	.5294	.4697	.4164	.3686	.3259	.2878	.2538	.2236	.1968	.1730	.1519	.1332
51	.6679	.5917	.5236	.4627	.4083	.3597	.3164	.2779	.2438	.2135	.1867	.1631	.1423	.1240
52	.6650	.5874	.5179	.4558	.4003	.3509	.3071	.2682	.2338	.2035	.1769	.1535	.1330	.1151
53	.6622	.5831	.5122	.4489	.3924	.3422	.2977	.2585	.2240	.1937	.1672	.1441	.1240	.1065
54	.6596	.5790	.5067	.4420	.3845	.3335	.2885	.2490	.2143	.1841	.1578	.1350	.1152	.0982
55	.6570	.5749	.5012	.4353	.3767	.3249	.2794	.2395	.2048	.1746	.1485	.1261	.1068	.0902
56	.6545	.5710	.4958	.4286	.3689	.3164	.2703	.2302	.1954	.1653	.1395	.1174	.0985	.0825
57	.6521	.5671	.4905	.4220	.3613	.3079	.2613	.2209	.1861	.1562	.1307	.1090	.0906	.0752
58	.6499	.5634	.4853	.4155	.3537	.2995	.2525	.2118	.1769	.1472	.1221	.1008	.0830	.0682
59	.6477	.5598	.4802	.4090	.3462	.2913	.2437	.2028	.1680	.1385	.1137	.0930	.0757	.0615
60	.6457	.5563	.4752	.4028	.3388	.2831	.2350	.1939	.1591	.1299	.1055	.0854	.0687	.0551
61	.6438	.5530	.4704	.3966	.3315	.2750	.2264	.1852	.1505	.1215	.0976	.0780	.0621	.0491
62	.6421	.5498	.4658	.3906	.3244	.2670	.2180	.1765	.1420	.1134	.0900	.0710	.0557	.0435
63	.6404	.5468	.4613	.3847	.3173	.2591	.2096	.1681	.1336	.1055	.0826	.0643	.0498	.0383
64	.6389	.5440	.4569	.3789	.3104	.2514	.2014	.1597	.1255	.0978	.0755	.0579	.0441	.0334
65	.6376	.5413	.4528	.3733	.3036	.2437	.1933	.1515	.1176	.0903	.0687	.0519	.0389	.0289
66	.6364	.5389	.4488	.3679	.2969	.2362	.1853	.1435	.1098	.0831	.0623	.0462	.0340	.0248
67	.6353	.5366	.4451	.3626	.2904	.2288	.1775	.1357	.1023	.0762	.0561	.0408	.0295	.0210
68	.6344	.5345	.4415	.3576	.2841	.2215	.1698	.1280	.0950	.0696	.0503	.0359	.0253	.0177
69	.6335	.5326	.4381	.3527	.2778	.2144	.1622	.1205	.0880	.0632	.0447	.0313	.0216	.0147
70	.6329	.5308	.4350	.3480	.2718	.2074	.1548	.1132	.0812	.0572	.0396	.0270	.0182	.0121
71	.6323	.5293	.4320	.3433	.2657	.2003	.1474	.1059	.0744	.0513	.0347	.0231	.0151	.0097
72	.6319	.5280	.4293	.3391	.2601	.1937	.1404	.0991	.0683	.0460	.0303	.0196	.0125	.0078
73	.6315	.5269	.4270	.3352	.2548	.1875	.1338	.0928	.0626	.0412	.0265	.0167	.0103	.0063
74	.6314	.5263	.4256	.3328	.2514	.1835	.1296	.0888	.0591	.0383	.0242	.0150	.0091	.0054))

Maximum Loss Ratio														
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
1	<u>.8989</u>	<u>.8888</u>	<u>.8795</u>	<u>.8708</u>	<u>.8625</u>	<u>.8547</u>	<u>.8471</u>	<u>.8399</u>	<u>.8329</u>	<u>.8261</u>	<u>.8195</u>	<u>.8132</u>	<u>.8070</u>	
2	<u>.8933</u>	<u>.8824</u>	<u>.8723</u>	<u>.8628</u>	<u>.8539</u>	<u>.8453</u>	<u>.8371</u>	<u>.8293</u>	<u>.8217</u>	<u>.8143</u>	<u>.8072</u>	<u>.8003</u>	<u>.7936</u>	
3	<u>.8882</u>	<u>.8765</u>	<u>.8657</u>	<u>.8555</u>	<u>.8458</u>	<u>.8367</u>	<u>.8279</u>	<u>.8195</u>	<u>.8113</u>	<u>.8035</u>	<u>.7958</u>	<u>.7884</u>	<u>.7812</u>	
4	<u>.8831</u>	<u>.8705</u>	<u>.8589</u>	<u>.8480</u>	<u>.8377</u>	<u>.8279</u>	<u>.8185</u>	<u>.8095</u>	<u>.8008</u>	<u>.7924</u>	<u>.7843</u>	<u>.7764</u>	<u>.7688</u>	
5	<u>.8779</u>	<u>.8645</u>	<u>.8521</u>	<u>.8405</u>	<u>.8295</u>	<u>.8191</u>	<u>.8091</u>	<u>.7995</u>	<u>.7902</u>	<u>.7813</u>	<u>.7726</u>	<u>.7642</u>	<u>.7561</u>	
6	<u>.8726</u>	<u>.8584</u>	<u>.8452</u>	<u>.8329</u>	<u>.8212</u>	<u>.8101</u>	<u>.7995</u>	<u>.7893</u>	<u>.7795</u>	<u>.7700</u>	<u>.7609</u>	<u>.7520</u>	<u>.7433</u>	
7	<u>.8673</u>	<u>.8522</u>	<u>.8383</u>	<u>.8252</u>	<u>.8128</u>	<u>.8011</u>	<u>.7898</u>	<u>.7791</u>	<u>.7687</u>	<u>.7587</u>	<u>.7490</u>	<u>.7396</u>	<u>.7305</u>	
8	<u>.8620</u>	<u>.8460</u>	<u>.8313</u>	<u>.8174</u>	<u>.8044</u>	<u>.7920</u>	<u>.7801</u>	<u>.7687</u>	<u>.7578</u>	<u>.7472</u>	<u>.7370</u>	<u>.7271</u>	<u>.7175</u>	
9	<u>.8566</u>	<u>.8398</u>	<u>.8242</u>	<u>.8096</u>	<u>.7958</u>	<u>.7827</u>	<u>.7702</u>	<u>.7583</u>	<u>.7467</u>	<u>.7356</u>	<u>.7249</u>	<u>.7145</u>	<u>.7045</u>	
10	<u>.8513</u>	<u>.8335</u>	<u>.8172</u>	<u>.8018</u>	<u>.7873</u>	<u>.7735</u>	<u>.7604</u>	<u>.7478</u>	<u>.7357</u>	<u>.7241</u>	<u>.7129</u>	<u>.7020</u>	<u>.6915</u>	
11	<u>.8459</u>	<u>.8273</u>	<u>.8101</u>	<u>.7939</u>	<u>.7787</u>	<u>.7643</u>	<u>.7505</u>	<u>.7373</u>	<u>.7247</u>	<u>.7125</u>	<u>.7008</u>	<u>.6895</u>	<u>.6785</u>	
12	<u>.8404</u>	<u>.8209</u>	<u>.8028</u>	<u>.7859</u>	<u>.7700</u>	<u>.7549</u>	<u>.7405</u>	<u>.7267</u>	<u>.7135</u>	<u>.7008</u>	<u>.6886</u>	<u>.6767</u>	<u>.6653</u>	
13	<u>.8349</u>	<u>.8145</u>	<u>.7956</u>	<u>.7779</u>	<u>.7612</u>	<u>.7454</u>	<u>.7304</u>	<u>.7160</u>	<u>.7022</u>	<u>.6890</u>	<u>.6762</u>	<u>.6640</u>	<u>.6521</u>	
14	<u>.8294</u>	<u>.8080</u>	<u>.7882</u>	<u>.7698</u>	<u>.7524</u>	<u>.7359</u>	<u>.7202</u>	<u>.7052</u>	<u>.6909</u>	<u>.6771</u>	<u>.6639</u>	<u>.6511</u>	<u>.6388</u>	
15	<u>.8239</u>	<u>.8015</u>	<u>.7809</u>	<u>.7616</u>	<u>.7435</u>	<u>.7263</u>	<u>.7100</u>	<u>.6944</u>	<u>.6795</u>	<u>.6653</u>	<u>.6515</u>	<u>.6383</u>	<u>.6256</u>	

Size	Maximum Loss Ratio												
	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
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

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table

Hazard Group 5

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0355	.0738	.1148	.1576	.2464	.3378	.4309	.5253
2	.0000	.0340	.0713	.1116	.1538	.2415	.3319	.4241	.5176
3	.0000	.0325	.0689	.1085	.1501	.2366	.3260	.4173	.5100
4	.0000	.0310	.0665	.1055	.1464	.2318	.3202	.4105	.5024
5	.0000	.0295	.0642	.1025	.1428	.2270	.3143	.4037	.4947
6	.0000	.0281	.0620	.0996	.1392	.2222	.3085	.3970	.4872
7	.0000	.0268	.0599	.0967	.1356	.2174	.3027	.3903	.4796
8	.0000	.0255	.0578	.0939	.1321	.2127	.2969	.3836	.4721
9	.0000	.0243	.0558	.0911	.1287	.2081	.2912	.3769	.4646
10	.0000	.0231	.0538	.0884	.1253	.2034	.2855	.3703	.4571
11	.0000	.0220	.0519	.0857	.1219	.1988	.2799	.3637	.4497
12	.0000	.0209	.0500	.0830	.1185	.1943	.2742	.3571	.4422
13	.0000	.0199	.0481	.0804	.1152	.1897	.2686	.3506	.4348
14	.0000	.0189	.0463	.0778	.1119	.1852	.2630	.3440	.4274
15	.0000	.0179	.0445	.0752	.1087	.1807	.2574	.3375	.4200
16	.0000	.0170	.0427	.0727	.1054	.1762	.2519	.3309	.4126
17	.0000	.0161	.0410	.0702	.1022	.1718	.2463	.3244	.4052
18	.0000	.0152	.0393	.0678	.0991	.1673	.2408	.3179	.3978
19	.0000	.0144	.0376	.0653	.0959	.1629	.2353	.3114	.3904
20	.0000	.0136	.0360	.0629	.0928	.1585	.2298	.3049	.3830
21	.0000	.0128	.0344	.0605	.0897	.1541	.2242	.2984	.3755
22	.0000	.0120	.0328	.0582	.0866	.1498	.2187	.2918	.3681
23	.0000	.0113	.0313	.0559	.0836	.1454	.2132	.2853	.3607
24	.0000	.0106	.0298	.0536	.0806	.1411	.2077	.2788	.3533
25	.0000	.0099	.0283	.0513	.0776	.1368	.2023	.2723	.3458
26	.0000	.0093	.0268	.0491	.0747	.1325	.1968	.2657	.3383
27	.0000	.0086	.0254	.0469	.0717	.1282	.1913	.2592	.3309
28	.0000	.0080	.0240	.0448	.0688	.1239	.1858	.2526	.3234
29	.0000	.0074	.0227	.0427	.0660	.1197	.1803	.2461	.3159

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
30	.0000	.0069	.0214	.0406	.0631	.1155	.1749	.2395	.3084
31	.0000	.0063	.0201	.0385	.0603	.1113	.1694	.2330	.3009
32	.0000	.0058	.0188	.0365	.0575	.1071	.1640	.2264	.2934
33	.0000	.0053	.0176	.0345	.0548	.1029	.1585	.2199	.2858
34	.0000	.0049	.0164	.0326	.0521	.0987	.1531	.2133	.2783
35	.0000	.0044	.0153	.0307	.0494	.0946	.1477	.2067	.2707
36	.0000	.0040	.0142	.0288	.0468	.0905	.1422	.2001	.2631
37	.0000	.0036	.0131	.0270	.0442	.0864	.1368	.1936	.2555
38	.0000	.0033	.0121	.0252	.0416	.0824	.1314	.1870	.2478
39	.0000	.0029	.0111	.0235	.0392	.0784	.1261	.1804	.2402
40	.0000	.0026	.0102	.0218	.0367	.0745	.1208	.1739	.2327
41	.0000	.0023	.0093	.0202	.0344	.0707	.1156	.1674	.2251
42	.0000	.0021	.0085	.0187	.0321	.0669	.1104	.1611	.2176
43	.0000	.0018	.0077	.0172	.0299	.0632	.1053	.1547	.2102
44	.0000	.0016	.0069	.0158	.0278	.0596	.1003	.1485	.2029
45	.0000	.0014	.0062	.0145	.0257	.0561	.0954	.1423	.1956
46	.0000	.0012	.0056	.0132	.0238	.0527	.0906	.1362	.1883
47	.0000	.0010	.0050	.0120	.0219	.0493	.0859	.1302	.1811
48	.0000	.0009	.0044	.0109	.0201	.0461	.0812	.1242	.1739
49	.0000	.0008	.0039	.0098	.0183	.0429	.0766	.1183	.1668
50	.0000	.0006	.0034	.0088	.0167	.0399	.0721	.1124	.1597
51	.0000	.0005	.0030	.0078	.0151	.0369	.0677	.1066	.1527
52	.0000	.0004	.0026	.0069	.0136	.0340	.0634	.1009	.1458
53	.0000	.0004	.0022	.0061	.0122	.0312	.0591	.0952	.1389
54	.0000	.0003	.0019	.0053	.0109	.0286	.0550	.0897	.1320
55	.0000	.0002	.0016	.0046	.0096	.0260	.0509	.0842	.1253
56	.0000	.0002	.0013	.0040	.0085	.0235	.0470	.0788	.1186
57	.0000	.0002	.0011	.0034	.0074	.0211	.0431	.0735	.1120
58	.0000	.0001	.0009	.0029	.0064	.0189	.0394	.0683	.1055
59	.0000	.0001	.0007	.0024	.0055	.0167	.0358	.0632	.0990
60	.0000	.0001	.0006	.0020	.0046	.0147	.0323	.0582	.0928
61	.0000	.0000	.0004	.0016	.0039	.0128	.0290	.0534	.0866
62	.0000	.0000	.0003	.0013	.0032	.0111	.0258	.0488	.0806
63	.0000	.0000	.0003	.0010	.0026	.0094	.0228	.0443	.0747
64	.0000	.0000	.0002	.0008	.0021	.0079	.0200	.0399	.0689
65	.0000	.0000	.0001	.0006	.0016	.0066	.0173	.0358	.0633
66	.0000	.0000	.0001	.0004	.0012	.0054	.0149	.0318	.0579
67	.0000	.0000	.0001	.0003	.0009	.0043	.0126	.0281	.0526
68	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0245	.0476
69	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0211	.0427
70	.0000	.0000	.0000	.0001	.0003	.0019	.0068	.0180	.0380
71	.0000	.0000	.0000	.0000	.0002	.0013	.0053	.0150	.0333

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
72	.0000	.0000	.0000	.0000	.0001	.0009	.0040	.0123	.0291
73	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0100	.0252
74	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0086	.0228))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	<u>.0000</u>	<u>.0440</u>	<u>.0893</u>	<u>.1358</u>	<u>.1833</u>	<u>.2799</u>	<u>.3779</u>	<u>.4768</u>	<u>.5765</u>
2	<u>.0000</u>	<u>.0427</u>	<u>.0871</u>	<u>.1330</u>	<u>.1798</u>	<u>.2753</u>	<u>.3723</u>	<u>.4704</u>	<u>.5693</u>
3	<u>.0000</u>	<u>.0415</u>	<u>.0850</u>	<u>.1304</u>	<u>.1766</u>	<u>.2711</u>	<u>.3672</u>	<u>.4645</u>	<u>.5627</u>
4	<u>.0000</u>	<u>.0403</u>	<u>.0830</u>	<u>.1277</u>	<u>.1734</u>	<u>.2668</u>	<u>.3621</u>	<u>.4585</u>	<u>.5559</u>
5	<u>.0000</u>	<u>.0391</u>	<u>.0810</u>	<u>.1250</u>	<u>.1701</u>	<u>.2625</u>	<u>.3569</u>	<u>.4525</u>	<u>.5491</u>
6	<u>.0000</u>	<u>.0378</u>	<u>.0790</u>	<u>.1223</u>	<u>.1669</u>	<u>.2582</u>	<u>.3516</u>	<u>.4464</u>	<u>.5422</u>
7	<u>.0000</u>	<u>.0366</u>	<u>.0771</u>	<u>.1197</u>	<u>.1636</u>	<u>.2539</u>	<u>.3463</u>	<u>.4402</u>	<u>.5353</u>
8	<u>.0000</u>	<u>.0353</u>	<u>.0751</u>	<u>.1170</u>	<u>.1603</u>	<u>.2495</u>	<u>.3410</u>	<u>.4340</u>	<u>.5283</u>
9	<u>.0000</u>	<u>.0341</u>	<u>.0730</u>	<u>.1143</u>	<u>.1570</u>	<u>.2451</u>	<u>.3356</u>	<u>.4278</u>	<u>.5212</u>
10	<u>.0000</u>	<u>.0329</u>	<u>.0711</u>	<u>.1116</u>	<u>.1537</u>	<u>.2407</u>	<u>.3303</u>	<u>.4215</u>	<u>.5142</u>
11	<u>.0000</u>	<u>.0318</u>	<u>.0691</u>	<u>.1090</u>	<u>.1504</u>	<u>.2363</u>	<u>.3249</u>	<u>.4153</u>	<u>.5071</u>
12	<u>.0000</u>	<u>.0306</u>	<u>.0671</u>	<u>.1063</u>	<u>.1471</u>	<u>.2319</u>	<u>.3194</u>	<u>.4089</u>	<u>.4998</u>
13	<u>.0000</u>	<u>.0295</u>	<u>.0652</u>	<u>.1036</u>	<u>.1438</u>	<u>.2274</u>	<u>.3139</u>	<u>.4025</u>	<u>.4926</u>
14	<u>.0000</u>	<u>.0284</u>	<u>.0632</u>	<u>.1009</u>	<u>.1405</u>	<u>.2229</u>	<u>.3084</u>	<u>.3960</u>	<u>.4852</u>
15	<u>.0000</u>	<u>.0273</u>	<u>.0613</u>	<u>.0983</u>	<u>.1371</u>	<u>.2184</u>	<u>.3029</u>	<u>.3895</u>	<u>.4779</u>
16	<u>.0000</u>	<u>.0262</u>	<u>.0593</u>	<u>.0956</u>	<u>.1338</u>	<u>.2139</u>	<u>.2973</u>	<u>.3830</u>	<u>.4705</u>
17	<u>.0000</u>	<u>.0251</u>	<u>.0574</u>	<u>.0930</u>	<u>.1305</u>	<u>.2093</u>	<u>.2916</u>	<u>.3764</u>	<u>.4630</u>
18	<u>.0000</u>	<u>.0240</u>	<u>.0555</u>	<u>.0903</u>	<u>.1271</u>	<u>.2047</u>	<u>.2860</u>	<u>.3697</u>	<u>.4555</u>
19	<u>.0000</u>	<u>.0230</u>	<u>.0536</u>	<u>.0876</u>	<u>.1238</u>	<u>.2001</u>	<u>.2803</u>	<u>.3631</u>	<u>.4479</u>
20	<u>.0000</u>	<u>.0219</u>	<u>.0517</u>	<u>.0850</u>	<u>.1204</u>	<u>.1955</u>	<u>.2746</u>	<u>.3564</u>	<u>.4403</u>
21	<u>.0000</u>	<u>.0209</u>	<u>.0498</u>	<u>.0823</u>	<u>.1170</u>	<u>.1909</u>	<u>.2688</u>	<u>.3496</u>	<u>.4326</u>
22	<u>.0000</u>	<u>.0199</u>	<u>.0480</u>	<u>.0797</u>	<u>.1137</u>	<u>.1862</u>	<u>.2629</u>	<u>.3427</u>	<u>.4248</u>
23	<u>.0000</u>	<u>.0189</u>	<u>.0461</u>	<u>.0770</u>	<u>.1103</u>	<u>.1815</u>	<u>.2571</u>	<u>.3358</u>	<u>.4170</u>
24	<u>.0000</u>	<u>.0179</u>	<u>.0442</u>	<u>.0743</u>	<u>.1069</u>	<u>.1768</u>	<u>.2512</u>	<u>.3288</u>	<u>.4091</u>
25	<u>.0000</u>	<u>.0170</u>	<u>.0424</u>	<u>.0717</u>	<u>.1035</u>	<u>.1720</u>	<u>.2452</u>	<u>.3218</u>	<u>.4011</u>
26	<u>.0000</u>	<u>.0160</u>	<u>.0406</u>	<u>.0690</u>	<u>.1001</u>	<u>.1672</u>	<u>.2392</u>	<u>.3147</u>	<u>.3931</u>
27	<u>.0000</u>	<u>.0151</u>	<u>.0388</u>	<u>.0664</u>	<u>.0967</u>	<u>.1624</u>	<u>.2332</u>	<u>.3076</u>	<u>.3850</u>
28	<u>.0000</u>	<u>.0142</u>	<u>.0370</u>	<u>.0638</u>	<u>.0932</u>	<u>.1576</u>	<u>.2271</u>	<u>.3005</u>	<u>.3769</u>
29	<u>.0000</u>	<u>.0134</u>	<u>.0352</u>	<u>.0611</u>	<u>.0898</u>	<u>.1527</u>	<u>.2210</u>	<u>.2932</u>	<u>.3687</u>
30	<u>.0000</u>	<u>.0125</u>	<u>.0334</u>	<u>.0585</u>	<u>.0864</u>	<u>.1479</u>	<u>.2149</u>	<u>.2860</u>	<u>.3604</u>
31	<u>.0000</u>	<u>.0117</u>	<u>.0317</u>	<u>.0559</u>	<u>.0830</u>	<u>.1430</u>	<u>.2087</u>	<u>.2786</u>	<u>.3521</u>
32	<u>.0000</u>	<u>.0108</u>	<u>.0300</u>	<u>.0533</u>	<u>.0796</u>	<u>.1380</u>	<u>.2024</u>	<u>.2713</u>	<u>.3437</u>
33	<u>.0000</u>	<u>.0101</u>	<u>.0283</u>	<u>.0507</u>	<u>.0761</u>	<u>.1331</u>	<u>.1961</u>	<u>.2638</u>	<u>.3353</u>
34	<u>.0000</u>	<u>.0093</u>	<u>.0266</u>	<u>.0482</u>	<u>.0727</u>	<u>.1281</u>	<u>.1898</u>	<u>.2564</u>	<u>.3268</u>
35	<u>.0000</u>	<u>.0085</u>	<u>.0249</u>	<u>.0456</u>	<u>.0693</u>	<u>.1232</u>	<u>.1835</u>	<u>.2488</u>	<u>.3183</u>
36	<u>.0000</u>	<u>.0078</u>	<u>.0233</u>	<u>.0431</u>	<u>.0659</u>	<u>.1182</u>	<u>.1771</u>	<u>.2412</u>	<u>.3096</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>37</u>	<u>.0000</u>	<u>.0071</u>	<u>.0217</u>	<u>.0406</u>	<u>.0625</u>	<u>.1131</u>	<u>.1706</u>	<u>.2335</u>	<u>.3008</u>
<u>38</u>	<u>.0000</u>	<u>.0065</u>	<u>.0201</u>	<u>.0381</u>	<u>.0591</u>	<u>.1081</u>	<u>.1642</u>	<u>.2258</u>	<u>.2921</u>
<u>39</u>	<u>.0000</u>	<u>.0058</u>	<u>.0186</u>	<u>.0356</u>	<u>.0558</u>	<u>.1031</u>	<u>.1577</u>	<u>.2181</u>	<u>.2833</u>
<u>40</u>	<u>.0000</u>	<u>.0052</u>	<u>.0171</u>	<u>.0332</u>	<u>.0525</u>	<u>.0981</u>	<u>.1512</u>	<u>.2104</u>	<u>.2745</u>
<u>41</u>	<u>.0000</u>	<u>.0047</u>	<u>.0157</u>	<u>.0309</u>	<u>.0492</u>	<u>.0932</u>	<u>.1448</u>	<u>.2027</u>	<u>.2657</u>
<u>42</u>	<u>.0000</u>	<u>.0041</u>	<u>.0143</u>	<u>.0286</u>	<u>.0460</u>	<u>.0883</u>	<u>.1385</u>	<u>.1950</u>	<u>.2570</u>
<u>43</u>	<u>.0000</u>	<u>.0037</u>	<u>.0130</u>	<u>.0264</u>	<u>.0429</u>	<u>.0835</u>	<u>.1321</u>	<u>.1874</u>	<u>.2482</u>
<u>44</u>	<u>.0000</u>	<u>.0032</u>	<u>.0118</u>	<u>.0242</u>	<u>.0399</u>	<u>.0787</u>	<u>.1258</u>	<u>.1798</u>	<u>.2395</u>
<u>45</u>	<u>.0000</u>	<u>.0028</u>	<u>.0106</u>	<u>.0222</u>	<u>.0369</u>	<u>.0740</u>	<u>.1196</u>	<u>.1722</u>	<u>.2307</u>
<u>46</u>	<u>.0000</u>	<u>.0024</u>	<u>.0094</u>	<u>.0202</u>	<u>.0340</u>	<u>.0694</u>	<u>.1134</u>	<u>.1647</u>	<u>.2220</u>
<u>47</u>	<u>.0000</u>	<u>.0020</u>	<u>.0084</u>	<u>.0183</u>	<u>.0312</u>	<u>.0648</u>	<u>.1073</u>	<u>.1572</u>	<u>.2133</u>
<u>48</u>	<u>.0000</u>	<u>.0017</u>	<u>.0074</u>	<u>.0164</u>	<u>.0285</u>	<u>.0604</u>	<u>.1012</u>	<u>.1497</u>	<u>.2046</u>
<u>49</u>	<u>.0000</u>	<u>.0015</u>	<u>.0065</u>	<u>.0148</u>	<u>.0261</u>	<u>.0563</u>	<u>.0956</u>	<u>.1427</u>	<u>.1964</u>
<u>50</u>	<u>.0000</u>	<u>.0012</u>	<u>.0057</u>	<u>.0133</u>	<u>.0237</u>	<u>.0524</u>	<u>.0901</u>	<u>.1358</u>	<u>.1882</u>
<u>51</u>	<u>.0000</u>	<u>.0010</u>	<u>.0050</u>	<u>.0119</u>	<u>.0215</u>	<u>.0485</u>	<u>.0847</u>	<u>.1289</u>	<u>.1800</u>
<u>52</u>	<u>.0000</u>	<u>.0009</u>	<u>.0043</u>	<u>.0105</u>	<u>.0194</u>	<u>.0447</u>	<u>.0792</u>	<u>.1220</u>	<u>.1718</u>
<u>53</u>	<u>.0000</u>	<u>.0007</u>	<u>.0037</u>	<u>.0092</u>	<u>.0173</u>	<u>.0410</u>	<u>.0739</u>	<u>.1150</u>	<u>.1635</u>
<u>54</u>	<u>.0000</u>	<u>.0006</u>	<u>.0031</u>	<u>.0080</u>	<u>.0154</u>	<u>.0373</u>	<u>.0686</u>	<u>.1082</u>	<u>.1552</u>
<u>55</u>	<u>.0000</u>	<u>.0004</u>	<u>.0026</u>	<u>.0069</u>	<u>.0135</u>	<u>.0338</u>	<u>.0634</u>	<u>.1013</u>	<u>.1469</u>
<u>56</u>	<u>.0000</u>	<u>.0003</u>	<u>.0021</u>	<u>.0058</u>	<u>.0117</u>	<u>.0304</u>	<u>.0582</u>	<u>.0945</u>	<u>.1385</u>
<u>57</u>	<u>.0000</u>	<u>.0003</u>	<u>.0017</u>	<u>.0049</u>	<u>.0101</u>	<u>.0271</u>	<u>.0531</u>	<u>.0876</u>	<u>.1302</u>
<u>58</u>	<u>.0000</u>	<u>.0002</u>	<u>.0014</u>	<u>.0040</u>	<u>.0086</u>	<u>.0240</u>	<u>.0481</u>	<u>.0809</u>	<u>.1219</u>
<u>59</u>	<u>.0000</u>	<u>.0001</u>	<u>.0010</u>	<u>.0033</u>	<u>.0072</u>	<u>.0209</u>	<u>.0432</u>	<u>.0742</u>	<u>.1135</u>
<u>60</u>	<u>.0000</u>	<u>.0001</u>	<u>.0008</u>	<u>.0026</u>	<u>.0059</u>	<u>.0180</u>	<u>.0385</u>	<u>.0675</u>	<u>.1053</u>
<u>61</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0020</u>	<u>.0047</u>	<u>.0153</u>	<u>.0339</u>	<u>.0610</u>	<u>.0970</u>
<u>62</u>	<u>.0000</u>	<u>.0000</u>	<u>.0004</u>	<u>.0015</u>	<u>.0037</u>	<u>.0128</u>	<u>.0294</u>	<u>.0546</u>	<u>.0889</u>
<u>63</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0011</u>	<u>.0028</u>	<u>.0104</u>	<u>.0251</u>	<u>.0483</u>	<u>.0807</u>
<u>64</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0007</u>	<u>.0021</u>	<u>.0083</u>	<u>.0211</u>	<u>.0422</u>	<u>.0727</u>
<u>65</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0014</u>	<u>.0064</u>	<u>.0173</u>	<u>.0363</u>	<u>.0648</u>
<u>66</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0009</u>	<u>.0047</u>	<u>.0137</u>	<u>.0305</u>	<u>.0569</u>
<u>67</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0006</u>	<u>.0033</u>	<u>.0105</u>	<u>.0250</u>	<u>.0490</u>
<u>68</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0021</u>	<u>.0076</u>	<u>.0198</u>	<u>.0413</u>
<u>69</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0012</u>	<u>.0051</u>	<u>.0149</u>	<u>.0336</u>
<u>70</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0006</u>	<u>.0031</u>	<u>.0103</u>	<u>.0259</u>
<u>71</u>	<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>.0061</u>
<u>72</u>	<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>.0014</u>
<u>73</u>	<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>.0000</u>
<u>74</u>	<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>.0000</u>

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table

Hazard Group 5

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio															
Size	Single-Loss-Limit [±]	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7051	.6442	.5901	.5417	.4979	.4599	.4289	.4034	.3822	.3645	.3495	.3368	.3262	.3177
41	\$120	.7013	.6390	.5836	.5341	.4897	.4526	.4223	.3972	.3764	.3589	.3442	.3319	.3220	.3140
42	\$120	.6975	.6338	.5772	.5266	.4823	.4459	.4160	.3912	.3706	.3534	.3390	.3274	.3182	.3107
43	\$120	.6938	.6287	.5709	.5193	.4755	.4395	.4099	.3854	.3650	.3481	.3344	.3234	.3147	.3077
44	\$120	.6902	.6238	.5647	.5125	.4691	.4334	.4040	.3797	.3595	.3431	.3301	.3197	.3114	.3049
45	\$120	.6867	.6189	.5585	.5062	.4630	.4275	.3983	.3741	.3543	.3386	.3261	.3162	.3084	.3023
46	\$120	.6833	.6140	.5525	.5003	.4572	.4218	.3926	.3687	.3495	.3343	.3224	.3130	.3056	.2999
47	\$120	.6800	.6093	.5470	.4947	.4516	.4161	.3870	.3635	.3449	.3303	.3189	.3099	.3030	.2978
48	\$120	.6767	.6046	.5417	.4893	.4461	.4106	.3817	.3587	.3406	.3265	.3155	.3071	.3007	.2959
49	\$120	.6736	.6001	.5367	.4840	.4406	.4051	.3766	.3541	.3365	.3229	.3124	.3045	.2986	.2941
50	\$120	.6705	.5958	.5320	.4789	.4353	.3998	.3717	.3497	.3326	.3195	.3096	.3022	.2966	.2925
-	\$250	.6708	.5959	.5291	.4694	.4159	.3684	.3272	.2922	.2624	.2372	.2160	.1980	.1828	.1702
51	\$120	.6676	.5918	.5274	.4739	.4300	.3947	.3670	.3454	.3288	.3163	.3069	.3000	.2949	.2911
-	\$250	.6678	.5915	.5234	.4624	.4079	.3601	.3192	.2844	.2550	.2301	.2092	.1916	.1770	.1650
52	\$120	.6647	.5880	.5230	.4690	.4249	.3898	.3624	.3413	.3253	.3133	.3044	.2979	.2932	.2899
-	\$250	.6649	.5872	.5176	.4554	.4002	.3523	.3114	.2768	.2477	.2232	.2026	.1856	.1716	.1602
53	\$120	.6620	.5844	.5186	.4641	.4200	.3851	.3580	.3374	.3219	.3105	.3021	.2961	.2918	.2888
-	\$250	.6621	.5830	.5120	.4485	.3927	.3447	.3039	.2695	.2406	.2164	.1963	.1799	.1665	.1557
54	\$120	.6594	.5809	.5144	.4594	.4152	.3805	.3538	.3337	.3188	.3079	.3000	.2944	.2905	.2878
-	\$250	.6595	.5788	.5064	.4419	.3856	.3374	.2966	.2623	.2336	.2098	.1903	.1745	.1617	.1515
55	\$120	.6570	.5775	.5102	.4548	.4105	.3760	.3497	.3301	.3158	.3054	.2981	.2929	.2893	.2869
-	\$250	.6569	.5748	.5009	.4354	.3787	.3303	.2894	.2552	.2268	.2035	.1846	.1694	.1572	.1475
56	\$120	.6547	.5743	.5061	.4503	.4059	.3717	.3458	.3267	.3129	.3031	.2963	.2915	.2883	.2861
-	\$250	.6544	.5708	.4956	.4293	.3720	.3233	.2824	.2483	.2203	.1975	.1792	.1645	.1529	.1438
57	\$120	.6526	.5711	.5022	.4459	.4015	.3675	.3420	.3235	.3103	.3010	.2946	.2903	.2874	.2855
-	\$250	.6520	.5670	.4905	.4233	.3655	.3165	.2754	.2416	.2140	.1917	.1740	.1599	.1490	.1404
58	\$120	.6506	.5681	.4983	.4416	.3972	.3634	.3384	.3204	.3078	.2990	.2931	.2892	.2866	.2849
-	\$250	.6498	.5632	.4856	.4175	.3591	.3097	.2687	.2350	.2078	.1861	.1690	.1556	.1453	.1373
-	\$500	.6498	.5633	.4852	.4153	.3536	.2994	.2524	.2122	.1780	.1493	.1252	.1052	.0887	.0751
59	\$120	.6488	.5652	.4946	.4375	.3930	.3594	.3349	.3175	.3054	.2972	.2917	.2882	.2858	.2844
-	\$250	.6477	.5597	.4808	.4119	.3528	.3031	.2621	.2287	.2019	.1808	.1643	.1515	.1418	.1344
-	\$500	.6477	.5597	.4801	.4089	.3461	.2912	.2439	.2036	.1696	.1412	.1176	.0982	.0824	.0695
60	\$120	.6470	.5624	.4910	.4334	.3889	.3556	.3316	.3148	.3032	.2955	.2905	.2873	.2852	.2839
-	\$250	.6456	.5564	.4763	.4064	.3467	.2967	.2556	.2225	.1962	.1757	.1598	.1477	.1386	.1318
-	\$500	.6457	.5563	.4752	.4026	.3387	.2832	.2355	.1952	.1614	.1334	.1103	.0915	.0764	.0642
61	\$120	.6454	.5597	.4875	.4295	.3849	.3519	.3284	.3122	.3012	.2940	.2894	.2865	.2847	.2836
-	\$250	.6438	.5532	.4720	.4011	.3407	.2904	.2494	.2165	.1908	.1708	.1556	.1442	.1357	.1294
-	\$500	.6438	.5530	.4704	.3965	.3315	.2753	.2273	.1870	.1534	.1258	.1033	.0852	.0707	.0592
62	\$120	.6438	.5571	.4841	.4256	.3810	.3484	.3254	.3097	.2993	.2926	.2884	.2858	.2842	.2833
-	\$250	.6420	.5502	.4678	.3959	.3348	.2842	.2432	.2108	.1855	.1662	.1516	.1409	.1330	.1273
-	\$500	.6420	.5498	.4657	.3905	.3245	.2676	.2193	.1789	.1456	.1185	.0966	.0791	.0654	.0546
63	\$120	.6424	.5547	.4808	.4219	.3773	.3450	.3225	.3074	.2976	.2914	.2875	.2852	.2838	.2830
-	\$250	.6404	.5474	.4638	.3909	.3291	.2782	.2373	.2051	.1804	.1618	.1479	.1378	.1305	.1253
-	\$500	.6404	.5468	.4612	.3847	.3176	.2600	.2114	.1710	.1380	.1114	.0901	.0734	.0604	.0503

((Maximum Loss Ratio															
Size	Single-Loss-Limit²	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
64	\$120	.6411	.5524	.4776	.4183	.3736	.3417	.3197	.3052	.2960	.2902	.2867	.2847	.2835	.2828
-	\$250	.6390	.5448	.4600	.3860	.3235	.2723	.2315	.1997	.1756	.1576	.1444	.1350	.1283	.1236
-	\$500	.6389	.5440	.4569	.3790	.3109	.2526	.2037	.1634	.1306	.1045	.0840	.0680	.0557	.0464
-	\$1,000	.6389	.5440	.4569	.3789	.3104	.2513	.2014	.1597	.1255	.0978	.0756	.0581	.0443	.0336
65	\$120	.6399	.5501	.4745	.4148	.3701	.3385	.3171	.3032	.2945	.2892	.2861	.2842	.2832	.2827
-	\$250	.6377	.5424	.4563	.3812	.3181	.2666	.2259	.1945	.1710	.1537	.1412	.1324	.1263	.1221
-	\$500	.6376	.5413	.4528	.3736	.3044	.2454	.1961	.1558	.1235	.0980	.0781	.0629	.0514	.0428
-	\$1,000	.6376	.5413	.4528	.3733	.3036	.2437	.1933	.1515	.1176	.0904	.0689	.0521	.0391	.0292
66	\$120	.6388	.5480	.4716	.4114	.3667	.3355	.3147	.3013	.2931	.2883	.2855	.2839	.2830	.2825
-	\$250	.6366	.5401	.4528	.3767	.3128	.2610	.2204	.1895	.1666	.1500	.1382	.1300	.1245	.1207
-	\$500	.6364	.5388	.4489	.3683	.2980	.2383	.1887	.1485	.1166	.0917	.0726	.0581	.0474	.0395
-	\$1,000	.6364	.5388	.4488	.3679	.2969	.2362	.1853	.1436	.1099	.0832	.0624	.0464	.0343	.0251
67	\$120	.6377	.5461	.4688	.4081	.3635	.3326	.3123	.2996	.2919	.2875	.2849	.2835	.2828	.2824
-	\$250	.6356	.5380	.4494	.3722	.3076	.2556	.2151	.1847	.1624	.1465	.1354	.1279	.1229	.1196
-	\$500	.6353	.5366	.4452	.3632	.2918	.2313	.1815	.1414	.1099	.0856	.0673	.0537	.0438	.0366
-	\$1,000	.6353	.5366	.4451	.3626	.2904	.2288	.1775	.1357	.1024	.0764	.0563	.0411	.0298	.0214
68	\$120	.6368	.5442	.4660	.4049	.3603	.3299	.3102	.2980	.2908	.2867	.2845	.2833	.2826	.2823
-	\$250	.6347	.5361	.4463	.3680	.3026	.2503	.2100	.1800	.1584	.1433	.1329	.1260	.1215	.1186
-	\$500	.6344	.5345	.4418	.3583	.2857	.2245	.1744	.1345	.1035	.0799	.0624	.0496	.0405	.0340
-	\$1,000	.6344	.5345	.4415	.3576	.2841	.2216	.1698	.1281	.0952	.0698	.0505	.0362	.0257	.0182
69	\$120	.6360	.5424	.4634	.4018	.3573	.3272	.3081	.2965	.2898	.2861	.2841	.2830	.2825	.2822
-	\$250	.6339	.5343	.4433	.3639	.2978	.2452	.2051	.1756	.1547	.1403	.1306	.1243	.1203	.1177
-	\$500	.6335	.5326	.4385	.3536	.2798	.2179	.1675	.1277	.0972	.0744	.0578	.0459	.0375	.0317
-	\$1,000	.6335	.5326	.4381	.3527	.2778	.2144	.1623	.1206	.0882	.0635	.0451	.0317	.0220	.0152
70	\$120	.6353	.5408	.4609	.3989	.3544	.3248	.3062	.2952	.2889	.2855	.2838	.2829	.2824	.2822
-	\$250	.6332	.5327	.4405	.3599	.2931	.2402	.2003	.1714	.1512	.1375	.1285	.1228	.1192	.1170
-	\$500	.6329	.5310	.4355	.3491	.2741	.2114	.1607	.1212	.0913	.0693	.0535	.0424	.0348	.0297
-	\$1,000	.6329	.5308	.4350	.3480	.2718	.2074	.1549	.1134	.0814	.0575	.0400	.0275	.0187	.0127
71	\$120	.6346	.5392	.4585	.3960	.3516	.3224	.3044	.2939	.2881	.2850	.2835	.2827	.2823	.2822
-	\$250	.6327	.5312	.4378	.3560	.2884	.2353	.1957	.1673	.1478	.1349	.1266	.1214	.1183	.1164
-	\$500	.6323	.5295	.4326	.3447	.2684	.2049	.1540	.1148	.0855	.0643	.0495	.0392	.0324	.0279
-	\$1,000	.6323	.5293	.4320	.3434	.2658	.2004	.1475	.1061	.0748	.0517	.0352	.0236	.0157	.0104
72	\$120	.6340	.5378	.4562	.3933	.3490	.3202	.3027	.2928	.2874	.2846	.2832	.2826	.2823	.2821
-	\$250	.6322	.5300	.4353	.3525	.2841	.2308	.1914	.1636	.1448	.1326	.1250	.1203	.1175	.1159
-	\$500	.6319	.5282	.4300	.3407	.2632	.1988	.1477	.1088	.0802	.0599	.0459	.0365	.0304	.0265
-	\$1,000	.6319	.5280	.4293	.3391	.2601	.1939	.1406	.0994	.0687	.0465	.0309	.0203	.0132	.0085
73	\$120	.6335	.5365	.4542	.3909	.3466	.3182	.3013	.2918	.2868	.2843	.2830	.2825	.2822	.2821
-	\$250	.6319	.5289	.4332	.3492	.2801	.2266	.1874	.1602	.1422	.1306	.1236	.1193	.1169	.1155
-	\$500	.6316	.5271	.4278	.3371	.2583	.1931	.1419	.1033	.0754	.0559	.0428	.0342	.0287	.0253
-	\$1,000	.6315	.5269	.4270	.3353	.2549	.1877	.1341	.0932	.0631	.0418	.0271	.0174	.0111	.0070
74	\$120	.6333	.5358	.4529	.3893	.3452	.3170	.3004	.2913	.2865	.2841	.2829	.2824	.2822	.2821
-	\$250	.6317	.5282	.4318	.3472	.2776	.2239	.1850	.1581	.1405	.1294	.1227	.1188	.1166	.1153
-	\$500	.6314	.5265	.4264	.3348	.2552	.1895	.1382	.0998	.0724	.0535	.0409	.0328	.0277	.0246
-	\$1,000	.6314	.5263	.4256	.3329	.2515	.1837	.1300	.0892	.0596	.0389	.0249	.0157	.0098	.0062)

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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$380	.5930	.5231	.4608	.4051	.3554	.3112	.2719	.2372	.2078	.1832	.1622	.1445	.1295
	\$500	.5859	.5147	.4511	.3943	.3439	.2992	.2597	.2250	.1945	.1680	.1452	.1261	.1099
55	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
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
\$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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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	.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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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	.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	.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	.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	.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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

**Insurance Savings Table
Hazard Group 5
Effective ((November 19, 2010)) June 30, 2017**

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0026	.0101	.0217	.0365	.0741	.1202	.1731	.2317
41	\$120	.0000	.0023	.0092	.0201	.0342	.0703	.1150	.1666	.2241
42	\$120	.0000	.0020	.0084	.0185	.0319	.0665	.1098	.1602	.2166
43	\$120	.0000	.0018	.0076	.0171	.0297	.0628	.1047	.1539	.2093
44	\$120	.0000	.0016	.0069	.0157	.0276	.0592	.0998	.1477	.2025
45	\$120	.0000	.0014	.0062	.0144	.0255	.0557	.0949	.1415	.1962
46	\$120	.0000	.0012	.0055	.0131	.0236	.0523	.0900	.1355	.1903
47	\$120	.0000	.0010	.0049	.0119	.0217	.0490	.0853	.1300	.1847
48	\$120	.0000	.0009	.0044	.0108	.0199	.0457	.0806	.1247	.1793
49	\$120	.0000	.0007	.0039	.0097	.0182	.0426	.0761	.1197	.1740
50	\$120	.0000	.0006	.0034	.0087	.0165	.0395	.0718	.1150	.1689
-	\$250	.0000	.0006	.0034	.0087	.0166	.0398	.0719	.1121	.1594
51	\$120	.0000	.0005	.0030	.0077	.0150	.0366	.0678	.1104	.1639
-	\$250	.0000	.0005	.0030	.0078	.0151	.0368	.0675	.1064	.1524
52	\$120	.0000	.0004	.0026	.0069	.0135	.0337	.0640	.1060	.1590
-	\$250	.0000	.0004	.0026	.0069	.0136	.0339	.0632	.1006	.1454
53	\$120	.0000	.0004	.0022	.0060	.0121	.0310	.0604	.1016	.1541
-	\$250	.0000	.0004	.0022	.0061	.0122	.0311	.0590	.0950	.1385
54	\$120	.0000	.0003	.0019	.0053	.0108	.0284	.0569	.0974	.1494
-	\$250	.0000	.0003	.0019	.0053	.0108	.0285	.0548	.0894	.1319
55	\$120	.0000	.0002	.0016	.0046	.0095	.0260	.0535	.0932	.1448
-	\$250	.0000	.0002	.0016	.0046	.0096	.0259	.0508	.0839	.1254
56	\$120	.0000	.0002	.0013	.0039	.0084	.0237	.0503	.0891	.1403
-	\$250	.0000	.0002	.0013	.0040	.0084	.0234	.0468	.0786	.1193

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
57	\$120	.0000	.0001	.0011	.0034	.0073	.0216	.0471	.0852	.1359
-	\$250	.0000	.0002	.0011	.0034	.0073	.0210	.0430	.0735	.1133
58	\$120	.0000	.0001	.0009	.0028	.0063	.0196	.0441	.0813	.1316
-	\$250	.0000	.0001	.0009	.0029	.0063	.0188	.0392	.0686	.1075
-	\$500	.0000	.0001	.0009	.0029	.0064	.0188	.0393	.0682	.1053
59	\$120	.0000	.0001	.0007	.0024	.0054	.0178	.0412	.0776	.1275
-	\$250	.0000	.0001	.0007	.0024	.0054	.0167	.0357	.0638	.1019
-	\$500	.0000	.0001	.0007	.0024	.0054	.0167	.0357	.0631	.0989
60	\$120	.0000	.0001	.0006	.0019	.0046	.0160	.0384	.0740	.1234
-	\$250	.0000	.0001	.0006	.0020	.0046	.0146	.0324	.0593	.0964
-	\$500	.0000	.0001	.0006	.0020	.0046	.0147	.0323	.0582	.0926
61	\$120	.0000	.0000	.0004	.0016	.0039	.0144	.0357	.0705	.1195
-	\$250	.0000	.0000	.0004	.0016	.0038	.0128	.0292	.0550	.0911
-	\$500	.0000	.0000	.0004	.0016	.0039	.0128	.0290	.0534	.0865
62	\$120	.0000	.0000	.0003	.0013	.0033	.0128	.0331	.0671	.1156
-	\$250	.0000	.0000	.0003	.0013	.0032	.0110	.0262	.0508	.0859
-	\$500	.0000	.0000	.0003	.0013	.0032	.0110	.0258	.0487	.0805
63	\$120	.0000	.0000	.0003	.0010	.0027	.0114	.0307	.0638	.1119
-	\$250	.0000	.0000	.0003	.0010	.0026	.0094	.0234	.0468	.0809
-	\$500	.0000	.0000	.0003	.0010	.0026	.0094	.0228	.0442	.0747
64	\$120	.0000	.0000	.0002	.0008	.0022	.0101	.0284	.0606	.1083
-	\$250	.0000	.0000	.0002	.0008	.0020	.0080	.0208	.0430	.0760
-	\$500	.0000	.0000	.0002	.0008	.0021	.0079	.0200	.0399	.0690
-	\$1,000	.0000	.0000	.0002	.0008	.0021	.0079	.0200	.0399	.0689
65	\$120	.0000	.0000	.0001	.0006	.0018	.0089	.0261	.0575	.1048
-	\$250	.0000	.0000	.0001	.0006	.0016	.0067	.0184	.0393	.0712
-	\$500	.0000	.0000	.0001	.0006	.0016	.0066	.0173	.0358	.0636
-	\$1,000	.0000	.0000	.0001	.0006	.0016	.0066	.0173	.0358	.0633
66	\$120	.0000	.0000	.0001	.0005	.0015	.0078	.0240	.0546	.1014
-	\$250	.0000	.0000	.0001	.0004	.0012	.0056	.0161	.0358	.0667
-	\$500	.0000	.0000	.0001	.0004	.0012	.0054	.0148	.0319	.0583
-	\$1,000	.0000	.0000	.0001	.0004	.0012	.0054	.0148	.0318	.0579
67	\$120	.0000	.0000	.0001	.0003	.0012	.0067	.0221	.0518	.0981
-	\$250	.0000	.0000	.0001	.0003	.0009	.0046	.0140	.0324	.0622
-	\$500	.0000	.0000	.0001	.0003	.0009	.0043	.0126	.0282	.0532
-	\$1,000	.0000	.0000	.0001	.0003	.0009	.0043	.0126	.0281	.0526
68	\$120	.0000	.0000	.0000	.0002	.0009	.0058	.0202	.0490	.0949
-	\$250	.0000	.0000	.0000	.0002	.0007	.0037	.0121	.0293	.0580
-	\$500	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0248	.0483
-	\$1,000	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0245	.0476

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
69	\$120	.0000	.0000	.0000	.0002	.0007	.0050	.0184	.0464	.0918
-	\$250	.0000	.0000	.0000	.0001	.0005	.0029	.0103	.0263	.0539
-	\$500	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0215	.0436
-	\$1,000	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0211	.0427
70	\$120	.0000	.0000	.0000	.0001	.0005	.0043	.0168	.0439	.0889
-	\$250	.0000	.0000	.0000	.0001	.0003	.0022	.0087	.0235	.0499
-	\$500	.0000	.0000	.0000	.0001	.0003	.0019	.0070	.0185	.0391
-	\$1,000	.0000	.0000	.0000	.0001	.0003	.0019	.0068	.0180	.0380
71	\$120	.0000	.0000	.0000	.0001	.0004	.0036	.0152	.0415	.0860
-	\$250	.0000	.0000	.0000	.0000	.0002	.0017	.0072	.0208	.0460
-	\$500	.0000	.0000	.0000	.0000	.0002	.0013	.0055	.0156	.0347
-	\$1,000	.0000	.0000	.0000	.0000	.0002	.0013	.0053	.0150	.0334
72	\$120	.0000	.0000	.0000	.0000	.0003	.0030	.0138	.0392	.0833
-	\$250	.0000	.0000	.0000	.0000	.0001	.0012	.0060	.0183	.0425
-	\$500	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0130	.0307
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0040	.0123	.0291
73	\$120	.0000	.0000	.0000	.0000	.0002	.0025	.0125	.0372	.0809
-	\$250	.0000	.0000	.0000	.0000	.0001	.0009	.0049	.0162	.0392
-	\$500	.0000	.0000	.0000	.0000	.0000	.0006	.0031	.0108	.0271
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0100	.0253
74	\$120	.0000	.0000	.0000	.0000	.0002	.0023	.0118	.0359	.0793
-	\$250	.0000	.0000	.0000	.0000	.0000	.0007	.0042	.0148	.0372
-	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0094	.0248
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0086	.0229))

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	
	\$160	.0052	.0171	.0332	.0525	.0981	.1512	.2104	.2745	
41	\$120	.0047	.0157	.0309	.0492	.0932	.1448	.2027	.2657	
	\$160	.0047	.0157	.0309	.0492	.0932	.1448	.2027	.2657	
42	\$120	.0041	.0143	.0286	.0460	.0883	.1385	.1950	.2570	
	\$160	.0041	.0143	.0286	.0460	.0883	.1385	.1950	.2570	
43	\$120	.0037	.0130	.0264	.0429	.0835	.1321	.1874	.2482	
	\$160	.0037	.0130	.0264	.0429	.0835	.1321	.1874	.2482	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
44	<u>\$120</u>	<u>.0032</u>	<u>.0118</u>	<u>.0242</u>	<u>.0399</u>	<u>.0787</u>	<u>.1258</u>	<u>.1798</u>	<u>.2395</u>
	<u>\$160</u>	<u>.0032</u>	<u>.0118</u>	<u>.0242</u>	<u>.0399</u>	<u>.0787</u>	<u>.1258</u>	<u>.1798</u>	<u>.2395</u>
45	<u>\$120</u>	<u>.0028</u>	<u>.0106</u>	<u>.0222</u>	<u>.0369</u>	<u>.0740</u>	<u>.1196</u>	<u>.1722</u>	<u>.2307</u>
	<u>\$160</u>	<u>.0028</u>	<u>.0106</u>	<u>.0222</u>	<u>.0369</u>	<u>.0740</u>	<u>.1196</u>	<u>.1722</u>	<u>.2307</u>
46	<u>\$120</u>	<u>.0024</u>	<u>.0094</u>	<u>.0202</u>	<u>.0340</u>	<u>.0694</u>	<u>.1134</u>	<u>.1647</u>	<u>.2220</u>
	<u>\$160</u>	<u>.0024</u>	<u>.0094</u>	<u>.0202</u>	<u>.0340</u>	<u>.0694</u>	<u>.1134</u>	<u>.1647</u>	<u>.2220</u>
47	<u>\$120</u>	<u>.0020</u>	<u>.0084</u>	<u>.0183</u>	<u>.0312</u>	<u>.0648</u>	<u>.1073</u>	<u>.1572</u>	<u>.2144</u>
	<u>\$160</u>	<u>.0020</u>	<u>.0084</u>	<u>.0183</u>	<u>.0312</u>	<u>.0648</u>	<u>.1073</u>	<u>.1572</u>	<u>.2133</u>
	<u>\$250</u>	<u>.0020</u>	<u>.0084</u>	<u>.0183</u>	<u>.0312</u>	<u>.0648</u>	<u>.1073</u>	<u>.1572</u>	<u>.2133</u>
48	<u>\$120</u>	<u>.0017</u>	<u>.0074</u>	<u>.0164</u>	<u>.0285</u>	<u>.0604</u>	<u>.1012</u>	<u>.1497</u>	<u>.2074</u>
	<u>\$160</u>	<u>.0017</u>	<u>.0074</u>	<u>.0164</u>	<u>.0285</u>	<u>.0604</u>	<u>.1012</u>	<u>.1497</u>	<u>.2046</u>
	<u>\$250</u>	<u>.0017</u>	<u>.0074</u>	<u>.0164</u>	<u>.0285</u>	<u>.0604</u>	<u>.1012</u>	<u>.1497</u>	<u>.2046</u>
	<u>\$275</u>	<u>.0017</u>	<u>.0074</u>	<u>.0164</u>	<u>.0285</u>	<u>.0604</u>	<u>.1012</u>	<u>.1497</u>	<u>.2046</u>
49	<u>\$120</u>	<u>.0015</u>	<u>.0065</u>	<u>.0148</u>	<u>.0261</u>	<u>.0563</u>	<u>.0956</u>	<u>.1427</u>	<u>.2011</u>
	<u>\$160</u>	<u>.0015</u>	<u>.0065</u>	<u>.0148</u>	<u>.0261</u>	<u>.0563</u>	<u>.0956</u>	<u>.1427</u>	<u>.1964</u>
	<u>\$250</u>	<u>.0015</u>	<u>.0065</u>	<u>.0148</u>	<u>.0261</u>	<u>.0563</u>	<u>.0956</u>	<u>.1427</u>	<u>.1964</u>
	<u>\$275</u>	<u>.0015</u>	<u>.0065</u>	<u>.0148</u>	<u>.0261</u>	<u>.0563</u>	<u>.0956</u>	<u>.1427</u>	<u>.1964</u>
50	<u>\$120</u>	<u>.0012</u>	<u>.0057</u>	<u>.0133</u>	<u>.0237</u>	<u>.0524</u>	<u>.0901</u>	<u>.1367</u>	<u>.1951</u>
	<u>\$160</u>	<u>.0012</u>	<u>.0057</u>	<u>.0133</u>	<u>.0237</u>	<u>.0524</u>	<u>.0901</u>	<u>.1358</u>	<u>.1886</u>
	<u>\$250</u>	<u>.0012</u>	<u>.0057</u>	<u>.0133</u>	<u>.0237</u>	<u>.0524</u>	<u>.0901</u>	<u>.1358</u>	<u>.1882</u>
	<u>\$275</u>	<u>.0012</u>	<u>.0057</u>	<u>.0133</u>	<u>.0237</u>	<u>.0524</u>	<u>.0901</u>	<u>.1358</u>	<u>.1882</u>
51	<u>\$120</u>	<u>.0010</u>	<u>.0050</u>	<u>.0119</u>	<u>.0215</u>	<u>.0485</u>	<u>.0847</u>	<u>.1311</u>	<u>.1893</u>
	<u>\$160</u>	<u>.0010</u>	<u>.0050</u>	<u>.0119</u>	<u>.0215</u>	<u>.0485</u>	<u>.0847</u>	<u>.1289</u>	<u>.1813</u>
	<u>\$250</u>	<u>.0010</u>	<u>.0050</u>	<u>.0119</u>	<u>.0215</u>	<u>.0485</u>	<u>.0847</u>	<u>.1289</u>	<u>.1800</u>
	<u>\$275</u>	<u>.0010</u>	<u>.0050</u>	<u>.0119</u>	<u>.0215</u>	<u>.0485</u>	<u>.0847</u>	<u>.1289</u>	<u>.1800</u>
52	<u>\$120</u>	<u>.0009</u>	<u>.0043</u>	<u>.0105</u>	<u>.0194</u>	<u>.0447</u>	<u>.0792</u>	<u>.1256</u>	<u>.1834</u>
	<u>\$160</u>	<u>.0009</u>	<u>.0043</u>	<u>.0105</u>	<u>.0194</u>	<u>.0447</u>	<u>.0792</u>	<u>.1221</u>	<u>.1743</u>
	<u>\$250</u>	<u>.0009</u>	<u>.0043</u>	<u>.0105</u>	<u>.0194</u>	<u>.0447</u>	<u>.0792</u>	<u>.1220</u>	<u>.1718</u>
	<u>\$275</u>	<u>.0009</u>	<u>.0043</u>	<u>.0105</u>	<u>.0194</u>	<u>.0447</u>	<u>.0792</u>	<u>.1220</u>	<u>.1718</u>
	<u>\$380</u>	<u>.0009</u>	<u>.0043</u>	<u>.0105</u>	<u>.0194</u>	<u>.0447</u>	<u>.0792</u>	<u>.1220</u>	<u>.1718</u>
53	<u>\$120</u>	<u>.0007</u>	<u>.0037</u>	<u>.0092</u>	<u>.0173</u>	<u>.0410</u>	<u>.0743</u>	<u>.1202</u>	<u>.1776</u>
	<u>\$160</u>	<u>.0007</u>	<u>.0037</u>	<u>.0092</u>	<u>.0173</u>	<u>.0410</u>	<u>.0739</u>	<u>.1156</u>	<u>.1676</u>
	<u>\$250</u>	<u>.0007</u>	<u>.0037</u>	<u>.0092</u>	<u>.0173</u>	<u>.0410</u>	<u>.0739</u>	<u>.1150</u>	<u>.1635</u>
	<u>\$275</u>	<u>.0007</u>	<u>.0037</u>	<u>.0092</u>	<u>.0173</u>	<u>.0410</u>	<u>.0739</u>	<u>.1150</u>	<u>.1635</u>
	<u>\$380</u>	<u>.0007</u>	<u>.0037</u>	<u>.0092</u>	<u>.0173</u>	<u>.0410</u>	<u>.0739</u>	<u>.1150</u>	<u>.1635</u>
54	<u>\$120</u>	<u>.0006</u>	<u>.0031</u>	<u>.0080</u>	<u>.0154</u>	<u>.0373</u>	<u>.0697</u>	<u>.1149</u>	<u>.1717</u>
	<u>\$160</u>	<u>.0006</u>	<u>.0031</u>	<u>.0080</u>	<u>.0154</u>	<u>.0373</u>	<u>.0686</u>	<u>.1094</u>	<u>.1610</u>
	<u>\$250</u>	<u>.0006</u>	<u>.0031</u>	<u>.0080</u>	<u>.0154</u>	<u>.0373</u>	<u>.0686</u>	<u>.1082</u>	<u>.1552</u>
	<u>\$275</u>	<u>.0006</u>	<u>.0031</u>	<u>.0080</u>	<u>.0154</u>	<u>.0373</u>	<u>.0686</u>	<u>.1082</u>	<u>.1552</u>
	<u>\$380</u>	<u>.0006</u>	<u>.0031</u>	<u>.0080</u>	<u>.0154</u>	<u>.0373</u>	<u>.0686</u>	<u>.1082</u>	<u>.1552</u>

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
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
	\$500	.0004	.0026	.0069	.0135	.0338	.0634	.1013	.1469
	\$550	.0003	.0021	.0058	.0117	.0304	.0582	.0945	.1385
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
	\$500	.0001	.0008	.0026	.0059	.0180	.0385	.0675	.1053

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$275	.0000	.0001	.0005	.0014	.0064	.0178	.0386	.0708
	\$380	.0000	.0001	.0005	.0014	.0064	.0173	.0367	.0662
	\$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	.1000
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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
\$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
	\$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
\$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
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0009

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	<u>\$250</u>	<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>\$275</u>	<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>\$380</u>	<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>\$500</u>	<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>\$550</u>	<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>\$800</u>	<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>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 5

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9216	.9053	.8907	.8774	.8651	.8536	.8427	.8325	.8227	.8134	.8045	.7959	.7876	.7795
2	.9165	.8991	.8835	.8693	.8562	.8440	.8325	.8216	.8112	.8013	.7918	.7826	.7738	.7653
3	.9114	.8929	.8764	.8614	.8474	.8345	.8223	.8107	.7997	.7892	.7792	.7695	.7602	.7512
4	.9063	.8867	.8692	.8533	.8386	.8249	.8120	.7998	.7882	.7771	.7665	.7563	.7464	.7370
5	.9012	.8806	.8621	.8453	.8298	.8153	.8017	.7889	.7766	.7650	.7538	.7431	.7327	.7228
6	.8962	.8744	.8550	.8374	.8210	.8058	.7915	.7780	.7651	.7529	.7412	.7299	.7191	.7086
7	.8912	.8684	.8480	.8294	.8123	.7963	.7813	.7671	.7537	.7408	.7286	.7168	.7054	.6945
8	.8863	.8623	.8410	.8215	.8036	.7869	.7712	.7563	.7422	.7288	.7160	.7037	.6919	.6805
9	.8814	.8563	.8340	.8136	.7949	.7774	.7610	.7455	.7308	.7168	.7035	.6906	.6783	.6665
10	.8765	.8503	.8270	.8058	.7862	.7680	.7509	.7348	.7194	.7049	.6910	.6776	.6649	.6526
11	.8717	.8444	.8201	.7980	.7776	.7586	.7408	.7240	.7081	.6929	.6785	.6647	.6514	.6387
12	.8669	.8385	.8132	.7902	.7689	.7492	.7307	.7133	.6967	.6810	.6661	.6518	.6381	.6249
13	.8621	.8326	.8063	.7824	.7603	.7398	.7206	.7025	.6854	.6692	.6537	.6389	.6247	.6111
14	.8573	.8267	.7994	.7746	.7517	.7304	.7105	.6918	.6741	.6573	.6413	.6260	.6114	.5974
15	.8526	.8208	.7925	.7668	.7431	.7211	.7005	.6811	.6628	.6454	.6289	.6132	.5982	.5838
16	.8479	.8150	.7857	.7590	.7345	.7117	.6904	.6704	.6515	.6336	.6166	.6004	.5850	.5702
17	.8432	.8092	.7788	.7512	.7259	.7023	.6803	.6597	.6402	.6218	.6043	.5877	.5718	.5567
18	.8386	.8034	.7719	.7434	.7172	.6929	.6703	.6490	.6290	.6100	.5921	.5750	.5587	.5432
19	.8339	.7976	.7651	.7357	.7086	.6836	.6602	.6383	.6177	.5983	.5798	.5623	.5456	.5297
20	.8293	.7918	.7583	.7279	.7000	.6742	.6502	.6277	.6065	.5865	.5676	.5497	.5326	.5164
21	.8247	.7860	.7514	.7201	.6914	.6648	.6401	.6170	.5952	.5747	.5554	.5370	.5196	.5030
22	.8202	.7802	.7446	.7123	.6827	.6554	.6300	.6063	.5840	.5630	.5432	.5244	.5066	.4897
23	.8156	.7744	.7377	.7045	.6741	.6460	.6199	.5956	.5727	.5513	.5310	.5119	.4937	.4765
24	.8110	.7686	.7309	.6967	.6654	.6366	.6098	.5849	.5615	.5395	.5188	.4993	.4808	.4632
25	.8065	.7629	.7240	.6889	.6567	.6271	.5997	.5741	.5502	.5278	.5067	.4868	.4679	.4500
26	.8020	.7571	.7171	.6810	.6480	.6177	.5896	.5634	.5390	.5161	.4945	.4742	.4550	.4369
27	.7975	.7513	.7103	.6732	.6393	.6082	.5794	.5527	.5277	.5043	.4824	.4617	.4422	.4237
28	.7930	.7456	.7034	.6653	.6306	.5987	.5692	.5419	.5164	.4926	.4702	.4492	.4293	.4106
29	.7885	.7398	.6965	.6575	.6219	.5892	.5591	.5311	.5051	.4808	.4581	.4367	.4165	.3974
30	.7841	.7341	.6896	.6496	.6131	.5797	.5489	.5203	.4938	.4691	.4459	.4241	.4036	.3843
31	.7797	.7284	.6828	.6417	.6043	.5702	.5387	.5096	.4825	.4573	.4337	.4116	.3908	.3712

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
32	.7753	.7226	.6759	.6338	.5955	.5606	.5284	.4987	.4711	.4455	.4215	.3990	.3779	.3580
33	.7709	.7169	.6690	.6259	.5867	.5510	.5182	.4879	.4598	.4337	.4093	.3864	.3650	.3448
34	.7665	.7112	.6621	.6179	.5779	.5414	.5078	.4769	.4483	.4218	.3970	.3738	.3520	.3316
35	.7622	.7055	.6552	.6100	.5690	.5317	.4975	.4660	.4369	.4098	.3846	.3611	.3390	.3184
36	.7579	.6998	.6483	.6020	.5601	.5220	.4871	.4550	.4253	.3978	.3722	.3483	.3260	.3051
37	.7536	.6941	.6413	.5940	.5512	.5122	.4766	.4439	.4137	.3857	.3597	.3355	.3130	.2920
38	.7494	.6885	.6344	.5860	.5422	.5024	.4661	.4328	.4020	.3736	.3472	.3227	.3000	.2789
39	.7452	.6829	.6275	.5780	.5333	.4927	.4556	.4216	.3903	.3614	.3347	.3100	.2871	.2659
40	.7411	.6773	.6207	.5700	.5243	.4829	.4451	.4105	.3787	.3493	.3223	.2974	.2744	.2531
41	.7370	.6718	.6139	.5621	.5154	.4731	.4346	.3993	.3670	.3373	.3100	.2849	.2618	.2405
42	.7331	.6664	.6072	.5542	.5066	.4634	.4241	.3883	.3554	.3254	.2978	.2726	.2494	.2282
43	.7292	.6611	.6006	.5464	.4978	.4537	.4137	.3772	.3439	.3136	.2858	.2605	.2373	.2161
44	.7254	.6558	.5940	.5387	.4890	.4441	.4033	.3663	.3326	.3019	.2740	.2486	.2254	.2044
45	.7217	.6507	.5875	.5310	.4803	.4345	.3930	.3554	.3213	.2904	.2623	.2369	.2138	.1929
46	.7181	.6456	.5811	.5234	.4716	.4249	.3827	.3446	.3101	.2790	.2508	.2254	.2024	.1817
47	.7146	.6406	.5747	.5159	.4630	.4154	.3725	.3339	.2991	.2677	.2395	.2141	.1913	.1708
48	.7112	.6357	.5685	.5083	.4544	.4059	.3624	.3233	.2882	.2566	.2284	.2031	.1804	.1602
49	.7079	.6309	.5622	.5009	.4459	.3965	.3523	.3127	.2773	.2457	.2174	.1923	.1699	.1499
50	.7047	.6262	.5561	.4934	.4373	.3872	.3423	.3023	.2666	.2349	.2067	.1817	.1595	.1399
51	.7016	.6215	.5500	.4861	.4289	.3779	.3324	.2920	.2561	.2243	.1961	.1713	.1495	.1303
52	.6985	.6170	.5440	.4787	.4205	.3686	.3225	.2817	.2456	.2138	.1858	.1612	.1397	.1209
53	.6956	.6125	.5381	.4715	.4122	.3594	.3128	.2716	.2353	.2035	.1757	.1514	.1302	.1119
54	.6928	.6082	.5322	.4643	.4039	.3503	.3031	.2615	.2251	.1934	.1657	.1418	.1210	.1032
55	.6901	.6039	.5264	.4572	.3957	.3413	.2935	.2516	.2151	.1834	.1560	.1324	.1121	.0948
56	.6875	.5997	.5207	.4502	.3875	.3323	.2839	.2418	.2052	.1736	.1465	.1233	.1035	.0867
57	.6850	.5957	.5152	.4432	.3795	.3234	.2745	.2321	.1955	.1641	.1373	.1145	.0952	.0790
58	.6826	.5918	.5097	.4364	.3715	.3146	.2652	.2225	.1859	.1547	.1282	.1059	.0872	.0716
59	.6804	.5880	.5044	.4297	.3637	.3059	.2560	.2130	.1764	.1454	.1194	.0976	.0795	.0646
60	.6783	.5844	.4992	.4231	.3559	.2973	.2468	.2037	.1672	.1365	.1109	.0897	.0722	.0579
61	.6763	.5809	.4941	.4166	.3482	.2888	.2378	.1945	.1580	.1277	.1026	.0820	.0652	.0516
62	.6744	.5775	.4893	.4102	.3407	.2805	.2289	.1854	.1491	.1191	.0945	.0746	.0586	.0457
63	.6727	.5744	.4845	.4040	.3333	.2722	.2202	.1765	.1404	.1108	.0868	.0676	.0523	.0402
64	.6711	.5714	.4800	.3980	.3260	.2640	.2115	.1678	.1318	.1027	.0794	.0609	.0463	.0351
65	.6697	.5686	.4756	.3921	.3189	.2560	.2030	.1592	.1235	.0949	.0722	.0545	.0408	.0303
66	.6685	.5660	.4715	.3864	.3119	.2481	.1946	.1508	.1154	.0873	.0654	.0485	.0357	.0260
67	.6673	.5636	.4675	.3809	.3051	.2403	.1864	.1425	.1075	.0800	.0589	.0429	.0309	.0221
68	.6663	.5614	.4638	.3756	.2984	.2327	.1783	.1345	.0998	.0731	.0528	.0377	.0266	.0186
69	.6655	.5594	.4602	.3704	.2918	.2252	.1704	.1266	.0924	.0664	.0470	.0328	.0226	.0154
70	.6648	.5576	.4569	.3655	.2855	.2178	.1626	.1189	.0853	.0600	.0416	.0284	.0191	.0127
71	.6642	.5560	.4538	.3607	.2791	.2104	.1548	.1112	.0782	.0539	.0364	.0242	.0159	.0102
72	.6637	.5546	.4510	.3562	.2732	.2035	.1475	.1041	.0717	.0483	.0319	.0206	.0131	.0082
73	.6634	.5535	.4485	.3521	.2676	.1970	.1406	.0975	.0658	.0433	.0278	.0175	.0108	.0066
74	.6632	.5528	.4470	.3496	.2641	.1928	.1362	.0933	.0621	.0402	.0254	.0157	.0095	.0057))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
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

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<u>55</u>	.6106	.5364	.4701	.4110	.3584	.3118	.2706	.2344	.2027	.1751	.1510	.1302	.1122
<u>56</u>	.6052	.5292	.4614	.4010	.3474	.3002	.2587	.2225	.1909	.1636	.1400	.1197	.1023
<u>57</u>	.5999	.5221	.4527	.3910	.3365	.2886	.2469	.2106	.1793	.1523	.1292	.1096	.0928
<u>58</u>	.5947	.5150	.4439	.3809	.3255	.2771	.2351	.1988	.1678	.1412	.1187	.0997	.0837
<u>59</u>	.5896	.5080	.4353	.3709	.3145	.2656	.2233	.1871	.1564	.1304	.1085	.0902	.0749
<u>60</u>	.5846	.5011	.4266	.3609	.3036	.2540	.2116	.1756	.1452	.1197	.0985	.0810	.0665
<u>61</u>	.5798	.4943	.4180	.3509	.2926	.2425	.1999	.1640	.1341	.1092	.0888	.0721	.0585
<u>62</u>	.5751	.4876	.4095	.3409	.2816	.2310	.1882	.1526	.1231	.0990	.0794	.0635	.0508
<u>63</u>	.5707	.4810	.4010	.3309	.2705	.2193	.1765	.1411	.1123	.0889	.0702	.0554	.0436
<u>64</u>	.5664	.4746	.3926	.3209	.2594	.2077	.1648	.1297	.1015	.0791	.0614	.0476	.0369
<u>65</u>	.5625	.4684	.3843	.3109	.2482	.1959	.1530	.1184	.0909	.0695	.0529	.0402	.0306
<u>66</u>	.5588	.4624	.3760	.3007	.2368	.1839	.1410	.1069	.0804	.0601	.0447	.0333	.0248
<u>67</u>	.5554	.4567	.3679	.2905	.2252	.1716	.1288	.0955	.0700	.0509	.0369	.0268	.0195
<u>68</u>	.5524	.4512	.3598	.2802	.2133	.1591	.1164	.0839	.0597	.0421	.0296	.0208	.0148
<u>69</u>	.5498	.4461	.3518	.2696	.2009	.1459	.1036	.0721	.0494	.0335	.0227	.0154	.0106
<u>70</u>	.5476	.4413	.3437	.2584	.1876	.1318	.0899	.0597	.0389	.0251	.0161	.0105	.0069
<u>71</u>	.5445	.4317	.3230	.2247	.1439	.0849	.0465	.0242	.0124	.0066	.0039	.0025	.0018
<u>72</u>	.5444	.4306	.3181	.2123	.1239	.0622	.0273	.0112	.0047	.0022	.0012	.0006	.0003
<u>73</u>	.5444	.4305	.3167	.2042	.1040	.0378	.0099	.0023	.0005	.0001	.0000	.0000	.0000
<u>74</u>	.5444	.4305	.3166	.2027	.0922	.0188	.0013	.0000	.0000	.0000	.0000	.0000	.0000

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table

Hazard Group 5

Effective ((~~November 19, 2010~~)) June 30, 2017

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	-0000	-0373	-0775	-1206	-1655	-2588	-3549	-4527	-5518
2	-0000	-0357	-0749	-1172	-1615	-2537	-3486	-4455	-5437
3	-0000	-0341	-0723	-1140	-1577	-2486	-3425	-4384	-5357
4	-0000	-0325	-0699	-1108	-1538	-2435	-3363	-4312	-5277
5	-0000	-0310	-0675	-1077	-1500	-2384	-3301	-4241	-5197
6	-0000	-0296	-0652	-1046	-1462	-2334	-3240	-4170	-5117
7	-0000	-0282	-0629	-1016	-1425	-2284	-3179	-4100	-5038
8	-0000	-0268	-0607	-0986	-1388	-2235	-3119	-4029	-4959
9	-0000	-0255	-0586	-0957	-1352	-2186	-3059	-3960	-4880
10	-0000	-0243	-0565	-0928	-1316	-2137	-2999	-3890	-4802
11	-0000	-0231	-0545	-0900	-1280	-2089	-2940	-3821	-4723
12	-0000	-0220	-0525	-0872	-1245	-2040	-2881	-3751	-4645
13	-0000	-0209	-0505	-0844	-1210	-1993	-2822	-3682	-4567
14	-0000	-0199	-0486	-0817	-1176	-1945	-2763	-3614	-4489
15	-0000	-0189	-0467	-0790	-1141	-1898	-2704	-3545	-4411
16	-0000	-0179	-0449	-0764	-1107	-1851	-2646	-3476	-4334
17	-0000	-0169	-0430	-0738	-1074	-1804	-2588	-3408	-4256
18	-0000	-0160	-0413	-0712	-1040	-1758	-2529	-3339	-4178
19	-0000	-0151	-0395	-0686	-1007	-1711	-2471	-3271	-4100

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
20	.0000	.0143	.0378	.0661	.0975	.1665	.2413	.3202	.4023
21	.0000	.0134	.0361	.0636	.0942	.1619	.2355	.3134	.3945
22	.0000	.0126	.0345	.0611	.0910	.1573	.2298	.3066	.3867
23	.0000	.0119	.0328	.0587	.0878	.1528	.2240	.2997	.3789
24	.0000	.0111	.0313	.0563	.0847	.1482	.2182	.2929	.3711
25	.0000	.0104	.0297	.0539	.0815	.1437	.2125	.2860	.3632
26	.0000	.0097	.0282	.0516	.0784	.1392	.2067	.2791	.3554
27	.0000	.0091	.0267	.0493	.0753	.1347	.2009	.2723	.3476
28	.0000	.0084	.0252	.0470	.0723	.1302	.1952	.2654	.3397
29	.0000	.0078	.0238	.0448	.0693	.1257	.1894	.2585	.3318
30	.0000	.0072	.0224	.0426	.0663	.1213	.1837	.2516	.3239
31	.0000	.0067	.0211	.0405	.0634	.1169	.1780	.2447	.3161
32	.0000	.0061	.0198	.0383	.0604	.1125	.1722	.2378	.3081
33	.0000	.0056	.0185	.0363	.0576	.1081	.1665	.2310	.3002
34	.0000	.0051	.0173	.0342	.0547	.1037	.1608	.2241	.2923
35	.0000	.0047	.0161	.0322	.0519	.0994	.1551	.2172	.2843
36	.0000	.0042	.0149	.0302	.0491	.0951	.1494	.2102	.2763
37	.0000	.0038	.0138	.0283	.0464	.0908	.1437	.2033	.2683
38	.0000	.0034	.0127	.0265	.0437	.0866	.1381	.1964	.2603
39	.0000	.0031	.0117	.0247	.0411	.0824	.1324	.1895	.2523
40	.0000	.0028	.0107	.0229	.0386	.0783	.1269	.1827	.2444
41	.0000	.0024	.0098	.0212	.0361	.0742	.1214	.1759	.2365
42	.0000	.0022	.0089	.0196	.0337	.0703	.1160	.1692	.2286
43	.0000	.0019	.0081	.0181	.0314	.0664	.1106	.1625	.2208
44	.0000	.0017	.0073	.0166	.0292	.0626	.1054	.1560	.2131
45	.0000	.0015	.0066	.0152	.0270	.0589	.1002	.1495	.2054
46	.0000	.0013	.0059	.0139	.0250	.0553	.0952	.1431	.1978
47	.0000	.0011	.0052	.0126	.0230	.0518	.0902	.1367	.1902
48	.0000	.0009	.0047	.0114	.0211	.0484	.0853	.1304	.1827
49	.0000	.0008	.0041	.0103	.0193	.0451	.0805	.1242	.1752
50	.0000	.0007	.0036	.0092	.0175	.0419	.0758	.1181	.1678
51	.0000	.0006	.0031	.0082	.0159	.0388	.0711	.1120	.1604
52	.0000	.0005	.0027	.0073	.0143	.0357	.0666	.1060	.1531
53	.0000	.0004	.0023	.0064	.0128	.0328	.0621	.1000	.1459
54	.0000	.0003	.0020	.0056	.0114	.0300	.0577	.0942	.1387
55	.0000	.0003	.0017	.0049	.0101	.0273	.0535	.0884	.1316
56	.0000	.0002	.0014	.0042	.0089	.0247	.0493	.0827	.1245
57	.0000	.0002	.0012	.0036	.0078	.0222	.0453	.0772	.1176
58	.0000	.0001	.0009	.0030	.0067	.0198	.0414	.0717	.1108
59	.0000	.0001	.0008	.0025	.0057	.0176	.0376	.0664	.1040
60	.0000	.0001	.0006	.0021	.0049	.0154	.0339	.0612	.0974
61	.0000	.0001	.0005	.0017	.0041	.0135	.0305	.0561	.0910

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
62	.0000	.0000	.0004	.0013	.0033	.0116	.0271	.0512	.0846
63	.0000	.0000	.0003	.0011	.0027	.0099	.0240	.0465	.0784
64	.0000	.0000	.0002	.0008	.0022	.0083	.0210	.0420	.0724
65	.0000	.0000	.0001	.0006	.0017	.0069	.0182	.0376	.0665
66	.0000	.0000	.0001	.0004	.0013	.0056	.0156	.0334	.0608
67	.0000	.0000	.0001	.0003	.0009	.0045	.0132	.0295	.0553
68	.0000	.0000	.0000	.0002	.0007	.0035	.0110	.0257	.0500
69	.0000	.0000	.0000	.0001	.0005	.0027	.0090	.0222	.0448
70	.0000	.0000	.0000	.0001	.0003	.0020	.0072	.0189	.0399
71	.0000	.0000	.0000	.0000	.0002	.0014	.0056	.0157	.0350
72	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0130	.0306
73	.0000	.0000	.0000	.0000	.0000	.0006	.0031	.0105	.0265
74	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0090	.0240))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>1</u>	<u>.0000</u>	<u>.0460</u>	<u>.0933</u>	<u>.1419</u>	<u>.1916</u>	<u>.2924</u>	<u>.3948</u>	<u>.4983</u>	<u>.6024</u>
<u>2</u>	<u>.0000</u>	<u>.0446</u>	<u>.0910</u>	<u>.1389</u>	<u>.1879</u>	<u>.2877</u>	<u>.3891</u>	<u>.4916</u>	<u>.5949</u>
<u>3</u>	<u>.0000</u>	<u>.0434</u>	<u>.0888</u>	<u>.1362</u>	<u>.1846</u>	<u>.2833</u>	<u>.3837</u>	<u>.4854</u>	<u>.5880</u>
<u>4</u>	<u>.0000</u>	<u>.0421</u>	<u>.0867</u>	<u>.1334</u>	<u>.1812</u>	<u>.2788</u>	<u>.3783</u>	<u>.4791</u>	<u>.5809</u>
<u>5</u>	<u>.0000</u>	<u>.0408</u>	<u>.0847</u>	<u>.1306</u>	<u>.1778</u>	<u>.2743</u>	<u>.3729</u>	<u>.4728</u>	<u>.5738</u>
<u>6</u>	<u>.0000</u>	<u>.0395</u>	<u>.0826</u>	<u>.1278</u>	<u>.1744</u>	<u>.2698</u>	<u>.3674</u>	<u>.4665</u>	<u>.5666</u>
<u>7</u>	<u>.0000</u>	<u>.0382</u>	<u>.0805</u>	<u>.1250</u>	<u>.1709</u>	<u>.2653</u>	<u>.3619</u>	<u>.4600</u>	<u>.5593</u>
<u>8</u>	<u>.0000</u>	<u>.0369</u>	<u>.0784</u>	<u>.1222</u>	<u>.1675</u>	<u>.2607</u>	<u>.3563</u>	<u>.4535</u>	<u>.5520</u>
<u>9</u>	<u>.0000</u>	<u>.0357</u>	<u>.0763</u>	<u>.1194</u>	<u>.1640</u>	<u>.2561</u>	<u>.3507</u>	<u>.4470</u>	<u>.5446</u>
<u>10</u>	<u>.0000</u>	<u>.0344</u>	<u>.0743</u>	<u>.1167</u>	<u>.1606</u>	<u>.2515</u>	<u>.3451</u>	<u>.4405</u>	<u>.5373</u>
<u>11</u>	<u>.0000</u>	<u>.0332</u>	<u>.0722</u>	<u>.1139</u>	<u>.1572</u>	<u>.2469</u>	<u>.3395</u>	<u>.4339</u>	<u>.5298</u>
<u>12</u>	<u>.0000</u>	<u>.0320</u>	<u>.0701</u>	<u>.1111</u>	<u>.1537</u>	<u>.2423</u>	<u>.3338</u>	<u>.4273</u>	<u>.5223</u>
<u>13</u>	<u>.0000</u>	<u>.0308</u>	<u>.0681</u>	<u>.1083</u>	<u>.1502</u>	<u>.2376</u>	<u>.3280</u>	<u>.4206</u>	<u>.5147</u>
<u>14</u>	<u>.0000</u>	<u>.0297</u>	<u>.0661</u>	<u>.1055</u>	<u>.1468</u>	<u>.2329</u>	<u>.3222</u>	<u>.4138</u>	<u>.5070</u>
<u>15</u>	<u>.0000</u>	<u>.0285</u>	<u>.0640</u>	<u>.1027</u>	<u>.1433</u>	<u>.2282</u>	<u>.3165</u>	<u>.4070</u>	<u>.4994</u>
<u>16</u>	<u>.0000</u>	<u>.0274</u>	<u>.0620</u>	<u>.0999</u>	<u>.1398</u>	<u>.2235</u>	<u>.3106</u>	<u>.4002</u>	<u>.4916</u>
<u>17</u>	<u>.0000</u>	<u>.0262</u>	<u>.0600</u>	<u>.0971</u>	<u>.1363</u>	<u>.2187</u>	<u>.3047</u>	<u>.3933</u>	<u>.4838</u>
<u>18</u>	<u>.0000</u>	<u>.0251</u>	<u>.0580</u>	<u>.0943</u>	<u>.1328</u>	<u>.2139</u>	<u>.2988</u>	<u>.3864</u>	<u>.4759</u>
<u>19</u>	<u>.0000</u>	<u>.0240</u>	<u>.0560</u>	<u>.0916</u>	<u>.1293</u>	<u>.2091</u>	<u>.2929</u>	<u>.3794</u>	<u>.4680</u>
<u>20</u>	<u>.0000</u>	<u>.0229</u>	<u>.0540</u>	<u>.0888</u>	<u>.1258</u>	<u>.2043</u>	<u>.2869</u>	<u>.3724</u>	<u>.4601</u>
<u>21</u>	<u>.0000</u>	<u>.0218</u>	<u>.0521</u>	<u>.0860</u>	<u>.1223</u>	<u>.1995</u>	<u>.2809</u>	<u>.3653</u>	<u>.4520</u>
<u>22</u>	<u>.0000</u>	<u>.0208</u>	<u>.0501</u>	<u>.0832</u>	<u>.1188</u>	<u>.1946</u>	<u>.2748</u>	<u>.3581</u>	<u>.4439</u>
<u>23</u>	<u>.0000</u>	<u>.0198</u>	<u>.0482</u>	<u>.0805</u>	<u>.1152</u>	<u>.1897</u>	<u>.2686</u>	<u>.3509</u>	<u>.4357</u>
<u>24</u>	<u>.0000</u>	<u>.0187</u>	<u>.0462</u>	<u>.0777</u>	<u>.1117</u>	<u>.1847</u>	<u>.2625</u>	<u>.3436</u>	<u>.4274</u>
<u>25</u>	<u>.0000</u>	<u>.0177</u>	<u>.0443</u>	<u>.0749</u>	<u>.1081</u>	<u>.1797</u>	<u>.2562</u>	<u>.3363</u>	<u>.4191</u>
<u>26</u>	<u>.0000</u>	<u>.0168</u>	<u>.0424</u>	<u>.0721</u>	<u>.1046</u>	<u>.1747</u>	<u>.2500</u>	<u>.3289</u>	<u>.4107</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>27</u>	<u>.0000</u>	<u>.0158</u>	<u>.0405</u>	<u>.0694</u>	<u>.1010</u>	<u>.1697</u>	<u>.2437</u>	<u>.3215</u>	<u>.4023</u>
<u>28</u>	<u>.0000</u>	<u>.0149</u>	<u>.0386</u>	<u>.0666</u>	<u>.0974</u>	<u>.1647</u>	<u>.2373</u>	<u>.3140</u>	<u>.3938</u>
<u>29</u>	<u>.0000</u>	<u>.0140</u>	<u>.0368</u>	<u>.0639</u>	<u>.0939</u>	<u>.1596</u>	<u>.2309</u>	<u>.3064</u>	<u>.3852</u>
<u>30</u>	<u>.0000</u>	<u>.0131</u>	<u>.0349</u>	<u>.0612</u>	<u>.0903</u>	<u>.1545</u>	<u>.2245</u>	<u>.2988</u>	<u>.3766</u>
<u>31</u>	<u>.0000</u>	<u>.0122</u>	<u>.0331</u>	<u>.0584</u>	<u>.0867</u>	<u>.1494</u>	<u>.2180</u>	<u>.2912</u>	<u>.3679</u>
<u>32</u>	<u>.0000</u>	<u>.0113</u>	<u>.0313</u>	<u>.0557</u>	<u>.0831</u>	<u>.1442</u>	<u>.2115</u>	<u>.2835</u>	<u>.3592</u>
<u>33</u>	<u>.0000</u>	<u>.0105</u>	<u>.0295</u>	<u>.0530</u>	<u>.0796</u>	<u>.1391</u>	<u>.2049</u>	<u>.2757</u>	<u>.3504</u>
<u>34</u>	<u>.0000</u>	<u>.0097</u>	<u>.0278</u>	<u>.0503</u>	<u>.0760</u>	<u>.1339</u>	<u>.1984</u>	<u>.2679</u>	<u>.3415</u>
<u>35</u>	<u>.0000</u>	<u>.0089</u>	<u>.0261</u>	<u>.0477</u>	<u>.0724</u>	<u>.1287</u>	<u>.1918</u>	<u>.2600</u>	<u>.3326</u>
<u>36</u>	<u>.0000</u>	<u>.0082</u>	<u>.0244</u>	<u>.0450</u>	<u>.0689</u>	<u>.1235</u>	<u>.1851</u>	<u>.2521</u>	<u>.3235</u>
<u>37</u>	<u>.0000</u>	<u>.0075</u>	<u>.0227</u>	<u>.0424</u>	<u>.0653</u>	<u>.1182</u>	<u>.1783</u>	<u>.2440</u>	<u>.3144</u>
<u>38</u>	<u>.0000</u>	<u>.0068</u>	<u>.0210</u>	<u>.0398</u>	<u>.0618</u>	<u>.1129</u>	<u>.1715</u>	<u>.2360</u>	<u>.3052</u>
<u>39</u>	<u>.0000</u>	<u>.0061</u>	<u>.0194</u>	<u>.0372</u>	<u>.0583</u>	<u>.1077</u>	<u>.1648</u>	<u>.2279</u>	<u>.2961</u>
<u>40</u>	<u>.0000</u>	<u>.0055</u>	<u>.0179</u>	<u>.0347</u>	<u>.0548</u>	<u>.1025</u>	<u>.1580</u>	<u>.2198</u>	<u>.2868</u>
<u>41</u>	<u>.0000</u>	<u>.0049</u>	<u>.0164</u>	<u>.0323</u>	<u>.0514</u>	<u>.0973</u>	<u>.1513</u>	<u>.2118</u>	<u>.2777</u>
<u>42</u>	<u>.0000</u>	<u>.0043</u>	<u>.0150</u>	<u>.0299</u>	<u>.0481</u>	<u>.0922</u>	<u>.1447</u>	<u>.2038</u>	<u>.2685</u>
<u>43</u>	<u>.0000</u>	<u>.0038</u>	<u>.0136</u>	<u>.0276</u>	<u>.0449</u>	<u>.0872</u>	<u>.1381</u>	<u>.1958</u>	<u>.2594</u>
<u>44</u>	<u>.0000</u>	<u>.0033</u>	<u>.0123</u>	<u>.0253</u>	<u>.0417</u>	<u>.0822</u>	<u>.1315</u>	<u>.1879</u>	<u>.2502</u>
<u>45</u>	<u>.0000</u>	<u>.0029</u>	<u>.0110</u>	<u>.0232</u>	<u>.0385</u>	<u>.0773</u>	<u>.1249</u>	<u>.1799</u>	<u>.2411</u>
<u>46</u>	<u>.0000</u>	<u>.0025</u>	<u>.0099</u>	<u>.0211</u>	<u>.0355</u>	<u>.0725</u>	<u>.1185</u>	<u>.1721</u>	<u>.2320</u>
<u>47</u>	<u>.0000</u>	<u>.0021</u>	<u>.0087</u>	<u>.0191</u>	<u>.0326</u>	<u>.0678</u>	<u>.1121</u>	<u>.1642</u>	<u>.2229</u>
<u>48</u>	<u>.0000</u>	<u>.0018</u>	<u>.0077</u>	<u>.0172</u>	<u>.0298</u>	<u>.0631</u>	<u>.1058</u>	<u>.1564</u>	<u>.2138</u>
<u>49</u>	<u>.0000</u>	<u>.0015</u>	<u>.0068</u>	<u>.0155</u>	<u>.0272</u>	<u>.0588</u>	<u>.0999</u>	<u>.1491</u>	<u>.2052</u>
<u>50</u>	<u>.0000</u>	<u>.0013</u>	<u>.0060</u>	<u>.0139</u>	<u>.0248</u>	<u>.0547</u>	<u>.0942</u>	<u>.1419</u>	<u>.1967</u>
<u>51</u>	<u>.0000</u>	<u>.0011</u>	<u>.0052</u>	<u>.0124</u>	<u>.0225</u>	<u>.0507</u>	<u>.0885</u>	<u>.1346</u>	<u>.1881</u>
<u>52</u>	<u>.0000</u>	<u>.0009</u>	<u>.0045</u>	<u>.0110</u>	<u>.0202</u>	<u>.0467</u>	<u>.0828</u>	<u>.1274</u>	<u>.1795</u>
<u>53</u>	<u>.0000</u>	<u>.0007</u>	<u>.0038</u>	<u>.0096</u>	<u>.0181</u>	<u>.0428</u>	<u>.0772</u>	<u>.1202</u>	<u>.1708</u>
<u>54</u>	<u>.0000</u>	<u>.0006</u>	<u>.0032</u>	<u>.0084</u>	<u>.0160</u>	<u>.0390</u>	<u>.0717</u>	<u>.1130</u>	<u>.1621</u>
<u>55</u>	<u>.0000</u>	<u>.0005</u>	<u>.0027</u>	<u>.0072</u>	<u>.0141</u>	<u>.0354</u>	<u>.0662</u>	<u>.1059</u>	<u>.1535</u>
<u>56</u>	<u>.0000</u>	<u>.0004</u>	<u>.0022</u>	<u>.0061</u>	<u>.0123</u>	<u>.0318</u>	<u>.0608</u>	<u>.0987</u>	<u>.1448</u>
<u>57</u>	<u>.0000</u>	<u>.0003</u>	<u>.0018</u>	<u>.0051</u>	<u>.0106</u>	<u>.0283</u>	<u>.0555</u>	<u>.0916</u>	<u>.1360</u>
<u>58</u>	<u>.0000</u>	<u>.0002</u>	<u>.0014</u>	<u>.0042</u>	<u>.0090</u>	<u>.0250</u>	<u>.0503</u>	<u>.0845</u>	<u>.1273</u>
<u>59</u>	<u>.0000</u>	<u>.0001</u>	<u>.0011</u>	<u>.0034</u>	<u>.0075</u>	<u>.0219</u>	<u>.0452</u>	<u>.0775</u>	<u>.1186</u>
<u>60</u>	<u>.0000</u>	<u>.0001</u>	<u>.0008</u>	<u>.0027</u>	<u>.0062</u>	<u>.0189</u>	<u>.0402</u>	<u>.0706</u>	<u>.1100</u>
<u>61</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0021</u>	<u>.0049</u>	<u>.0160</u>	<u>.0354</u>	<u>.0638</u>	<u>.1014</u>
<u>62</u>	<u>.0000</u>	<u>.0000</u>	<u>.0004</u>	<u>.0016</u>	<u>.0039</u>	<u>.0133</u>	<u>.0307</u>	<u>.0571</u>	<u>.0929</u>
<u>63</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0011</u>	<u>.0029</u>	<u>.0109</u>	<u>.0263</u>	<u>.0505</u>	<u>.0844</u>
<u>64</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0008</u>	<u>.0022</u>	<u>.0086</u>	<u>.0220</u>	<u>.0441</u>	<u>.0760</u>
<u>65</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0015</u>	<u>.0066</u>	<u>.0181</u>	<u>.0379</u>	<u>.0677</u>
<u>66</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0010</u>	<u>.0049</u>	<u>.0144</u>	<u>.0319</u>	<u>.0594</u>
<u>67</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0006</u>	<u>.0034</u>	<u>.0110</u>	<u>.0262</u>	<u>.0513</u>
<u>68</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0022</u>	<u>.0080</u>	<u>.0207</u>	<u>.0432</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
69	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0013</u>	<u>.0054</u>	<u>.0156</u>	<u>.0352</u>
70	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0032</u>	<u>.0108</u>	<u>.0271</u>
71	<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>.0063</u>
72	<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>.0015</u>
73	<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>.0000</u>
74	<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>.0000</u>

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table

Hazard Group 5

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio															
Size	Single Loss-Limit²	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7407	.6767	.6199	.5690	.5230	.4831	.4506	.4238	.4015	.3829	.3671	.3538	.3427	.3337
41	\$120	.7366	.6712	.6131	.5610	.5144	.4755	.4436	.4173	.3953	.3770	.3615	.3486	.3382	.3299
42	\$120	.7327	.6658	.6064	.5532	.5066	.4684	.4370	.4110	.3893	.3712	.3561	.3440	.3342	.3264
43	\$120	.7288	.6605	.5997	.5455	.4994	.4617	.4306	.4048	.3834	.3656	.3512	.3397	.3305	.3232
44	\$120	.7250	.6552	.5931	.5383	.4927	.4553	.4244	.3989	.3777	.3604	.3467	.3358	.3271	.3202
45	\$120	.7213	.6501	.5867	.5317	.4864	.4491	.4184	.3930	.3722	.3556	.3425	.3322	.3240	.3175
46	\$120	.7178	.6450	.5804	.5255	.4803	.4430	.4124	.3872	.3671	.3512	.3386	.3287	.3210	.3150
47	\$120	.7143	.6400	.5745	.5196	.4743	.4371	.4065	.3819	.3623	.3470	.3349	.3255	.3183	.3128
48	\$120	.7109	.6351	.5690	.5139	.4685	.4313	.4009	.3768	.3578	.3430	.3314	.3226	.3159	.3108
49	\$120	.7076	.6304	.5638	.5084	.4629	.4255	.3955	.3719	.3535	.3392	.3282	.3199	.3136	.3089
50	\$120	.7043	.6259	.5588	.5031	.4572	.4200	.3904	.3673	.3493	.3356	.3252	.3174	.3116	.3073
-	\$250	.7046	.6260	.5558	.4931	.4369	.3869	.3437	.3069	.2757	.2492	.2268	.2080	.1920	.1788
51	\$120	.7012	.6217	.5540	.4978	.4517	.4146	.3855	.3628	.3454	.3322	.3224	.3151	.3097	.3058
-	\$250	.7015	.6214	.5497	.4857	.4285	.3783	.3353	.2987	.2678	.2417	.2198	.2013	.1860	.1733
52	\$120	.6982	.6176	.5493	.4926	.4463	.4095	.3807	.3585	.3417	.3291	.3198	.3130	.3080	.3045
-	\$250	.6984	.6168	.5437	.4784	.4203	.3700	.3271	.2908	.2602	.2344	.2128	.1950	.1803	.1683
53	\$120	.6953	.6138	.5448	.4875	.4411	.4045	.3761	.3544	.3382	.3261	.3174	.3110	.3065	.3033
-	\$250	.6955	.6123	.5378	.4712	.4125	.3621	.3192	.2831	.2527	.2273	.2062	.1890	.1749	.1635
54	\$120	.6926	.6102	.5403	.4825	.4361	.3997	.3717	.3505	.3348	.3234	.3151	.3093	.3051	.3023
-	\$250	.6927	.6080	.5319	.4641	.4050	.3544	.3116	.2755	.2454	.2204	.1999	.1833	.1699	.1591
55	\$120	.6901	.6066	.5359	.4777	.4312	.3950	.3674	.3468	.3317	.3208	.3131	.3077	.3039	.3014
-	\$250	.6900	.6037	.5262	.4574	.3978	.3470	.3040	.2681	.2382	.2138	.1939	.1779	.1651	.1549
56	\$120	.6877	.6032	.5316	.4730	.4264	.3904	.3633	.3432	.3287	.3184	.3112	.3062	.3028	.3005
-	\$250	.6874	.5996	.5206	.4509	.3908	.3396	.2966	.2608	.2314	.2075	.1882	.1728	.1607	.1511
57	\$120	.6855	.5999	.5275	.4684	.4217	.3860	.3593	.3398	.3259	.3162	.3095	.3049	.3019	.2998
-	\$250	.6849	.5955	.5152	.4446	.3839	.3324	.2893	.2537	.2247	.2014	.1827	.1680	.1565	.1475
58	\$120	.6834	.5967	.5235	.4639	.4172	.3817	.3555	.3366	.3233	.3141	.3079	.3037	.3010	.2992
-	\$250	.6826	.5916	.5100	.4386	.3772	.3254	.2822	.2469	.2183	.1955	.1775	.1635	.1526	.1442
-	\$500	.6826	.5917	.5096	.4363	.3714	.3145	.2652	.2229	.1870	.1568	.1315	.1105	.0932	.0789
59	\$120	.6815	.5937	.5195	.4595	.4128	.3776	.3518	.3335	.3208	.3122	.3064	.3027	.3003	.2987
-	\$250	.6803	.5879	.5051	.4327	.3706	.3184	.2753	.2402	.2121	.1899	.1726	.1592	.1489	.1412
-	\$500	.6804	.5880	.5043	.4296	.3635	.3059	.2562	.2139	.1782	.1483	.1236	.1032	.0865	.0730
60	\$120	.6796	.5907	.5157	.4553	.4085	.3735	.3483	.3306	.3185	.3104	.3052	.3018	.2996	.2983
-	\$250	.6782	.5844	.5004	.4269	.3642	.3116	.2685	.2338	.2061	.1845	.1679	.1552	.1456	.1385

((Maximum Loss Ratio															
Size	Single-Loss-Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
-	\$500	.6782	.5843	.4991	.4230	.3558	.2974	.2474	.2051	.1696	.1401	.1159	.0962	.0802	.0674
61	\$120	.6779	.5879	.5121	.4511	.4043	.3697	.3450	.3279	.3164	.3088	.3040	.3009	.2990	.2979
-	\$250	.6762	.5811	.4958	.4213	.3579	.3050	.2619	.2275	.2004	.1794	.1634	.1514	.1425	.1359
-	\$500	.6763	.5808	.4941	.4165	.3482	.2892	.2388	.1964	.1611	.1321	.1085	.0895	.0743	.0622
62	\$120	.6763	.5852	.5085	.4471	.4002	.3659	.3418	.3253	.3144	.3074	.3029	.3002	.2986	.2976
-	\$250	.6744	.5780	.4914	.4159	.3517	.2985	.2555	.2214	.1948	.1745	.1593	.1480	.1397	.1337
-	\$500	.6744	.5775	.4892	.4102	.3409	.2811	.2304	.1880	.1530	.1244	.1014	.0831	.0687	.0573
63	\$120	.6748	.5827	.5050	.4432	.3963	.3623	.3387	.3229	.3126	.3060	.3020	.2996	.2981	.2973
-	\$250	.6727	.5750	.4872	.4106	.3457	.2922	.2492	.2155	.1895	.1699	.1554	.1447	.1371	.1316
-	\$500	.6727	.5744	.4845	.4041	.3336	.2731	.2221	.1797	.1450	.1170	.0947	.0771	.0634	.0528
64	\$120	.6734	.5802	.5017	.4394	.3925	.3589	.3358	.3206	.3109	.3048	.3012	.2990	.2978	.2971
-	\$250	.6712	.5723	.4831	.4054	.3398	.2860	.2432	.2098	.1844	.1655	.1517	.1418	.1347	.1298
-	\$500	.6711	.5714	.4800	.3981	.3266	.2654	.2140	.1716	.1372	.1098	.0882	.0714	.0585	.0487
-	\$1,000	.6711	.5714	.4800	.3980	.3260	.2640	.2115	.1678	.1318	.1027	.0794	.0610	.0465	.0353
65	\$120	.6721	.5779	.4985	.4357	.3888	.3556	.3331	.3185	.3093	.3038	.3005	.2986	.2975	.2969
-	\$250	.6699	.5697	.4793	.4005	.3341	.2800	.2372	.2043	.1796	.1614	.1483	.1391	.1326	.1282
-	\$500	.6697	.5686	.4756	.3924	.3197	.2577	.2060	.1637	.1297	.1029	.0820	.0661	.0540	.0449
-	\$1,000	.6697	.5686	.4756	.3921	.3189	.2560	.2030	.1592	.1235	.0949	.0723	.0547	.0411	.0306
66	\$120	.6710	.5757	.4954	.4321	.3852	.3524	.3305	.3165	.3079	.3028	.2998	.2982	.2973	.2968
-	\$250	.6687	.5673	.4756	.3956	.3285	.2742	.2315	.1990	.1750	.1575	.1452	.1366	.1308	.1268
-	\$500	.6684	.5660	.4716	.3869	.3130	.2503	.1982	.1560	.1225	.0963	.0762	.0611	.0498	.0415
-	\$1,000	.6685	.5660	.4715	.3864	.3119	.2481	.1947	.1508	.1154	.0874	.0656	.0488	.0360	.0264
67	\$120	.6699	.5736	.4924	.4286	.3818	.3494	.3281	.3147	.3066	.3019	.2993	.2978	.2971	.2966
-	\$250	.6676	.5651	.4721	.3910	.3231	.2685	.2260	.1940	.1706	.1539	.1423	.1344	.1291	.1256
-	\$500	.6673	.5636	.4677	.3815	.3065	.2430	.1906	.1485	.1154	.0900	.0707	.0564	.0460	.0384
-	\$1,000	.6673	.5636	.4675	.3809	.3051	.2403	.1864	.1426	.1076	.0802	.0591	.0432	.0313	.0225
68	\$120	.6689	.5716	.4895	.4253	.3785	.3465	.3258	.3130	.3055	.3012	.2988	.2976	.2969	.2966
-	\$250	.6667	.5631	.4688	.3865	.3179	.2629	.2206	.1891	.1664	.1505	.1396	.1324	.1276	.1246
-	\$500	.6663	.5615	.4640	.3764	.3002	.2358	.1832	.1413	.1087	.0839	.0655	.0521	.0425	.0357
-	\$1,000	.6663	.5614	.4638	.3756	.2984	.2327	.1784	.1346	.1000	.0733	.0531	.0380	.0270	.0191
69	\$120	.6681	.5698	.4868	.4221	.3753	.3437	.3236	.3115	.3044	.3005	.2984	.2973	.2968	.2965
-	\$250	.6659	.5612	.4656	.3822	.3128	.2576	.2154	.1845	.1625	.1474	.1372	.1306	.1263	.1237
-	\$500	.6655	.5595	.4606	.3715	.2940	.2288	.1759	.1342	.1022	.0782	.0607	.0482	.0394	.0333
-	\$1,000	.6655	.5594	.4602	.3704	.2919	.2252	.1705	.1267	.0926	.0667	.0474	.0333	.0231	.0160
70	\$120	.6673	.5680	.4841	.4190	.3723	.3411	.3216	.3100	.3035	.2999	.2981	.2971	.2966	.2964
-	\$250	.6652	.5596	.4627	.3781	.3079	.2524	.2104	.1801	.1588	.1444	.1350	.1290	.1252	.1229
-	\$500	.6648	.5577	.4574	.3667	.2880	.2220	.1688	.1273	.0959	.0728	.0562	.0446	.0366	.0312
-	\$1,000	.6648	.5576	.4569	.3655	.2855	.2179	.1627	.1191	.0855	.0604	.0420	.0289	.0197	.0133
71	\$120	.6666	.5664	.4816	.4159	.3693	.3386	.3197	.3087	.3026	.2994	.2978	.2969	.2966	.2964
-	\$250	.6646	.5580	.4598	.3740	.3030	.2472	.2055	.1757	.1553	.1417	.1330	.1276	.1242	.1223
-	\$500	.6642	.5561	.4544	.3621	.2820	.2152	.1618	.1205	.0898	.0676	.0519	.0412	.0340	.0293
-	\$1,000	.6642	.5560	.4538	.3607	.2792	.2105	.1550	.1115	.0785	.0543	.0369	.0248	.0165	.0109
72	\$120	.6660	.5649	.4792	.4132	.3666	.3363	.3180	.3076	.3019	.2990	.2975	.2968	.2965	.2963
-	\$250	.6641	.5567	.4573	.3703	.2984	.2424	.2010	.1718	.1521	.1393	.1313	.1264	.1234	.1218
-	\$500	.6637	.5548	.4517	.3579	.2764	.2088	.1552	.1143	.0842	.0629	.0482	.0384	.0319	.0278
-	\$1,000	.6637	.5546	.4510	.3562	.2733	.2036	.1477	.1044	.0721	.0488	.0325	.0213	.0138	.0090
73	\$120	.6655	.5636	.4771	.4106	.3641	.3343	.3165	.3065	.3013	.2986	.2973	.2967	.2964	.2963
-	\$250	.6638	.5555	.4550	.3668	.2942	.2380	.1969	.1683	.1493	.1372	.1298	.1254	.1228	.1213

((Maximum Loss Ratio															
Size	Single-Loss-Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
-	\$500	.6634	.5537	.4493	.3541	.2713	.2029	.1490	.1085	.0792	.0587	.0449	.0359	.0301	.0266
-	\$1,000	.6634	.5535	.4485	.3522	.2677	.1971	.1409	.0979	.0663	.0439	.0285	.0183	.0116	.0074
74	\$120	.6652	.5628	.4757	.4090	.3626	.3330	.3156	.3059	.3009	.2984	.2972	.2967	.2964	.2963
-	\$250	.6636	.5549	.4536	.3647	.2916	.2352	.1943	.1661	.1476	.1360	.1289	.1248	.1224	.1211
-	\$500	.6632	.5531	.4479	.3517	.2680	.1991	.1451	.1048	.0760	.0562	.0430	.0345	.0291	.0259
-	\$1,000	.6632	.5528	.4471	.3497	.2642	.1930	.1365	.0937	.0626	.0408	.0261	.0165	.0103	.0065))

Maximum Loss Ratio															
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
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	
	\$160	.7063	.6502	.5998	.5542	.5128	.4750	.4404	.4084	.3788	.3593	.3429	.3288	.3167	
43	\$120	.7046	.6466	.5946	.5477	.5052	.4664	.4373	.4165	.3991	.3845	.3722	.3624	.3546	
	\$160	.6996	.6420	.5904	.5438	.5016	.4630	.4277	.3951	.3703	.3515	.3355	.3219	.3103	
44	\$120	.6978	.6384	.5852	.5372	.4937	.4547	.4302	.4097	.3927	.3784	.3670	.3580	.3508	
	\$160	.6928	.6338	.5810	.5334	.4902	.4509	.4149	.3838	.3622	.3439	.3284	.3153	.3040	
45	\$120	.6910	.6302	.5757	.5267	.4823	.4474	.4232	.4030	.3863	.3729	.3623	.3539	.3473	
	\$160	.6861	.6257	.5716	.5229	.4789	.4388	.4020	.3754	.3544	.3366	.3216	.3088	.2979	
46	\$120	.6844	.6221	.5663	.5162	.4709	.4403	.4164	.3965	.3805	.3679	.3580	.3502	.3440	
	\$160	.6795	.6176	.5623	.5126	.4676	.4266	.3921	.3675	.3469	.3295	.3149	.3026	.2924	
47	\$120	.6778	.6140	.5570	.5057	.4622	.4334	.4096	.3903	.3752	.3633	.3540	.3467	.3411	
	\$160	.6730	.6096	.5530	.5021	.4562	.4144	.3839	.3598	.3396	.3226	.3084	.2968	.2875	
	\$250	.6656	.6030	.5470	.4967	.4512	.4099	.3723	.3380	.3066	.2794	.2585	.2408	.2255	
48	\$120	.6712	.6059	.5476	.4952	.4552	.4264	.4030	.3845	.3702	.3590	.3503	.3435	.3384	
	\$160	.6665	.6016	.5437	.4917	.4447	.4045	.3759	.3522	.3324	.3159	.3024	.2916	.2830	
	\$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	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.5539	.4524	.3608	.2816	.2161	.1637	.1233	.0932	.0715	.0562	.0458	.0389	.0344
	\$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	.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	.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	.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	.3233
	\$160	.5580	.4413	.3246	.2608	.2504	.2501	.2501	.2501	.2501	.2501	.2501	.2501	.2501

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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	.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
	\$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	

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table

Hazard Group 5

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio											
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%	
40	\$120	.0000	.0027	.0106	.0228	.0384	.0779	.1263	.1818	.2433	
41	\$120	.0000	.0024	.0097	.0211	.0359	.0738	.1208	.1750	.2354	
42	\$120	.0000	.0021	.0088	.0195	.0335	.0699	.1154	.1683	.2275	
43	\$120	.0000	.0019	.0080	.0179	.0312	.0660	.1100	.1617	.2198	
44	\$120	.0000	.0016	.0072	.0165	.0290	.0622	.1048	.1551	.2127	
45	\$120	.0000	.0014	.0065	.0151	.0268	.0585	.0996	.1486	.2061	
46	\$120	.0000	.0012	.0058	.0138	.0248	.0549	.0946	.1424	.1999	
47	\$120	.0000	.0011	.0052	.0125	.0228	.0515	.0896	.1365	.1940	
48	\$120	.0000	.0009	.0046	.0113	.0209	.0481	.0847	.1310	.1883	
49	\$120	.0000	.0008	.0041	.0102	.0191	.0447	.0800	.1258	.1828	
50	\$120	.0000	.0007	.0036	.0091	.0174	.0415	.0755	.1208	.1774	
-	\$250	.0000	.0007	.0036	.0092	.0175	.0418	.0756	.1178	.1674	
51	\$120	.0000	.0006	.0031	.0081	.0157	.0384	.0712	.1160	.1722	
-	\$250	.0000	.0006	.0031	.0082	.0158	.0386	.0709	.1117	.1601	
52	\$120	.0000	.0005	.0027	.0072	.0142	.0354	.0672	.1113	.1670	
-	\$250	.0000	.0005	.0027	.0073	.0143	.0356	.0664	.1057	.1528	

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
53	\$120	.0000	.0004	.0023	.0063	.0127	.0325	.0634	.1067	.1619
-	\$250	.0000	.0004	.0023	.0064	.0128	.0327	.0619	.0998	.1455
54	\$120	.0000	.0003	.0020	.0055	.0113	.0298	.0597	.1023	.1569
-	\$250	.0000	.0003	.0020	.0056	.0114	.0299	.0576	.0939	.1385
55	\$120	.0000	.0002	.0017	.0048	.0100	.0273	.0562	.0979	.1521
-	\$250	.0000	.0003	.0017	.0048	.0101	.0272	.0533	.0882	.1318
56	\$120	.0000	.0002	.0014	.0041	.0088	.0249	.0528	.0936	.1474
-	\$250	.0000	.0002	.0014	.0042	.0089	.0246	.0492	.0825	.1253
57	\$120	.0000	.0002	.0011	.0035	.0077	.0227	.0495	.0895	.1428
-	\$250	.0000	.0002	.0012	.0036	.0077	.0221	.0451	.0772	.1190
58	\$120	.0000	.0001	.0009	.0030	.0066	.0206	.0463	.0854	.1383
-	\$250	.0000	.0001	.0009	.0030	.0067	.0197	.0412	.0720	.1129
-	\$500	.0000	.0001	.0009	.0030	.0067	.0198	.0413	.0716	.1107
59	\$120	.0000	.0001	.0007	.0025	.0057	.0187	.0433	.0815	.1339
-	\$250	.0000	.0001	.0008	.0025	.0057	.0175	.0375	.0671	.1070
-	\$500	.0000	.0001	.0008	.0025	.0057	.0175	.0375	.0663	.1039
60	\$120	.0000	.0001	.0006	.0020	.0048	.0168	.0403	.0777	.1296
-	\$250	.0000	.0001	.0006	.0021	.0048	.0154	.0340	.0623	.1013
-	\$500	.0000	.0001	.0006	.0021	.0048	.0154	.0339	.0611	.0973
61	\$120	.0000	.0000	.0005	.0017	.0041	.0151	.0375	.0740	.1255
-	\$250	.0000	.0001	.0005	.0017	.0040	.0134	.0307	.0578	.0957
-	\$500	.0000	.0001	.0005	.0017	.0040	.0134	.0304	.0560	.0908
62	\$120	.0000	.0000	.0004	.0013	.0034	.0135	.0348	.0705	.1215
-	\$250	.0000	.0000	.0004	.0013	.0033	.0116	.0276	.0534	.0902
-	\$500	.0000	.0000	.0004	.0013	.0033	.0116	.0271	.0512	.0846
63	\$120	.0000	.0000	.0003	.0010	.0029	.0120	.0322	.0670	.1175
-	\$250	.0000	.0000	.0003	.0010	.0027	.0099	.0246	.0492	.0849
-	\$500	.0000	.0000	.0003	.0011	.0027	.0099	.0239	.0464	.0784
64	\$120	.0000	.0000	.0002	.0008	.0024	.0106	.0298	.0637	.1137
-	\$250	.0000	.0000	.0002	.0008	.0021	.0084	.0219	.0451	.0798
-	\$500	.0000	.0000	.0002	.0008	.0022	.0083	.0210	.0419	.0725
-	\$1,000	.0000	.0000	.0002	.0008	.0022	.0083	.0210	.0420	.0724
65	\$120	.0000	.0000	.0001	.0006	.0019	.0093	.0275	.0604	.1100
-	\$250	.0000	.0000	.0001	.0006	.0017	.0071	.0193	.0413	.0748
-	\$500	.0000	.0000	.0001	.0006	.0017	.0069	.0182	.0376	.0668
-	\$1,000	.0000	.0000	.0001	.0006	.0017	.0069	.0182	.0376	.0665
66	\$120	.0000	.0000	.0001	.0005	.0015	.0082	.0252	.0573	.1065
-	\$250	.0000	.0000	.0001	.0004	.0013	.0059	.0169	.0376	.0700
-	\$500	.0000	.0000	.0001	.0004	.0013	.0056	.0156	.0335	.0612
-	\$1,000	.0000	.0000	.0001	.0004	.0013	.0056	.0156	.0334	.0608

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
67	\$120	.0000	.0000	.0001	.0004	.0012	.0071	.0232	.0544	.1030
-	\$250	.0000	.0000	.0001	.0003	.0010	.0048	.0147	.0341	.0654
-	\$500	.0000	.0000	.0001	.0003	.0009	.0045	.0132	.0297	.0559
-	\$1,000	.0000	.0000	.0001	.0003	.0009	.0045	.0132	.0295	.0553
68	\$120	.0000	.0000	.0000	.0003	.0010	.0061	.0212	.0515	.0997
-	\$250	.0000	.0000	.0000	.0002	.0007	.0039	.0127	.0308	.0609
-	\$500	.0000	.0000	.0000	.0002	.0007	.0035	.0110	.0260	.0508
-	\$1,000	.0000	.0000	.0000	.0002	.0007	.0035	.0110	.0257	.0500
69	\$120	.0000	.0000	.0000	.0002	.0007	.0053	.0193	.0487	.0965
-	\$250	.0000	.0000	.0000	.0001	.0005	.0030	.0108	.0276	.0566
-	\$500	.0000	.0000	.0000	.0001	.0005	.0027	.0091	.0226	.0458
-	\$1,000	.0000	.0000	.0000	.0001	.0005	.0027	.0090	.0222	.0448
70	\$120	.0000	.0000	.0000	.0001	.0006	.0045	.0176	.0461	.0934
-	\$250	.0000	.0000	.0000	.0001	.0003	.0024	.0091	.0246	.0524
-	\$500	.0000	.0000	.0000	.0001	.0003	.0020	.0073	.0194	.0411
-	\$1,000	.0000	.0000	.0000	.0001	.0003	.0020	.0072	.0189	.0399
71	\$120	.0000	.0000	.0000	.0001	.0004	.0038	.0160	.0435	.0903
-	\$250	.0000	.0000	.0000	.0000	.0002	.0018	.0076	.0218	.0484
-	\$500	.0000	.0000	.0000	.0000	.0002	.0014	.0057	.0163	.0365
-	\$1,000	.0000	.0000	.0000	.0000	.0002	.0014	.0056	.0158	.0350
72	\$120	.0000	.0000	.0000	.0000	.0003	.0032	.0145	.0412	.0875
-	\$250	.0000	.0000	.0000	.0000	.0001	.0013	.0063	.0193	.0446
-	\$500	.0000	.0000	.0000	.0000	.0001	.0009	.0044	.0137	.0323
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0130	.0306
73	\$120	.0000	.0000	.0000	.0000	.0002	.0027	.0132	.0391	.0850
-	\$250	.0000	.0000	.0000	.0000	.0001	.0009	.0051	.0170	.0412
-	\$500	.0000	.0000	.0000	.0000	.0000	.0006	.0033	.0113	.0284
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0006	.0031	.0105	.0266
74	\$120	.0000	.0000	.0000	.0000	.0002	.0024	.0124	.0377	.0833
-	\$250	.0000	.0000	.0000	.0000	.0000	.0007	.0045	.0156	.0391
-	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0027	.0099	.0260
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0090	.0240))

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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
40	<u>\$120</u>	<u>.0055</u>	<u>.0179</u>	<u>.0347</u>	<u>.0548</u>	<u>.1025</u>	<u>.1580</u>	<u>.2198</u>	<u>.2868</u>
	<u>\$160</u>	<u>.0055</u>	<u>.0179</u>	<u>.0347</u>	<u>.0548</u>	<u>.1025</u>	<u>.1580</u>	<u>.2198</u>	<u>.2868</u>
41	<u>\$120</u>	<u>.0049</u>	<u>.0164</u>	<u>.0323</u>	<u>.0514</u>	<u>.0973</u>	<u>.1513</u>	<u>.2118</u>	<u>.2777</u>
	<u>\$160</u>	<u>.0049</u>	<u>.0164</u>	<u>.0323</u>	<u>.0514</u>	<u>.0973</u>	<u>.1513</u>	<u>.2118</u>	<u>.2777</u>
42	<u>\$120</u>	<u>.0043</u>	<u>.0150</u>	<u>.0299</u>	<u>.0481</u>	<u>.0922</u>	<u>.1447</u>	<u>.2038</u>	<u>.2685</u>
	<u>\$160</u>	<u>.0043</u>	<u>.0150</u>	<u>.0299</u>	<u>.0481</u>	<u>.0922</u>	<u>.1447</u>	<u>.2038</u>	<u>.2685</u>
43	<u>\$120</u>	<u>.0038</u>	<u>.0136</u>	<u>.0276</u>	<u>.0449</u>	<u>.0872</u>	<u>.1381</u>	<u>.1958</u>	<u>.2594</u>
	<u>\$160</u>	<u>.0038</u>	<u>.0136</u>	<u>.0276</u>	<u>.0449</u>	<u>.0872</u>	<u>.1381</u>	<u>.1958</u>	<u>.2594</u>
44	<u>\$120</u>	<u>.0033</u>	<u>.0123</u>	<u>.0253</u>	<u>.0417</u>	<u>.0822</u>	<u>.1315</u>	<u>.1879</u>	<u>.2502</u>
	<u>\$160</u>	<u>.0033</u>	<u>.0123</u>	<u>.0253</u>	<u>.0417</u>	<u>.0822</u>	<u>.1315</u>	<u>.1879</u>	<u>.2502</u>
45	<u>\$120</u>	<u>.0029</u>	<u>.0110</u>	<u>.0232</u>	<u>.0385</u>	<u>.0773</u>	<u>.1249</u>	<u>.1799</u>	<u>.2411</u>
	<u>\$160</u>	<u>.0029</u>	<u>.0110</u>	<u>.0232</u>	<u>.0385</u>	<u>.0773</u>	<u>.1249</u>	<u>.1799</u>	<u>.2411</u>
46	<u>\$120</u>	<u>.0025</u>	<u>.0099</u>	<u>.0211</u>	<u>.0355</u>	<u>.0725</u>	<u>.1185</u>	<u>.1721</u>	<u>.2320</u>
	<u>\$160</u>	<u>.0025</u>	<u>.0099</u>	<u>.0211</u>	<u>.0355</u>	<u>.0725</u>	<u>.1185</u>	<u>.1721</u>	<u>.2320</u>
47	<u>\$120</u>	<u>.0021</u>	<u>.0087</u>	<u>.0191</u>	<u>.0326</u>	<u>.0678</u>	<u>.1121</u>	<u>.1642</u>	<u>.2240</u>
	<u>\$160</u>	<u>.0021</u>	<u>.0087</u>	<u>.0191</u>	<u>.0326</u>	<u>.0678</u>	<u>.1121</u>	<u>.1642</u>	<u>.2229</u>
	<u>\$250</u>	<u>.0021</u>	<u>.0087</u>	<u>.0191</u>	<u>.0326</u>	<u>.0678</u>	<u>.1121</u>	<u>.1642</u>	<u>.2229</u>
48	<u>\$120</u>	<u>.0018</u>	<u>.0077</u>	<u>.0172</u>	<u>.0298</u>	<u>.0631</u>	<u>.1058</u>	<u>.1564</u>	<u>.2167</u>
	<u>\$160</u>	<u>.0018</u>	<u>.0077</u>	<u>.0172</u>	<u>.0298</u>	<u>.0631</u>	<u>.1058</u>	<u>.1564</u>	<u>.2138</u>
	<u>\$250</u>	<u>.0018</u>	<u>.0077</u>	<u>.0172</u>	<u>.0298</u>	<u>.0631</u>	<u>.1058</u>	<u>.1564</u>	<u>.2138</u>
	<u>\$275</u>	<u>.0018</u>	<u>.0077</u>	<u>.0172</u>	<u>.0298</u>	<u>.0631</u>	<u>.1058</u>	<u>.1564</u>	<u>.2138</u>
49	<u>\$120</u>	<u>.0015</u>	<u>.0068</u>	<u>.0155</u>	<u>.0272</u>	<u>.0588</u>	<u>.0999</u>	<u>.1491</u>	<u>.2102</u>
	<u>\$160</u>	<u>.0015</u>	<u>.0068</u>	<u>.0155</u>	<u>.0272</u>	<u>.0588</u>	<u>.0999</u>	<u>.1491</u>	<u>.2052</u>
	<u>\$250</u>	<u>.0015</u>	<u>.0068</u>	<u>.0155</u>	<u>.0272</u>	<u>.0588</u>	<u>.0999</u>	<u>.1491</u>	<u>.2052</u>
	<u>\$275</u>	<u>.0015</u>	<u>.0068</u>	<u>.0155</u>	<u>.0272</u>	<u>.0588</u>	<u>.0999</u>	<u>.1491</u>	<u>.2052</u>
50	<u>\$120</u>	<u>.0013</u>	<u>.0060</u>	<u>.0139</u>	<u>.0248</u>	<u>.0547</u>	<u>.0942</u>	<u>.1429</u>	<u>.2039</u>
	<u>\$160</u>	<u>.0013</u>	<u>.0060</u>	<u>.0139</u>	<u>.0248</u>	<u>.0547</u>	<u>.0942</u>	<u>.1419</u>	<u>.1971</u>
	<u>\$250</u>	<u>.0013</u>	<u>.0060</u>	<u>.0139</u>	<u>.0248</u>	<u>.0547</u>	<u>.0942</u>	<u>.1419</u>	<u>.1967</u>
	<u>\$275</u>	<u>.0013</u>	<u>.0060</u>	<u>.0139</u>	<u>.0248</u>	<u>.0547</u>	<u>.0942</u>	<u>.1419</u>	<u>.1967</u>
51	<u>\$120</u>	<u>.0011</u>	<u>.0052</u>	<u>.0124</u>	<u>.0225</u>	<u>.0507</u>	<u>.0885</u>	<u>.1370</u>	<u>.1978</u>
	<u>\$160</u>	<u>.0011</u>	<u>.0052</u>	<u>.0124</u>	<u>.0225</u>	<u>.0507</u>	<u>.0885</u>	<u>.1346</u>	<u>.1895</u>
	<u>\$250</u>	<u>.0011</u>	<u>.0052</u>	<u>.0124</u>	<u>.0225</u>	<u>.0507</u>	<u>.0885</u>	<u>.1346</u>	<u>.1881</u>
	<u>\$275</u>	<u>.0011</u>	<u>.0052</u>	<u>.0124</u>	<u>.0225</u>	<u>.0507</u>	<u>.0885</u>	<u>.1347</u>	<u>.1881</u>
52	<u>\$120</u>	<u>.0009</u>	<u>.0045</u>	<u>.0110</u>	<u>.0202</u>	<u>.0467</u>	<u>.0828</u>	<u>.1313</u>	<u>.1916</u>
	<u>\$160</u>	<u>.0009</u>	<u>.0045</u>	<u>.0110</u>	<u>.0202</u>	<u>.0467</u>	<u>.0828</u>	<u>.1275</u>	<u>.1822</u>
	<u>\$250</u>	<u>.0009</u>	<u>.0045</u>	<u>.0110</u>	<u>.0202</u>	<u>.0467</u>	<u>.0828</u>	<u>.1274</u>	<u>.1795</u>
	<u>\$275</u>	<u>.0009</u>	<u>.0045</u>	<u>.0110</u>	<u>.0202</u>	<u>.0467</u>	<u>.0828</u>	<u>.1274</u>	<u>.1795</u>
	<u>\$380</u>	<u>.0009</u>	<u>.0045</u>	<u>.0110</u>	<u>.0202</u>	<u>.0467</u>	<u>.0828</u>	<u>.1274</u>	<u>.1795</u>
53	<u>\$120</u>	<u>.0007</u>	<u>.0038</u>	<u>.0096</u>	<u>.0181</u>	<u>.0428</u>	<u>.0776</u>	<u>.1256</u>	<u>.1855</u>
	<u>\$160</u>	<u>.0007</u>	<u>.0038</u>	<u>.0096</u>	<u>.0181</u>	<u>.0428</u>	<u>.0772</u>	<u>.1208</u>	<u>.1751</u>

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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
	\$550	.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
	\$550	.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

Minimum Loss Ratio										
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%	
60	\$500	.0001	.0011	.0034	.0075	.0219	.0452	.0775	.1186	
	\$550	.0001	.0011	.0034	.0075	.0219	.0452	.0775	.1186	
	\$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	
	\$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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0022</u>	<u>.0080</u>	<u>.0207</u>	<u>.0432</u>
69	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0027</u>	<u>.0136</u>	<u>.0415</u>	<u>.0922</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0020</u>	<u>.0097</u>	<u>.0300</u>	<u>.0688</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0014</u>	<u>.0066</u>	<u>.0201</u>	<u>.0467</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0014</u>	<u>.0062</u>	<u>.0189</u>	<u>.0439</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0013</u>	<u>.0056</u>	<u>.0165</u>	<u>.0379</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0013</u>	<u>.0054</u>	<u>.0158</u>	<u>.0358</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0013</u>	<u>.0054</u>	<u>.0157</u>	<u>.0356</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0013</u>	<u>.0054</u>	<u>.0156</u>	<u>.0352</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0013</u>	<u>.0054</u>	<u>.0156</u>	<u>.0352</u>
70	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0017</u>	<u>.0104</u>	<u>.0359</u>	<u>.0855</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0011</u>	<u>.0069</u>	<u>.0246</u>	<u>.0613</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0042</u>	<u>.0151</u>	<u>.0389</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0040</u>	<u>.0140</u>	<u>.0361</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0034</u>	<u>.0117</u>	<u>.0301</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0032</u>	<u>.0110</u>	<u>.0279</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0032</u>	<u>.0109</u>	<u>.0276</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0032</u>	<u>.0108</u>	<u>.0272</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0032</u>	<u>.0108</u>	<u>.0271</u>
71	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0010</u>	<u>.0113</u>	<u>.0521</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0053</u>	<u>.0283</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0021</u>	<u>.0120</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0018</u>	<u>.0105</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0013</u>	<u>.0076</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0012</u>	<u>.0066</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0012</u>	<u>.0065</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0012</u>	<u>.0064</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0012</u>	<u>.0063</u>
72	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0047</u>	<u>.0400</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0014</u>	<u>.0166</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0044</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0035</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0021</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0016</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0016</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0015</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0015</u>
73	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0007</u>	<u>.0274</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0060</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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	.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	

* Single Loss Limit values are expressed in thousands of dollars.

AMENDATORY SECTION (Amending WSR 10-21-086, filed 10/19/10, effective 11/19/10)

WAC 296-17B-960 Hazard Group 6 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 6

Effective (~~November 19, 2010~~) June 30, 2017

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8825	.8680	.8551	.8433	.8324	.8222	.8125	.8034	.7946	.7863	.7783	.7706	.7631	.7560
2	.8778	.8624	.8486	.8360	.8244	.8135	.8032	.7935	.7842	.7753	.7668	.7586	.7507	.7430
3	.8732	.8568	.8422	.8288	.8164	.8049	.7939	.7836	.7738	.7644	.7553	.7466	.7383	.7302
4	.8686	.8512	.8357	.8215	.8084	.7961	.7846	.7737	.7632	.7533	.7438	.7346	.7257	.7172
5	.8639	.8456	.8292	.8142	.8004	.7874	.7753	.7637	.7527	.7422	.7322	.7225	.7132	.7043
6	.8594	.8400	.8228	.8070	.7924	.7787	.7659	.7538	.7422	.7312	.7206	.7105	.7007	.6913
7	.8548	.8345	.8163	.7997	.7844	.7701	.7566	.7439	.7317	.7202	.7091	.6985	.6883	.6784
8	.8503	.8290	.8099	.7925	.7764	.7614	.7473	.7339	.7213	.7092	.6976	.6865	.6758	.6655
9	.8458	.8234	.8034	.7852	.7684	.7527	.7380	.7240	.7108	.6982	.6861	.6745	.6634	.6527
10	.8413	.8179	.7970	.7780	.7604	.7441	.7287	.7141	.7003	.6872	.6746	.6626	.6510	.6399
11	.8368	.8124	.7907	.7708	.7525	.7354	.7194	.7042	.6899	.6762	.6632	.6506	.6386	.6271
12	.8324	.8070	.7843	.7636	.7445	.7268	.7101	.6944	.6794	.6652	.6517	.6387	.6263	.6144
13	.8279	.8015	.7779	.7564	.7366	.7181	.7008	.6845	.6690	.6543	.6402	.6268	.6140	.6016
14	.8235	.7960	.7715	.7492	.7286	.7094	.6915	.6746	.6585	.6433	.6288	.6149	.6017	.5890
15	.8191	.7906	.7651	.7420	.7206	.7008	.6822	.6646	.6481	.6323	.6174	.6031	.5894	.5763
16	.8147	.7852	.7588	.7348	.7126	.6921	.6728	.6547	.6376	.6214	.6059	.5912	.5771	.5637
17	.8104	.7797	.7524	.7275	.7046	.6834	.6635	.6448	.6272	.6104	.5945	.5794	.5649	.5511
18	.8060	.7743	.7460	.7203	.6966	.6747	.6542	.6349	.6167	.5995	.5831	.5676	.5527	.5385
19	.8016	.7689	.7396	.7130	.6886	.6660	.6448	.6249	.6062	.5885	.5717	.5557	.5405	.5260

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
20	.7973	.7634	.7332	.7058	.6806	.6572	.6354	.6150	.5958	.5776	.5603	.5439	.5283	.5134
21	.7929	.7580	.7268	.6985	.6725	.6485	.6260	.6050	.5852	.5666	.5489	.5321	.5161	.5009
22	.7886	.7526	.7204	.6912	.6644	.6397	.6166	.5950	.5747	.5556	.5375	.5203	.5040	.4884
23	.7843	.7471	.7140	.6839	.6563	.6309	.6072	.5850	.5642	.5446	.5261	.5085	.4918	.4759
24	.7800	.7417	.7075	.6766	.6482	.6220	.5977	.5750	.5536	.5336	.5146	.4967	.4796	.4634
25	.7757	.7362	.7010	.6692	.6401	.6132	.5882	.5649	.5431	.5225	.5032	.4848	.4674	.4509
26	.7714	.7307	.6946	.6618	.6319	.6043	.5787	.5548	.5325	.5115	.4917	.4729	.4552	.4383
27	.7671	.7253	.6881	.6544	.6237	.5954	.5691	.5447	.5218	.5004	.4802	.4611	.4430	.4258
28	.7628	.7198	.6815	.6470	.6154	.5864	.5595	.5345	.5111	.4892	.4686	.4491	.4307	.4132
29	.7585	.7143	.6750	.6395	.6072	.5774	.5499	.5243	.5005	.4781	.4570	.4372	.4184	.4006
30	.7542	.7088	.6685	.6321	.5989	.5684	.5402	.5141	.4897	.4669	.4454	.4252	.4060	.3879
31	.7500	.7034	.6619	.6246	.5906	.5593	.5305	.5038	.4789	.4556	.4337	.4131	.3937	.3752
32	.7457	.6979	.6554	.6170	.5822	.5502	.5208	.4935	.4681	.4443	.4220	.4010	.3812	.3624
33	.7415	.6924	.6488	.6095	.5738	.5411	.5110	.4831	.4572	.4329	.4102	.3888	.3686	.3496
34	.7372	.6869	.6422	.6019	.5653	.5319	.5011	.4726	.4462	.4215	.3983	.3765	.3560	.3366
35	.7330	.6814	.6355	.5943	.5569	.5227	.4912	.4621	.4351	.4099	.3863	.3641	.3433	.3236
36	.7288	.6759	.6289	.5866	.5483	.5133	.4812	.4515	.4239	.3982	.3742	.3516	.3305	.3106
37	.7246	.6704	.6222	.5789	.5397	.5039	.4711	.4408	.4127	.3865	.3620	.3391	.3176	.2976
38	.7205	.6649	.6155	.5712	.5311	.4945	.4609	.4300	.4013	.3746	.3497	.3265	.3048	.2846
39	.7164	.6594	.6088	.5635	.5224	.4850	.4507	.4191	.3899	.3627	.3374	.3139	.2921	.2718
40	.7123	.6539	.6022	.5557	.5138	.4755	.4405	.4082	.3784	.3508	.3252	.3015	.2795	.2591
41	.7083	.6486	.5956	.5480	.5051	.4660	.4302	.3973	.3670	.3389	.3130	.2891	.2670	.2465
42	.7043	.6432	.5890	.5404	.4965	.4565	.4200	.3864	.3556	.3271	.3010	.2769	.2547	.2342
43	.7005	.6380	.5825	.5328	.4878	.4470	.4097	.3756	.3442	.3155	.2891	.2649	.2426	.2222
44	.6967	.6328	.5760	.5252	.4793	.4375	.3995	.3647	.3330	.3039	.2773	.2530	.2307	.2104
45	.6930	.6277	.5696	.5176	.4707	.4281	.3893	.3540	.3218	.2924	.2657	.2413	.2191	.1988
46	.6894	.6226	.5633	.5101	.4621	.4186	.3792	.3433	.3107	.2811	.2542	.2298	.2077	.1876
47	.6858	.6176	.5570	.5026	.4536	.4092	.3690	.3327	.2997	.2699	.2429	.2185	.1965	.1766
48	.6824	.6127	.5507	.4951	.4450	.3998	.3590	.3221	.2889	.2589	.2318	.2075	.1855	.1658
49	.6790	.6079	.5445	.4877	.4365	.3904	.3490	.3116	.2781	.2479	.2208	.1966	.1749	.1554
50	.6757	.6031	.5383	.4802	.4280	.3811	.3390	.3012	.2674	.2371	.2101	.1859	.1644	.1453
51	.6725	.5984	.5322	.4728	.4196	.3718	.3291	.2909	.2568	.2265	.1995	.1755	.1542	.1354
52	.6693	.5938	.5261	.4655	.4112	.3626	.3193	.2807	.2464	.2159	.1890	.1653	.1443	.1259
53	.6663	.5892	.5201	.4582	.4028	.3534	.3095	.2705	.2360	.2056	.1788	.1553	.1347	.1166
54	.6634	.5847	.5141	.4509	.3945	.3443	.2998	.2604	.2258	.1954	.1688	.1455	.1253	.1077
55	.6605	.5803	.5082	.4437	.3862	.3352	.2901	.2505	.2157	.1854	.1589	.1360	.1162	.0991
56	.6578	.5760	.5024	.4366	.3780	.3262	.2806	.2406	.2058	.1755	.1493	.1267	.1073	.0907
57	.6551	.5718	.4967	.4296	.3699	.3172	.2711	.2308	.1959	.1658	.1399	.1177	.0988	.0828
58	.6526	.5677	.4911	.4226	.3618	.3084	.2617	.2212	.1862	.1563	.1307	.1090	.0906	.0751
59	.6502	.5638	.4856	.4157	.3539	.2996	.2524	.2116	.1767	.1469	.1217	.1005	.0827	.0678
60	.6479	.5599	.4802	.4090	.3460	.2909	.2432	.2022	.1673	.1378	.1130	.0923	.0751	.0609
61	.6457	.5563	.4750	.4023	.3382	.2823	.2341	.1929	.1581	.1288	.1045	.0844	.0678	.0543
62	.6437	.5527	.4699	.3958	.3305	.2738	.2251	.1837	.1490	.1201	.0963	.0768	.0609	.0481
63	.6419	.5494	.4650	.3895	.3230	.2654	.2162	.1747	.1401	.1116	.0883	.0695	.0544	.0423
64	.6402	.5462	.4603	.3833	.3156	.2571	.2074	.1658	.1314	.1033	.0806	.0625	.0482	.0369
65	.6386	.5432	.4557	.3772	.3083	.2489	.1988	.1570	.1229	.0953	.0733	.0559	.0424	.0319
66	.6372	.5405	.4514	.3713	.3011	.2409	.1902	.1485	.1146	.0875	.0662	.0497	.0370	.0273
67	.6359	.5379	.4472	.3656	.2941	.2329	.1818	.1400	.1065	.0800	.0595	.0438	.0319	.0231
68	.6348	.5355	.4433	.3601	.2872	.2251	.1735	.1318	.0986	.0728	.0531	.0383	.0273	.0194
69	.6339	.5334	.4396	.3547	.2805	.2174	.1654	.1236	.0909	.0659	.0470	.0332	.0231	.0160

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
70	.6331	.5314	.4361	.3496	.2739	.2098	.1574	.1157	.0835	.0593	.0414	.0285	.0194	.0130
71	.6324	.5297	.4328	.3445	.2673	.2022	.1493	.1078	.0762	.0528	.0360	.0241	.0159	.0104
72	.6319	.5282	.4298	.3399	.2611	.1950	.1417	.1004	.0694	.0470	.0312	.0203	.0130	.0082
73	.6316	.5270	.4272	.3356	.2553	.1881	.1345	.0934	.0632	.0417	.0269	.0170	.0105	.0064
74	.6314	.5263	.4256	.3329	.2516	.1837	.1299	.0890	.0593	.0384	.0243	.0151	.0091	.0054))

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	
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	

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table

Hazard Group 6

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0366	.0759	.1177	.1613	.2515	.3440	.4381	.5333
2	.0000	.0351	.0735	.1147	.1577	.2468	.3384	.4316	.5260
3	.0000	.0337	.0712	.1118	.1542	.2422	.3328	.4252	.5188
4	.0000	.0322	.0689	.1089	.1507	.2376	.3272	.4187	.5115
5	.0000	.0308	.0667	.1060	.1472	.2329	.3216	.4122	.5042
6	.0000	.0295	.0646	.1032	.1437	.2284	.3160	.4058	.4970
7	.0000	.0282	.0625	.1004	.1403	.2238	.3105	.3993	.4897
8	.0000	.0269	.0605	.0977	.1369	.2193	.3050	.3929	.4825
9	.0000	.0257	.0585	.0950	.1336	.2148	.2994	.3864	.4752

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
10	.0000	.0246	.0566	.0923	.1303	.2103	.2939	.3800	.4680
11	.0000	.0234	.0547	.0897	.1270	.2058	.2884	.3737	.4608
12	.0000	.0224	.0528	.0871	.1237	.2014	.2830	.3673	.4536
13	.0000	.0213	.0509	.0845	.1205	.1969	.2775	.3609	.4464
14	.0000	.0203	.0491	.0820	.1172	.1925	.2720	.3545	.4392
15	.0000	.0194	.0473	.0794	.1140	.1881	.2666	.3481	.4320
16	.0000	.0184	.0456	.0769	.1109	.1837	.2612	.3418	.4248
17	.0000	.0175	.0439	.0745	.1077	.1794	.2557	.3354	.4175
18	.0000	.0166	.0422	.0720	.1046	.1750	.2503	.3290	.4103
19	.0000	.0158	.0405	.0696	.1014	.1706	.2449	.3226	.4030
20	.0000	.0149	.0388	.0672	.0983	.1663	.2394	.3162	.3958
21	.0000	.0141	.0372	.0648	.0952	.1619	.2340	.3098	.3885
22	.0000	.0133	.0356	.0624	.0922	.1576	.2286	.3034	.3812
23	.0000	.0126	.0340	.0601	.0891	.1533	.2231	.2970	.3739
24	.0000	.0118	.0325	.0578	.0861	.1490	.2177	.2905	.3666
25	.0000	.0111	.0310	.0555	.0831	.1447	.2122	.2840	.3592
26	.0000	.0104	.0295	.0532	.0801	.1404	.2067	.2776	.3518
27	.0000	.0097	.0280	.0510	.0771	.1361	.2013	.2711	.3444
28	.0000	.0091	.0266	.0488	.0742	.1318	.1958	.2645	.3370
29	.0000	.0085	.0252	.0466	.0713	.1275	.1903	.2580	.3295
30	.0000	.0079	.0238	.0444	.0684	.1232	.1848	.2515	.3221
31	.0000	.0073	.0224	.0423	.0655	.1190	.1794	.2449	.3146
32	.0000	.0067	.0211	.0402	.0626	.1147	.1739	.2384	.3070
33	.0000	.0062	.0198	.0381	.0598	.1105	.1684	.2318	.2995
34	.0000	.0057	.0186	.0361	.0570	.1062	.1629	.2252	.2919
35	.0000	.0052	.0174	.0341	.0542	.1020	.1574	.2185	.2843
36	.0000	.0048	.0162	.0321	.0515	.0978	.1519	.2119	.2766
37	.0000	.0043	.0150	.0302	.0488	.0936	.1464	.2052	.2689
38	.0000	.0039	.0139	.0283	.0461	.0895	.1409	.1985	.2612
39	.0000	.0035	.0129	.0265	.0435	.0854	.1354	.1918	.2535
40	.0000	.0032	.0118	.0247	.0409	.0813	.1299	.1852	.2457
41	.0000	.0028	.0108	.0230	.0384	.0773	.1246	.1786	.2380
42	.0000	.0025	.0099	.0213	.0360	.0733	.1192	.1720	.2304
43	.0000	.0022	.0090	.0197	.0337	.0695	.1140	.1655	.2228
44	.0000	.0020	.0082	.0182	.0314	.0657	.1088	.1590	.2152
45	.0000	.0017	.0074	.0167	.0292	.0620	.1037	.1526	.2076
46	.0000	.0015	.0067	.0153	.0270	.0584	.0986	.1463	.2001
47	.0000	.0013	.0060	.0140	.0250	.0548	.0936	.1400	.1926
48	.0000	.0011	.0053	.0127	.0230	.0514	.0887	.1337	.1851
49	.0000	.0010	.0047	.0115	.0211	.0480	.0839	.1275	.1777
50	.0000	.0008	.0042	.0104	.0193	.0447	.0791	.1213	.1702
51	.0000	.0007	.0037	.0093	.0175	.0415	.0744	.1152	.1628

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
52	.0000	.0006	.0032	.0083	.0159	.0383	.0698	.1091	.1555
53	.0000	.0005	.0028	.0073	.0143	.0353	.0652	.1031	.1482
54	.0000	.0004	.0024	.0064	.0128	.0324	.0607	.0971	.1409
55	.0000	.0003	.0020	.0056	.0114	.0295	.0563	.0912	.1337
56	.0000	.0003	.0017	.0049	.0100	.0268	.0520	.0854	.1266
57	.0000	.0002	.0014	.0042	.0088	.0241	.0478	.0797	.1196
58	.0000	.0002	.0012	.0035	.0076	.0216	.0437	.0741	.1126
59	.0000	.0001	.0009	.0030	.0065	.0192	.0398	.0686	.1057
60	.0000	.0001	.0007	.0025	.0056	.0169	.0359	.0632	.0990
61	.0000	.0001	.0006	.0020	.0047	.0147	.0323	.0580	.0923
62	.0000	.0000	.0005	.0016	.0039	.0127	.0287	.0529	.0858
63	.0000	.0000	.0003	.0013	.0031	.0109	.0254	.0480	.0795
64	.0000	.0000	.0002	.0010	.0025	.0092	.0222	.0433	.0733
65	.0000	.0000	.0002	.0007	.0020	.0076	.0192	.0387	.0672
66	.0000	.0000	.0001	.0005	.0015	.0062	.0165	.0344	.0613
67	.0000	.0000	.0001	.0004	.0011	.0049	.0139	.0302	.0556
68	.0000	.0000	.0000	.0002	.0008	.0038	.0115	.0263	.0501
69	.0000	.0000	.0000	.0002	.0005	.0029	.0094	.0226	.0447
70	.0000	.0000	.0000	.0001	.0003	.0021	.0074	.0191	.0396
71	.0000	.0000	.0000	.0000	.0002	.0014	.0057	.0158	.0345
72	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0128	.0299
73	.0000	.0000	.0000	.0000	.0000	.0006	.0030	.0102	.0256
74	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0086	.0229))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	<u>.0000</u>	<u>.0440</u>	<u>.0894</u>	<u>.1360</u>	<u>.1837</u>	<u>.2806</u>	<u>.3790</u>	<u>.4785</u>	<u>.5787</u>
2	<u>.0000</u>	<u>.0428</u>	<u>.0872</u>	<u>.1332</u>	<u>.1803</u>	<u>.2762</u>	<u>.3738</u>	<u>.4724</u>	<u>.5719</u>
3	<u>.0000</u>	<u>.0416</u>	<u>.0852</u>	<u>.1307</u>	<u>.1772</u>	<u>.2722</u>	<u>.3689</u>	<u>.4668</u>	<u>.5657</u>
4	<u>.0000</u>	<u>.0404</u>	<u>.0832</u>	<u>.1281</u>	<u>.1740</u>	<u>.2681</u>	<u>.3640</u>	<u>.4612</u>	<u>.5594</u>
5	<u>.0000</u>	<u>.0391</u>	<u>.0812</u>	<u>.1255</u>	<u>.1709</u>	<u>.2640</u>	<u>.3591</u>	<u>.4555</u>	<u>.5530</u>
6	<u>.0000</u>	<u>.0379</u>	<u>.0793</u>	<u>.1229</u>	<u>.1678</u>	<u>.2599</u>	<u>.3542</u>	<u>.4498</u>	<u>.5465</u>
7	<u>.0000</u>	<u>.0367</u>	<u>.0774</u>	<u>.1203</u>	<u>.1646</u>	<u>.2558</u>	<u>.3492</u>	<u>.4441</u>	<u>.5401</u>
8	<u>.0000</u>	<u>.0355</u>	<u>.0754</u>	<u>.1177</u>	<u>.1614</u>	<u>.2516</u>	<u>.3442</u>	<u>.4383</u>	<u>.5335</u>
9	<u>.0000</u>	<u>.0343</u>	<u>.0735</u>	<u>.1151</u>	<u>.1583</u>	<u>.2475</u>	<u>.3391</u>	<u>.4324</u>	<u>.5269</u>
10	<u>.0000</u>	<u>.0331</u>	<u>.0715</u>	<u>.1126</u>	<u>.1552</u>	<u>.2434</u>	<u>.3341</u>	<u>.4266</u>	<u>.5203</u>
11	<u>.0000</u>	<u>.0319</u>	<u>.0696</u>	<u>.1100</u>	<u>.1521</u>	<u>.2392</u>	<u>.3291</u>	<u>.4207</u>	<u>.5137</u>
12	<u>.0000</u>	<u>.0308</u>	<u>.0677</u>	<u>.1075</u>	<u>.1489</u>	<u>.2350</u>	<u>.3240</u>	<u>.4148</u>	<u>.5069</u>
13	<u>.0000</u>	<u>.0297</u>	<u>.0658</u>	<u>.1049</u>	<u>.1458</u>	<u>.2308</u>	<u>.3188</u>	<u>.4087</u>	<u>.5001</u>
14	<u>.0000</u>	<u>.0286</u>	<u>.0639</u>	<u>.1024</u>	<u>.1426</u>	<u>.2266</u>	<u>.3136</u>	<u>.4027</u>	<u>.4933</u>
15	<u>.0000</u>	<u>.0275</u>	<u>.0621</u>	<u>.0998</u>	<u>.1395</u>	<u>.2224</u>	<u>.3084</u>	<u>.3966</u>	<u>.4864</u>
16	<u>.0000</u>	<u>.0265</u>	<u>.0602</u>	<u>.0973</u>	<u>.1363</u>	<u>.2181</u>	<u>.3032</u>	<u>.3905</u>	<u>.4794</u>
17	<u>.0000</u>	<u>.0254</u>	<u>.0584</u>	<u>.0947</u>	<u>.1332</u>	<u>.2138</u>	<u>.2979</u>	<u>.3842</u>	<u>.4724</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
18	<u>.0000</u>	<u>.0243</u>	<u>.0565</u>	<u>.0922</u>	<u>.1300</u>	<u>.2095</u>	<u>.2925</u>	<u>.3780</u>	<u>.4653</u>
19	<u>.0000</u>	<u>.0233</u>	<u>.0547</u>	<u>.0897</u>	<u>.1268</u>	<u>.2052</u>	<u>.2872</u>	<u>.3717</u>	<u>.4582</u>
20	<u>.0000</u>	<u>.0223</u>	<u>.0529</u>	<u>.0872</u>	<u>.1236</u>	<u>.2008</u>	<u>.2818</u>	<u>.3654</u>	<u>.4511</u>
21	<u>.0000</u>	<u>.0213</u>	<u>.0511</u>	<u>.0846</u>	<u>.1204</u>	<u>.1964</u>	<u>.2763</u>	<u>.3590</u>	<u>.4438</u>
22	<u>.0000</u>	<u>.0203</u>	<u>.0493</u>	<u>.0821</u>	<u>.1172</u>	<u>.1920</u>	<u>.2708</u>	<u>.3525</u>	<u>.4365</u>
23	<u>.0000</u>	<u>.0194</u>	<u>.0475</u>	<u>.0795</u>	<u>.1140</u>	<u>.1875</u>	<u>.2652</u>	<u>.3460</u>	<u>.4291</u>
24	<u>.0000</u>	<u>.0184</u>	<u>.0457</u>	<u>.0770</u>	<u>.1108</u>	<u>.1830</u>	<u>.2596</u>	<u>.3394</u>	<u>.4217</u>
25	<u>.0000</u>	<u>.0175</u>	<u>.0439</u>	<u>.0745</u>	<u>.1075</u>	<u>.1785</u>	<u>.2540</u>	<u>.3328</u>	<u>.4142</u>
26	<u>.0000</u>	<u>.0166</u>	<u>.0422</u>	<u>.0719</u>	<u>.1042</u>	<u>.1739</u>	<u>.2483</u>	<u>.3261</u>	<u>.4066</u>
27	<u>.0000</u>	<u>.0157</u>	<u>.0404</u>	<u>.0694</u>	<u>.1010</u>	<u>.1693</u>	<u>.2425</u>	<u>.3193</u>	<u>.3989</u>
28	<u>.0000</u>	<u>.0148</u>	<u>.0387</u>	<u>.0668</u>	<u>.0977</u>	<u>.1647</u>	<u>.2368</u>	<u>.3125</u>	<u>.3912</u>
29	<u>.0000</u>	<u>.0139</u>	<u>.0370</u>	<u>.0643</u>	<u>.0944</u>	<u>.1600</u>	<u>.2309</u>	<u>.3056</u>	<u>.3834</u>
30	<u>.0000</u>	<u>.0131</u>	<u>.0353</u>	<u>.0618</u>	<u>.0911</u>	<u>.1553</u>	<u>.2250</u>	<u>.2987</u>	<u>.3755</u>
31	<u>.0000</u>	<u>.0123</u>	<u>.0336</u>	<u>.0592</u>	<u>.0878</u>	<u>.1506</u>	<u>.2191</u>	<u>.2917</u>	<u>.3675</u>
32	<u>.0000</u>	<u>.0115</u>	<u>.0319</u>	<u>.0567</u>	<u>.0844</u>	<u>.1459</u>	<u>.2131</u>	<u>.2846</u>	<u>.3595</u>
33	<u>.0000</u>	<u>.0107</u>	<u>.0302</u>	<u>.0542</u>	<u>.0811</u>	<u>.1411</u>	<u>.2070</u>	<u>.2774</u>	<u>.3514</u>
34	<u>.0000</u>	<u>.0099</u>	<u>.0285</u>	<u>.0516</u>	<u>.0778</u>	<u>.1363</u>	<u>.2010</u>	<u>.2702</u>	<u>.3432</u>
35	<u>.0000</u>	<u>.0092</u>	<u>.0269</u>	<u>.0491</u>	<u>.0744</u>	<u>.1315</u>	<u>.1948</u>	<u>.2630</u>	<u>.3349</u>
36	<u>.0000</u>	<u>.0085</u>	<u>.0253</u>	<u>.0466</u>	<u>.0711</u>	<u>.1266</u>	<u>.1886</u>	<u>.2556</u>	<u>.3265</u>
37	<u>.0000</u>	<u>.0078</u>	<u>.0237</u>	<u>.0441</u>	<u>.0677</u>	<u>.1216</u>	<u>.1823</u>	<u>.2480</u>	<u>.3179</u>
38	<u>.0000</u>	<u>.0071</u>	<u>.0221</u>	<u>.0416</u>	<u>.0643</u>	<u>.1167</u>	<u>.1759</u>	<u>.2405</u>	<u>.3094</u>
39	<u>.0000</u>	<u>.0064</u>	<u>.0206</u>	<u>.0392</u>	<u>.0610</u>	<u>.1117</u>	<u>.1696</u>	<u>.2329</u>	<u>.3008</u>
40	<u>.0000</u>	<u>.0058</u>	<u>.0191</u>	<u>.0367</u>	<u>.0577</u>	<u>.1068</u>	<u>.1632</u>	<u>.2253</u>	<u>.2920</u>
41	<u>.0000</u>	<u>.0053</u>	<u>.0176</u>	<u>.0344</u>	<u>.0544</u>	<u>.1019</u>	<u>.1568</u>	<u>.2177</u>	<u>.2833</u>
42	<u>.0000</u>	<u>.0047</u>	<u>.0162</u>	<u>.0321</u>	<u>.0512</u>	<u>.0970</u>	<u>.1505</u>	<u>.2101</u>	<u>.2746</u>
43	<u>.0000</u>	<u>.0042</u>	<u>.0148</u>	<u>.0298</u>	<u>.0481</u>	<u>.0922</u>	<u>.1442</u>	<u>.2025</u>	<u>.2659</u>
44	<u>.0000</u>	<u>.0037</u>	<u>.0135</u>	<u>.0276</u>	<u>.0449</u>	<u>.0873</u>	<u>.1379</u>	<u>.1948</u>	<u>.2571</u>
45	<u>.0000</u>	<u>.0033</u>	<u>.0122</u>	<u>.0254</u>	<u>.0419</u>	<u>.0825</u>	<u>.1315</u>	<u>.1872</u>	<u>.2482</u>
46	<u>.0000</u>	<u>.0028</u>	<u>.0110</u>	<u>.0233</u>	<u>.0389</u>	<u>.0778</u>	<u>.1253</u>	<u>.1795</u>	<u>.2394</u>
47	<u>.0000</u>	<u>.0025</u>	<u>.0099</u>	<u>.0213</u>	<u>.0360</u>	<u>.0732</u>	<u>.1191</u>	<u>.1719</u>	<u>.2305</u>
48	<u>.0000</u>	<u>.0021</u>	<u>.0088</u>	<u>.0193</u>	<u>.0331</u>	<u>.0686</u>	<u>.1128</u>	<u>.1643</u>	<u>.2216</u>
49	<u>.0000</u>	<u>.0018</u>	<u>.0079</u>	<u>.0176</u>	<u>.0306</u>	<u>.0644</u>	<u>.1071</u>	<u>.1571</u>	<u>.2131</u>
50	<u>.0000</u>	<u>.0016</u>	<u>.0070</u>	<u>.0160</u>	<u>.0281</u>	<u>.0602</u>	<u>.1014</u>	<u>.1499</u>	<u>.2046</u>
51	<u>.0000</u>	<u>.0013</u>	<u>.0062</u>	<u>.0145</u>	<u>.0257</u>	<u>.0562</u>	<u>.0957</u>	<u>.1428</u>	<u>.1961</u>
52	<u>.0000</u>	<u>.0011</u>	<u>.0055</u>	<u>.0130</u>	<u>.0234</u>	<u>.0522</u>	<u>.0900</u>	<u>.1356</u>	<u>.1875</u>
53	<u>.0000</u>	<u>.0009</u>	<u>.0047</u>	<u>.0115</u>	<u>.0212</u>	<u>.0482</u>	<u>.0844</u>	<u>.1283</u>	<u>.1788</u>
54	<u>.0000</u>	<u>.0008</u>	<u>.0041</u>	<u>.0102</u>	<u>.0190</u>	<u>.0443</u>	<u>.0787</u>	<u>.1210</u>	<u>.1701</u>
55	<u>.0000</u>	<u>.0006</u>	<u>.0035</u>	<u>.0089</u>	<u>.0169</u>	<u>.0405</u>	<u>.0731</u>	<u>.1137</u>	<u>.1613</u>
56	<u>.0000</u>	<u>.0005</u>	<u>.0029</u>	<u>.0077</u>	<u>.0149</u>	<u>.0367</u>	<u>.0676</u>	<u>.1064</u>	<u>.1525</u>
57	<u>.0000</u>	<u>.0004</u>	<u>.0024</u>	<u>.0065</u>	<u>.0130</u>	<u>.0331</u>	<u>.0620</u>	<u>.0991</u>	<u>.1436</u>
58	<u>.0000</u>	<u>.0003</u>	<u>.0019</u>	<u>.0055</u>	<u>.0113</u>	<u>.0295</u>	<u>.0566</u>	<u>.0918</u>	<u>.1347</u>
59	<u>.0000</u>	<u>.0002</u>	<u>.0015</u>	<u>.0046</u>	<u>.0096</u>	<u>.0261</u>	<u>.0512</u>	<u>.0846</u>	<u>.1259</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
60	<u>.0000</u>	<u>.0002</u>	<u>.0012</u>	<u>.0037</u>	<u>.0080</u>	<u>.0228</u>	<u>.0459</u>	<u>.0774</u>	<u>.1170</u>
61	<u>.0000</u>	<u>.0001</u>	<u>.0009</u>	<u>.0029</u>	<u>.0066</u>	<u>.0196</u>	<u>.0407</u>	<u>.0703</u>	<u>.1083</u>
62	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0023</u>	<u>.0053</u>	<u>.0166</u>	<u>.0357</u>	<u>.0632</u>	<u>.0995</u>
63	<u>.0000</u>	<u>.0000</u>	<u>.0005</u>	<u>.0017</u>	<u>.0041</u>	<u>.0137</u>	<u>.0308</u>	<u>.0563</u>	<u>.0908</u>
64	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0012</u>	<u>.0031</u>	<u>.0111</u>	<u>.0262</u>	<u>.0496</u>	<u>.0822</u>
65	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0008</u>	<u>.0023</u>	<u>.0087</u>	<u>.0218</u>	<u>.0430</u>	<u>.0736</u>
66	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0016</u>	<u>.0066</u>	<u>.0176</u>	<u>.0366</u>	<u>.0651</u>
67	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0010</u>	<u>.0047</u>	<u>.0138</u>	<u>.0304</u>	<u>.0566</u>
68	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0006</u>	<u>.0032</u>	<u>.0103</u>	<u>.0245</u>	<u>.0482</u>
69	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0019</u>	<u>.0071</u>	<u>.0188</u>	<u>.0397</u>
70	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0010</u>	<u>.0045</u>	<u>.0134</u>	<u>.0312</u>
71	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0017</u>	<u>.0078</u>
72	<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>.0021</u>
73	<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>.0001</u>
74	<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>.0000</u>

Premium-Based Plan, with Various Single Loss Limits

**Insurance Charge Table
Hazard Group 6
Effective ((November 19, 2010)) June 30, 2017**

((Maximum Loss Ratio															
Size	Single Loss Limit[±]	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7119	.6533	.6013	.5547	.5125	.4761	.4468	.4230	.4032	.3867	.3727	.3610	.3511	.3432
41	\$120	.7079	.6479	.5947	.5470	.5042	.4689	.4404	.4170	.3975	.3813	.3676	.3562	.3471	.3398
42	\$120	.7039	.6426	.5881	.5393	.4968	.4624	.4343	.4112	.3920	.3760	.3626	.3520	.3435	.3367
43	\$120	.7001	.6374	.5816	.5318	.4900	.4561	.4284	.4056	.3866	.3708	.3582	.3482	.3402	.3339
44	\$120	.6963	.6322	.5752	.5249	.4837	.4502	.4227	.4000	.3813	.3661	.3541	.3447	.3372	.3313
45	\$120	.6926	.6271	.5688	.5186	.4778	.4444	.4171	.3946	.3762	.3618	.3504	.3414	.3344	.3289
46	\$120	.6890	.6220	.5626	.5127	.4720	.4388	.4116	.3893	.3716	.3577	.3469	.3384	.3318	.3267
47	\$120	.6854	.6170	.5569	.5071	.4665	.4333	.4061	.3843	.3673	.3540	.3436	.3356	.3294	.3248
48	\$120	.6820	.6121	.5516	.5017	.4610	.4278	.4009	.3797	.3632	.3504	.3405	.3330	.3273	.3230
49	\$120	.6786	.6074	.5465	.4965	.4556	.4224	.3959	.3753	.3593	.3470	.3376	.3306	.3253	.3214
50	\$120	.6753	.6029	.5417	.4914	.4503	.4172	.3912	.3711	.3556	.3438	.3350	.3284	.3236	.3200
-	\$250	.6756	.6029	.5380	.4798	.4275	.3810	.3409	.3069	.2782	.2538	.2332	.2158	.2010	.1887
51	\$120	.6721	.5987	.5370	.4863	.4450	.4122	.3867	.3670	.3520	.3408	.3325	.3264	.3220	.3188
-	\$250	.6723	.5982	.5319	.4725	.4191	.3725	.3328	.2991	.2707	.2467	.2264	.2094	.1952	.1836
52	\$120	.6690	.5947	.5325	.4813	.4400	.4075	.3823	.3631	.3487	.3380	.3302	.3246	.3205	.3177
-	\$250	.6692	.5936	.5258	.4651	.4111	.3645	.3250	.2915	.2634	.2397	.2198	.2033	.1898	.1788
53	\$120	.6660	.5909	.5280	.4764	.4351	.4029	.3781	.3594	.3456	.3354	.3281	.3229	.3192	.3167
-	\$250	.6662	.5890	.5198	.4578	.4034	.3568	.3174	.2842	.2562	.2328	.2135	.1976	.1847	.1743
54	\$120	.6632	.5872	.5237	.4716	.4304	.3984	.3740	.3559	.3426	.3330	.3262	.3214	.3181	.3158
-	\$250	.6632	.5845	.5139	.4508	.3961	.3494	.3100	.2769	.2492	.2262	.2075	.1922	.1800	.1701
55	\$120	.6606	.5837	.5193	.4670	.4257	.3940	.3701	.3526	.3398	.3308	.3245	.3201	.3171	.3151
-	\$250	.6604	.5801	.5080	.4441	.3890	.3422	.3027	.2697	.2423	.2199	.2018	.1872	.1755	.1662
56	\$120	.6581	.5803	.5151	.4625	.4212	.3898	.3664	.3494	.3372	.3287	.3228	.3189	.3162	.3144
-	\$250	.6577	.5758	.5023	.4376	.3821	.3351	.2955	.2627	.2357	.2139	.1963	.1823	.1712	.1625

((Maximum Loss Ratio															
Size	Single-Loss-Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
57	\$120	.6558	.5770	.5111	.4581	.4168	.3857	.3628	.3464	.3348	.3268	.3214	.3178	.3154	.3138
-	\$250	.6550	.5716	.4968	.4314	.3754	.3281	.2885	.2559	.2294	.2081	.1911	.1778	.1673	.1592
58	\$120	.6537	.5737	.5071	.4538	.4126	.3818	.3594	.3435	.3325	.3250	.3201	.3168	.3147	.3134
-	\$250	.6525	.5676	.4916	.4254	.3688	.3212	.2816	.2493	.2233	.2025	.1862	.1735	.1636	.1561
-	\$500	.6526	.5677	.4910	.4225	.3616	.3082	.2617	.2218	.1879	.1592	.1350	.1149	.0982	.0844
59	\$120	.6516	.5706	.5032	.4495	.4084	.3779	.3561	.3408	.3304	.3234	.3189	.3160	.3141	.3129
-	\$250	.6501	.5637	.4866	.4196	.3624	.3144	.2749	.2429	.2174	.1972	.1815	.1694	.1602	.1533
-	\$500	.6502	.5637	.4855	.4156	.3537	.2995	.2528	.2129	.1791	.1507	.1271	.1076	.0916	.0785
60	\$120	.6497	.5676	.4995	.4454	.4044	.3743	.3529	.3383	.3284	.3220	.3178	.3152	.3136	.3126
-	\$250	.6478	.5601	.4818	.4138	.3560	.3078	.2684	.2367	.2117	.1921	.1771	.1657	.1571	.1507
-	\$500	.6479	.5599	.4802	.4089	.3459	.2911	.2440	.2041	.1705	.1426	.1195	.1006	.0852	.0729
61	\$120	.6478	.5647	.4958	.4414	.4004	.3707	.3499	.3359	.3266	.3206	.3169	.3146	.3131	.3123
-	\$250	.6457	.5566	.4772	.4082	.3497	.3013	.2620	.2307	.2062	.1873	.1729	.1622	.1542	.1484
-	\$500	.6457	.5562	.4749	.4022	.3382	.2828	.2355	.1955	.1622	.1346	.1121	.0939	.0793	.0676
62	\$120	.6461	.5620	.4923	.4376	.3966	.3673	.3471	.3336	.3249	.3194	.3160	.3140	.3128	.3121
-	\$250	.6437	.5534	.4727	.4028	.3437	.2950	.2558	.2248	.2009	.1827	.1690	.1589	.1516	.1463
-	\$500	.6437	.5527	.4699	.3958	.3308	.2747	.2270	.1871	.1540	.1270	.1051	.0876	.0737	.0627
63	\$120	.6445	.5593	.4888	.4338	.3929	.3641	.3444	.3315	.3234	.3183	.3153	.3135	.3125	.3119
-	\$250	.6419	.5503	.4684	.3974	.3377	.2888	.2497	.2192	.1959	.1783	.1654	.1559	.1492	.1444
-	\$500	.6418	.5494	.4650	.3895	.3235	.2668	.2188	.1788	.1461	.1195	.0983	.0815	.0684	.0582
64	\$120	.6430	.5568	.4855	.4301	.3894	.3609	.3419	.3296	.3220	.3174	.3146	.3131	.3122	.3117
-	\$250	.6403	.5474	.4643	.3923	.3319	.2828	.2439	.2138	.1910	.1742	.1620	.1532	.1470	.1428
-	\$500	.6401	.5462	.4603	.3835	.3164	.2589	.2107	.1708	.1384	.1124	.0919	.0758	.0635	.0540
-	\$1,000	.6401	.5462	.4603	.3833	.3155	.2571	.2074	.1658	.1314	.1034	.0808	.0627	.0485	.0373
65	\$120	.6416	.5544	.4823	.4265	.3859	.3579	.3395	.3278	.3207	.3165	.3141	.3127	.3120	.3116
-	\$250	.6388	.5447	.4603	.3873	.3262	.2769	.2381	.2085	.1864	.1703	.1588	.1507	.1451	.1413
-	\$500	.6386	.5432	.4558	.3776	.3094	.2513	.2027	.1629	.1309	.1055	.0857	.0705	.0589	.0502
-	\$1,000	.6386	.5432	.4557	.3772	.3082	.2489	.1987	.1571	.1229	.0954	.0735	.0562	.0427	.0324
66	\$120	.6403	.5520	.4791	.4231	.3826	.3551	.3372	.3262	.3196	.3157	.3136	.3124	.3118	.3115
-	\$250	.6375	.5422	.4565	.3824	.3207	.2712	.2326	.2035	.1821	.1667	.1559	.1484	.1434	.1400
-	\$500	.6372	.5405	.4515	.3720	.3026	.2438	.1949	.1552	.1236	.0989	.0799	.0655	.0547	.0468
-	\$1,000	.6372	.5405	.4514	.3713	.3011	.2408	.1902	.1485	.1147	.0877	.0665	.0500	.0374	.0279
67	\$120	.6392	.5499	.4761	.4197	.3794	.3523	.3351	.3246	.3185	.3151	.3132	.3122	.3117	.3114
-	\$250	.6363	.5398	.4529	.3777	.3154	.2656	.2273	.1987	.1779	.1633	.1532	.1464	.1419	.1390
-	\$500	.6359	.5379	.4475	.3665	.2960	.2364	.1873	.1477	.1166	.0926	.0744	.0608	.0509	.0437
-	\$1,000	.6359	.5379	.4472	.3656	.2941	.2329	.1819	.1401	.1066	.0803	.0599	.0443	.0325	.0238
68	\$120	.6381	.5478	.4732	.4165	.3763	.3498	.3331	.3232	.3176	.3145	.3128	.3120	.3116	.3114
-	\$250	.6353	.5377	.4494	.3732	.3101	.2602	.2221	.1941	.1740	.1602	.1508	.1446	.1406	.1380
-	\$500	.6348	.5356	.4437	.3612	.2896	.2292	.1798	.1405	.1098	.0866	.0692	.0565	.0474	.0410
-	\$1,000	.6348	.5355	.4433	.3601	.2872	.2251	.1736	.1319	.0988	.0732	.0536	.0389	.0280	.0202
69	\$120	.6371	.5458	.4704	.4133	.3734	.3473	.3313	.3220	.3168	.3140	.3125	.3118	.3115	.3113
-	\$250	.6344	.5357	.4462	.3688	.3050	.2549	.2171	.1896	.1704	.1573	.1486	.1430	.1394	.1372
-	\$500	.6339	.5335	.4401	.3561	.2832	.2221	.1725	.1333	.1033	.0808	.0644	.0526	.0443	.0385
-	\$1,000	.6339	.5334	.4396	.3547	.2805	.2175	.1655	.1239	.0913	.0663	.0476	.0339	.0240	.0169
70	\$120	.6363	.5440	.4678	.4103	.3706	.3450	.3296	.3208	.3160	.3136	.3123	.3117	.3114	.3113
-	\$250	.6336	.5339	.4431	.3645	.3001	.2498	.2123	.1854	.1669	.1546	.1466	.1416	.1385	.1366
-	\$500	.6331	.5316	.4367	.3513	.2771	.2152	.1654	.1265	.0971	.0754	.0599	.0490	.0415	.0364
-	\$1,000	.6331	.5314	.4361	.3496	.2739	.2099	.1576	.1160	.0839	.0598	.0421	.0293	.0203	.0140

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
71	\$120	.6355	.5422	.4651	.4074	.3678	.3428	.3280	.3197	.3154	.3132	.3121	.3116	.3113	.3112
-	\$250	.6330	.5322	.4401	.3604	.2952	.2447	.2075	.1814	.1637	.1521	.1448	.1403	.1376	.1360
-	\$500	.6325	.5299	.4336	.3465	.2710	.2083	.1582	.1197	.0909	.0702	.0556	.0456	.0390	.0346
-	\$1,000	.6324	.5297	.4328	.3446	.2674	.2023	.1496	.1082	.0767	.0535	.0368	.0250	.0170	.0115
72	\$120	.6348	.5406	.4627	.4047	.3653	.3408	.3266	.3188	.3148	.3129	.3119	.3115	.3113	.3112
-	\$250	.6324	.5308	.4374	.3565	.2907	.2400	.2032	.1777	.1607	.1499	.1433	.1393	.1369	.1356
-	\$500	.6320	.5285	.4307	.3421	.2653	.2018	.1516	.1133	.0854	.0655	.0519	.0428	.0368	.0331
-	\$1,000	.6319	.5282	.4298	.3399	.2612	.1952	.1420	.1009	.0701	.0478	.0321	.0214	.0142	.0095
73	\$120	.6342	.5391	.4605	.4022	.3630	.3390	.3253	.3180	.3144	.3126	.3118	.3114	.3113	.3112
-	\$250	.6320	.5295	.4350	.3530	.2864	.2357	.1992	.1743	.1582	.1480	.1419	.1384	.1364	.1353
-	\$500	.6316	.5273	.4283	.3381	.2600	.1957	.1453	.1075	.0803	.0613	.0486	.0404	.0351	.0318
-	\$1,000	.6316	.5270	.4272	.3357	.2555	.1884	.1350	.0941	.0640	.0427	.0280	.0182	.0118	.0078
74	\$120	.6338	.5383	.4592	.4006	.3616	.3379	.3245	.3176	.3141	.3125	.3117	.3114	.3113	.3112
-	\$250	.6318	.5288	.4335	.3508	.2838	.2329	.1967	.1723	.1566	.1469	.1412	.1379	.1361	.1351
-	\$500	.6314	.5267	.4268	.3356	.2567	.1919	.1414	.1038	.0771	.0588	.0467	.0389	.0341	.0312
-	\$1,000	.6314	.5263	.4257	.3331	.2518	.1841	.1304	.0898	.0602	.0395	.0255	.0164	.0105	.0069))

Maximum Loss Ratio															
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
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	
	\$160	.6840	.6319	.5850	.5424	.5036	.4678	.4347	.4039	.3805	.3636	.3492	.3370	.3264	
44	\$120	.6825	.6286	.5802	.5363	.4961	.4593	.4377	.4197	.4047	.3920	.3820	.3740	.3677	
	\$160	.6775	.6240	.5759	.5323	.4925	.4559	.4220	.3925	.3730	.3566	.3427	.3308	.3205	
45	\$120	.6760	.6207	.5710	.5260	.4849	.4527	.4314	.4136	.3988	.3870	.3777	.3704	.3645	
	\$160	.6710	.6161	.5668	.5221	.4813	.4439	.4093	.3848	.3658	.3499	.3363	.3247	.3147	
46	\$120	.6695	.6128	.5619	.5157	.4737	.4463	.4251	.4076	.3935	.3825	.3739	.3670	.3616	
	\$160	.6646	.6083	.5577	.5119	.4702	.4318	.3995	.3774	.3589	.3433	.3301	.3188	.3095	
47	\$120	.6630	.6049	.5527	.5054	.4653	.4399	.4189	.4019	.3887	.3783	.3703	.3639	.3589	
	\$160	.6581	.6004	.5486	.5017	.4589	.4197	.3919	.3703	.3522	.3369	.3239	.3134	.3049	
	\$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	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$1,000	.5317	.4368	.3515	.2771	.2144	.1630	.1222	.0907	.0668	.0492	.0364	.0273	.0210
69	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

**Insurance Savings Table
Hazard Group 6
Effective (~~November 19, 2010~~) June 30, 2017**

((Minimum Loss Ratio											
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%	
40	\$120	.0000	.0031	.0117	.0245	.0407	.0809	.1293	.1843	.2447	
41	\$120	.0000	.0028	.0108	.0228	.0382	.0769	.1239	.1777	.2370	
42	\$120	.0000	.0025	.0098	.0212	.0358	.0729	.1186	.1711	.2293	
43	\$120	.0000	.0022	.0090	.0196	.0334	.0691	.1134	.1646	.2218	
44	\$120	.0000	.0019	.0081	.0181	.0312	.0653	.1082	.1582	.2149	
45	\$120	.0000	.0017	.0074	.0166	.0289	.0616	.1031	.1518	.2086	

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
46	\$120	.0000	.0015	.0066	.0152	.0268	.0580	.0980	.1456	.2027
47	\$120	.0000	.0013	.0059	.0139	.0248	.0544	.0930	.1399	.1971
48	\$120	.0000	.0011	.0053	.0126	.0228	.0510	.0881	.1346	.1917
49	\$120	.0000	.0010	.0047	.0114	.0209	.0476	.0834	.1295	.1865
50	\$120	.0000	.0008	.0041	.0103	.0191	.0443	.0789	.1247	.1814
-	\$250	.0000	.0008	.0042	.0103	.0192	.0446	.0789	.1210	.1698
51	\$120	.0000	.0007	.0036	.0092	.0174	.0411	.0747	.1200	.1763
-	\$250	.0000	.0007	.0037	.0093	.0175	.0413	.0742	.1149	.1625
52	\$120	.0000	.0006	.0032	.0082	.0157	.0380	.0707	.1155	.1713
-	\$250	.0000	.0006	.0032	.0082	.0158	.0382	.0696	.1088	.1551
53	\$120	.0000	.0005	.0027	.0072	.0141	.0350	.0669	.1110	.1664
-	\$250	.0000	.0005	.0027	.0073	.0142	.0352	.0650	.1028	.1478
54	\$120	.0000	.0004	.0023	.0064	.0126	.0322	.0632	.1067	.1616
-	\$250	.0000	.0004	.0024	.0064	.0127	.0322	.0605	.0969	.1408
55	\$120	.0000	.0003	.0020	.0055	.0112	.0296	.0597	.1023	.1570
-	\$250	.0000	.0003	.0020	.0056	.0113	.0294	.0561	.0910	.1341
56	\$120	.0000	.0003	.0017	.0048	.0099	.0271	.0563	.0981	.1525
-	\$250	.0000	.0003	.0017	.0048	.0100	.0267	.0518	.0853	.1276
57	\$120	.0000	.0002	.0014	.0041	.0087	.0248	.0530	.0941	.1481
-	\$250	.0000	.0002	.0014	.0041	.0087	.0240	.0476	.0798	.1214
58	\$120	.0000	.0002	.0011	.0035	.0075	.0227	.0497	.0901	.1438
-	\$250	.0000	.0002	.0011	.0035	.0076	.0215	.0436	.0746	.1154
-	\$500	.0000	.0002	.0012	.0035	.0076	.0216	.0437	.0740	.1125
59	\$120	.0000	.0001	.0009	.0029	.0065	.0206	.0466	.0862	.1395
-	\$250	.0000	.0001	.0009	.0029	.0065	.0191	.0397	.0696	.1096
-	\$500	.0000	.0001	.0009	.0030	.0065	.0192	.0397	.0685	.1056
60	\$120	.0000	.0001	.0007	.0024	.0056	.0187	.0436	.0825	.1354
-	\$250	.0000	.0001	.0007	.0024	.0055	.0168	.0361	.0648	.1038
-	\$500	.0000	.0001	.0007	.0024	.0056	.0169	.0359	.0632	.0989
61	\$120	.0000	.0001	.0006	.0020	.0047	.0168	.0407	.0788	.1314
-	\$250	.0000	.0001	.0006	.0020	.0046	.0147	.0326	.0602	.0982
-	\$500	.0000	.0001	.0006	.0020	.0047	.0147	.0322	.0579	.0922
62	\$120	.0000	.0000	.0004	.0016	.0040	.0151	.0380	.0753	.1276
-	\$250	.0000	.0000	.0004	.0016	.0038	.0127	.0294	.0557	.0928
-	\$500	.0000	.0000	.0005	.0016	.0039	.0127	.0287	.0529	.0858
63	\$120	.0000	.0000	.0003	.0013	.0034	.0135	.0353	.0718	.1238
-	\$250	.0000	.0000	.0003	.0013	.0031	.0109	.0263	.0514	.0874
-	\$500	.0000	.0000	.0003	.0013	.0031	.0108	.0254	.0480	.0795
64	\$120	.0000	.0000	.0002	.0010	.0028	.0120	.0328	.0685	.1201
-	\$250	.0000	.0000	.0002	.0010	.0025	.0093	.0234	.0473	.0823

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
-	\$500	.0000	.0000	.0002	.0010	.0025	.0091	.0222	.0433	.0735
-	\$1,000	.0000	.0000	.0002	.0010	.0025	.0091	.0222	.0433	.0733
65	\$120	.0000	.0000	.0002	.0008	.0023	.0106	.0304	.0653	.1165
-	\$250	.0000	.0000	.0002	.0007	.0019	.0078	.0207	.0433	.0773
-	\$500	.0000	.0000	.0002	.0007	.0019	.0076	.0192	.0388	.0676
-	\$1,000	.0000	.0000	.0002	.0007	.0020	.0076	.0192	.0387	.0672
66	\$120	.0000	.0000	.0001	.0006	.0018	.0093	.0280	.0621	.1131
-	\$250	.0000	.0000	.0001	.0005	.0015	.0065	.0182	.0395	.0724
-	\$500	.0000	.0000	.0001	.0005	.0015	.0062	.0165	.0345	.0620
-	\$1,000	.0000	.0000	.0001	.0005	.0015	.0062	.0165	.0344	.0613
67	\$120	.0000	.0000	.0001	.0004	.0015	.0082	.0259	.0591	.1097
-	\$250	.0000	.0000	.0001	.0004	.0011	.0053	.0158	.0359	.0677
-	\$500	.0000	.0000	.0001	.0004	.0011	.0049	.0139	.0305	.0565
-	\$1,000	.0000	.0000	.0001	.0004	.0011	.0049	.0139	.0302	.0556
68	\$120	.0000	.0000	.0001	.0003	.0012	.0071	.0238	.0562	.1065
-	\$250	.0000	.0000	.0000	.0002	.0008	.0043	.0137	.0324	.0632
-	\$500	.0000	.0000	.0000	.0002	.0008	.0038	.0116	.0267	.0512
-	\$1,000	.0000	.0000	.0000	.0002	.0008	.0038	.0115	.0263	.0501
69	\$120	.0000	.0000	.0000	.0002	.0009	.0061	.0218	.0534	.1033
-	\$250	.0000	.0000	.0000	.0002	.0006	.0034	.0117	.0292	.0588
-	\$500	.0000	.0000	.0000	.0002	.0005	.0029	.0095	.0231	.0461
-	\$1,000	.0000	.0000	.0000	.0002	.0005	.0029	.0094	.0226	.0447
70	\$120	.0000	.0000	.0000	.0002	.0007	.0053	.0200	.0508	.1003
-	\$250	.0000	.0000	.0000	.0001	.0004	.0026	.0099	.0261	.0545
-	\$500	.0000	.0000	.0000	.0001	.0003	.0021	.0076	.0197	.0413
-	\$1,000	.0000	.0000	.0000	.0001	.0003	.0021	.0074	.0191	.0396
71	\$120	.0000	.0000	.0000	.0001	.0005	.0045	.0182	.0481	.0974
-	\$250	.0000	.0000	.0000	.0001	.0002	.0020	.0082	.0231	.0504
-	\$500	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0166	.0365
-	\$1,000	.0000	.0000	.0000	.0000	.0002	.0014	.0057	.0158	.0346
72	\$120	.0000	.0000	.0000	.0001	.0004	.0038	.0166	.0457	.0947
-	\$250	.0000	.0000	.0000	.0000	.0001	.0014	.0068	.0204	.0465
-	\$500	.0000	.0000	.0000	.0000	.0001	.0010	.0045	.0137	.0321
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0128	.0299
73	\$120	.0000	.0000	.0000	.0000	.0003	.0032	.0151	.0435	.0922
-	\$250	.0000	.0000	.0000	.0000	.0001	.0010	.0055	.0180	.0430
-	\$500	.0000	.0000	.0000	.0000	.0000	.0006	.0033	.0113	.0281
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0006	.0030	.0102	.0257
74	\$120	.0000	.0000	.0000	.0000	.0002	.0028	.0143	.0422	.0906
-	\$250	.0000	.0000	.0000	.0000	.0001	.0008	.0048	.0165	.0408

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
-	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0027	.0098	.0256
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0087	.0231))

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	
	\$160	.0033	.0122	.0254	.0419	.0825	.1315	.1872	.2482	
46	\$120	.0028	.0110	.0233	.0389	.0778	.1253	.1795	.2394	
	\$160	.0028	.0110	.0233	.0389	.0778	.1253	.1796	.2394	
47	\$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	
48	\$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	
49	\$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	
50	\$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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
51	\$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
52	\$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
53	\$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
54	\$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
55	\$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
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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
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
	\$800	.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
	\$800	.0001	.0009	.0029	.0066	.0196	.0407	.0703	.1083
62	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
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
	\$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
67	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
68	\$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
69	\$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
70	\$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
71	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0017	.0078
72	\$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
73	\$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
74	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 6

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9270	.9118	.8982	.8858	.8744	.8636	.8535	.8439	.8347	.8259	.8175	.8094	.8016	.7941
2	.9221	.9059	.8914	.8782	.8660	.8545	.8437	.8335	.8237	.8144	.8054	.7968	.7885	.7805
3	.9172	.9000	.8846	.8706	.8576	.8454	.8340	.8231	.8128	.8029	.7934	.7843	.7755	.7670
4	.9123	.8941	.8778	.8629	.8492	.8363	.8241	.8127	.8017	.7913	.7813	.7716	.7623	.7534
5	.9075	.8883	.8710	.8553	.8407	.8271	.8143	.8022	.7907	.7797	.7691	.7590	.7492	.7398
6	.9027	.8824	.8642	.8477	.8323	.8180	.8045	.7918	.7797	.7681	.7570	.7463	.7361	.7262

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
7	.8979	.8766	.8575	.8400	.8239	.8089	.7947	.7814	.7686	.7565	.7449	.7337	.7230	.7126
8	.8932	.8707	.8507	.8324	.8155	.7998	.7850	.7709	.7576	.7449	.7328	.7211	.7099	.6991
9	.8884	.8649	.8440	.8248	.8072	.7907	.7752	.7605	.7466	.7334	.7207	.7085	.6969	.6856
10	.8837	.8592	.8372	.8172	.7988	.7816	.7654	.7501	.7356	.7218	.7086	.6960	.6838	.6721
11	.8790	.8534	.8305	.8097	.7904	.7725	.7557	.7398	.7247	.7103	.6966	.6835	.6708	.6587
12	.8744	.8477	.8238	.8021	.7821	.7634	.7459	.7294	.7137	.6988	.6846	.6709	.6579	.6453
13	.8697	.8419	.8171	.7945	.7737	.7543	.7361	.7190	.7027	.6873	.6725	.6584	.6449	.6320
14	.8650	.8362	.8104	.7870	.7653	.7452	.7263	.7086	.6917	.6757	.6605	.6460	.6320	.6186
15	.8604	.8305	.8037	.7794	.7570	.7361	.7165	.6981	.6807	.6642	.6485	.6335	.6191	.6053
16	.8558	.8247	.7970	.7718	.7486	.7270	.7068	.6877	.6698	.6527	.6365	.6210	.6062	.5921
17	.8512	.8190	.7903	.7642	.7402	.7178	.6970	.6773	.6588	.6412	.6245	.6086	.5934	.5789
18	.8466	.8133	.7836	.7566	.7318	.7087	.6871	.6669	.6478	.6297	.6125	.5962	.5806	.5656
19	.8421	.8076	.7769	.7490	.7233	.6995	.6773	.6564	.6368	.6182	.6005	.5838	.5678	.5525
20	.8375	.8019	.7702	.7414	.7149	.6904	.6675	.6460	.6258	.6067	.5886	.5714	.5550	.5393
21	.8329	.7962	.7635	.7337	.7064	.6812	.6576	.6355	.6148	.5951	.5766	.5589	.5422	.5262
22	.8284	.7905	.7567	.7261	.6979	.6719	.6477	.6250	.6037	.5836	.5646	.5465	.5294	.5130
23	.8238	.7848	.7500	.7184	.6894	.6627	.6378	.6145	.5927	.5721	.5526	.5341	.5166	.4999
24	.8193	.7791	.7432	.7107	.6809	.6534	.6278	.6040	.5816	.5605	.5406	.5217	.5038	.4868
25	.8148	.7733	.7364	.7030	.6723	.6441	.6179	.5934	.5705	.5489	.5285	.5093	.4910	.4736
26	.8103	.7676	.7296	.6952	.6637	.6347	.6079	.5828	.5593	.5372	.5164	.4968	.4782	.4605
27	.8057	.7618	.7228	.6874	.6551	.6254	.5978	.5721	.5481	.5256	.5044	.4843	.4653	.4473
28	.8012	.7561	.7159	.6796	.6465	.6160	.5877	.5615	.5369	.5139	.4922	.4718	.4524	.4340
29	.7967	.7503	.7091	.6718	.6378	.6065	.5776	.5508	.5257	.5022	.4801	.4592	.4395	.4208
30	.7922	.7446	.7022	.6639	.6291	.5970	.5675	.5400	.5144	.4904	.4678	.4466	.4265	.4075
31	.7878	.7388	.6953	.6561	.6203	.5876	.5573	.5292	.5031	.4786	.4556	.4340	.4135	.3941
32	.7833	.7331	.6884	.6481	.6115	.5780	.5470	.5184	.4917	.4667	.4433	.4212	.4004	.3807
33	.7789	.7273	.6815	.6402	.6027	.5684	.5368	.5075	.4802	.4548	.4309	.4084	.3872	.3672
34	.7744	.7215	.6745	.6322	.5938	.5587	.5264	.4965	.4687	.4427	.4184	.3955	.3739	.3536
35	.7700	.7157	.6676	.6242	.5849	.5490	.5160	.4854	.4571	.4306	.4058	.3825	.3606	.3399
36	.7656	.7099	.6606	.6162	.5759	.5392	.5054	.4743	.4453	.4183	.3930	.3694	.3471	.3262
37	.7612	.7042	.6536	.6081	.5669	.5294	.4949	.4630	.4335	.4059	.3802	.3562	.3336	.3126
38	.7568	.6984	.6465	.6000	.5579	.5194	.4842	.4517	.4215	.3935	.3673	.3429	.3202	.2990
39	.7525	.6926	.6395	.5919	.5488	.5095	.4735	.4403	.4095	.3810	.3544	.3298	.3068	.2855
40	.7482	.6869	.6325	.5838	.5397	.4995	.4627	.4288	.3975	.3685	.3416	.3167	.2936	.2721
41	.7440	.6813	.6256	.5757	.5306	.4895	.4519	.4174	.3855	.3560	.3288	.3037	.2805	.2590
42	.7399	.6757	.6187	.5676	.5215	.4795	.4412	.4059	.3735	.3436	.3162	.2909	.2675	.2460
43	.7358	.6701	.6118	.5596	.5124	.4696	.4304	.3945	.3616	.3314	.3037	.2782	.2548	.2334
44	.7318	.6647	.6051	.5516	.5034	.4596	.4196	.3831	.3498	.3192	.2913	.2657	.2424	.2210
45	.7279	.6593	.5983	.5437	.4944	.4497	.4089	.3718	.3380	.3072	.2791	.2535	.2301	.2088
46	.7241	.6540	.5917	.5358	.4854	.4397	.3983	.3606	.3264	.2953	.2671	.2414	.2181	.1970
47	.7204	.6488	.5851	.5279	.4764	.4298	.3877	.3495	.3149	.2835	.2552	.2296	.2064	.1855
48	.7168	.6436	.5785	.5201	.4675	.4200	.3771	.3384	.3034	.2719	.2435	.2179	.1949	.1742
49	.7132	.6385	.5720	.5122	.4585	.4101	.3666	.3274	.2921	.2604	.2320	.2065	.1837	.1632
50	.7097	.6335	.5655	.5044	.4496	.4003	.3561	.3164	.2809	.2491	.2206	.1953	.1727	.1526
51	.7064	.6286	.5590	.4967	.4407	.3906	.3457	.3056	.2698	.2379	.2095	.1843	.1620	.1422
52	.7031	.6237	.5526	.4889	.4319	.3809	.3354	.2948	.2588	.2268	.1986	.1736	.1516	.1322
53	.6999	.6189	.5463	.4813	.4231	.3712	.3251	.2841	.2479	.2160	.1878	.1631	.1414	.1225
54	.6968	.6142	.5401	.4736	.4144	.3616	.3149	.2736	.2372	.2053	.1773	.1529	.1316	.1131
55	.6938	.6096	.5339	.4661	.4057	.3521	.3048	.2631	.2266	.1947	.1670	.1429	.1220	.1040
56	.6909	.6051	.5278	.4586	.3971	.3426	.2947	.2527	.2161	.1843	.1568	.1331	.1128	.0953

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
57	.6882	.6006	.5218	.4512	.3885	.3332	.2848	.2425	.2058	.1742	.1470	.1237	.1038	.0869
58	.6855	.5963	.5159	.4439	.3801	.3239	.2749	.2323	.1956	.1642	.1373	.1145	.0952	.0789
59	.6830	.5922	.5101	.4367	.3717	.3147	.2651	.2223	.1856	.1543	.1279	.1055	.0868	.0712
60	.6806	.5882	.5045	.4296	.3634	.3056	.2554	.2124	.1758	.1447	.1187	.0969	.0789	.0640
61	.6783	.5843	.4990	.4226	.3553	.2965	.2459	.2026	.1660	.1353	.1098	.0886	.0712	.0570
62	.6762	.5806	.4936	.4158	.3472	.2876	.2364	.1930	.1565	.1262	.1011	.0806	.0640	.0505
63	.6742	.5771	.4885	.4091	.3393	.2788	.2271	.1835	.1472	.1172	.0928	.0730	.0571	.0444
64	.6724	.5738	.4835	.4026	.3315	.2701	.2179	.1742	.1380	.1085	.0847	.0657	.0506	.0388
65	.6708	.5706	.4787	.3962	.3238	.2615	.2088	.1650	.1291	.1001	.0770	.0587	.0445	.0335
66	.6693	.5677	.4741	.3900	.3163	.2530	.1998	.1559	.1203	.0919	.0696	.0522	.0388	.0287
67	.6680	.5650	.4698	.3840	.3089	.2447	.1910	.1471	.1118	.0840	.0625	.0460	.0336	.0243
68	.6668	.5625	.4656	.3782	.3017	.2365	.1823	.1384	.1036	.0765	.0558	.0402	.0287	.0203
69	.6659	.5603	.4617	.3726	.2946	.2283	.1737	.1299	.0955	.0692	.0494	.0349	.0243	.0168
70	.6650	.5582	.4581	.3672	.2877	.2204	.1653	.1215	.0877	.0622	.0435	.0299	.0203	.0137
71	.6643	.5564	.4546	.3619	.2807	.2124	.1568	.1132	.0800	.0555	.0378	.0253	.0167	.0109
72	.6638	.5549	.4515	.3570	.2743	.2048	.1488	.1054	.0729	.0493	.0327	.0213	.0136	.0086
73	.6634	.5536	.4488	.3525	.2682	.1976	.1413	.0981	.0664	.0438	.0282	.0178	.0111	.0067
74	.6632	.5529	.4471	.3497	.2643	.1930	.1364	.0935	.0622	.0404	.0255	.0158	.0096	.0057))

Maximum Loss Ratio														
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
<u>1</u>	.9405	.9305	.9213	.9127	.9047	.8970	.8896	.8826	.8758	.8692	.8629	.8567	.8507	
<u>2</u>	.9350	.9242	.9142	.9049	.8962	.8879	.8799	.8723	.8649	.8578	.8509	.8442	.8377	
<u>3</u>	.9299	.9183	.9077	.8977	.8883	.8794	.8709	.8627	.8548	.8472	.8398	.8326	.8257	
<u>4</u>	.9248	.9125	.9011	.8905	.8804	.8709	.8618	.8531	.8446	.8365	.8286	.8210	.8136	
<u>5</u>	.9196	.9065	.8944	.8831	.8724	.8623	.8526	.8433	.8343	.8256	.8173	.8091	.8013	
<u>6</u>	.9145	.9006	.8877	.8757	.8644	.8536	.8433	.8334	.8239	.8147	.8058	.7972	.7889	
<u>7</u>	.9093	.8945	.8809	.8682	.8562	.8448	.8339	.8234	.8134	.8037	.7943	.7852	.7764	
<u>8</u>	.9041	.8885	.8741	.8606	.8480	.8359	.8244	.8133	.8027	.7925	.7827	.7731	.7639	
<u>9</u>	.8988	.8824	.8672	.8530	.8396	.8269	.8148	.8032	.7920	.7813	.7709	.7609	.7512	
<u>10</u>	.8935	.8763	.8603	.8454	.8313	.8179	.8052	.7930	.7813	.7701	.7593	.7488	.7387	
<u>11</u>	.8883	.8701	.8534	.8377	.8229	.8089	.7956	.7828	.7706	.7589	.7475	.7366	.7260	
<u>12</u>	.8829	.8639	.8463	.8299	.8144	.7998	.7858	.7725	.7597	.7475	.7357	.7243	.7132	
<u>13</u>	.8775	.8576	.8392	.8220	.8058	.7905	.7760	.7621	.7488	.7360	.7237	.7118	.7004	
<u>14</u>	.8721	.8513	.8320	.8141	.7972	.7812	.7661	.7516	.7377	.7245	.7117	.6994	.6875	
<u>15</u>	.8667	.8449	.8249	.8061	.7885	.7719	.7561	.7411	.7267	.7129	.6997	.6869	.6746	
<u>16</u>	.8612	.8385	.8176	.7981	.7798	.7625	.7461	.7305	.7156	.7013	.6875	.6743	.6616	
<u>17</u>	.8557	.8320	.8102	.7900	.7710	.7530	.7360	.7198	.7043	.6895	.6753	.6617	.6486	
<u>18</u>	.8501	.8255	.8029	.7818	.7621	.7435	.7258	.7091	.6931	.6778	.6631	.6491	.6355	
<u>19</u>	.8445	.8189	.7954	.7736	.7531	.7339	.7156	.6983	.6817	.6660	.6509	.6364	.6224	
<u>20</u>	.8388	.8123	.7880	.7653	.7441	.7242	.7053	.6874	.6704	.6541	.6386	.6237	.6093	
<u>21</u>	.8331	.8056	.7804	.7569	.7350	.7144	.6949	.6765	.6589	.6422	.6262	.6108	.5961	
<u>22</u>	.8274	.7989	.7727	.7485	.7258	.7045	.6844	.6654	.6473	.6301	.6137	.5979	.5829	
<u>23</u>	.8216	.7921	.7650	.7400	.7166	.6946	.6739	.6543	.6357	.6180	.6011	.5850	.5696	
<u>24</u>	.8157	.7852	.7572	.7314	.7072	.6846	.6633	.6431	.6240	.6058	.5885	.5720	.5562	
<u>25</u>	.8098	.7783	.7494	.7227	.6978	.6745	.6525	.6318	.6122	.5936	.5759	.5590	.5428	
<u>26</u>	.8039	.7713	.7414	.7139	.6882	.6643	.6417	.6205	.6003	.5813	.5631	.5459	.5293	
<u>27</u>	.7979	.7642	.7334	.7050	.6786	.6540	.6308	.6090	.5884	.5689	.5503	.5327	.5158	
<u>28</u>	.7918	.7571	.7254	.6961	.6690	.6436	.6199	.5975	.5764	.5564	.5375	.5194	.5022	
<u>29</u>	.7857	.7499	.7172	.6871	.6592	.6332	.6088	.5859	.5643	.5439	.5245	.5061	.4885	

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
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

Loss-Based Plan, with no Single Loss Limit
Insurance Savings Table
Hazard Group 6
Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0385	.0798	.1237	.1695	.2641	.3614	.4602	.5602
2	.0000	.0369	.0772	.1205	.1657	.2592	.3554	.4534	.5526
3	.0000	.0354	.0748	.1174	.1620	.2544	.3496	.4466	.5450
4	.0000	.0339	.0724	.1143	.1583	.2495	.3437	.4398	.5373
5	.0000	.0324	.0701	.1114	.1546	.2447	.3378	.4330	.5297
6	.0000	.0310	.0678	.1084	.1510	.2399	.3320	.4262	.5220
7	.0000	.0296	.0657	.1055	.1474	.2351	.3261	.4194	.5144
8	.0000	.0283	.0635	.1026	.1438	.2303	.3203	.4127	.5068
9	.0000	.0270	.0615	.0998	.1403	.2256	.3145	.4059	.4992
10	.0000	.0258	.0594	.0970	.1368	.2209	.3087	.3992	.4916
11	.0000	.0246	.0574	.0942	.1334	.2162	.3030	.3925	.4840
12	.0000	.0235	.0554	.0915	.1300	.2115	.2972	.3858	.4765
13	.0000	.0224	.0535	.0888	.1265	.2069	.2915	.3791	.4689
14	.0000	.0214	.0516	.0861	.1232	.2022	.2858	.3724	.4613
15	.0000	.0203	.0497	.0834	.1198	.1976	.2800	.3657	.4537
16	.0000	.0193	.0479	.0808	.1164	.1930	.2743	.3590	.4462
17	.0000	.0184	.0461	.0782	.1131	.1884	.2686	.3523	.4386
18	.0000	.0174	.0443	.0756	.1098	.1838	.2629	.3456	.4310
19	.0000	.0165	.0425	.0731	.1066	.1792	.2572	.3389	.4234
20	.0000	.0157	.0408	.0706	.1033	.1747	.2515	.3322	.4158
21	.0000	.0148	.0391	.0681	.1001	.1701	.2458	.3254	.4081
22	.0000	.0140	.0374	.0656	.0968	.1656	.2401	.3187	.4004
23	.0000	.0132	.0358	.0631	.0936	.1610	.2344	.3119	.3928
24	.0000	.0124	.0341	.0607	.0904	.1565	.2286	.3052	.3850
25	.0000	.0117	.0325	.0583	.0873	.1520	.2229	.2984	.3773
26	.0000	.0109	.0310	.0559	.0841	.1474	.2172	.2916	.3696
27	.0000	.0102	.0294	.0536	.0810	.1429	.2114	.2847	.3618
28	.0000	.0095	.0279	.0512	.0779	.1384	.2057	.2779	.3540
29	.0000	.0089	.0264	.0489	.0749	.1339	.1999	.2710	.3462
30	.0000	.0083	.0250	.0467	.0718	.1294	.1942	.2642	.3383
31	.0000	.0077	.0236	.0444	.0688	.1250	.1884	.2573	.3304
32	.0000	.0071	.0222	.0422	.0658	.1205	.1826	.2504	.3225
33	.0000	.0065	.0208	.0401	.0628	.1160	.1769	.2435	.3146
34	.0000	.0060	.0195	.0379	.0599	.1116	.1711	.2365	.3066
35	.0000	.0055	.0182	.0358	.0570	.1072	.1653	.2295	.2986
36	.0000	.0050	.0170	.0338	.0541	.1027	.1595	.2225	.2906
37	.0000	.0045	.0158	.0317	.0512	.0984	.1537	.2155	.2825
38	.0000	.0041	.0146	.0298	.0484	.0940	.1480	.2085	.2744

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
39	.0000	.0037	.0135	.0278	.0457	.0897	.1422	.2015	.2662
40	.0000	.0033	.0124	.0259	.0430	.0854	.1365	.1945	.2581
41	.0000	.0030	.0114	.0241	.0404	.0812	.1308	.1876	.2500
42	.0000	.0026	.0104	.0224	.0378	.0770	.1252	.1807	.2420
43	.0000	.0023	.0095	.0207	.0353	.0730	.1197	.1738	.2340
44	.0000	.0021	.0086	.0191	.0330	.0690	.1143	.1670	.2260
45	.0000	.0018	.0078	.0176	.0306	.0651	.1089	.1603	.2181
46	.0000	.0016	.0070	.0161	.0284	.0613	.1036	.1537	.2102
47	.0000	.0014	.0063	.0147	.0262	.0576	.0984	.1470	.2023
48	.0000	.0012	.0056	.0134	.0242	.0540	.0932	.1405	.1944
49	.0000	.0010	.0050	.0121	.0222	.0504	.0881	.1339	.1866
50	.0000	.0009	.0044	.0109	.0202	.0469	.0831	.1274	.1788
51	.0000	.0007	.0039	.0098	.0184	.0436	.0782	.1210	.1710
52	.0000	.0006	.0034	.0087	.0167	.0403	.0733	.1146	.1633
53	.0000	.0005	.0029	.0077	.0150	.0371	.0685	.1083	.1556
54	.0000	.0004	.0025	.0068	.0134	.0340	.0638	.1020	.1480
55	.0000	.0003	.0021	.0059	.0119	.0310	.0592	.0958	.1405
56	.0000	.0003	.0018	.0051	.0105	.0281	.0546	.0897	.1330
57	.0000	.0002	.0015	.0044	.0092	.0253	.0502	.0837	.1256
58	.0000	.0002	.0012	.0037	.0080	.0227	.0459	.0778	.1183
59	.0000	.0001	.0010	.0031	.0069	.0202	.0418	.0721	.1111
60	.0000	.0001	.0008	.0026	.0058	.0178	.0378	.0664	.1040
61	.0000	.0001	.0006	.0021	.0049	.0155	.0339	.0609	.0970
62	.0000	.0001	.0005	.0017	.0041	.0134	.0302	.0556	.0902
63	.0000	.0000	.0004	.0013	.0033	.0114	.0267	.0504	.0835
64	.0000	.0000	.0003	.0010	.0026	.0096	.0233	.0455	.0770
65	.0000	.0000	.0002	.0008	.0021	.0080	.0202	.0407	.0706
66	.0000	.0000	.0001	.0006	.0016	.0065	.0173	.0361	.0644
67	.0000	.0000	.0001	.0004	.0012	.0052	.0146	.0317	.0584
68	.0000	.0000	.0001	.0003	.0008	.0040	.0121	.0276	.0526
69	.0000	.0000	.0000	.0002	.0006	.0030	.0098	.0237	.0470
70	.0000	.0000	.0000	.0001	.0004	.0022	.0078	.0200	.0416
71	.0000	.0000	.0000	.0000	.0002	.0015	.0060	.0165	.0363
72	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0135	.0314
73	.0000	.0000	.0000	.0000	.0000	.0006	.0032	.0107	.0269
74	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0091	.0241))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	<u>.0000</u>	<u>.0460</u>	<u>.0934</u>	<u>.1421</u>	<u>.1919</u>	<u>.2932</u>	<u>.3961</u>	<u>.5000</u>	<u>.6047</u>
2	<u>.0000</u>	<u>.0447</u>	<u>.0911</u>	<u>.1392</u>	<u>.1884</u>	<u>.2886</u>	<u>.3905</u>	<u>.4937</u>	<u>.5976</u>
3	<u>.0000</u>	<u>.0434</u>	<u>.0890</u>	<u>.1366</u>	<u>.1851</u>	<u>.2844</u>	<u>.3855</u>	<u>.4878</u>	<u>.5911</u>
4	<u>.0000</u>	<u>.0422</u>	<u>.0869</u>	<u>.1338</u>	<u>.1818</u>	<u>.2801</u>	<u>.3804</u>	<u>.4820</u>	<u>.5845</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
5	<u>.0000</u>	<u>.0409</u>	<u>.0849</u>	<u>.1311</u>	<u>.1785</u>	<u>.2758</u>	<u>.3752</u>	<u>.4760</u>	<u>.5778</u>
6	<u>.0000</u>	<u>.0396</u>	<u>.0829</u>	<u>.1284</u>	<u>.1753</u>	<u>.2716</u>	<u>.3701</u>	<u>.4700</u>	<u>.5711</u>
7	<u>.0000</u>	<u>.0383</u>	<u>.0808</u>	<u>.1257</u>	<u>.1720</u>	<u>.2673</u>	<u>.3649</u>	<u>.4640</u>	<u>.5643</u>
8	<u>.0000</u>	<u>.0371</u>	<u>.0788</u>	<u>.1230</u>	<u>.1687</u>	<u>.2630</u>	<u>.3596</u>	<u>.4580</u>	<u>.5575</u>
9	<u>.0000</u>	<u>.0358</u>	<u>.0768</u>	<u>.1203</u>	<u>.1654</u>	<u>.2586</u>	<u>.3544</u>	<u>.4519</u>	<u>.5506</u>
10	<u>.0000</u>	<u>.0346</u>	<u>.0747</u>	<u>.1176</u>	<u>.1622</u>	<u>.2543</u>	<u>.3491</u>	<u>.4457</u>	<u>.5437</u>
11	<u>.0000</u>	<u>.0334</u>	<u>.0728</u>	<u>.1150</u>	<u>.1589</u>	<u>.2500</u>	<u>.3439</u>	<u>.4396</u>	<u>.5368</u>
12	<u>.0000</u>	<u>.0322</u>	<u>.0708</u>	<u>.1123</u>	<u>.1556</u>	<u>.2456</u>	<u>.3385</u>	<u>.4334</u>	<u>.5297</u>
13	<u>.0000</u>	<u>.0310</u>	<u>.0688</u>	<u>.1096</u>	<u>.1523</u>	<u>.2412</u>	<u>.3331</u>	<u>.4271</u>	<u>.5226</u>
14	<u>.0000</u>	<u>.0299</u>	<u>.0668</u>	<u>.1070</u>	<u>.1490</u>	<u>.2368</u>	<u>.3277</u>	<u>.4208</u>	<u>.5154</u>
15	<u>.0000</u>	<u>.0288</u>	<u>.0649</u>	<u>.1043</u>	<u>.1457</u>	<u>.2324</u>	<u>.3223</u>	<u>.4144</u>	<u>.5082</u>
16	<u>.0000</u>	<u>.0276</u>	<u>.0629</u>	<u>.1017</u>	<u>.1424</u>	<u>.2279</u>	<u>.3168</u>	<u>.4080</u>	<u>.5010</u>
17	<u>.0000</u>	<u>.0265</u>	<u>.0610</u>	<u>.0990</u>	<u>.1391</u>	<u>.2234</u>	<u>.3113</u>	<u>.4015</u>	<u>.4936</u>
18	<u>.0000</u>	<u>.0254</u>	<u>.0591</u>	<u>.0964</u>	<u>.1358</u>	<u>.2189</u>	<u>.3057</u>	<u>.3950</u>	<u>.4863</u>
19	<u>.0000</u>	<u>.0244</u>	<u>.0572</u>	<u>.0937</u>	<u>.1325</u>	<u>.2144</u>	<u>.3001</u>	<u>.3884</u>	<u>.4788</u>
20	<u>.0000</u>	<u>.0233</u>	<u>.0553</u>	<u>.0911</u>	<u>.1292</u>	<u>.2098</u>	<u>.2944</u>	<u>.3818</u>	<u>.4713</u>
21	<u>.0000</u>	<u>.0223</u>	<u>.0534</u>	<u>.0884</u>	<u>.1258</u>	<u>.2052</u>	<u>.2887</u>	<u>.3751</u>	<u>.4638</u>
22	<u>.0000</u>	<u>.0212</u>	<u>.0515</u>	<u>.0858</u>	<u>.1225</u>	<u>.2006</u>	<u>.2830</u>	<u>.3684</u>	<u>.4561</u>
23	<u>.0000</u>	<u>.0202</u>	<u>.0496</u>	<u>.0831</u>	<u>.1191</u>	<u>.1959</u>	<u>.2772</u>	<u>.3616</u>	<u>.4484</u>
24	<u>.0000</u>	<u>.0193</u>	<u>.0478</u>	<u>.0805</u>	<u>.1157</u>	<u>.1912</u>	<u>.2713</u>	<u>.3547</u>	<u>.4406</u>
25	<u>.0000</u>	<u>.0183</u>	<u>.0459</u>	<u>.0778</u>	<u>.1123</u>	<u>.1865</u>	<u>.2654</u>	<u>.3477</u>	<u>.4328</u>
26	<u>.0000</u>	<u>.0173</u>	<u>.0441</u>	<u>.0752</u>	<u>.1089</u>	<u>.1817</u>	<u>.2594</u>	<u>.3407</u>	<u>.4248</u>
27	<u>.0000</u>	<u>.0164</u>	<u>.0423</u>	<u>.0725</u>	<u>.1055</u>	<u>.1769</u>	<u>.2534</u>	<u>.3337</u>	<u>.4168</u>
28	<u>.0000</u>	<u>.0155</u>	<u>.0404</u>	<u>.0698</u>	<u>.1021</u>	<u>.1721</u>	<u>.2474</u>	<u>.3266</u>	<u>.4087</u>
29	<u>.0000</u>	<u>.0146</u>	<u>.0386</u>	<u>.0672</u>	<u>.0986</u>	<u>.1672</u>	<u>.2413</u>	<u>.3194</u>	<u>.4006</u>
30	<u>.0000</u>	<u>.0137</u>	<u>.0368</u>	<u>.0645</u>	<u>.0952</u>	<u>.1623</u>	<u>.2351</u>	<u>.3121</u>	<u>.3924</u>
31	<u>.0000</u>	<u>.0128</u>	<u>.0351</u>	<u>.0619</u>	<u>.0917</u>	<u>.1574</u>	<u>.2289</u>	<u>.3048</u>	<u>.3840</u>
32	<u>.0000</u>	<u>.0120</u>	<u>.0333</u>	<u>.0592</u>	<u>.0882</u>	<u>.1524</u>	<u>.2227</u>	<u>.2974</u>	<u>.3756</u>
33	<u>.0000</u>	<u>.0112</u>	<u>.0316</u>	<u>.0566</u>	<u>.0847</u>	<u>.1474</u>	<u>.2163</u>	<u>.2899</u>	<u>.3672</u>
34	<u>.0000</u>	<u>.0104</u>	<u>.0298</u>	<u>.0540</u>	<u>.0812</u>	<u>.1424</u>	<u>.2100</u>	<u>.2824</u>	<u>.3586</u>
35	<u>.0000</u>	<u>.0096</u>	<u>.0281</u>	<u>.0514</u>	<u>.0778</u>	<u>.1374</u>	<u>.2036</u>	<u>.2748</u>	<u>.3500</u>
36	<u>.0000</u>	<u>.0088</u>	<u>.0264</u>	<u>.0487</u>	<u>.0742</u>	<u>.1322</u>	<u>.1971</u>	<u>.2670</u>	<u>.3412</u>
37	<u>.0000</u>	<u>.0081</u>	<u>.0247</u>	<u>.0461</u>	<u>.0707</u>	<u>.1271</u>	<u>.1904</u>	<u>.2592</u>	<u>.3322</u>
38	<u>.0000</u>	<u>.0074</u>	<u>.0231</u>	<u>.0435</u>	<u>.0672</u>	<u>.1219</u>	<u>.1838</u>	<u>.2513</u>	<u>.3233</u>
39	<u>.0000</u>	<u>.0067</u>	<u>.0215</u>	<u>.0409</u>	<u>.0637</u>	<u>.1168</u>	<u>.1772</u>	<u>.2434</u>	<u>.3143</u>
40	<u>.0000</u>	<u>.0061</u>	<u>.0199</u>	<u>.0384</u>	<u>.0603</u>	<u>.1116</u>	<u>.1705</u>	<u>.2354</u>	<u>.3051</u>
41	<u>.0000</u>	<u>.0055</u>	<u>.0184</u>	<u>.0359</u>	<u>.0569</u>	<u>.1064</u>	<u>.1639</u>	<u>.2275</u>	<u>.2961</u>
42	<u>.0000</u>	<u>.0049</u>	<u>.0169</u>	<u>.0335</u>	<u>.0535</u>	<u>.1014</u>	<u>.1573</u>	<u>.2195</u>	<u>.2870</u>
43	<u>.0000</u>	<u>.0044</u>	<u>.0155</u>	<u>.0311</u>	<u>.0502</u>	<u>.0963</u>	<u>.1507</u>	<u>.2116</u>	<u>.2778</u>
44	<u>.0000</u>	<u>.0039</u>	<u>.0141</u>	<u>.0288</u>	<u>.0469</u>	<u>.0913</u>	<u>.1441</u>	<u>.2036</u>	<u>.2686</u>
45	<u>.0000</u>	<u>.0034</u>	<u>.0128</u>	<u>.0266</u>	<u>.0437</u>	<u>.0863</u>	<u>.1375</u>	<u>.1956</u>	<u>.2594</u>
46	<u>.0000</u>	<u>.0030</u>	<u>.0115</u>	<u>.0244</u>	<u>.0406</u>	<u>.0813</u>	<u>.1309</u>	<u>.1876</u>	<u>.2502</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>47</u>	<u>.0000</u>	<u>.0026</u>	<u>.0103</u>	<u>.0223</u>	<u>.0376</u>	<u>.0765</u>	<u>.1244</u>	<u>.1796</u>	<u>.2409</u>
<u>48</u>	<u>.0000</u>	<u>.0022</u>	<u>.0092</u>	<u>.0202</u>	<u>.0346</u>	<u>.0716</u>	<u>.1179</u>	<u>.1716</u>	<u>.2315</u>
<u>49</u>	<u>.0000</u>	<u>.0019</u>	<u>.0082</u>	<u>.0184</u>	<u>.0319</u>	<u>.0672</u>	<u>.1119</u>	<u>.1641</u>	<u>.2227</u>
<u>50</u>	<u>.0000</u>	<u>.0016</u>	<u>.0073</u>	<u>.0167</u>	<u>.0294</u>	<u>.0629</u>	<u>.1059</u>	<u>.1567</u>	<u>.2138</u>
<u>51</u>	<u>.0000</u>	<u>.0014</u>	<u>.0065</u>	<u>.0151</u>	<u>.0269</u>	<u>.0587</u>	<u>.1000</u>	<u>.1492</u>	<u>.2049</u>
<u>52</u>	<u>.0000</u>	<u>.0012</u>	<u>.0057</u>	<u>.0135</u>	<u>.0245</u>	<u>.0545</u>	<u>.0941</u>	<u>.1416</u>	<u>.1959</u>
<u>53</u>	<u>.0000</u>	<u>.0010</u>	<u>.0049</u>	<u>.0120</u>	<u>.0221</u>	<u>.0503</u>	<u>.0882</u>	<u>.1341</u>	<u>.1869</u>
<u>54</u>	<u>.0000</u>	<u>.0008</u>	<u>.0043</u>	<u>.0106</u>	<u>.0198</u>	<u>.0463</u>	<u>.0823</u>	<u>.1265</u>	<u>.1777</u>
<u>55</u>	<u>.0000</u>	<u>.0007</u>	<u>.0036</u>	<u>.0093</u>	<u>.0177</u>	<u>.0423</u>	<u>.0764</u>	<u>.1188</u>	<u>.1686</u>
<u>56</u>	<u>.0000</u>	<u>.0005</u>	<u>.0030</u>	<u>.0080</u>	<u>.0156</u>	<u>.0384</u>	<u>.0706</u>	<u>.1112</u>	<u>.1593</u>
<u>57</u>	<u>.0000</u>	<u>.0004</u>	<u>.0025</u>	<u>.0068</u>	<u>.0136</u>	<u>.0346</u>	<u>.0648</u>	<u>.1036</u>	<u>.1501</u>
<u>58</u>	<u>.0000</u>	<u>.0003</u>	<u>.0020</u>	<u>.0058</u>	<u>.0118</u>	<u>.0308</u>	<u>.0591</u>	<u>.0960</u>	<u>.1408</u>
<u>59</u>	<u>.0000</u>	<u>.0002</u>	<u>.0016</u>	<u>.0048</u>	<u>.0100</u>	<u>.0272</u>	<u>.0535</u>	<u>.0884</u>	<u>.1315</u>
<u>60</u>	<u>.0000</u>	<u>.0002</u>	<u>.0013</u>	<u>.0039</u>	<u>.0084</u>	<u>.0238</u>	<u>.0480</u>	<u>.0808</u>	<u>.1223</u>
<u>61</u>	<u>.0000</u>	<u>.0001</u>	<u>.0009</u>	<u>.0031</u>	<u>.0069</u>	<u>.0205</u>	<u>.0425</u>	<u>.0734</u>	<u>.1131</u>
<u>62</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0024</u>	<u>.0055</u>	<u>.0173</u>	<u>.0373</u>	<u>.0661</u>	<u>.1040</u>
<u>63</u>	<u>.0000</u>	<u>.0000</u>	<u>.0005</u>	<u>.0018</u>	<u>.0043</u>	<u>.0144</u>	<u>.0322</u>	<u>.0589</u>	<u>.0949</u>
<u>64</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0013</u>	<u>.0033</u>	<u>.0116</u>	<u>.0273</u>	<u>.0518</u>	<u>.0859</u>
<u>65</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0009</u>	<u>.0024</u>	<u>.0091</u>	<u>.0227</u>	<u>.0449</u>	<u>.0769</u>
<u>66</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0016</u>	<u>.0069</u>	<u>.0184</u>	<u>.0382</u>	<u>.0680</u>
<u>67</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0010</u>	<u>.0049</u>	<u>.0144</u>	<u>.0318</u>	<u>.0591</u>
<u>68</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0006</u>	<u>.0033</u>	<u>.0107</u>	<u>.0256</u>	<u>.0503</u>
<u>69</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0020</u>	<u>.0075</u>	<u>.0196</u>	<u>.0415</u>
<u>70</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0010</u>	<u>.0047</u>	<u>.0140</u>	<u>.0326</u>
<u>71</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0017</u>	<u>.0082</u>
<u>72</u>	<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>.0022</u>
<u>73</u>	<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>.0001</u>
<u>74</u>	<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>.0000</u>

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table

Hazard Group 6

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7478	.6863	.6317	.5827	.5383	.5001	.4694	.4443	.4235	.4062	.3915	.3791	.3688	.3605
41	\$120	.7435	.6806	.6247	.5746	.5296	.4926	.4626	.4380	.4176	.4005	.3861	.3741	.3646	.3570
42	\$120	.7394	.6750	.6178	.5665	.5218	.4857	.4562	.4319	.4118	.3949	.3809	.3697	.3608	.3537
43	\$120	.7354	.6695	.6110	.5586	.5147	.4791	.4500	.4260	.4061	.3895	.3762	.3657	.3574	.3508
44	\$120	.7314	.6640	.6042	.5514	.5081	.4729	.4440	.4202	.4005	.3845	.3720	.3621	.3542	.3480
45	\$120	.7275	.6587	.5975	.5448	.5018	.4668	.4381	.4145	.3952	.3800	.3681	.3587	.3513	.3455
46	\$120	.7237	.6534	.5910	.5386	.4958	.4609	.4323	.4089	.3903	.3758	.3644	.3555	.3485	.3432
47	\$120	.7200	.6481	.5850	.5327	.4900	.4551	.4266	.4037	.3858	.3718	.3609	.3525	.3460	.3411

((Maximum Loss Ratio															
Size	Single-Loss-Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
48	\$120	.7164	.6430	.5794	.5270	.4843	.4493	.4211	.3988	.3815	.3680	.3576	.3497	.3438	.3393
49	\$120	.7128	.6380	.5741	.5215	.4786	.4437	.4159	.3942	.3774	.3645	.3546	.3473	.3417	.3377
50	\$120	.7094	.6333	.5690	.5162	.4730	.4382	.4109	.3898	.3735	.3611	.3519	.3450	.3399	.3362
-	\$250	.7096	.6333	.5652	.5040	.4491	.4002	.3581	.3224	.2922	.2666	.2450	.2266	.2112	.1982
51	\$120	.7060	.6289	.5641	.5109	.4675	.4330	.4062	.3855	.3698	.3580	.3493	.3429	.3382	.3348
-	\$250	.7062	.6284	.5587	.4963	.4403	.3913	.3495	.3142	.2843	.2591	.2378	.2199	.2051	.1928
52	\$120	.7027	.6247	.5593	.5056	.4622	.4280	.4016	.3814	.3663	.3551	.3469	.3409	.3367	.3337
-	\$250	.7030	.6235	.5523	.4885	.4318	.3829	.3413	.3062	.2767	.2518	.2309	.2136	.1994	.1878
53	\$120	.6996	.6207	.5547	.5004	.4570	.4232	.3971	.3775	.3630	.3524	.3447	.3392	.3353	.3326
-	\$250	.6998	.6187	.5460	.4809	.4237	.3748	.3334	.2985	.2691	.2446	.2242	.2076	.1940	.1831
54	\$120	.6967	.6169	.5501	.4954	.4521	.4184	.3929	.3738	.3599	.3498	.3427	.3376	.3341	.3317
-	\$250	.6967	.6140	.5398	.4735	.4160	.3670	.3256	.2908	.2617	.2376	.2179	.2019	.1890	.1787
55	\$120	.6939	.6132	.5455	.4905	.4472	.4139	.3888	.3703	.3570	.3475	.3408	.3362	.3331	.3309
-	\$250	.6937	.6094	.5336	.4665	.4086	.3594	.3180	.2833	.2545	.2310	.2119	.1966	.1843	.1746
56	\$120	.6913	.6096	.5411	.4858	.4425	.4094	.3849	.3670	.3542	.3453	.3391	.3349	.3321	.3303
-	\$250	.6908	.6049	.5276	.4597	.4014	.3520	.3104	.2759	.2476	.2247	.2062	.1915	.1799	.1707
57	\$120	.6889	.6061	.5368	.4812	.4378	.4051	.3811	.3638	.3517	.3433	.3376	.3338	.3313	.3297
-	\$250	.6881	.6005	.5219	.4532	.3944	.3446	.3030	.2688	.2410	.2186	.2008	.1867	.1757	.1672
58	\$120	.6866	.6027	.5327	.4766	.4334	.4010	.3775	.3608	.3493	.3414	.3362	.3328	.3306	.3292
-	\$250	.6854	.5962	.5164	.4469	.3874	.3374	.2958	.2619	.2345	.2127	.1956	.1822	.1719	.1640
-	\$500	.6855	.5963	.5158	.4438	.3799	.3237	.2749	.2330	.1973	.1672	.1418	.1207	.1032	.0887
59	\$120	.6845	.5994	.5286	.4722	.4290	.3970	.3740	.3580	.3470	.3397	.3350	.3319	.3299	.3287
-	\$250	.6829	.5921	.5111	.4407	.3806	.3302	.2888	.2552	.2283	.2071	.1907	.1780	.1683	.1610
-	\$500	.6829	.5921	.5100	.4365	.3715	.3146	.2655	.2236	.1881	.1583	.1335	.1130	.0962	.0824
60	\$120	.6824	.5962	.5247	.4679	.4248	.3931	.3707	.3553	.3450	.3382	.3338	.3311	.3294	.3284
-	\$250	.6805	.5883	.5061	.4347	.3739	.3233	.2819	.2486	.2223	.2018	.1860	.1740	.1650	.1583
-	\$500	.6805	.5881	.5044	.4295	.3633	.3058	.2563	.2144	.1791	.1498	.1255	.1057	.0895	.0765
61	\$120	.6805	.5932	.5208	.4637	.4206	.3894	.3676	.3528	.3431	.3368	.3328	.3304	.3289	.3281
-	\$250	.6782	.5847	.5013	.4288	.3674	.3165	.2752	.2423	.2166	.1967	.1816	.1704	.1620	.1559
-	\$500	.6783	.5843	.4989	.4225	.3553	.2971	.2473	.2054	.1703	.1414	.1178	.0987	.0833	.0710
62	\$120	.6787	.5903	.5171	.4596	.4166	.3858	.3646	.3505	.3413	.3355	.3320	.3298	.3285	.3278
-	\$250	.6762	.5813	.4966	.4231	.3610	.3099	.2687	.2362	.2110	.1919	.1775	.1669	.1592	.1537
-	\$500	.6762	.5806	.4935	.4158	.3475	.2886	.2385	.1965	.1618	.1334	.1104	.0920	.0774	.0659
63	\$120	.6770	.5875	.5135	.4556	.4128	.3824	.3618	.3483	.3397	.3344	.3312	.3293	.3282	.3276
-	\$250	.6743	.5780	.4920	.4175	.3548	.3034	.2623	.2303	.2057	.1873	.1737	.1638	.1567	.1517
-	\$500	.6742	.5771	.4884	.4092	.3398	.2802	.2298	.1879	.1534	.1256	.1033	.0856	.0718	.0611
64	\$120	.6754	.5848	.5100	.4518	.4090	.3791	.3591	.3462	.3382	.3334	.3305	.3289	.3279	.3274
-	\$250	.6726	.5750	.4877	.4121	.3487	.2970	.2562	.2245	.2007	.1830	.1701	.1609	.1545	.1500
-	\$500	.6724	.5737	.4835	.4028	.3323	.2720	.2213	.1794	.1453	.1181	.0965	.0797	.0667	.0568
-	\$1,000	.6724	.5738	.4835	.4026	.3315	.2700	.2178	.1741	.1380	.1086	.0848	.0659	.0509	.0392
65	\$120	.6740	.5823	.5066	.4480	.4054	.3760	.3566	.3443	.3369	.3325	.3299	.3285	.3277	.3273
-	\$250	.6710	.5722	.4835	.4068	.3427	.2909	.2502	.2190	.1958	.1789	.1668	.1583	.1524	.1484
-	\$500	.6708	.5706	.4788	.3967	.3250	.2639	.2129	.1711	.1375	.1108	.0900	.0740	.0619	.0528
-	\$1,000	.6708	.5706	.4787	.3962	.3238	.2614	.2088	.1650	.1291	.1002	.0772	.0590	.0449	.0340
66	\$120	.6726	.5799	.5033	.4444	.4019	.3730	.3542	.3426	.3357	.3317	.3294	.3282	.3275	.3272
-	\$250	.6696	.5695	.4795	.4017	.3369	.2848	.2443	.2138	.1913	.1751	.1637	.1559	.1506	.1471
-	\$500	.6693	.5677	.4743	.3907	.3179	.2561	.2047	.1630	.1298	.1039	.0839	.0688	.0575	.0492
-	\$1,000	.6693	.5677	.4741	.3900	.3163	.2530	.1998	.1560	.1205	.0921	.0699	.0526	.0393	.0293

((Maximum Loss Ratio															
Size	Single-Loss-Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
67	\$120	.6714	.5776	.5001	.4409	.3985	.3701	.3520	.3410	.3346	.3310	.3290	.3279	.3274	.3271
-	\$250	.6684	.5671	.4757	.3968	.3313	.2790	.2387	.2087	.1869	.1715	.1609	.1538	.1490	.1460
-	\$500	.6680	.5651	.4701	.3850	.3109	.2483	.1967	.1552	.1225	.0973	.0781	.0639	.0535	.0459
-	\$1,000	.6680	.5650	.4698	.3840	.3089	.2447	.1910	.1472	.1120	.0843	.0629	.0465	.0342	.0250
68	\$120	.6703	.5754	.4971	.4375	.3953	.3674	.3499	.3395	.3336	.3303	.3286	.3277	.3273	.3271
-	\$250	.6673	.5648	.4721	.3920	.3258	.2733	.2333	.2038	.1828	.1682	.1584	.1519	.1477	.1450
-	\$500	.6668	.5626	.4661	.3794	.3042	.2408	.1889	.1475	.1154	.0909	.0727	.0594	.0498	.0430
-	\$1,000	.6668	.5625	.4656	.3782	.3017	.2365	.1824	.1386	.1038	.0768	.0563	.0409	.0295	.0212
69	\$120	.6693	.5733	.4942	.4342	.3922	.3648	.3480	.3382	.3327	.3298	.3283	.3276	.3272	.3270
-	\$250	.6664	.5627	.4687	.3874	.3204	.2678	.2280	.1992	.1790	.1652	.1561	.1502	.1465	.1442
-	\$500	.6659	.5604	.4623	.3741	.2975	.2333	.1812	.1401	.1085	.0849	.0676	.0552	.0465	.0405
-	\$1,000	.6659	.5603	.4617	.3726	.2946	.2284	.1739	.1301	.0959	.0697	.0500	.0356	.0252	.0177
70	\$120	.6683	.5714	.4914	.4310	.3893	.3624	.3462	.3370	.3320	.3294	.3280	.3274	.3271	.3270
-	\$250	.6656	.5608	.4654	.3829	.3152	.2624	.2230	.1948	.1754	.1624	.1540	.1487	.1454	.1435
-	\$500	.6650	.5584	.4588	.3690	.2911	.2261	.1737	.1329	.1020	.0792	.0629	.0514	.0436	.0382
-	\$1,000	.6650	.5582	.4581	.3672	.2877	.2205	.1655	.1219	.0882	.0628	.0442	.0308	.0213	.0147
71	\$120	.6675	.5695	.4886	.4279	.3864	.3601	.3445	.3359	.3313	.3290	.3278	.3273	.3270	.3269
-	\$250	.6649	.5590	.4623	.3785	.3101	.2571	.2180	.1905	.1719	.1598	.1521	.1474	.1445	.1429
-	\$500	.6644	.5566	.4554	.3639	.2847	.2188	.1662	.1257	.0955	.0737	.0584	.0479	.0409	.0363
-	\$1,000	.6643	.5564	.4546	.3619	.2808	.2125	.1571	.1136	.0806	.0562	.0386	.0263	.0178	.0121
72	\$120	.6668	.5678	.4861	.4251	.3837	.3580	.3430	.3349	.3307	.3286	.3276	.3272	.3270	.3269
-	\$250	.6643	.5575	.4595	.3745	.3053	.2521	.2135	.1866	.1689	.1575	.1505	.1463	.1438	.1424
-	\$500	.6638	.5552	.4525	.3594	.2787	.2120	.1592	.1191	.0897	.0688	.0545	.0450	.0387	.0347
-	\$1,000	.6638	.5549	.4515	.3571	.2744	.2050	.1492	.1060	.0736	.0502	.0337	.0224	.0149	.0099
73	\$120	.6662	.5663	.4837	.4224	.3813	.3561	.3417	.3341	.3302	.3284	.3275	.3271	.3270	.3269
-	\$250	.6639	.5562	.4569	.3708	.3009	.2476	.2093	.1831	.1661	.1555	.1491	.1454	.1433	.1421
-	\$500	.6635	.5539	.4498	.3552	.2731	.2056	.1526	.1129	.0843	.0644	.0511	.0424	.0369	.0334
-	\$1,000	.6634	.5536	.4488	.3526	.2684	.1979	.1418	.0988	.0672	.0448	.0294	.0191	.0124	.0082
74	\$120	.6658	.5654	.4823	.4208	.3798	.3549	.3409	.3336	.3299	.3282	.3274	.3271	.3269	.3269
-	\$250	.6637	.5555	.4554	.3685	.2981	.2447	.2066	.1810	.1645	.1543	.1483	.1449	.1429	.1419
-	\$500	.6633	.5532	.4483	.3525	.2696	.2016	.1485	.1090	.0810	.0618	.0490	.0409	.0358	.0327
-	\$1,000	.6632	.5529	.4472	.3498	.2645	.1934	.1370	.0943	.0632	.0415	.0268	.0172	.0110	.0072

Maximum Loss Ratio															
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
36	\$120	.7681	.7226	.6814	.6438	.6092	.5772	.5474	.5197	.4936	.4691	.4468	.4348	.4244	
37	\$120	.7612	.7144	.6721	.6335	.5981	.5653	.5349	.5065	.4799	.4548	.4401	.4285	.4184	
38	\$120	.7544	.7063	.6629	.6233	.5870	.5534	.5223	.4933	.4661	.4467	.4336	.4224	.4127	
39	\$120	.7475	.6981	.6535	.6129	.5757	.5414	.5096	.4799	.4550	.4401	.4274	.4165	.4071	
40	\$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	
41	\$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	
42	\$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	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
43	\$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
44	\$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
45	\$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
46	\$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
47	\$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
48	\$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
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
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
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
	\$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
59	\$120	.6194	.5387	.4866	.4472	.4186	.3984	.3845	.3752	.3691	.3651	.3626	.3611	.3601
	\$160	.6148	.5335	.4686	.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
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
	\$800	.5931	.5120	.4394	.3752	.3188	.2698	.2274	.1911	.1602	.1340	.1120	.0936	.0784

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
61	\$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
	\$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
62	\$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
	\$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
63	\$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
	\$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
64	\$120	.5923	.5126	.4589	.4211	.3961	.3803	.3707	.3652	.3622	.3605	.3596	.3592	.3590
	\$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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table

Hazard Group 6

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio										
Size	Single Loss Limit[±]	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0033	.0123	.0258	.0427	.0849	.1358	.1936	.2570
41	\$120	.0000	.0029	.0113	.0240	.0401	.0807	.1302	.1867	.2489
42	\$120	.0000	.0026	.0103	.0222	.0376	.0766	.1246	.1798	.2409
43	\$120	.0000	.0023	.0094	.0206	.0351	.0725	.1191	.1729	.2330
44	\$120	.0000	.0020	.0085	.0190	.0327	.0686	.1136	.1661	.2258
45	\$120	.0000	.0018	.0077	.0174	.0304	.0647	.1083	.1594	.2191
46	\$120	.0000	.0016	.0070	.0160	.0282	.0609	.1030	.1530	.2129
47	\$120	.0000	.0014	.0062	.0146	.0260	.0572	.0977	.1470	.2070
48	\$120	.0000	.0012	.0056	.0132	.0240	.0535	.0926	.1414	.2014
49	\$120	.0000	.0010	.0049	.0120	.0220	.0500	.0876	.1360	.1959
50	\$120	.0000	.0009	.0044	.0108	.0201	.0465	.0829	.1310	.1905
-	\$250	.0000	.0009	.0044	.0109	.0202	.0468	.0829	.1271	.1784
51	\$120	.0000	.0007	.0038	.0097	.0182	.0432	.0784	.1261	.1852
-	\$250	.0000	.0007	.0038	.0097	.0183	.0434	.0780	.1207	.1706
52	\$120	.0000	.0006	.0033	.0086	.0165	.0399	.0743	.1213	.1800
-	\$250	.0000	.0006	.0033	.0087	.0166	.0401	.0731	.1143	.1629
53	\$120	.0000	.0005	.0029	.0076	.0148	.0368	.0703	.1166	.1748
-	\$250	.0000	.0005	.0029	.0077	.0149	.0370	.0683	.1080	.1553
54	\$120	.0000	.0004	.0025	.0067	.0133	.0338	.0664	.1120	.1698
-	\$250	.0000	.0004	.0025	.0067	.0134	.0339	.0636	.1017	.1479
55	\$120	.0000	.0003	.0021	.0058	.0118	.0311	.0627	.1075	.1649
-	\$250	.0000	.0003	.0021	.0059	.0119	.0309	.0590	.0956	.1408
56	\$120	.0000	.0003	.0018	.0050	.0104	.0285	.0591	.1031	.1602
-	\$250	.0000	.0003	.0018	.0051	.0105	.0280	.0545	.0896	.1341
57	\$120	.0000	.0002	.0015	.0043	.0091	.0261	.0556	.0988	.1555
-	\$250	.0000	.0002	.0015	.0044	.0092	.0252	.0501	.0838	.1276
58	\$120	.0000	.0002	.0012	.0037	.0079	.0238	.0522	.0946	.1510
-	\$250	.0000	.0002	.0012	.0037	.0080	.0226	.0458	.0784	.1212
-	\$500	.0000	.0002	.0012	.0037	.0080	.0227	.0459	.0778	.1181
59	\$120	.0000	.0001	.0010	.0031	.0068	.0216	.0490	.0906	.1466
-	\$250	.0000	.0001	.0010	.0031	.0068	.0201	.0417	.0731	.1151
-	\$500	.0000	.0001	.0010	.0031	.0069	.0201	.0417	.0720	.1109
60	\$120	.0000	.0001	.0008	.0025	.0059	.0196	.0458	.0866	.1423
-	\$250	.0000	.0001	.0008	.0026	.0058	.0177	.0379	.0681	.1091
-	\$500	.0000	.0001	.0008	.0026	.0058	.0177	.0377	.0663	.1038

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
61	\$120	.0000	.0001	.0006	.0021	.0050	.0177	.0428	.0828	.1381
-	\$250	.0000	.0001	.0006	.0021	.0049	.0154	.0342	.0632	.1032
-	\$500	.0000	.0001	.0006	.0021	.0049	.0155	.0338	.0608	.0969
62	\$120	.0000	.0000	.0005	.0017	.0042	.0159	.0399	.0791	.1340
-	\$250	.0000	.0001	.0005	.0017	.0040	.0133	.0308	.0585	.0974
-	\$500	.0000	.0001	.0005	.0017	.0040	.0134	.0301	.0555	.0901
63	\$120	.0000	.0000	.0003	.0013	.0035	.0142	.0371	.0755	.1300
-	\$250	.0000	.0000	.0004	.0013	.0033	.0115	.0276	.0540	.0919
-	\$500	.0000	.0000	.0004	.0013	.0033	.0114	.0266	.0504	.0836
64	\$120	.0000	.0000	.0003	.0010	.0029	.0126	.0344	.0719	.1261
-	\$250	.0000	.0000	.0003	.0010	.0026	.0097	.0246	.0497	.0864
-	\$500	.0000	.0000	.0003	.0010	.0026	.0096	.0233	.0454	.0772
-	\$1,000	.0000	.0000	.0003	.0010	.0026	.0096	.0233	.0455	.0769
65	\$120	.0000	.0000	.0002	.0008	.0024	.0111	.0319	.0686	.1224
-	\$250	.0000	.0000	.0002	.0008	.0020	.0082	.0218	.0455	.0812
-	\$500	.0000	.0000	.0002	.0008	.0020	.0080	.0202	.0407	.0710
-	\$1,000	.0000	.0000	.0002	.0008	.0021	.0080	.0202	.0407	.0706
66	\$120	.0000	.0000	.0001	.0006	.0019	.0098	.0295	.0653	.1188
-	\$250	.0000	.0000	.0001	.0006	.0016	.0068	.0191	.0415	.0761
-	\$500	.0000	.0000	.0001	.0006	.0016	.0065	.0173	.0363	.0651
-	\$1,000	.0000	.0000	.0001	.0006	.0016	.0065	.0173	.0361	.0644
67	\$120	.0000	.0000	.0001	.0005	.0016	.0086	.0272	.0621	.1152
-	\$250	.0000	.0000	.0001	.0004	.0012	.0056	.0166	.0377	.0711
-	\$500	.0000	.0000	.0001	.0004	.0011	.0052	.0146	.0320	.0593
-	\$1,000	.0000	.0000	.0001	.0004	.0012	.0052	.0146	.0317	.0584
68	\$120	.0000	.0000	.0001	.0003	.0012	.0075	.0250	.0591	.1118
-	\$250	.0000	.0000	.0001	.0003	.0008	.0045	.0144	.0341	.0664
-	\$500	.0000	.0000	.0001	.0003	.0008	.0040	.0122	.0280	.0538
-	\$1,000	.0000	.0000	.0001	.0003	.0008	.0040	.0121	.0276	.0526
69	\$120	.0000	.0000	.0000	.0002	.0009	.0064	.0229	.0561	.1086
-	\$250	.0000	.0000	.0000	.0002	.0006	.0036	.0123	.0306	.0617
-	\$500	.0000	.0000	.0000	.0002	.0006	.0030	.0100	.0243	.0485
-	\$1,000	.0000	.0000	.0000	.0002	.0006	.0030	.0098	.0237	.0470
70	\$120	.0000	.0000	.0000	.0002	.0007	.0055	.0210	.0533	.1054
-	\$250	.0000	.0000	.0000	.0001	.0004	.0028	.0104	.0274	.0573
-	\$500	.0000	.0000	.0000	.0001	.0004	.0022	.0080	.0207	.0433
-	\$1,000	.0000	.0000	.0000	.0001	.0004	.0022	.0078	.0200	.0416
71	\$120	.0000	.0000	.0000	.0001	.0005	.0047	.0191	.0506	.1023
-	\$250	.0000	.0000	.0000	.0001	.0002	.0021	.0086	.0242	.0529
-	\$500	.0000	.0000	.0000	.0000	.0002	.0015	.0062	.0174	.0383

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
-	\$1,000	.0000	.0000	.0000	.0000	.0002	.0015	.0060	.0166	.0363
72	\$120	.0000	.0000	.0000	.0001	.0004	.0040	.0174	.0480	.0994
-	\$250	.0000	.0000	.0000	.0000	.0001	.0015	.0071	.0214	.0489
-	\$500	.0000	.0000	.0000	.0000	.0001	.0010	.0047	.0144	.0337
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0135	.0315
73	\$120	.0000	.0000	.0000	.0000	.0003	.0033	.0159	.0457	.0968
-	\$250	.0000	.0000	.0000	.0000	.0001	.0011	.0058	.0189	.0452
-	\$500	.0000	.0000	.0000	.0000	.0001	.0006	.0035	.0118	.0295
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0006	.0032	.0108	.0270
74	\$120	.0000	.0000	.0000	.0000	.0002	.0030	.0150	.0443	.0952
-	\$250	.0000	.0000	.0000	.0000	.0001	.0009	.0050	.0173	.0429
-	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0028	.0103	.0269
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0091	.0242))

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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$250	.0019	.0082	.0184	.0319	.0672	.1119	.1641	.2227
	\$275	.0019	.0082	.0184	.0319	.0673	.1119	.1641	.2227
	\$120	.0016	.0073	.0167	.0294	.0629	.1059	.1580	.2226
50	\$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
	\$120	.0014	.0065	.0151	.0269	.0587	.1000	.1521	.2166
51	\$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
	\$120	.0012	.0057	.0135	.0245	.0545	.0941	.1465	.2107
52	\$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
	\$120	.0010	.0049	.0120	.0221	.0503	.0882	.1409	.2047
53	\$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
	\$120	.0008	.0043	.0106	.0198	.0463	.0838	.1354	.1987
54	\$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
	\$120	.0007	.0036	.0093	.0177	.0423	.0791	.1299	.1927
55	\$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
	\$120	.0005	.0030	.0080	.0156	.0384	.0745	.1244	.1869
56	\$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	.1594
	\$380	.0005	.0030	.0080	.0156	.0384	.0706	.1112	.1593

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$500	.0004	.0025	.0068	.0136	.0346	.0648	.1036	.1501
	\$550	.0004	.0025	.0068	.0136	.0346	.0648	.1036	.1501
	\$550	.0004	.0025	.0068	.0136	.0346	.0648	.1036	.1501
58	\$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
59	\$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
	\$550	.0002	.0016	.0048	.0100	.0272	.0535	.0884	.1315
60	\$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
	\$800	.0002	.0013	.0039	.0084	.0238	.0480	.0809	.1223
61	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
62	\$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
	\$1,000	.0001	.0007	.0024	.0055	.0173	.0373	.0661	.1040
63	\$120	.0001	.0005	.0018	.0045	.0172	.0438	.0873	.1478
	\$160	.0001	.0005	.0018	.0043	.0155	.0380	.0744	.1258
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0010</u>	<u>.0047</u>	<u>.0140</u>	<u>.0326</u>
71	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0022</u>	<u>.0194</u>	<u>.0729</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0010</u>	<u>.0092</u>	<u>.0407</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0034</u>	<u>.0170</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0030</u>	<u>.0146</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0021</u>	<u>.0101</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0018</u>	<u>.0087</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0018</u>	<u>.0085</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0017</u>	<u>.0082</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0017</u>	<u>.0082</u>
72	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0004</u>	<u>.0103</u>	<u>.0616</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0032</u>	<u>.0273</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0072</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0057</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0031</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0024</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0023</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0022</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0022</u>
73	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0029</u>	<u>.0507</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0138</u>
	<u>\$250</u>	<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>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>
74	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0445</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0050</u>
	<u>\$250</u>	<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>\$275</u>	<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>\$380</u>	<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>\$500</u>	<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>\$550</u>	<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>\$800</u>	<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>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>

* Single Loss Limit values are expressed in thousands of dollars.

AMENDATORY SECTION (Amending WSR 10-21-086, filed 10/19/10, effective 11/19/10)

WAC 296-17B-970 Hazard Group 7 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 7

Effective ((~~November 19, 2010~~) June 30, 2017

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8868	.8733	.8613	.8503	.8401	.8306	.8216	.8130	.8049	.7971	.7896	.7824	.7754	.7687
2	.8823	.8680	.8551	.8434	.8325	.8224	.8128	.8037	.7950	.7867	.7787	.7710	.7636	.7565
3	.8779	.8627	.8490	.8366	.8250	.8142	.8040	.7943	.7851	.7763	.7678	.7597	.7519	.7443
4	.8735	.8573	.8429	.8296	.8174	.8059	.7951	.7849	.7751	.7658	.7569	.7482	.7399	.7319
5	.8691	.8520	.8367	.8227	.8098	.7977	.7862	.7754	.7651	.7553	.7459	.7368	.7280	.7196
6	.8648	.8467	.8305	.8158	.8021	.7894	.7774	.7660	.7551	.7448	.7349	.7253	.7161	.7072
7	.8604	.8414	.8244	.8089	.7945	.7811	.7685	.7565	.7451	.7343	.7239	.7139	.7042	.6949
8	.8561	.8361	.8182	.8020	.7869	.7728	.7596	.7471	.7351	.7238	.7129	.7024	.6923	.6826
9	.8517	.8308	.8121	.7950	.7793	.7645	.7507	.7376	.7251	.7132	.7018	.6909	.6804	.6703
10	.8474	.8255	.8060	.7881	.7716	.7563	.7418	.7281	.7151	.7027	.6908	.6794	.6685	.6579
11	.8431	.8203	.7998	.7812	.7640	.7480	.7329	.7186	.7051	.6922	.6798	.6680	.6566	.6456
12	.8388	.8150	.7937	.7743	.7564	.7397	.7239	.7091	.6950	.6816	.6688	.6565	.6447	.6333
13	.8345	.8097	.7876	.7674	.7487	.7313	.7150	.6996	.6850	.6710	.6577	.6450	.6328	.6210
14	.8303	.8045	.7814	.7604	.7410	.7230	.7060	.6900	.6749	.6604	.6467	.6335	.6209	.6087
15	.8260	.7992	.7752	.7534	.7333	.7146	.6970	.6804	.6647	.6498	.6356	.6220	.6089	.5964
16	.8217	.7939	.7691	.7465	.7256	.7062	.6880	.6709	.6546	.6392	.6245	.6105	.5970	.5841
17	.8174	.7886	.7629	.7395	.7179	.6978	.6790	.6612	.6445	.6286	.6134	.5989	.5851	.5718
18	.8132	.7833	.7567	.7324	.7101	.6893	.6699	.6516	.6343	.6179	.6023	.5874	.5732	.5595
19	.8089	.7780	.7505	.7254	.7023	.6808	.6608	.6419	.6241	.6072	.5911	.5758	.5612	.5472
20	.8047	.7727	.7442	.7183	.6945	.6723	.6517	.6322	.6139	.5965	.5800	.5643	.5493	.5349
21	.8004	.7674	.7380	.7112	.6866	.6638	.6425	.6225	.6036	.5857	.5688	.5526	.5373	.5226
22	.7962	.7621	.7317	.7041	.6787	.6552	.6333	.6127	.5933	.5749	.5575	.5410	.5253	.5102
23	.7919	.7568	.7254	.6969	.6708	.6466	.6240	.6028	.5829	.5641	.5463	.5294	.5132	.4978
24	.7876	.7514	.7191	.6897	.6628	.6379	.6147	.5930	.5725	.5532	.5350	.5176	.5012	.4854
25	.7834	.7460	.7127	.6825	.6548	.6292	.6054	.5830	.5621	.5423	.5236	.5059	.4890	.4730
26	.7791	.7406	.7063	.6752	.6467	.6204	.5959	.5731	.5516	.5314	.5122	.4941	.4769	.4605
27	.7748	.7352	.6999	.6679	.6386	.6116	.5865	.5631	.5411	.5204	.5008	.4823	.4647	.4480
28	.7705	.7298	.6934	.6606	.6305	.6027	.5770	.5530	.5305	.5093	.4893	.4704	.4524	.4354
29	.7663	.7243	.6870	.6532	.6223	.5938	.5675	.5428	.5198	.4982	.4778	.4584	.4401	.4227
30	.7620	.7189	.6805	.6458	.6141	.5849	.5578	.5326	.5091	.4870	.4661	.4464	.4277	.4100
31	.7577	.7134	.6739	.6383	.6058	.5759	.5482	.5224	.4983	.4757	.4544	.4343	.4153	.3972
32	.7534	.7079	.6674	.6308	.5974	.5668	.5384	.5121	.4874	.4644	.4426	.4221	.4027	.3843
33	.7492	.7024	.6608	.6233	.5891	.5576	.5286	.5017	.4765	.4530	.4308	.4099	.3901	.3714
34	.7449	.6968	.6541	.6156	.5806	.5484	.5187	.4912	.4655	.4414	.4188	.3975	.3773	.3583
35	.7406	.6913	.6475	.6080	.5721	.5391	.5088	.4806	.4543	.4298	.4067	.3850	.3645	.3451
36	.7363	.6857	.6408	.6003	.5634	.5297	.4987	.4699	.4430	.4180	.3945	.3723	.3515	.3318
37	.7320	.6801	.6340	.5925	.5548	.5203	.4885	.4591	.4317	.4061	.3821	.3596	.3384	.3185
38	.7278	.6745	.6272	.5847	.5461	.5107	.4782	.4481	.4202	.3941	.3696	.3467	.3253	.3053
39	.7235	.6689	.6204	.5768	.5373	.5011	.4679	.4371	.4086	.3820	.3571	.3339	.3123	.2921
40	.7193	.6634	.6137	.5690	.5285	.4915	.4575	.4261	.3970	.3698	.3446	.3212	.2994	.2791
41	.7152	.6578	.6069	.5611	.5197	.4818	.4471	.4150	.3853	.3577	.3322	.3085	.2866	.2662
42	.7111	.6524	.6002	.5533	.5109	.4722	.4366	.4039	.3736	.3457	.3199	.2960	.2739	.2534
43	.7071	.6469	.5935	.5455	.5021	.4625	.4262	.3928	.3620	.3337	.3076	.2836	.2614	.2409

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
44	.7031	.6416	.5869	.5377	.4933	.4528	.4157	.3817	.3505	.3219	.2955	.2713	.2490	.2285
45	.6992	.6363	.5802	.5300	.4845	.4431	.4052	.3707	.3390	.3101	.2835	.2592	.2369	.2164
46	.6954	.6310	.5737	.5222	.4757	.4334	.3948	.3597	.3276	.2984	.2716	.2472	.2249	.2046
47	.6917	.6258	.5671	.5145	.4669	.4237	.3844	.3487	.3163	.2867	.2599	.2354	.2132	.1930
48	.6880	.6206	.5606	.5067	.4581	.4140	.3740	.3378	.3050	.2752	.2482	.2238	.2017	.1817
49	.6844	.6155	.5541	.4990	.4492	.4043	.3637	.3270	.2938	.2638	.2368	.2124	.1904	.1706
50	.6808	.6105	.5477	.4913	.4404	.3946	.3534	.3162	.2827	.2525	.2254	.2011	.1793	.1597
51	.6774	.6055	.5412	.4835	.4317	.3850	.3431	.3054	.2716	.2414	.2143	.1901	.1685	.1492
52	.6740	.6006	.5348	.4758	.4229	.3754	.3328	.2947	.2607	.2303	.2033	.1792	.1579	.1390
53	.6707	.5957	.5285	.4682	.4141	.3658	.3226	.2841	.2498	.2194	.1924	.1686	.1476	.1290
54	.6675	.5909	.5222	.4606	.4054	.3562	.3124	.2735	.2391	.2086	.1818	.1582	.1375	.1193
55	.6644	.5862	.5159	.4530	.3968	.3467	.3023	.2631	.2284	.1980	.1713	.1480	.1277	.1100
56	.6614	.5815	.5097	.4454	.3881	.3372	.2923	.2526	.2179	.1875	.1611	.1381	.1182	.1010
57	.6585	.5770	.5036	.4380	.3795	.3278	.2823	.2423	.2075	.1772	.1510	.1284	.1089	.0923
58	.6556	.5725	.4976	.4306	.3710	.3184	.2723	.2321	.1972	.1671	.1411	.1189	.1000	.0839
59	.6530	.5682	.4917	.4233	.3626	.3091	.2625	.2220	.1871	.1571	.1315	.1098	.0914	.0759
60	.6504	.5640	.4859	.4160	.3542	.2999	.2527	.2120	.1771	.1473	.1221	.1009	.0831	.0682
61	.6480	.5600	.4802	.4089	.3459	.2908	.2430	.2021	.1672	.1377	.1129	.0923	.0751	.0610
62	.6457	.5561	.4747	.4019	.3377	.2817	.2335	.1923	.1575	.1283	.1040	.0840	.0675	.0541
63	.6436	.5524	.4694	.3951	.3296	.2727	.2240	.1826	.1479	.1191	.0954	.0760	.0603	.0476
64	.6416	.5488	.4642	.3883	.3216	.2639	.2146	.1731	.1386	.1102	.0870	.0683	.0534	.0415
65	.6398	.5455	.4592	.3818	.3138	.2551	.2053	.1637	.1294	.1014	.0790	.0611	.0469	.0359
66	.6382	.5424	.4544	.3754	.3060	.2464	.1961	.1544	.1204	.0930	.0712	.0542	.0409	.0307
67	.6367	.5395	.4498	.3691	.2984	.2379	.1871	.1453	.1116	.0848	.0638	.0476	.0353	.0260
68	.6354	.5368	.4454	.3631	.2910	.2294	.1781	.1364	.1030	.0769	.0568	.0415	.0301	.0217
69	.6343	.5344	.4413	.3572	.2836	.2210	.1693	.1275	.0946	.0693	.0501	.0358	.0253	.0178
70	.6334	.5322	.4374	.3516	.2764	.2128	.1605	.1189	.0865	.0620	.0438	.0305	.0210	.0144
71	.6326	.5302	.4337	.3460	.2692	.2044	.1517	.1102	.0784	.0548	.0377	.0255	.0171	.0113
72	.6320	.5285	.4304	.3408	.2624	.1965	.1433	.1020	.0709	.0483	.0323	.0212	.0137	.0087
73	.6316	.5271	.4275	.3361	.2560	.1889	.1353	.0942	.0639	.0423	.0274	.0174	.0108	.0066
74	.6314	.5264	.4257	.3331	.2518	.1840	.1301	.0893	.0595	.0386	.0245	.0152	.0092	.0055))

Maximum Loss Ratio														
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
<u>1</u>	<u>.9058</u>	<u>.8971</u>	<u>.8892</u>	<u>.8817</u>	<u>.8747</u>	<u>.8679</u>	<u>.8615</u>	<u>.8553</u>	<u>.8493</u>	<u>.8435</u>	<u>.8379</u>	<u>.8325</u>	<u>.8271</u>	
<u>2</u>	<u>.9009</u>	<u>.8916</u>	<u>.8829</u>	<u>.8748</u>	<u>.8672</u>	<u>.8599</u>	<u>.8529</u>	<u>.8461</u>	<u>.8396</u>	<u>.8334</u>	<u>.8273</u>	<u>.8213</u>	<u>.8156</u>	
<u>3</u>	<u>.8965</u>	<u>.8865</u>	<u>.8772</u>	<u>.8685</u>	<u>.8602</u>	<u>.8524</u>	<u>.8449</u>	<u>.8376</u>	<u>.8306</u>	<u>.8239</u>	<u>.8173</u>	<u>.8110</u>	<u>.8047</u>	
<u>4</u>	<u>.8920</u>	<u>.8813</u>	<u>.8713</u>	<u>.8620</u>	<u>.8532</u>	<u>.8448</u>	<u>.8368</u>	<u>.8290</u>	<u>.8215</u>	<u>.8143</u>	<u>.8073</u>	<u>.8005</u>	<u>.7939</u>	
<u>5</u>	<u>.8875</u>	<u>.8760</u>	<u>.8654</u>	<u>.8555</u>	<u>.8460</u>	<u>.8371</u>	<u>.8285</u>	<u>.8202</u>	<u>.8123</u>	<u>.8046</u>	<u>.7971</u>	<u>.7898</u>	<u>.7828</u>	
<u>6</u>	<u>.8829</u>	<u>.8707</u>	<u>.8594</u>	<u>.8488</u>	<u>.8388</u>	<u>.8293</u>	<u>.8201</u>	<u>.8114</u>	<u>.8029</u>	<u>.7947</u>	<u>.7868</u>	<u>.7791</u>	<u>.7716</u>	
<u>7</u>	<u>.8783</u>	<u>.8653</u>	<u>.8534</u>	<u>.8421</u>	<u>.8315</u>	<u>.8214</u>	<u>.8117</u>	<u>.8024</u>	<u>.7934</u>	<u>.7847</u>	<u>.7764</u>	<u>.7682</u>	<u>.7604</u>	
<u>8</u>	<u>.8736</u>	<u>.8599</u>	<u>.8472</u>	<u>.8353</u>	<u>.8241</u>	<u>.8134</u>	<u>.8031</u>	<u>.7933</u>	<u>.7838</u>	<u>.7747</u>	<u>.7658</u>	<u>.7573</u>	<u>.7490</u>	
<u>9</u>	<u>.8689</u>	<u>.8544</u>	<u>.8410</u>	<u>.8285</u>	<u>.8166</u>	<u>.8053</u>	<u>.7944</u>	<u>.7841</u>	<u>.7741</u>	<u>.7645</u>	<u>.7552</u>	<u>.7462</u>	<u>.7375</u>	
<u>10</u>	<u>.8642</u>	<u>.8489</u>	<u>.8348</u>	<u>.8216</u>	<u>.8090</u>	<u>.7971</u>	<u>.7858</u>	<u>.7749</u>	<u>.7644</u>	<u>.7543</u>	<u>.7446</u>	<u>.7352</u>	<u>.7260</u>	
<u>11</u>	<u>.8594</u>	<u>.8434</u>	<u>.8285</u>	<u>.8146</u>	<u>.8015</u>	<u>.7889</u>	<u>.7770</u>	<u>.7656</u>	<u>.7546</u>	<u>.7441</u>	<u>.7339</u>	<u>.7241</u>	<u>.7145</u>	
<u>12</u>	<u>.8546</u>	<u>.8377</u>	<u>.8221</u>	<u>.8075</u>	<u>.7937</u>	<u>.7806</u>	<u>.7681</u>	<u>.7562</u>	<u>.7447</u>	<u>.7337</u>	<u>.7231</u>	<u>.7128</u>	<u>.7028</u>	
<u>13</u>	<u>.8497</u>	<u>.8320</u>	<u>.8157</u>	<u>.8003</u>	<u>.7859</u>	<u>.7722</u>	<u>.7591</u>	<u>.7467</u>	<u>.7347</u>	<u>.7232</u>	<u>.7121</u>	<u>.7014</u>	<u>.6911</u>	
<u>14</u>	<u>.8448</u>	<u>.8263</u>	<u>.8091</u>	<u>.7931</u>	<u>.7780</u>	<u>.7637</u>	<u>.7501</u>	<u>.7371</u>	<u>.7246</u>	<u>.7126</u>	<u>.7011</u>	<u>.6900</u>	<u>.6792</u>	
<u>15</u>	<u>.8398</u>	<u>.8205</u>	<u>.8026</u>	<u>.7858</u>	<u>.7701</u>	<u>.7552</u>	<u>.7410</u>	<u>.7275</u>	<u>.7145</u>	<u>.7021</u>	<u>.6901</u>	<u>.6785</u>	<u>.6674</u>	
<u>16</u>	<u>.8348</u>	<u>.8146</u>	<u>.7959</u>	<u>.7785</u>	<u>.7621</u>	<u>.7466</u>	<u>.7318</u>	<u>.7177</u>	<u>.7043</u>	<u>.6914</u>	<u>.6789</u>	<u>.6670</u>	<u>.6554</u>	

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
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

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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

Premium-Based Plan, with no Single Loss Limit

**Insurance Savings Table
Hazard Group 7
Effective ((November 19, 2010)) June 30, 2017**

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0376	.0777	.1202	.1645	.2558	.3493	.4443	.5403
2	.0000	.0361	.0754	.1173	.1610	.2513	.3440	.4381	.5334
3	.0000	.0347	.0731	.1145	.1577	.2469	.3387	.4320	.5266
4	.0000	.0333	.0709	.1117	.1543	.2425	.3333	.4259	.5196
5	.0000	.0319	.0688	.1090	.1510	.2381	.3280	.4197	.5127
6	.0000	.0306	.0668	.1063	.1477	.2338	.3227	.4135	.5058
7	.0000	.0293	.0648	.1036	.1444	.2294	.3174	.4074	.4989
8	.0000	.0281	.0628	.1010	.1411	.2251	.3121	.4012	.4920
9	.0000	.0269	.0609	.0984	.1379	.2207	.3068	.3951	.4850
10	.0000	.0258	.0590	.0958	.1347	.2164	.3015	.3890	.4781
11	.0000	.0247	.0571	.0932	.1315	.2121	.2963	.3828	.4712
12	.0000	.0236	.0553	.0907	.1284	.2078	.2910	.3767	.4643
13	.0000	.0226	.0535	.0882	.1252	.2035	.2857	.3706	.4574
14	.0000	.0216	.0517	.0857	.1221	.1993	.2805	.3644	.4504
15	.0000	.0206	.0499	.0832	.1189	.1950	.2752	.3582	.4434
16	.0000	.0197	.0482	.0808	.1158	.1907	.2699	.3521	.4365
17	.0000	.0187	.0465	.0783	.1127	.1864	.2646	.3459	.4295
18	.0000	.0178	.0448	.0759	.1096	.1822	.2593	.3397	.4224
19	.0000	.0170	.0431	.0735	.1066	.1779	.2540	.3335	.4154
20	.0000	.0161	.0415	.0711	.1035	.1737	.2487	.3272	.4083
21	.0000	.0153	.0398	.0687	.1005	.1694	.2434	.3210	.4012
22	.0000	.0145	.0382	.0664	.0974	.1652	.2381	.3147	.3941
23	.0000	.0137	.0366	.0641	.0944	.1609	.2328	.3084	.3869
24	.0000	.0130	.0351	.0617	.0914	.1566	.2274	.3021	.3797
25	.0000	.0122	.0335	.0594	.0884	.1524	.2220	.2957	.3725
26	.0000	.0115	.0320	.0572	.0854	.1481	.2166	.2893	.3652
27	.0000	.0108	.0305	.0549	.0824	.1438	.2112	.2829	.3579
28	.0000	.0101	.0290	.0527	.0794	.1395	.2058	.2764	.3506
29	.0000	.0095	.0276	.0504	.0765	.1353	.2003	.2700	.3432
30	.0000	.0088	.0262	.0482	.0736	.1310	.1949	.2635	.3358

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
31	.0000	.0082	.0248	.0461	.0706	.1267	.1894	.2569	.3283
32	.0000	.0076	.0234	.0439	.0677	.1224	.1839	.2504	.3208
33	.0000	.0071	.0221	.0418	.0649	.1182	.1784	.2438	.3133
34	.0000	.0065	.0207	.0397	.0620	.1139	.1728	.2371	.3056
35	.0000	.0060	.0195	.0376	.0592	.1096	.1673	.2305	.2980
36	.0000	.0055	.0182	.0356	.0563	.1053	.1617	.2238	.2903
37	.0000	.0050	.0170	.0336	.0535	.1010	.1561	.2170	.2825
38	.0000	.0046	.0158	.0316	.0508	.0968	.1505	.2102	.2747
39	.0000	.0041	.0146	.0296	.0480	.0925	.1449	.2034	.2668
40	.0000	.0037	.0135	.0277	.0453	.0883	.1394	.1967	.2590
41	.0000	.0034	.0125	.0259	.0427	.0842	.1338	.1899	.2511
42	.0000	.0030	.0115	.0241	.0402	.0801	.1284	.1832	.2433
43	.0000	.0027	.0105	.0224	.0377	.0761	.1229	.1765	.2355
44	.0000	.0024	.0096	.0208	.0352	.0721	.1176	.1699	.2277
45	.0000	.0021	.0087	.0192	.0329	.0682	.1123	.1632	.2200
46	.0000	.0019	.0079	.0176	.0306	.0644	.1070	.1567	.2122
47	.0000	.0016	.0071	.0162	.0284	.0607	.1018	.1501	.2045
48	.0000	.0014	.0064	.0148	.0262	.0570	.0966	.1436	.1967
49	.0000	.0012	.0057	.0134	.0241	.0534	.0915	.1371	.1890
50	.0000	.0010	.0051	.0122	.0221	.0498	.0865	.1307	.1813
51	.0000	.0009	.0045	.0109	.0202	.0464	.0815	.1242	.1735
52	.0000	.0007	.0039	.0098	.0184	.0430	.0766	.1178	.1658
53	.0000	.0006	.0034	.0087	.0166	.0397	.0717	.1115	.1582
54	.0000	.0005	.0029	.0077	.0149	.0365	.0669	.1052	.1506
55	.0000	.0004	.0025	.0068	.0133	.0334	.0622	.0989	.1430
56	.0000	.0003	.0021	.0059	.0118	.0304	.0575	.0927	.1354
57	.0000	.0003	.0018	.0051	.0104	.0275	.0530	.0866	.1280
58	.0000	.0002	.0015	.0043	.0091	.0246	.0485	.0806	.1206
59	.0000	.0002	.0012	.0036	.0078	.0220	.0442	.0747	.1133
60	.0000	.0001	.0010	.0030	.0067	.0194	.0400	.0689	.1060
61	.0000	.0001	.0008	.0025	.0056	.0170	.0360	.0632	.0989
62	.0000	.0001	.0006	.0020	.0047	.0147	.0321	.0577	.0919
63	.0000	.0000	.0004	.0016	.0038	.0126	.0284	.0524	.0851
64	.0000	.0000	.0003	.0012	.0030	.0106	.0248	.0472	.0783
65	.0000	.0000	.0002	.0009	.0024	.0088	.0215	.0422	.0718
66	.0000	.0000	.0002	.0007	.0018	.0072	.0184	.0374	.0654
67	.0000	.0000	.0001	.0005	.0013	.0057	.0155	.0328	.0591
68	.0000	.0000	.0001	.0003	.0010	.0044	.0128	.0284	.0531
69	.0000	.0000	.0000	.0002	.0006	.0033	.0104	.0243	.0472
70	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0204	.0416
71	.0000	.0000	.0000	.0001	.0002	.0016	.0062	.0167	.0360
72	.0000	.0000	.0000	.0000	.0001	.0010	.0045	.0134	.0308

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
73	.0000	.0000	.0000	.0000	.0004	.0006	.0031	.0105	.0261
74	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0087	.0231))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	<u>.0000</u>	<u>.0450</u>	<u>.0913</u>	<u>.1387</u>	<u>.1871</u>	<u>.2853</u>	<u>.3848</u>	<u>.4851</u>	<u>.5862</u>
2	<u>.0000</u>	<u>.0439</u>	<u>.0893</u>	<u>.1362</u>	<u>.1841</u>	<u>.2813</u>	<u>.3799</u>	<u>.4796</u>	<u>.5799</u>
3	<u>.0000</u>	<u>.0428</u>	<u>.0875</u>	<u>.1339</u>	<u>.1812</u>	<u>.2776</u>	<u>.3755</u>	<u>.4745</u>	<u>.5742</u>
4	<u>.0000</u>	<u>.0417</u>	<u>.0857</u>	<u>.1315</u>	<u>.1783</u>	<u>.2739</u>	<u>.3710</u>	<u>.4693</u>	<u>.5683</u>
5	<u>.0000</u>	<u>.0406</u>	<u>.0839</u>	<u>.1291</u>	<u>.1754</u>	<u>.2701</u>	<u>.3665</u>	<u>.4640</u>	<u>.5624</u>
6	<u>.0000</u>	<u>.0394</u>	<u>.0821</u>	<u>.1268</u>	<u>.1726</u>	<u>.2663</u>	<u>.3619</u>	<u>.4587</u>	<u>.5564</u>
7	<u>.0000</u>	<u>.0383</u>	<u>.0803</u>	<u>.1244</u>	<u>.1697</u>	<u>.2625</u>	<u>.3573</u>	<u>.4533</u>	<u>.5504</u>
8	<u>.0000</u>	<u>.0371</u>	<u>.0785</u>	<u>.1220</u>	<u>.1667</u>	<u>.2586</u>	<u>.3526</u>	<u>.4479</u>	<u>.5442</u>
9	<u>.0000</u>	<u>.0360</u>	<u>.0767</u>	<u>.1196</u>	<u>.1638</u>	<u>.2548</u>	<u>.3479</u>	<u>.4424</u>	<u>.5380</u>
10	<u>.0000</u>	<u>.0349</u>	<u>.0749</u>	<u>.1172</u>	<u>.1609</u>	<u>.2509</u>	<u>.3432</u>	<u>.4369</u>	<u>.5318</u>
11	<u>.0000</u>	<u>.0338</u>	<u>.0731</u>	<u>.1148</u>	<u>.1580</u>	<u>.2470</u>	<u>.3384</u>	<u>.4314</u>	<u>.5255</u>
12	<u>.0000</u>	<u>.0328</u>	<u>.0713</u>	<u>.1124</u>	<u>.1550</u>	<u>.2431</u>	<u>.3336</u>	<u>.4257</u>	<u>.5191</u>
13	<u>.0000</u>	<u>.0317</u>	<u>.0695</u>	<u>.1100</u>	<u>.1520</u>	<u>.2391</u>	<u>.3287</u>	<u>.4200</u>	<u>.5127</u>
14	<u>.0000</u>	<u>.0307</u>	<u>.0677</u>	<u>.1075</u>	<u>.1490</u>	<u>.2351</u>	<u>.3238</u>	<u>.4143</u>	<u>.5061</u>
15	<u>.0000</u>	<u>.0296</u>	<u>.0659</u>	<u>.1051</u>	<u>.1460</u>	<u>.2310</u>	<u>.3188</u>	<u>.4085</u>	<u>.4996</u>
16	<u>.0000</u>	<u>.0286</u>	<u>.0642</u>	<u>.1027</u>	<u>.1430</u>	<u>.2270</u>	<u>.3138</u>	<u>.4026</u>	<u>.4929</u>
17	<u>.0000</u>	<u>.0276</u>	<u>.0624</u>	<u>.1003</u>	<u>.1400</u>	<u>.2229</u>	<u>.3087</u>	<u>.3966</u>	<u>.4862</u>
18	<u>.0000</u>	<u>.0265</u>	<u>.0606</u>	<u>.0978</u>	<u>.1370</u>	<u>.2187</u>	<u>.3036</u>	<u>.3907</u>	<u>.4794</u>
19	<u>.0000</u>	<u>.0255</u>	<u>.0588</u>	<u>.0954</u>	<u>.1339</u>	<u>.2145</u>	<u>.2984</u>	<u>.3846</u>	<u>.4726</u>
20	<u>.0000</u>	<u>.0245</u>	<u>.0571</u>	<u>.0930</u>	<u>.1308</u>	<u>.2103</u>	<u>.2932</u>	<u>.3785</u>	<u>.4657</u>
21	<u>.0000</u>	<u>.0236</u>	<u>.0553</u>	<u>.0905</u>	<u>.1277</u>	<u>.2061</u>	<u>.2879</u>	<u>.3723</u>	<u>.4587</u>
22	<u>.0000</u>	<u>.0226</u>	<u>.0535</u>	<u>.0880</u>	<u>.1246</u>	<u>.2018</u>	<u>.2826</u>	<u>.3660</u>	<u>.4516</u>
23	<u>.0000</u>	<u>.0216</u>	<u>.0518</u>	<u>.0855</u>	<u>.1214</u>	<u>.1974</u>	<u>.2772</u>	<u>.3597</u>	<u>.4444</u>
24	<u>.0000</u>	<u>.0207</u>	<u>.0500</u>	<u>.0830</u>	<u>.1183</u>	<u>.1930</u>	<u>.2717</u>	<u>.3533</u>	<u>.4372</u>
25	<u>.0000</u>	<u>.0197</u>	<u>.0483</u>	<u>.0805</u>	<u>.1151</u>	<u>.1886</u>	<u>.2662</u>	<u>.3469</u>	<u>.4299</u>
26	<u>.0000</u>	<u>.0188</u>	<u>.0465</u>	<u>.0780</u>	<u>.1118</u>	<u>.1841</u>	<u>.2606</u>	<u>.3403</u>	<u>.4225</u>
27	<u>.0000</u>	<u>.0179</u>	<u>.0447</u>	<u>.0755</u>	<u>.1086</u>	<u>.1796</u>	<u>.2550</u>	<u>.3337</u>	<u>.4150</u>
28	<u>.0000</u>	<u>.0170</u>	<u>.0430</u>	<u>.0729</u>	<u>.1053</u>	<u>.1750</u>	<u>.2493</u>	<u>.3270</u>	<u>.4074</u>
29	<u>.0000</u>	<u>.0161</u>	<u>.0412</u>	<u>.0704</u>	<u>.1020</u>	<u>.1704</u>	<u>.2436</u>	<u>.3203</u>	<u>.3998</u>
30	<u>.0000</u>	<u>.0152</u>	<u>.0395</u>	<u>.0678</u>	<u>.0987</u>	<u>.1658</u>	<u>.2378</u>	<u>.3135</u>	<u>.3920</u>
31	<u>.0000</u>	<u>.0143</u>	<u>.0377</u>	<u>.0653</u>	<u>.0954</u>	<u>.1611</u>	<u>.2319</u>	<u>.3065</u>	<u>.3842</u>
32	<u>.0000</u>	<u>.0135</u>	<u>.0360</u>	<u>.0627</u>	<u>.0920</u>	<u>.1563</u>	<u>.2260</u>	<u>.2995</u>	<u>.3762</u>
33	<u>.0000</u>	<u>.0127</u>	<u>.0343</u>	<u>.0601</u>	<u>.0887</u>	<u>.1515</u>	<u>.2199</u>	<u>.2924</u>	<u>.3682</u>
34	<u>.0000</u>	<u>.0118</u>	<u>.0326</u>	<u>.0575</u>	<u>.0853</u>	<u>.1467</u>	<u>.2139</u>	<u>.2853</u>	<u>.3601</u>
35	<u>.0000</u>	<u>.0110</u>	<u>.0308</u>	<u>.0549</u>	<u>.0819</u>	<u>.1419</u>	<u>.2078</u>	<u>.2781</u>	<u>.3519</u>
36	<u>.0000</u>	<u>.0102</u>	<u>.0291</u>	<u>.0523</u>	<u>.0785</u>	<u>.1369</u>	<u>.2015</u>	<u>.2707</u>	<u>.3435</u>
37	<u>.0000</u>	<u>.0095</u>	<u>.0274</u>	<u>.0497</u>	<u>.0750</u>	<u>.1319</u>	<u>.1951</u>	<u>.2631</u>	<u>.3349</u>
38	<u>.0000</u>	<u>.0087</u>	<u>.0258</u>	<u>.0471</u>	<u>.0715</u>	<u>.1269</u>	<u>.1888</u>	<u>.2556</u>	<u>.3264</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
39	<u>.0000</u>	<u>.0080</u>	<u>.0241</u>	<u>.0446</u>	<u>.0681</u>	<u>.1219</u>	<u>.1824</u>	<u>.2480</u>	<u>.3177</u>
40	<u>.0000</u>	<u>.0073</u>	<u>.0225</u>	<u>.0420</u>	<u>.0647</u>	<u>.1168</u>	<u>.1759</u>	<u>.2403</u>	<u>.3089</u>
41	<u>.0000</u>	<u>.0066</u>	<u>.0209</u>	<u>.0395</u>	<u>.0613</u>	<u>.1118</u>	<u>.1695</u>	<u>.2326</u>	<u>.3001</u>
42	<u>.0000</u>	<u>.0060</u>	<u>.0193</u>	<u>.0370</u>	<u>.0579</u>	<u>.1068</u>	<u>.1630</u>	<u>.2249</u>	<u>.2913</u>
43	<u>.0000</u>	<u>.0054</u>	<u>.0178</u>	<u>.0346</u>	<u>.0546</u>	<u>.1018</u>	<u>.1566</u>	<u>.2172</u>	<u>.2825</u>
44	<u>.0000</u>	<u>.0048</u>	<u>.0164</u>	<u>.0322</u>	<u>.0513</u>	<u>.0968</u>	<u>.1501</u>	<u>.2093</u>	<u>.2735</u>
45	<u>.0000</u>	<u>.0043</u>	<u>.0150</u>	<u>.0299</u>	<u>.0480</u>	<u>.0918</u>	<u>.1436</u>	<u>.2015</u>	<u>.2645</u>
46	<u>.0000</u>	<u>.0038</u>	<u>.0136</u>	<u>.0276</u>	<u>.0448</u>	<u>.0869</u>	<u>.1371</u>	<u>.1937</u>	<u>.2555</u>
47	<u>.0000</u>	<u>.0033</u>	<u>.0123</u>	<u>.0254</u>	<u>.0417</u>	<u>.0820</u>	<u>.1306</u>	<u>.1858</u>	<u>.2464</u>
48	<u>.0000</u>	<u>.0029</u>	<u>.0110</u>	<u>.0232</u>	<u>.0386</u>	<u>.0772</u>	<u>.1242</u>	<u>.1779</u>	<u>.2372</u>
49	<u>.0000</u>	<u>.0025</u>	<u>.0100</u>	<u>.0213</u>	<u>.0358</u>	<u>.0727</u>	<u>.1181</u>	<u>.1704</u>	<u>.2284</u>
50	<u>.0000</u>	<u>.0022</u>	<u>.0089</u>	<u>.0194</u>	<u>.0331</u>	<u>.0682</u>	<u>.1121</u>	<u>.1630</u>	<u>.2196</u>
51	<u>.0000</u>	<u>.0019</u>	<u>.0080</u>	<u>.0176</u>	<u>.0304</u>	<u>.0639</u>	<u>.1061</u>	<u>.1555</u>	<u>.2108</u>
52	<u>.0000</u>	<u>.0016</u>	<u>.0071</u>	<u>.0159</u>	<u>.0278</u>	<u>.0595</u>	<u>.1001</u>	<u>.1479</u>	<u>.2018</u>
53	<u>.0000</u>	<u>.0014</u>	<u>.0062</u>	<u>.0143</u>	<u>.0253</u>	<u>.0552</u>	<u>.0940</u>	<u>.1402</u>	<u>.1926</u>
54	<u>.0000</u>	<u>.0011</u>	<u>.0054</u>	<u>.0127</u>	<u>.0228</u>	<u>.0509</u>	<u>.0880</u>	<u>.1325</u>	<u>.1834</u>
55	<u>.0000</u>	<u>.0009</u>	<u>.0046</u>	<u>.0112</u>	<u>.0205</u>	<u>.0467</u>	<u>.0820</u>	<u>.1248</u>	<u>.1742</u>
56	<u>.0000</u>	<u>.0007</u>	<u>.0039</u>	<u>.0097</u>	<u>.0182</u>	<u>.0426</u>	<u>.0760</u>	<u>.1170</u>	<u>.1648</u>
57	<u>.0000</u>	<u>.0006</u>	<u>.0033</u>	<u>.0084</u>	<u>.0160</u>	<u>.0385</u>	<u>.0700</u>	<u>.1092</u>	<u>.1554</u>
58	<u>.0000</u>	<u>.0005</u>	<u>.0027</u>	<u>.0071</u>	<u>.0139</u>	<u>.0346</u>	<u>.0640</u>	<u>.1013</u>	<u>.1459</u>
59	<u>.0000</u>	<u>.0003</u>	<u>.0022</u>	<u>.0059</u>	<u>.0119</u>	<u>.0307</u>	<u>.0581</u>	<u>.0935</u>	<u>.1365</u>
60	<u>.0000</u>	<u>.0003</u>	<u>.0017</u>	<u>.0049</u>	<u>.0101</u>	<u>.0269</u>	<u>.0523</u>	<u>.0857</u>	<u>.1270</u>
61	<u>.0000</u>	<u>.0002</u>	<u>.0013</u>	<u>.0039</u>	<u>.0084</u>	<u>.0233</u>	<u>.0465</u>	<u>.0780</u>	<u>.1176</u>
62	<u>.0000</u>	<u>.0001</u>	<u>.0010</u>	<u>.0031</u>	<u>.0068</u>	<u>.0199</u>	<u>.0409</u>	<u>.0703</u>	<u>.1082</u>
63	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0023</u>	<u>.0054</u>	<u>.0166</u>	<u>.0355</u>	<u>.0628</u>	<u>.0988</u>
64	<u>.0000</u>	<u>.0000</u>	<u>.0005</u>	<u>.0017</u>	<u>.0041</u>	<u>.0135</u>	<u>.0303</u>	<u>.0554</u>	<u>.0895</u>
65	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0012</u>	<u>.0030</u>	<u>.0107</u>	<u>.0253</u>	<u>.0481</u>	<u>.0802</u>
66	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0008</u>	<u>.0021</u>	<u>.0081</u>	<u>.0205</u>	<u>.0411</u>	<u>.0710</u>
67	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0014</u>	<u>.0059</u>	<u>.0161</u>	<u>.0342</u>	<u>.0618</u>
68	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0008</u>	<u>.0040</u>	<u>.0121</u>	<u>.0276</u>	<u>.0527</u>
69	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0025</u>	<u>.0085</u>	<u>.0213</u>	<u>.0435</u>
70	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0013</u>	<u>.0053</u>	<u>.0152</u>	<u>.0341</u>
71	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0023</u>	<u>.0097</u>
72	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0028</u>
73	<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>.0001</u>
74	<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>.0000</u>

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table

Hazard Group 7

Effective (~~November 19, 2010~~) June 30, 2017

((Maximum Loss Ratio															
Size	Single Loss Limit[±]	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7189	.6627	.6128	.5679	.5272	.4924	.4649	.4427	.4243	.4090	.3961	.3851	.3760	.3688
41	\$120	.7147	.6572	.6060	.5601	.5188	.4855	.4588	.4370	.4189	.4038	.3911	.3806	.3723	.3657
42	\$120	.7107	.6517	.5993	.5522	.5115	.4791	.4529	.4314	.4136	.3987	.3864	.3766	.3689	.3628
43	\$120	.7066	.6463	.5926	.5446	.5048	.4731	.4472	.4260	.4084	.3938	.3821	.3731	.3659	.3602
44	\$120	.7027	.6409	.5860	.5377	.4987	.4673	.4417	.4206	.4032	.3892	.3784	.3698	.3631	.3578
45	\$120	.6988	.6356	.5794	.5314	.4929	.4617	.4363	.4153	.3984	.3852	.3749	.3668	.3605	.3556
46	\$120	.6950	.6303	.5731	.5255	.4873	.4562	.4309	.4102	.3940	.3814	.3716	.3640	.3581	.3536
47	\$120	.6912	.6251	.5672	.5200	.4818	.4508	.4255	.4055	.3899	.3779	.3685	.3614	.3559	.3518
48	\$120	.6876	.6200	.5618	.5147	.4765	.4454	.4205	.4010	.3861	.3745	.3656	.3590	.3540	.3503
49	\$120	.6840	.6150	.5567	.5095	.4712	.4401	.4157	.3969	.3824	.3713	.3630	.3568	.3522	.3489
50	\$120	.6804	.6103	.5519	.5044	.4658	.4351	.4112	.3929	.3789	.3684	.3606	.3548	.3506	.3476
-	\$250	.6807	.6103	.5474	.4908	.4399	.3946	.3559	.3233	.2958	.2726	.2529	.2362	.2221	.2104
51	\$120	.6770	.6060	.5472	.4993	.4606	.4303	.4069	.3890	.3756	.3656	.3583	.3530	.3492	.3465
-	\$250	.6773	.6053	.5409	.4831	.4312	.3860	.3478	.3156	.2884	.2655	.2462	.2299	.2164	.2053
52	\$120	.6736	.6018	.5426	.4943	.4556	.4256	.4027	.3853	.3725	.3631	.3563	.3514	.3479	.3455
-	\$250	.6739	.6004	.5345	.4754	.4229	.3780	.3400	.3081	.2812	.2586	.2396	.2239	.2111	.2007
53	\$120	.6704	.5979	.5380	.4893	.4508	.4212	.3986	.3819	.3696	.3607	.3544	.3499	.3468	.3447
-	\$250	.6706	.5955	.5282	.4678	.4151	.3702	.3325	.3007	.2740	.2517	.2333	.2183	.2061	.1963
54	\$120	.6674	.5941	.5336	.4845	.4462	.4168	.3948	.3786	.3669	.3585	.3527	.3486	.3458	.3439
-	\$250	.6674	.5907	.5219	.4605	.4076	.3628	.3251	.2935	.2670	.2452	.2274	.2131	.2015	.1922
55	\$120	.6646	.5905	.5291	.4799	.4417	.4126	.3911	.3755	.3643	.3565	.3511	.3474	.3449	.3433
-	\$250	.6643	.5860	.5156	.4536	.4004	.3555	.3178	.2863	.2602	.2390	.2219	.2081	.1971	.1884
56	\$120	.6619	.5869	.5248	.4754	.4372	.4086	.3876	.3725	.3619	.3546	.3497	.3464	.3442	.3427
-	\$250	.6613	.5813	.5096	.4469	.3934	.3483	.3106	.2792	.2537	.2331	.2165	.2034	.1930	.1849
57	\$120	.6594	.5834	.5206	.4710	.4329	.4047	.3842	.3697	.3597	.3529	.3484	.3454	.3435	.3423
-	\$250	.6583	.5768	.5038	.4405	.3866	.3413	.3034	.2725	.2474	.2274	.2115	.1989	.1892	.1817
58	\$120	.6571	.5799	.5166	.4667	.4287	.4009	.3810	.3671	.3577	.3514	.3473	.3446	.3429	.3419
-	\$250	.6555	.5724	.4983	.4343	.3799	.3342	.2965	.2659	.2414	.2219	.2066	.1948	.1857	.1787
-	\$500	.6556	.5725	.4975	.4304	.3708	.3182	.2725	.2332	.1997	.1712	.1473	.1273	.1106	.0968
59	\$120	.6548	.5766	.5126	.4624	.4247	.3972	.3779	.3646	.3558	.3500	.3462	.3439	.3424	.3415
-	\$250	.6529	.5682	.4931	.4283	.3732	.3273	.2898	.2596	.2355	.2167	.2021	.1909	.1824	.1760
-	\$500	.6529	.5681	.4916	.4231	.3623	.3091	.2632	.2239	.1906	.1626	.1391	.1197	.1037	.0905
60	\$120	.6527	.5734	.5087	.4583	.4207	.3937	.3750	.3623	.3540	.3487	.3453	.3433	.3420	.3413
-	\$250	.6503	.5642	.4880	.4223	.3667	.3207	.2833	.2534	.2299	.2117	.1978	.1873	.1794	.1736
-	\$500	.6504	.5640	.4858	.4159	.3541	.3003	.2541	.2148	.1817	.1541	.1312	.1124	.0971	.0847
61	\$120	.6506	.5704	.5049	.4543	.4169	.3904	.3722	.3602	.3524	.3475	.3445	.3427	.3417	.3410
-	\$250	.6479	.5605	.4832	.4165	.3603	.3141	.2769	.2474	.2245	.2070	.1938	.1839	.1767	.1714
-	\$500	.6479	.5599	.4801	.4088	.3460	.2916	.2451	.2059	.1730	.1459	.1236	.1055	.0909	.0792
62	\$120	.6487	.5674	.5013	.4504	.4132	.3871	.3696	.3582	.3510	.3465	.3438	.3423	.3414	.3409
-	\$250	.6457	.5570	.4784	.4107	.3541	.3077	.2707	.2417	.2194	.2025	.1900	.1808	.1742	.1694
-	\$500	.6456	.5560	.4746	.4019	.3381	.2831	.2364	.1971	.1646	.1379	.1163	.0989	.0851	.0741
63	\$120	.6469	.5645	.4977	.4466	.4096	.3841	.3671	.3563	.3496	.3456	.3432	.3419	.3411	.3407
-	\$250	.6436	.5536	.4738	.4052	.3479	.3014	.2646	.2361	.2144	.1983	.1865	.1780	.1720	.1677
-	\$500	.6435	.5523	.4693	.3952	.3304	.2748	.2277	.1885	.1563	.1302	.1093	.0926	.0796	.0694

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
64	\$120	.6452	.5618	.4942	.4429	.4062	.3811	.3648	.3546	.3484	.3448	.3427	.3416	.3409	.3406
-	\$250	.6418	.5505	.4694	.3998	.3420	.2953	.2587	.2307	.2097	.1944	.1833	.1754	.1699	.1662
-	\$500	.6416	.5488	.4642	.3887	.3229	.2666	.2193	.1802	.1483	.1228	.1026	.0867	.0745	.0651
-	\$1,000	.6416	.5488	.4642	.3883	.3216	.2638	.2145	.1731	.1386	.1103	.0873	.0688	.0540	.0423
65	\$120	.6437	.5592	.4909	.4393	.4028	.3783	.3626	.3530	.3474	.3441	.3423	.3413	.3408	.3405
-	\$250	.6401	.5475	.4651	.3945	.3361	.2894	.2530	.2256	.2053	.1906	.1803	.1731	.1682	.1648
-	\$500	.6398	.5455	.4593	.3825	.3155	.2585	.2110	.1720	.1405	.1156	.0962	.0812	.0697	.0611
-	\$1,000	.6398	.5455	.4592	.3817	.3137	.2551	.2053	.1637	.1295	.1017	.0794	.0616	.0477	.0368
66	\$120	.6422	.5567	.4876	.4359	.3996	.3757	.3606	.3516	.3464	.3435	.3419	.3411	.3406	.3404
-	\$250	.6386	.5447	.4610	.3894	.3304	.2836	.2475	.2206	.2011	.1872	.1775	.1710	.1666	.1637
-	\$500	.6381	.5424	.4546	.3764	.3083	.2506	.2028	.1640	.1330	.1088	.0901	.0760	.0654	.0576
-	\$1,000	.6382	.5424	.4544	.3754	.3060	.2464	.1962	.1545	.1206	.0934	.0718	.0549	.0418	.0318
67	\$120	.6409	.5543	.4845	.4325	.3965	.3731	.3587	.3503	.3455	.3429	.3416	.3409	.3405	.3404
-	\$250	.6372	.5421	.4571	.3844	.3249	.2779	.2422	.2159	.1971	.1840	.1750	.1691	.1652	.1627
-	\$500	.6367	.5395	.4502	.3705	.3013	.2429	.1948	.1561	.1257	.1022	.0844	.0712	.0614	.0543
-	\$1,000	.6367	.5395	.4498	.3691	.2984	.2379	.1872	.1455	.1119	.0853	.0645	.0486	.0364	.0273
68	\$120	.6396	.5520	.4814	.4292	.3936	.3707	.3570	.3491	.3448	.3425	.3413	.3407	.3405	.3403
-	\$250	.6361	.5397	.4534	.3796	.3194	.2724	.2370	.2114	.1933	.1810	.1728	.1674	.1640	.1619
-	\$500	.6354	.5369	.4461	.3648	.2944	.2353	.1870	.1486	.1187	.0960	.0791	.0667	.0578	.0515
-	\$1,000	.6354	.5368	.4454	.3631	.2910	.2295	.1783	.1367	.1035	.0776	.0577	.0426	.0314	.0232
69	\$120	.6385	.5498	.4785	.4261	.3907	.3685	.3554	.3480	.3441	.3421	.3411	.3406	.3404	.3403
-	\$250	.6350	.5374	.4498	.3749	.3142	.2670	.2321	.2071	.1898	.1783	.1708	.1660	.1630	.1612
-	\$500	.6343	.5346	.4421	.3593	.2877	.2278	.1793	.1411	.1119	.0901	.0741	.0626	.0546	.0490
-	\$1,000	.6343	.5344	.4413	.3572	.2837	.2212	.1695	.1280	.0953	.0701	.0512	.0371	.0269	.0195
70	\$120	.6375	.5477	.4756	.4231	.3880	.3664	.3539	.3471	.3435	.3418	.3409	.3405	.3404	.3403
-	\$250	.6341	.5354	.4464	.3704	.3090	.2619	.2273	.2030	.1866	.1758	.1689	.1647	.1622	.1607
-	\$500	.6334	.5325	.4384	.3540	.2811	.2205	.1718	.1340	.1054	.0845	.0694	.0589	.0517	.0468
-	\$1,000	.6334	.5322	.4374	.3516	.2765	.2130	.1609	.1195	.0873	.0631	.0451	.0321	.0228	.0163
71	\$120	.6365	.5457	.4728	.4201	.3854	.3644	.3525	.3462	.3430	.3415	.3408	.3405	.3403	.3403
-	\$250	.6333	.5335	.4431	.3660	.3039	.2567	.2226	.1990	.1835	.1735	.1673	.1636	.1614	.1602
-	\$500	.6327	.5305	.4349	.3488	.2745	.2131	.1643	.1268	.0990	.0791	.0651	.0555	.0491	.0449
-	\$1,000	.6326	.5302	.4337	.3461	.2694	.2048	.1522	.1110	.0795	.0562	.0393	.0274	.0191	.0135
72	\$120	.6357	.5439	.4703	.4174	.3830	.3626	.3513	.3455	.3426	.3413	.3407	.3404	.3403	.3403
-	\$250	.6327	.5318	.4402	.3619	.2992	.2519	.2183	.1955	.1807	.1715	.1659	.1627	.1609	.1598
-	\$500	.6321	.5289	.4318	.3441	.2684	.2062	.1572	.1202	.0932	.0742	.0612	.0526	.0470	.0434
-	\$1,000	.6320	.5285	.4305	.3410	.2626	.1970	.1440	.1030	.0722	.0499	.0342	.0233	.0160	.0112
73	\$120	.6350	.5423	.4679	.4148	.3808	.3610	.3502	.3448	.3423	.3411	.3406	.3404	.3403	.3402
-	\$250	.6322	.5304	.4375	.3580	.2947	.2475	.2144	.1923	.1783	.1698	.1648	.1620	.1604	.1596
-	\$500	.6317	.5276	.4290	.3397	.2627	.1997	.1506	.1141	.0879	.0699	.0579	.0501	.0452	.0422
-	\$1,000	.6316	.5272	.4276	.3363	.2563	.1896	.1363	.0955	.0656	.0443	.0296	.0198	.0135	.0094
74	\$120	.6346	.5413	.4665	.4133	.3795	.3600	.3496	.3445	.3421	.3410	.3405	.3403	.3403	.3402
-	\$250	.6320	.5296	.4358	.3556	.2919	.2447	.2119	.1903	.1769	.1688	.1641	.1615	.1601	.1594
-	\$500	.6315	.5269	.4274	.3370	.2591	.1956	.1464	.1102	.0846	.0673	.0559	.0487	.0442	.0415
-	\$1,000	.6314	.5264	.4258	.3333	.2523	.1848	.1313	.0908	.0614	.0408	.0269	.0178	.0120	.0084))

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.7511	.7096	.6720	.6376	.6058	.5763	.5488	.5230	.4987	.4758	.4546	.4441	.4350
37	\$120	.7444	.7018	.6631	.6278	.5951	.5649	.5367	.5103	.4855	.4621	.4486	.4384	.4297
38	\$120	.7378	.6940	.6542	.6179	.5845	.5535	.5246	.4976	.4722	.4543	.4429	.4330	.4245
39	\$120	.7312	.6861	.6452	.6079	.5736	.5419	.5123	.4847	.4614	.4484	.4373	.4278	.4195
40	\$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
41	\$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
42	\$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
43	\$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
44	\$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
45	\$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
46	\$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
47	\$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
48	\$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
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
	\$1,000	.5626	.4829	.4117	.3487	.2938	.2463	.2056	.1711	.1419	.1175	.0972	.0804	.0667
63	\$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
	\$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
64	\$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
	\$800	.5521	.4681	.3931	.3273	.2703	.2217	.1807	.1470	.1193	.0968	.0787	.0643	.0529

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table

Hazard Group 7

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio											
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%	
40	\$120	.0000	.0037	.0134	.0276	.0451	.0879	.1387	.1958	.2579	
41	\$120	.0000	.0033	.0124	.0257	.0425	.0837	.1332	.1890	.2501	
42	\$120	.0000	.0030	.0114	.0240	.0399	.0797	.1277	.1823	.2422	
43	\$120	.0000	.0026	.0104	.0223	.0374	.0756	.1223	.1756	.2346	
44	\$120	.0000	.0023	.0095	.0206	.0350	.0717	.1169	.1690	.2277	
45	\$120	.0000	.0021	.0086	.0190	.0326	.0678	.1116	.1624	.2214	
46	\$120	.0000	.0018	.0078	.0175	.0304	.0640	.1063	.1561	.2155	
47	\$120	.0000	.0016	.0070	.0160	.0281	.0602	.1011	.1502	.2100	
48	\$120	.0000	.0014	.0063	.0146	.0260	.0566	.0960	.1448	.2047	
49	\$120	.0000	.0012	.0056	.0133	.0239	.0530	.0910	.1397	.1995	
50	\$120	.0000	.0010	.0050	.0120	.0219	.0494	.0863	.1349	.1944	
-	\$250	.0000	.0010	.0050	.0121	.0221	.0497	.0863	.1304	.1808	
51	\$120	.0000	.0009	.0044	.0108	.0200	.0460	.0820	.1302	.1893	
-	\$250	.0000	.0009	.0044	.0109	.0201	.0463	.0813	.1239	.1731	
52	\$120	.0000	.0007	.0039	.0097	.0182	.0426	.0778	.1256	.1843	
-	\$250	.0000	.0007	.0039	.0098	.0183	.0429	.0764	.1175	.1654	
53	\$120	.0000	.0006	.0034	.0086	.0164	.0394	.0739	.1210	.1793	
-	\$250	.0000	.0006	.0034	.0087	.0165	.0396	.0715	.1112	.1578	
54	\$120	.0000	.0005	.0029	.0076	.0148	.0364	.0701	.1166	.1745	
-	\$250	.0000	.0005	.0029	.0077	.0149	.0364	.0667	.1049	.1505	
55	\$120	.0000	.0004	.0025	.0067	.0132	.0336	.0665	.1121	.1699	
-	\$250	.0000	.0004	.0025	.0067	.0133	.0333	.0620	.0986	.1436	
56	\$120	.0000	.0003	.0021	.0058	.0117	.0309	.0629	.1078	.1654	
-	\$250	.0000	.0003	.0021	.0058	.0118	.0303	.0573	.0926	.1369	

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
57	\$120	.0000	.0003	.0017	.0050	.0103	.0284	.0594	.1036	.1610
-	\$250	.0000	.0003	.0018	.0050	.0103	.0273	.0528	.0868	.1305
58	\$120	.0000	.0002	.0014	.0043	.0090	.0261	.0559	.0996	.1567
-	\$250	.0000	.0002	.0015	.0043	.0090	.0245	.0484	.0813	.1243
-	\$500	.0000	.0002	.0015	.0043	.0090	.0246	.0485	.0805	.1204
59	\$120	.0000	.0002	.0012	.0036	.0078	.0238	.0526	.0956	.1524
-	\$250	.0000	.0002	.0012	.0036	.0078	.0219	.0442	.0761	.1183
-	\$500	.0000	.0002	.0012	.0036	.0078	.0219	.0441	.0746	.1131
60	\$120	.0000	.0001	.0009	.0030	.0067	.0217	.0494	.0917	.1483
-	\$250	.0000	.0001	.0010	.0030	.0066	.0193	.0402	.0710	.1123
-	\$500	.0000	.0001	.0010	.0030	.0067	.0194	.0400	.0688	.1059
61	\$120	.0000	.0001	.0007	.0024	.0057	.0196	.0464	.0879	.1443
-	\$250	.0000	.0001	.0008	.0025	.0056	.0169	.0365	.0662	.1065
-	\$500	.0000	.0001	.0008	.0025	.0056	.0169	.0359	.0631	.0988
62	\$120	.0000	.0001	.0006	.0020	.0049	.0177	.0434	.0843	.1404
-	\$250	.0000	.0001	.0006	.0020	.0046	.0147	.0330	.0614	.1007
-	\$500	.0000	.0001	.0006	.0020	.0047	.0146	.0320	.0576	.0919
63	\$120	.0000	.0000	.0004	.0016	.0041	.0159	.0405	.0807	.1366
-	\$250	.0000	.0000	.0004	.0016	.0038	.0126	.0296	.0568	.0952
-	\$500	.0000	.0000	.0004	.0016	.0038	.0125	.0283	.0523	.0852
64	\$120	.0000	.0000	.0003	.0013	.0034	.0142	.0378	.0772	.1329
-	\$250	.0000	.0000	.0003	.0012	.0030	.0108	.0265	.0524	.0898
-	\$500	.0000	.0000	.0003	.0012	.0030	.0106	.0248	.0472	.0787
-	\$1,000	.0000	.0000	.0003	.0012	.0030	.0106	.0248	.0472	.0783
65	\$120	.0000	.0000	.0002	.0010	.0028	.0127	.0352	.0739	.1293
-	\$250	.0000	.0000	.0002	.0009	.0024	.0091	.0235	.0481	.0845
-	\$500	.0000	.0000	.0002	.0009	.0024	.0088	.0215	.0423	.0725
-	\$1,000	.0000	.0000	.0002	.0009	.0024	.0088	.0215	.0422	.0717
66	\$120	.0000	.0000	.0002	.0008	.0023	.0112	.0327	.0706	.1259
-	\$250	.0000	.0000	.0002	.0007	.0018	.0076	.0207	.0440	.0794
-	\$500	.0000	.0000	.0002	.0007	.0018	.0071	.0184	.0376	.0664
-	\$1,000	.0000	.0000	.0002	.0007	.0018	.0072	.0184	.0374	.0654
67	\$120	.0000	.0000	.0001	.0006	.0019	.0099	.0303	.0675	.1225
-	\$250	.0000	.0000	.0001	.0005	.0014	.0062	.0181	.0401	.0744
-	\$500	.0000	.0000	.0001	.0005	.0013	.0057	.0155	.0332	.0605
-	\$1,000	.0000	.0000	.0001	.0005	.0013	.0057	.0155	.0328	.0591
68	\$120	.0000	.0000	.0001	.0004	.0015	.0086	.0280	.0644	.1192
-	\$250	.0000	.0000	.0001	.0003	.0010	.0051	.0157	.0364	.0696
-	\$500	.0000	.0000	.0001	.0003	.0009	.0044	.0129	.0291	.0548
-	\$1,000	.0000	.0000	.0001	.0003	.0010	.0044	.0128	.0284	.0531

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
69	\$120	.0000	.0000	.0000	.0003	.0011	.0075	.0258	.0615	.1161
-	\$250	.0000	.0000	.0000	.0002	.0007	.0040	.0134	.0328	.0649
-	\$500	.0000	.0000	.0000	.0002	.0006	.0033	.0106	.0251	.0493
-	\$1,000	.0000	.0000	.0000	.0002	.0006	.0033	.0104	.0243	.0472
70	\$120	.0000	.0000	.0000	.0002	.0009	.0065	.0237	.0586	.1131
-	\$250	.0000	.0000	.0000	.0001	.0005	.0031	.0114	.0294	.0604
-	\$500	.0000	.0000	.0000	.0001	.0004	.0024	.0085	.0214	.0440
-	\$1,000	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0204	.0416
71	\$120	.0000	.0000	.0000	.0001	.0007	.0055	.0217	.0558	.1101
-	\$250	.0000	.0000	.0000	.0001	.0003	.0023	.0095	.0261	.0560
-	\$500	.0000	.0000	.0000	.0001	.0002	.0017	.0065	.0179	.0388
-	\$1,000	.0000	.0000	.0000	.0001	.0002	.0016	.0062	.0167	.0361
72	\$120	.0000	.0000	.0000	.0001	.0005	.0047	.0199	.0533	.1074
-	\$250	.0000	.0000	.0000	.0000	.0002	.0017	.0078	.0232	.0519
-	\$500	.0000	.0000	.0000	.0000	.0001	.0011	.0049	.0148	.0341
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0010	.0045	.0135	.0310
73	\$120	.0000	.0000	.0000	.0001	.0003	.0040	.0183	.0509	.1048
-	\$250	.0000	.0000	.0000	.0000	.0001	.0012	.0064	.0205	.0480
-	\$500	.0000	.0000	.0000	.0000	.0001	.0007	.0036	.0120	.0297
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0006	.0032	.0106	.0263
74	\$120	.0000	.0000	.0000	.0000	.0003	.0036	.0173	.0495	.1033
-	\$250	.0000	.0000	.0000	.0000	.0001	.0010	.0056	.0188	.0456
-	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0104	.0270
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0088	.0233))

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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
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
	\$250	.0025	.0100	.0213	.0358	.0727	.1181	.1704	.2284
	\$275	.0025	.0100	.0213	.0358	.0727	.1181	.1704	.2284
50	\$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
51	\$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
52	\$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
53	\$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
54	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
55	\$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
56	\$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
57	\$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
	\$500	.0006	.0033	.0084	.0160	.0385	.0700	.1092	.1554
58	\$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
59	\$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
60	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$550	.0003	.0017	.0049	.0101	.0269	.0523	.0857	.1270
	\$800	.0003	.0017	.0049	.0101	.0269	.0523	.0857	.1270
61	\$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
62	\$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
63	\$120	.0001	.0007	.0023	.0056	.0205	.0499	.0964	.1594
	\$160	.0001	.0007	.0023	.0054	.0182	.0429	.0818	.1353
	\$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
	\$1,000	.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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$1,000	.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	
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
\$1,000	.0000	.0001	.0002	.0008	.0040	.0121	.0276	.0527	
69	\$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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$800	.0000	.0000	.0001	.0004	.0025	.0085	.0213	.0436
	\$1,000	.0000	.0000	.0001	.0004	.0025	.0085	.0213	.0435
70	\$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
	\$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
	71	\$120	.0000	.0000	.0000	.0001	.0002	.0042	.0293
\$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
\$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
72	\$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
	\$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
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0028
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0028
73	\$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
74	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0027	.0753
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0168

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	<u>\$250</u>	<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>\$275</u>	<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>\$380</u>	<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>\$500</u>	<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>\$550</u>	<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>\$800</u>	<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>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 7

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9315	.9173	.9047	.8932	.8825	.8724	.8630	.8540	.8455	.8373	.8294	.8218	.8145	.8074
2	.9268	.9117	.8983	.8859	.8745	.8638	.8537	.8442	.8351	.8263	.8180	.8099	.8021	.7946
3	.9222	.9062	.8918	.8787	.8666	.8552	.8445	.8344	.8247	.8154	.8066	.7980	.7898	.7818
4	.9176	.9006	.8854	.8715	.8586	.8466	.8352	.8245	.8142	.8044	.7950	.7860	.7773	.7688
5	.9130	.8950	.8789	.8642	.8506	.8379	.8259	.8145	.8037	.7934	.7835	.7739	.7648	.7559
6	.9084	.8894	.8724	.8569	.8426	.8292	.8166	.8046	.7932	.7823	.7719	.7619	.7522	.7429
7	.9038	.8838	.8660	.8497	.8346	.8205	.8072	.7947	.7827	.7713	.7604	.7498	.7397	.7299
8	.8992	.8783	.8595	.8424	.8266	.8118	.7979	.7847	.7722	.7603	.7488	.7378	.7272	.7170
9	.8947	.8727	.8531	.8351	.8186	.8031	.7885	.7748	.7617	.7492	.7372	.7258	.7147	.7041
10	.8901	.8672	.8466	.8279	.8106	.7944	.7792	.7648	.7512	.7381	.7257	.7137	.7022	.6911
11	.8856	.8616	.8402	.8206	.8025	.7857	.7698	.7548	.7406	.7271	.7141	.7017	.6897	.6782
12	.8811	.8561	.8337	.8133	.7945	.7769	.7604	.7449	.7301	.7160	.7025	.6896	.6772	.6653
13	.8766	.8505	.8273	.8060	.7865	.7682	.7510	.7349	.7195	.7049	.6909	.6775	.6647	.6523
14	.8721	.8450	.8208	.7987	.7784	.7594	.7416	.7248	.7089	.6937	.6793	.6654	.6522	.6394
15	.8676	.8395	.8143	.7914	.7703	.7506	.7322	.7147	.6983	.6826	.6676	.6533	.6396	.6265
16	.8631	.8339	.8078	.7841	.7622	.7418	.7227	.7047	.6876	.6714	.6560	.6412	.6271	.6136
17	.8587	.8284	.8014	.7767	.7541	.7330	.7132	.6946	.6770	.6603	.6443	.6291	.6146	.6007
18	.8542	.8228	.7948	.7694	.7459	.7241	.7037	.6844	.6663	.6490	.6326	.6170	.6021	.5877
19	.8497	.8173	.7883	.7620	.7377	.7152	.6941	.6743	.6556	.6378	.6210	.6049	.5895	.5748
20	.8453	.8117	.7818	.7545	.7295	.7062	.6845	.6641	.6448	.6266	.6092	.5927	.5770	.5619
21	.8408	.8061	.7752	.7471	.7212	.6973	.6749	.6538	.6340	.6153	.5975	.5805	.5644	.5489
22	.8363	.8005	.7686	.7396	.7129	.6882	.6652	.6436	.6232	.6039	.5857	.5683	.5517	.5359
23	.8318	.7949	.7620	.7321	.7046	.6792	.6555	.6332	.6123	.5926	.5738	.5560	.5391	.5229
24	.8273	.7893	.7553	.7245	.6962	.6701	.6457	.6229	.6014	.5811	.5620	.5437	.5264	.5099
25	.8229	.7836	.7486	.7169	.6878	.6609	.6359	.6124	.5904	.5697	.5500	.5314	.5137	.4968
26	.8184	.7780	.7419	.7093	.6794	.6517	.6260	.6020	.5794	.5582	.5381	.5190	.5009	.4837
27	.8139	.7723	.7352	.7016	.6709	.6425	.6161	.5914	.5683	.5466	.5261	.5066	.4881	.4706
28	.8094	.7666	.7284	.6939	.6623	.6331	.6061	.5808	.5572	.5350	.5140	.4941	.4752	.4573
29	.8049	.7609	.7216	.6861	.6537	.6238	.5961	.5702	.5460	.5233	.5018	.4816	.4623	.4440
30	.8004	.7551	.7148	.6783	.6450	.6144	.5859	.5595	.5347	.5115	.4896	.4689	.4493	.4307
31	.7959	.7494	.7079	.6705	.6363	.6049	.5758	.5487	.5234	.4997	.4774	.4562	.4362	.4173

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
32	.7914	.7436	.7010	.6626	.6276	.5953	.5656	.5379	.5120	.4878	.4650	.4434	.4230	.4037
33	.7869	.7378	.6941	.6547	.6188	.5858	.5553	.5270	.5005	.4758	.4525	.4306	.4098	.3901
34	.7824	.7320	.6871	.6467	.6099	.5761	.5449	.5159	.4889	.4637	.4399	.4175	.3964	.3763
35	.7779	.7262	.6801	.6386	.6009	.5663	.5344	.5048	.4772	.4514	.4272	.4044	.3829	.3625
36	.7734	.7203	.6731	.6305	.5919	.5564	.5238	.4936	.4654	.4391	.4144	.3911	.3692	.3485
37	.7689	.7144	.6660	.6224	.5828	.5465	.5131	.4822	.4534	.4266	.4014	.3777	.3555	.3346
38	.7645	.7085	.6589	.6142	.5736	.5365	.5023	.4707	.4414	.4139	.3883	.3642	.3417	.3207
39	.7600	.7027	.6517	.6059	.5644	.5264	.4915	.4592	.4292	.4012	.3751	.3508	.3281	.3069
40	.7556	.6968	.6446	.5977	.5551	.5163	.4806	.4476	.4170	.3885	.3620	.3374	.3145	.2932
41	.7513	.6910	.6375	.5894	.5459	.5061	.4696	.4359	.4047	.3758	.3490	.3241	.3010	.2796
42	.7470	.6853	.6304	.5812	.5366	.4960	.4587	.4242	.3925	.3631	.3360	.3109	.2877	.2662
43	.7427	.6796	.6234	.5730	.5274	.4858	.4477	.4126	.3803	.3506	.3232	.2979	.2745	.2530
44	.7386	.6739	.6164	.5648	.5182	.4756	.4367	.4009	.3682	.3381	.3104	.2850	.2616	.2401
45	.7345	.6683	.6095	.5567	.5089	.4654	.4257	.3894	.3561	.3257	.2978	.2722	.2488	.2274
46	.7305	.6628	.6026	.5486	.4997	.4552	.4147	.3778	.3442	.3134	.2853	.2597	.2363	.2149
47	.7265	.6573	.5957	.5404	.4904	.4450	.4038	.3663	.3322	.3012	.2730	.2473	.2239	.2027
48	.7227	.6519	.5889	.5323	.4811	.4349	.3929	.3549	.3204	.2891	.2608	.2351	.2118	.1908
49	.7189	.6466	.5821	.5242	.4719	.4247	.3820	.3435	.3086	.2771	.2487	.2231	.2000	.1792
50	.7152	.6413	.5753	.5160	.4626	.4145	.3712	.3321	.2969	.2653	.2368	.2113	.1883	.1678
51	.7115	.6360	.5685	.5079	.4534	.4044	.3604	.3208	.2853	.2535	.2251	.1997	.1770	.1567
52	.7080	.6308	.5618	.4998	.4442	.3943	.3496	.3096	.2738	.2419	.2135	.1883	.1659	.1460
53	.7045	.6257	.5551	.4918	.4350	.3842	.3389	.2984	.2624	.2305	.2022	.1771	.1550	.1355
54	.7012	.6207	.5485	.4838	.4259	.3742	.3282	.2873	.2511	.2192	.1910	.1662	.1444	.1254
55	.6979	.6157	.5419	.4758	.4168	.3642	.3176	.2763	.2400	.2080	.1800	.1555	.1341	.1155
56	.6947	.6108	.5354	.4679	.4077	.3542	.3070	.2654	.2289	.1970	.1692	.1450	.1241	.1060
57	.6917	.6061	.5290	.4601	.3987	.3443	.2965	.2546	.2180	.1862	.1586	.1349	.1144	.0969
58	.6887	.6014	.5227	.4523	.3897	.3345	.2861	.2438	.2072	.1755	.1483	.1249	.1050	.0881
59	.6859	.5969	.5165	.4446	.3808	.3247	.2757	.2332	.1965	.1650	.1381	.1153	.0960	.0797
60	.6832	.5925	.5104	.4370	.3720	.3150	.2655	.2227	.1860	.1547	.1282	.1060	.0873	.0717
61	.6806	.5882	.5044	.4295	.3633	.3054	.2553	.2123	.1756	.1446	.1186	.0969	.0789	.0640
62	.6782	.5841	.4987	.4222	.3547	.2959	.2452	.2020	.1654	.1348	.1093	.0882	.0709	.0568
63	.6760	.5802	.4930	.4150	.3462	.2865	.2353	.1918	.1554	.1251	.1002	.0798	.0633	.0500
64	.6739	.5765	.4876	.4079	.3378	.2772	.2254	.1818	.1455	.1157	.0914	.0718	.0561	.0436
65	.6720	.5730	.4823	.4010	.3296	.2679	.2156	.1719	.1359	.1066	.0829	.0641	.0493	.0377
66	.6703	.5697	.4773	.3943	.3215	.2588	.2060	.1622	.1264	.0977	.0748	.0569	.0430	.0323
67	.6688	.5667	.4725	.3878	.3135	.2498	.1965	.1526	.1172	.0891	.0670	.0500	.0371	.0273
68	.6675	.5639	.4679	.3814	.3056	.2410	.1871	.1432	.1082	.0808	.0596	.0436	.0316	.0228
69	.6663	.5613	.4635	.3752	.2979	.2322	.1778	.1340	.0994	.0728	.0526	.0376	.0266	.0187
70	.6653	.5590	.4595	.3693	.2904	.2235	.1686	.1249	.0909	.0651	.0460	.0320	.0221	.0151
71	.6645	.5569	.4556	.3634	.2828	.2147	.1593	.1157	.0824	.0576	.0396	.0268	.0179	.0118
72	.6639	.5552	.4521	.3580	.2756	.2064	.1506	.1071	.0745	.0507	.0339	.0222	.0144	.0092
73	.6634	.5537	.4490	.3530	.2689	.1984	.1421	.0990	.0671	.0445	.0288	.0183	.0114	.0070
74	.6632	.5529	.4472	.3499	.2645	.1933	.1367	.0938	.0625	.0406	.0257	.0159	.0097	.0058))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	<u>.9465</u>	<u>.9375</u>	<u>.9291</u>	<u>.9213</u>	<u>.9140</u>	<u>.9069</u>	<u>.9002</u>	<u>.8937</u>	<u>.8875</u>	<u>.8814</u>	<u>.8756</u>	<u>.8699</u>	<u>.8643</u>
2	<u>.9414</u>	<u>.9317</u>	<u>.9226</u>	<u>.9141</u>	<u>.9061</u>	<u>.8985</u>	<u>.8912</u>	<u>.8842</u>	<u>.8774</u>	<u>.8708</u>	<u>.8644</u>	<u>.8582</u>	<u>.8522</u>
3	<u>.9368</u>	<u>.9263</u>	<u>.9166</u>	<u>.9075</u>	<u>.8989</u>	<u>.8907</u>	<u>.8828</u>	<u>.8753</u>	<u>.8680</u>	<u>.8609</u>	<u>.8541</u>	<u>.8474</u>	<u>.8409</u>
4	<u>.9321</u>	<u>.9209</u>	<u>.9105</u>	<u>.9008</u>	<u>.8915</u>	<u>.8828</u>	<u>.8744</u>	<u>.8663</u>	<u>.8585</u>	<u>.8509</u>	<u>.8436</u>	<u>.8365</u>	<u>.8295</u>

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
5	.9273	.9154	.9043	.8939	.8841	.8747	.8657	.8571	.8488	.8407	.8329	.8253	.8180
6	.9226	.9098	.8980	.8870	.8765	.8665	.8570	.8478	.8390	.8304	.8221	.8141	.8063
7	.9177	.9042	.8917	.8800	.8689	.8583	.8482	.8384	.8290	.8200	.8112	.8028	.7945
8	.9128	.8985	.8853	.8729	.8611	.8499	.8392	.8289	.8190	.8095	.8002	.7913	.7826
9	.9079	.8928	.8788	.8657	.8533	.8414	.8301	.8193	.8089	.7988	.7891	.7797	.7706
10	.9030	.8871	.8723	.8585	.8454	.8329	.8211	.8097	.7987	.7882	.7780	.7682	.7587
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

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
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

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table

Hazard Group 7

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0395	.0816	.1263	.1728	.2687	.3669	.4667	.5675
2	.0000	.0379	.0792	.1233	.1692	.2640	.3613	.4602	.5603
3	.0000	.0365	.0768	.1203	.1656	.2594	.3558	.4538	.5531
4	.0000	.0350	.0745	.1174	.1621	.2548	.3502	.4473	.5458
5	.0000	.0336	.0723	.1145	.1586	.2501	.3446	.4409	.5386
6	.0000	.0322	.0701	.1116	.1551	.2456	.3390	.4344	.5313
7	.0000	.0308	.0680	.1088	.1517	.2410	.3334	.4279	.5240
8	.0000	.0295	.0660	.1061	.1483	.2364	.3278	.4215	.5168
9	.0000	.0283	.0639	.1033	.1449	.2319	.3223	.4150	.5095
10	.0000	.0271	.0619	.1006	.1415	.2273	.3167	.4086	.5022
11	.0000	.0259	.0600	.0979	.1382	.2228	.3112	.4021	.4950
12	.0000	.0248	.0580	.0953	.1348	.2183	.3057	.3957	.4877
13	.0000	.0237	.0561	.0926	.1315	.2138	.3001	.3892	.4804
14	.0000	.0227	.0543	.0900	.1282	.2093	.2946	.3828	.4731
15	.0000	.0216	.0524	.0874	.1249	.2048	.2890	.3763	.4658
16	.0000	.0207	.0506	.0848	.1217	.2003	.2835	.3698	.4585
17	.0000	.0197	.0488	.0823	.1184	.1958	.2780	.3633	.4511
18	.0000	.0187	.0470	.0797	.1152	.1914	.2724	.3568	.4437
19	.0000	.0178	.0453	.0772	.1119	.1869	.2669	.3503	.4363

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
20	.0000	.0169	.0435	.0747	.1087	.1824	.2613	.3437	.4289
21	.0000	.0161	.0418	.0722	.1055	.1780	.2557	.3372	.4215
22	.0000	.0152	.0401	.0697	.1023	.1735	.2501	.3306	.4140
23	.0000	.0144	.0385	.0673	.0992	.1690	.2445	.3239	.4064
24	.0000	.0136	.0368	.0649	.0960	.1645	.2389	.3173	.3989
25	.0000	.0128	.0352	.0624	.0928	.1600	.2332	.3106	.3913
26	.0000	.0121	.0336	.0600	.0897	.1556	.2275	.3039	.3836
27	.0000	.0113	.0320	.0577	.0866	.1511	.2219	.2972	.3760
28	.0000	.0106	.0305	.0553	.0835	.1466	.2161	.2904	.3682
29	.0000	.0099	.0290	.0530	.0804	.1421	.2104	.2836	.3605
30	.0000	.0093	.0275	.0507	.0773	.1376	.2047	.2767	.3527
31	.0000	.0086	.0260	.0484	.0742	.1331	.1989	.2699	.3449
32	.0000	.0080	.0246	.0461	.0712	.1286	.1932	.2630	.3370
33	.0000	.0074	.0232	.0439	.0681	.1241	.1874	.2561	.3290
34	.0000	.0068	.0218	.0417	.0651	.1196	.1816	.2491	.3211
35	.0000	.0063	.0204	.0395	.0621	.1151	.1757	.2421	.3130
36	.0000	.0058	.0191	.0374	.0592	.1106	.1699	.2350	.3049
37	.0000	.0053	.0178	.0352	.0562	.1061	.1640	.2279	.2967
38	.0000	.0048	.0166	.0332	.0533	.1016	.1581	.2208	.2885
39	.0000	.0043	.0154	.0311	.0504	.0972	.1523	.2137	.2803
40	.0000	.0039	.0142	.0291	.0476	.0928	.1464	.2066	.2720
41	.0000	.0035	.0131	.0272	.0449	.0884	.1406	.1995	.2638
42	.0000	.0032	.0120	.0253	.0422	.0841	.1348	.1924	.2556
43	.0000	.0028	.0110	.0235	.0396	.0799	.1291	.1854	.2474
44	.0000	.0025	.0101	.0218	.0370	.0758	.1235	.1784	.2392
45	.0000	.0022	.0091	.0201	.0345	.0717	.1179	.1715	.2311
46	.0000	.0019	.0083	.0185	.0321	.0677	.1124	.1646	.2229
47	.0000	.0017	.0075	.0170	.0298	.0637	.1069	.1577	.2148
48	.0000	.0015	.0067	.0155	.0275	.0599	.1015	.1509	.2067
49	.0000	.0013	.0060	.0141	.0254	.0561	.0961	.1440	.1985
50	.0000	.0011	.0053	.0128	.0233	.0524	.0908	.1373	.1904
51	.0000	.0009	.0047	.0115	.0212	.0487	.0856	.1305	.1823
52	.0000	.0008	.0041	.0103	.0193	.0452	.0804	.1238	.1742
53	.0000	.0007	.0036	.0092	.0174	.0417	.0753	.1171	.1662
54	.0000	.0005	.0031	.0081	.0157	.0383	.0703	.1105	.1582
55	.0000	.0004	.0026	.0071	.0140	.0351	.0653	.1039	.1502
56	.0000	.0004	.0022	.0062	.0124	.0319	.0604	.0974	.1423
57	.0000	.0003	.0019	.0053	.0109	.0288	.0556	.0910	.1344
58	.0000	.0002	.0015	.0045	.0095	.0259	.0510	.0847	.1267
59	.0000	.0002	.0013	.0038	.0082	.0231	.0464	.0785	.1190
60	.0000	.0001	.0010	.0032	.0070	.0204	.0420	.0724	.1114
61	.0000	.0001	.0008	.0026	.0059	.0178	.0378	.0664	.1039

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
62	.0000	.0001	.0006	.0021	.0049	.0154	.0337	.0606	.0966
63	.0000	.0001	.0005	.0017	.0040	.0132	.0298	.0550	.0894
64	.0000	.0000	.0003	.0013	.0032	.0111	.0261	.0495	.0823
65	.0000	.0000	.0002	.0010	.0025	.0092	.0226	.0443	.0754
66	.0000	.0000	.0002	.0007	.0019	.0075	.0193	.0392	.0687
67	.0000	.0000	.0001	.0005	.0014	.0060	.0163	.0344	.0621
68	.0000	.0000	.0001	.0003	.0010	.0046	.0135	.0299	.0558
69	.0000	.0000	.0000	.0002	.0007	.0035	.0109	.0255	.0496
70	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0214	.0437
71	.0000	.0000	.0000	.0001	.0002	.0017	.0065	.0175	.0378
72	.0000	.0000	.0000	.0000	.0001	.0011	.0047	.0141	.0324
73	.0000	.0000	.0000	.0000	.0001	.0006	.0033	.0110	.0274
74	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0092	.0243))

Minimum loss ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>1</u>	<u>.0000</u>	<u>.0471</u>	<u>.0954</u>	<u>.1450</u>	<u>.1956</u>	<u>.2981</u>	<u>.4021</u>	<u>.5069</u>	<u>.6125</u>
<u>2</u>	<u>.0000</u>	<u>.0459</u>	<u>.0933</u>	<u>.1424</u>	<u>.1923</u>	<u>.2939</u>	<u>.3970</u>	<u>.5011</u>	<u>.6060</u>
<u>3</u>	<u>.0000</u>	<u>.0447</u>	<u>.0914</u>	<u>.1399</u>	<u>.1893</u>	<u>.2901</u>	<u>.3924</u>	<u>.4958</u>	<u>.6000</u>
<u>4</u>	<u>.0000</u>	<u>.0436</u>	<u>.0895</u>	<u>.1375</u>	<u>.1863</u>	<u>.2862</u>	<u>.3877</u>	<u>.4904</u>	<u>.5939</u>
<u>5</u>	<u>.0000</u>	<u>.0424</u>	<u>.0876</u>	<u>.1349</u>	<u>.1833</u>	<u>.2822</u>	<u>.3829</u>	<u>.4849</u>	<u>.5877</u>
<u>6</u>	<u>.0000</u>	<u>.0412</u>	<u>.0858</u>	<u>.1324</u>	<u>.1803</u>	<u>.2783</u>	<u>.3782</u>	<u>.4793</u>	<u>.5814</u>
<u>7</u>	<u>.0000</u>	<u>.0400</u>	<u>.0839</u>	<u>.1299</u>	<u>.1773</u>	<u>.2743</u>	<u>.3733</u>	<u>.4737</u>	<u>.5751</u>
<u>8</u>	<u>.0000</u>	<u>.0388</u>	<u>.0820</u>	<u>.1274</u>	<u>.1742</u>	<u>.2703</u>	<u>.3684</u>	<u>.4680</u>	<u>.5687</u>
<u>9</u>	<u>.0000</u>	<u>.0376</u>	<u>.0801</u>	<u>.1249</u>	<u>.1712</u>	<u>.2662</u>	<u>.3635</u>	<u>.4623</u>	<u>.5622</u>
<u>10</u>	<u>.0000</u>	<u>.0365</u>	<u>.0782</u>	<u>.1224</u>	<u>.1681</u>	<u>.2622</u>	<u>.3586</u>	<u>.4566</u>	<u>.5557</u>
<u>11</u>	<u>.0000</u>	<u>.0353</u>	<u>.0764</u>	<u>.1199</u>	<u>.1651</u>	<u>.2581</u>	<u>.3536</u>	<u>.4508</u>	<u>.5492</u>
<u>12</u>	<u>.0000</u>	<u>.0342</u>	<u>.0745</u>	<u>.1174</u>	<u>.1620</u>	<u>.2540</u>	<u>.3486</u>	<u>.4449</u>	<u>.5425</u>
<u>13</u>	<u>.0000</u>	<u>.0331</u>	<u>.0726</u>	<u>.1149</u>	<u>.1588</u>	<u>.2498</u>	<u>.3435</u>	<u>.4389</u>	<u>.5357</u>
<u>14</u>	<u>.0000</u>	<u>.0320</u>	<u>.0708</u>	<u>.1124</u>	<u>.1557</u>	<u>.2456</u>	<u>.3383</u>	<u>.4329</u>	<u>.5289</u>
<u>15</u>	<u>.0000</u>	<u>.0310</u>	<u>.0689</u>	<u>.1099</u>	<u>.1526</u>	<u>.2414</u>	<u>.3331</u>	<u>.4268</u>	<u>.5220</u>
<u>16</u>	<u>.0000</u>	<u>.0299</u>	<u>.0670</u>	<u>.1073</u>	<u>.1495</u>	<u>.2372</u>	<u>.3279</u>	<u>.4207</u>	<u>.5151</u>
<u>17</u>	<u>.0000</u>	<u>.0288</u>	<u>.0652</u>	<u>.1048</u>	<u>.1463</u>	<u>.2329</u>	<u>.3226</u>	<u>.4145</u>	<u>.5080</u>
<u>18</u>	<u>.0000</u>	<u>.0277</u>	<u>.0633</u>	<u>.1022</u>	<u>.1431</u>	<u>.2285</u>	<u>.3172</u>	<u>.4082</u>	<u>.5009</u>
<u>19</u>	<u>.0000</u>	<u>.0267</u>	<u>.0615</u>	<u>.0997</u>	<u>.1399</u>	<u>.2242</u>	<u>.3118</u>	<u>.4019</u>	<u>.4938</u>
<u>20</u>	<u>.0000</u>	<u>.0257</u>	<u>.0596</u>	<u>.0971</u>	<u>.1367</u>	<u>.2198</u>	<u>.3064</u>	<u>.3955</u>	<u>.4866</u>
<u>21</u>	<u>.0000</u>	<u>.0246</u>	<u>.0578</u>	<u>.0946</u>	<u>.1335</u>	<u>.2153</u>	<u>.3009</u>	<u>.3890</u>	<u>.4793</u>
<u>22</u>	<u>.0000</u>	<u>.0236</u>	<u>.0559</u>	<u>.0920</u>	<u>.1302</u>	<u>.2108</u>	<u>.2953</u>	<u>.3825</u>	<u>.4719</u>
<u>23</u>	<u>.0000</u>	<u>.0226</u>	<u>.0541</u>	<u>.0894</u>	<u>.1269</u>	<u>.2063</u>	<u>.2896</u>	<u>.3759</u>	<u>.4644</u>
<u>24</u>	<u>.0000</u>	<u>.0216</u>	<u>.0523</u>	<u>.0868</u>	<u>.1236</u>	<u>.2017</u>	<u>.2839</u>	<u>.3692</u>	<u>.4568</u>
<u>25</u>	<u>.0000</u>	<u>.0206</u>	<u>.0504</u>	<u>.0841</u>	<u>.1202</u>	<u>.1970</u>	<u>.2782</u>	<u>.3625</u>	<u>.4492</u>
<u>26</u>	<u>.0000</u>	<u>.0196</u>	<u>.0486</u>	<u>.0815</u>	<u>.1169</u>	<u>.1924</u>	<u>.2724</u>	<u>.3556</u>	<u>.4414</u>
<u>27</u>	<u>.0000</u>	<u>.0187</u>	<u>.0467</u>	<u>.0789</u>	<u>.1135</u>	<u>.1876</u>	<u>.2665</u>	<u>.3487</u>	<u>.4336</u>

Minimum loss ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
28	<u>.0000</u>	<u>.0177</u>	<u>.0449</u>	<u>.0762</u>	<u>.1101</u>	<u>.1829</u>	<u>.2605</u>	<u>.3417</u>	<u>.4257</u>
29	<u>.0000</u>	<u>.0168</u>	<u>.0431</u>	<u>.0735</u>	<u>.1066</u>	<u>.1781</u>	<u>.2545</u>	<u>.3347</u>	<u>.4177</u>
30	<u>.0000</u>	<u>.0159</u>	<u>.0413</u>	<u>.0709</u>	<u>.1032</u>	<u>.1732</u>	<u>.2485</u>	<u>.3275</u>	<u>.4096</u>
31	<u>.0000</u>	<u>.0150</u>	<u>.0394</u>	<u>.0682</u>	<u>.0997</u>	<u>.1683</u>	<u>.2423</u>	<u>.3203</u>	<u>.4014</u>
32	<u>.0000</u>	<u>.0141</u>	<u>.0376</u>	<u>.0655</u>	<u>.0962</u>	<u>.1633</u>	<u>.2361</u>	<u>.3130</u>	<u>.3932</u>
33	<u>.0000</u>	<u>.0132</u>	<u>.0358</u>	<u>.0628</u>	<u>.0927</u>	<u>.1583</u>	<u>.2298</u>	<u>.3056</u>	<u>.3847</u>
34	<u>.0000</u>	<u>.0124</u>	<u>.0340</u>	<u>.0601</u>	<u>.0891</u>	<u>.1533</u>	<u>.2235</u>	<u>.2981</u>	<u>.3763</u>
35	<u>.0000</u>	<u>.0115</u>	<u>.0322</u>	<u>.0574</u>	<u>.0856</u>	<u>.1482</u>	<u>.2171</u>	<u>.2905</u>	<u>.3677</u>
36	<u>.0000</u>	<u>.0107</u>	<u>.0304</u>	<u>.0547</u>	<u>.0820</u>	<u>.1431</u>	<u>.2106</u>	<u>.2828</u>	<u>.3589</u>
37	<u>.0000</u>	<u>.0099</u>	<u>.0287</u>	<u>.0520</u>	<u>.0784</u>	<u>.1378</u>	<u>.2039</u>	<u>.2750</u>	<u>.3500</u>
38	<u>.0000</u>	<u>.0091</u>	<u>.0269</u>	<u>.0493</u>	<u>.0748</u>	<u>.1326</u>	<u>.1973</u>	<u>.2671</u>	<u>.3410</u>
39	<u>.0000</u>	<u>.0084</u>	<u>.0252</u>	<u>.0466</u>	<u>.0712</u>	<u>.1274</u>	<u>.1906</u>	<u>.2591</u>	<u>.3320</u>
40	<u>.0000</u>	<u>.0076</u>	<u>.0235</u>	<u>.0439</u>	<u>.0676</u>	<u>.1221</u>	<u>.1838</u>	<u>.2511</u>	<u>.3228</u>
41	<u>.0000</u>	<u>.0069</u>	<u>.0218</u>	<u>.0413</u>	<u>.0640</u>	<u>.1168</u>	<u>.1771</u>	<u>.2430</u>	<u>.3136</u>
42	<u>.0000</u>	<u>.0063</u>	<u>.0202</u>	<u>.0387</u>	<u>.0605</u>	<u>.1116</u>	<u>.1703</u>	<u>.2350</u>	<u>.3044</u>
43	<u>.0000</u>	<u>.0057</u>	<u>.0186</u>	<u>.0362</u>	<u>.0570</u>	<u>.1064</u>	<u>.1636</u>	<u>.2269</u>	<u>.2952</u>
44	<u>.0000</u>	<u>.0050</u>	<u>.0171</u>	<u>.0336</u>	<u>.0536</u>	<u>.1012</u>	<u>.1568</u>	<u>.2187</u>	<u>.2858</u>
45	<u>.0000</u>	<u>.0045</u>	<u>.0156</u>	<u>.0312</u>	<u>.0502</u>	<u>.0960</u>	<u>.1500</u>	<u>.2105</u>	<u>.2764</u>
46	<u>.0000</u>	<u>.0040</u>	<u>.0142</u>	<u>.0288</u>	<u>.0468</u>	<u>.0908</u>	<u>.1433</u>	<u>.2024</u>	<u>.2670</u>
47	<u>.0000</u>	<u>.0035</u>	<u>.0129</u>	<u>.0265</u>	<u>.0435</u>	<u>.0857</u>	<u>.1365</u>	<u>.1942</u>	<u>.2575</u>
48	<u>.0000</u>	<u>.0030</u>	<u>.0115</u>	<u>.0242</u>	<u>.0403</u>	<u>.0806</u>	<u>.1297</u>	<u>.1859</u>	<u>.2479</u>
49	<u>.0000</u>	<u>.0026</u>	<u>.0104</u>	<u>.0222</u>	<u>.0374</u>	<u>.0759</u>	<u>.1234</u>	<u>.1781</u>	<u>.2387</u>
50	<u>.0000</u>	<u>.0023</u>	<u>.0093</u>	<u>.0203</u>	<u>.0346</u>	<u>.0713</u>	<u>.1171</u>	<u>.1703</u>	<u>.2295</u>
51	<u>.0000</u>	<u>.0020</u>	<u>.0083</u>	<u>.0184</u>	<u>.0318</u>	<u>.0667</u>	<u>.1108</u>	<u>.1624</u>	<u>.2202</u>
52	<u>.0000</u>	<u>.0017</u>	<u>.0074</u>	<u>.0166</u>	<u>.0291</u>	<u>.0622</u>	<u>.1045</u>	<u>.1545</u>	<u>.2108</u>
53	<u>.0000</u>	<u>.0014</u>	<u>.0065</u>	<u>.0149</u>	<u>.0264</u>	<u>.0577</u>	<u>.0982</u>	<u>.1465</u>	<u>.2013</u>
54	<u>.0000</u>	<u>.0012</u>	<u>.0056</u>	<u>.0132</u>	<u>.0239</u>	<u>.0532</u>	<u>.0919</u>	<u>.1385</u>	<u>.1917</u>
55	<u>.0000</u>	<u>.0010</u>	<u>.0048</u>	<u>.0117</u>	<u>.0214</u>	<u>.0488</u>	<u>.0857</u>	<u>.1304</u>	<u>.1820</u>
56	<u>.0000</u>	<u>.0008</u>	<u>.0041</u>	<u>.0102</u>	<u>.0190</u>	<u>.0445</u>	<u>.0794</u>	<u>.1222</u>	<u>.1722</u>
57	<u>.0000</u>	<u>.0006</u>	<u>.0034</u>	<u>.0087</u>	<u>.0167</u>	<u>.0403</u>	<u>.0731</u>	<u>.1141</u>	<u>.1624</u>
58	<u>.0000</u>	<u>.0005</u>	<u>.0028</u>	<u>.0074</u>	<u>.0145</u>	<u>.0361</u>	<u>.0669</u>	<u>.1059</u>	<u>.1525</u>
59	<u>.0000</u>	<u>.0004</u>	<u>.0022</u>	<u>.0062</u>	<u>.0125</u>	<u>.0321</u>	<u>.0607</u>	<u>.0977</u>	<u>.1426</u>
60	<u>.0000</u>	<u>.0003</u>	<u>.0018</u>	<u>.0051</u>	<u>.0105</u>	<u>.0282</u>	<u>.0546</u>	<u>.0896</u>	<u>.1327</u>
61	<u>.0000</u>	<u>.0002</u>	<u>.0014</u>	<u>.0041</u>	<u>.0088</u>	<u>.0244</u>	<u>.0486</u>	<u>.0815</u>	<u>.1229</u>
62	<u>.0000</u>	<u>.0001</u>	<u>.0010</u>	<u>.0032</u>	<u>.0071</u>	<u>.0208</u>	<u>.0428</u>	<u>.0735</u>	<u>.1130</u>
63	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0024</u>	<u>.0056</u>	<u>.0173</u>	<u>.0371</u>	<u>.0656</u>	<u>.1032</u>
64	<u>.0000</u>	<u>.0000</u>	<u>.0005</u>	<u>.0018</u>	<u>.0043</u>	<u>.0141</u>	<u>.0316</u>	<u>.0579</u>	<u>.0935</u>
65	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0012</u>	<u>.0031</u>	<u>.0112</u>	<u>.0264</u>	<u>.0503</u>	<u>.0839</u>
66	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0008</u>	<u>.0022</u>	<u>.0085</u>	<u>.0215</u>	<u>.0429</u>	<u>.0742</u>
67	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0014</u>	<u>.0062</u>	<u>.0169</u>	<u>.0358</u>	<u>.0646</u>
68	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0008</u>	<u>.0042</u>	<u>.0126</u>	<u>.0289</u>	<u>.0550</u>
69	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0026</u>	<u>.0089</u>	<u>.0222</u>	<u>.0454</u>

Minimum loss ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
70	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0013</u>	<u>.0056</u>	<u>.0159</u>	<u>.0357</u>
71	<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>.0101</u>
72	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0029</u>
73	<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>.0001</u>
74	<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>.0000</u>

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table

Hazard Group 7

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7551	.6961	.6437	.5966	.5538	.5172	.4884	.4650	.4457	.4296	.4161	.4046	.3950	.3874
41	\$120	.7508	.6903	.6366	.5883	.5450	.5099	.4819	.4590	.4401	.4242	.4109	.3998	.3910	.3841
42	\$120	.7465	.6846	.6295	.5801	.5373	.5032	.4757	.4532	.4345	.4188	.4058	.3956	.3875	.3811
43	\$120	.7423	.6789	.6225	.5720	.5303	.4969	.4698	.4475	.4290	.4136	.4014	.3919	.3844	.3784
44	\$120	.7381	.6732	.6155	.5648	.5238	.4909	.4640	.4419	.4235	.4089	.3974	.3885	.3814	.3758
45	\$120	.7340	.6676	.6086	.5582	.5177	.4850	.4583	.4363	.4185	.4046	.3938	.3853	.3787	.3735
46	\$120	.7300	.6621	.6019	.5520	.5118	.4793	.4526	.4309	.4139	.4006	.3904	.3823	.3761	.3714
47	\$120	.7261	.6567	.5958	.5462	.5061	.4736	.4470	.4259	.4096	.3969	.3871	.3796	.3739	.3696
48	\$120	.7222	.6512	.5902	.5406	.5005	.4679	.4417	.4213	.4055	.3934	.3841	.3771	.3718	.3679
49	\$120	.7185	.6460	.5848	.5352	.4949	.4623	.4367	.4169	.4017	.3900	.3813	.3748	.3700	.3664
50	\$120	.7148	.6411	.5797	.5298	.4893	.4570	.4319	.4127	.3980	.3869	.3788	.3727	.3683	.3651
-	\$250	.7150	.6410	.5750	.5156	.4621	.4145	.3739	.3396	.3107	.2863	.2657	.2481	.2333	.2210
51	\$120	.7111	.6365	.5748	.5245	.4839	.4519	.4274	.4086	.3945	.3841	.3764	.3708	.3668	.3640
-	\$250	.7114	.6358	.5682	.5075	.4530	.4055	.3653	.3315	.3030	.2789	.2586	.2415	.2273	.2157
52	\$120	.7076	.6322	.5699	.5192	.4786	.4471	.4230	.4048	.3913	.3814	.3742	.3691	.3655	.3629
-	\$250	.7079	.6306	.5615	.4994	.4442	.3970	.3572	.3236	.2954	.2716	.2516	.2352	.2217	.2108
53	\$120	.7042	.6280	.5652	.5140	.4736	.4424	.4187	.4011	.3882	.3789	.3723	.3676	.3643	.3620
-	\$250	.7044	.6255	.5548	.4914	.4360	.3889	.3492	.3159	.2879	.2644	.2451	.2293	.2165	.2062
54	\$120	.7010	.6241	.5605	.5090	.4687	.4379	.4147	.3977	.3854	.3766	.3704	.3662	.3632	.3613
-	\$250	.7010	.6205	.5482	.4837	.4282	.3811	.3415	.3082	.2805	.2575	.2389	.2238	.2117	.2019
55	\$120	.6981	.6202	.5558	.5041	.4639	.4334	.4108	.3944	.3827	.3745	.3688	.3649	.3623	.3606
-	\$250	.6978	.6155	.5416	.4764	.4206	.3734	.3338	.3007	.2733	.2510	.2330	.2186	.2071	.1979
56	\$120	.6953	.6165	.5513	.4994	.4593	.4292	.4071	.3913	.3802	.3725	.3673	.3638	.3615	.3600
-	\$250	.6946	.6106	.5353	.4694	.4133	.3659	.3262	.2933	.2665	.2448	.2274	.2136	.2028	.1942
57	\$120	.6927	.6128	.5469	.4947	.4548	.4251	.4036	.3884	.3779	.3707	.3660	.3628	.3608	.3595
-	\$250	.6915	.6059	.5292	.4627	.4061	.3585	.3187	.2862	.2599	.2388	.2221	.2090	.1988	.1909
58	\$120	.6902	.6092	.5426	.4902	.4504	.4211	.4002	.3856	.3757	.3691	.3648	.3620	.3602	.3591
-	\$250	.6886	.6012	.5235	.4562	.3991	.3511	.3115	.2793	.2536	.2331	.2171	.2046	.1950	.1877
-	\$500	.6887	.6013	.5226	.4521	.3895	.3343	.2862	.2449	.2097	.1799	.1548	.1337	.1162	.1016
59	\$120	.6878	.6057	.5384	.4857	.4461	.4173	.3970	.3830	.3737	.3676	.3637	.3612	.3597	.3588
-	\$250	.6858	.5968	.5180	.4498	.3921	.3438	.3044	.2727	.2474	.2276	.2123	.2005	.1916	.1849
-	\$500	.6858	.5968	.5164	.4444	.3806	.3247	.2764	.2352	.2002	.1707	.1461	.1257	.1089	.0951
60	\$120	.6856	.6023	.5344	.4814	.4419	.4136	.3939	.3806	.3719	.3663	.3627	.3606	.3593	.3585
-	\$250	.6831	.5927	.5127	.4436	.3852	.3368	.2976	.2662	.2415	.2224	.2078	.1967	.1885	.1824
-	\$500	.6831	.5924	.5103	.4368	.3719	.3154	.2669	.2256	.1909	.1619	.1378	.1181	.1020	.0890

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
61	\$120	.6834	.5991	.5304	.4772	.4379	.4101	.3910	.3783	.3702	.3651	.3619	.3600	.3589	.3582
-	\$250	.6806	.5887	.5075	.4374	.3785	.3299	.2908	.2599	.2359	.2174	.2036	.1932	.1856	.1800
-	\$500	.6806	.5881	.5043	.4294	.3634	.3063	.2575	.2163	.1818	.1532	.1298	.1108	.0955	.0832
62	\$120	.6814	.5960	.5265	.4731	.4340	.4067	.3882	.3762	.3687	.3640	.3612	.3595	.3586	.3580
-	\$250	.6782	.5850	.5025	.4315	.3719	.3232	.2843	.2538	.2304	.2128	.1996	.1900	.1830	.1780
-	\$500	.6782	.5841	.4985	.4222	.3552	.2974	.2483	.2071	.1729	.1449	.1221	.1039	.0893	.0779
63	\$120	.6795	.5930	.5228	.4691	.4303	.4034	.3856	.3743	.3673	.3630	.3605	.3591	.3583	.3579
-	\$250	.6761	.5815	.4977	.4256	.3655	.3166	.2780	.2480	.2253	.2083	.1959	.1870	.1806	.1762
-	\$500	.6760	.5802	.4929	.4151	.3471	.2887	.2392	.1980	.1642	.1368	.1148	.0973	.0836	.0729
64	\$120	.6778	.5901	.5192	.4652	.4266	.4003	.3832	.3725	.3660	.3622	.3600	.3588	.3581	.3578
-	\$250	.6741	.5782	.4930	.4199	.3592	.3102	.2718	.2424	.2203	.2042	.1925	.1843	.1785	.1746
-	\$500	.6739	.5765	.4876	.4083	.3392	.2800	.2303	.1892	.1558	.1290	.1077	.0911	.0782	.0684
-	\$1,000	.6739	.5765	.4876	.4079	.3378	.2771	.2254	.1818	.1456	.1159	.0917	.0722	.0567	.0444
65	\$120	.6761	.5874	.5156	.4615	.4231	.3974	.3809	.3708	.3649	.3614	.3595	.3585	.3580	.3577
-	\$250	.6724	.5751	.4886	.4144	.3531	.3039	.2658	.2369	.2156	.2003	.1894	.1818	.1766	.1732
-	\$500	.6720	.5730	.4824	.4017	.3314	.2716	.2216	.1806	.1476	.1215	.1010	.0853	.0733	.0642
-	\$1,000	.6720	.5730	.4823	.4010	.3295	.2679	.2156	.1720	.1360	.1068	.0834	.0647	.0501	.0387
66	\$120	.6746	.5847	.5122	.4578	.4198	.3946	.3788	.3693	.3639	.3608	.3591	.3583	.3578	.3576
-	\$250	.6708	.5722	.4843	.4090	.3471	.2978	.2600	.2317	.2112	.1966	.1865	.1796	.1750	.1720
-	\$500	.6703	.5697	.4776	.3953	.3239	.2633	.2130	.1722	.1397	.1143	.0947	.0798	.0687	.0605
-	\$1,000	.6703	.5697	.4773	.3943	.3214	.2588	.2061	.1623	.1267	.0981	.0754	.0577	.0439	.0334
67	\$120	.6732	.5822	.5089	.4543	.4165	.3919	.3768	.3680	.3630	.3602	.3588	.3581	.3577	.3575
-	\$250	.6694	.5694	.4802	.4038	.3412	.2919	.2544	.2268	.2070	.1932	.1839	.1776	.1735	.1709
-	\$500	.6688	.5668	.4729	.3892	.3165	.2551	.2046	.1640	.1321	.1074	.0887	.0748	.0645	.0571
-	\$1,000	.6688	.5667	.4724	.3877	.3135	.2499	.1966	.1529	.1176	.0896	.0678	.0510	.0382	.0287
68	\$120	.6719	.5798	.5057	.4509	.4134	.3894	.3750	.3667	.3622	.3598	.3585	.3579	.3576	.3575
-	\$250	.6681	.5669	.4762	.3988	.3356	.2861	.2490	.2220	.2031	.1901	.1815	.1759	.1723	.1701
-	\$500	.6675	.5640	.4685	.3832	.3093	.2471	.1964	.1560	.1247	.1009	.0831	.0701	.0607	.0541
-	\$1,000	.6675	.5639	.4679	.3814	.3057	.2411	.1873	.1436	.1087	.0815	.0606	.0448	.0330	.0244
69	\$120	.6707	.5775	.5026	.4476	.4104	.3871	.3733	.3656	.3615	.3594	.3583	.3578	.3576	.3575
-	\$250	.6670	.5645	.4725	.3938	.3300	.2805	.2438	.2175	.1994	.1873	.1794	.1744	.1712	.1693
-	\$500	.6663	.5615	.4644	.3774	.3022	.2393	.1883	.1483	.1176	.0946	.0778	.0658	.0573	.0515
-	\$1,000	.6663	.5613	.4635	.3753	.2980	.2323	.1781	.1344	.1001	.0737	.0538	.0390	.0282	.0205
70	\$120	.6696	.5753	.4996	.4444	.4076	.3849	.3717	.3646	.3609	.3590	.3581	.3577	.3575	.3574
-	\$250	.6661	.5624	.4689	.3891	.3246	.2751	.2387	.2132	.1960	.1847	.1775	.1730	.1703	.1688
-	\$500	.6654	.5593	.4605	.3719	.2953	.2316	.1805	.1407	.1107	.0887	.0729	.0619	.0543	.0492
-	\$1,000	.6653	.5590	.4595	.3693	.2905	.2238	.1691	.1255	.0918	.0662	.0474	.0337	.0240	.0172
71	\$120	.6686	.5732	.4967	.4413	.4048	.3827	.3703	.3637	.3603	.3587	.3580	.3576	.3575	.3574
-	\$250	.6653	.5604	.4655	.3844	.3192	.2696	.2338	.2091	.1927	.1822	.1758	.1719	.1696	.1683
-	\$500	.6646	.5573	.4568	.3664	.2884	.2239	.1726	.1332	.1040	.0830	.0683	.0583	.0516	.0472
-	\$1,000	.6645	.5569	.4556	.3635	.2829	.2151	.1599	.1166	.0835	.0590	.0413	.0287	.0201	.0142
72	\$120	.6678	.5714	.4940	.4384	.4023	.3808	.3690	.3629	.3599	.3585	.3578	.3576	.3575	.3574
-	\$250	.6646	.5586	.4624	.3801	.3143	.2646	.2293	.2054	.1898	.1801	.1743	.1709	.1690	.1679
-	\$500	.6640	.5556	.4535	.3614	.2820	.2166	.1652	.1263	.0979	.0780	.0643	.0552	.0493	.0456
-	\$1,000	.6639	.5552	.4522	.3582	.2759	.2069	.1513	.1082	.0759	.0524	.0359	.0245	.0168	.0118
73	\$120	.6670	.5696	.4915	.4358	.4000	.3792	.3679	.3622	.3595	.3583	.3577	.3575	.3574	.3574
-	\$250	.6641	.5572	.4595	.3761	.3096	.2600	.2252	.2020	.1873	.1783	.1731	.1701	.1685	.1676
-	\$500	.6635	.5542	.4506	.3568	.2760	.2098	.1582	.1198	.0924	.0734	.0608	.0526	.0475	.0443

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
-	\$1,000	.6634	.5537	.4491	.3532	.2692	.1991	.1432	.1004	.0689	.0465	.0311	.0208	.0141	.0099
74	\$120	.6666	.5686	.4900	.4341	.3986	.3781	.3672	.3618	.3593	.3582	.3577	.3575	.3574	.3574
-	\$250	.6638	.5563	.4578	.3736	.3067	.2571	.2226	.1999	.1858	.1773	.1724	.1697	.1682	.1674
-	\$500	.6633	.5534	.4489	.3539	.2721	.2054	.1538	.1158	.0889	.0707	.0587	.0511	.0464	.0436
-	\$1,000	.6632	.5529	.4473	.3501	.2650	.1941	.1379	.0954	.0645	.0429	.0283	.0187	.0126	.0088))

Maximum Loss Ratio															
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
36	\$120	.7848	.7415	.7022	.6662	.6330	.6022	.5734	.5465	.5212	.4972	.4750	.4640	.4545	
37	\$120	.7779	.7333	.6929	.6560	.6219	.5903	.5608	.5333	.5073	.4828	.4687	.4581	.4490	
38	\$120	.7710	.7252	.6836	.6457	.6107	.5783	.5482	.5200	.4934	.4747	.4628	.4525	.4436	
39	\$120	.7640	.7169	.6742	.6353	.5994	.5662	.5353	.5065	.4821	.4685	.4570	.4470	.4383	
40	\$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	
41	\$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	
42	\$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	
43	\$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	
44	\$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	
45	\$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	
46	\$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	
47	\$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	
48	\$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	
49	\$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	
50	\$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	
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	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
	\$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	.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	.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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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	.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	.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	.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
	\$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
	\$1,000	.5451	.4313	.3199	.2169	.1322	.0730	.0385	.0218	.0150	.0126	.0120	.0118	.0117
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$1,000	.5450	.4310	.3171	.2058	.1093	.0469	.0203	.0131	.0119	.0117	.0117	.0117	.0117
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

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table

Hazard Group 7

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0039	.0141	.0290	.0474	.0923	.1457	.2057	.2709
41	\$120	.0000	.0035	.0130	.0270	.0446	.0880	.1399	.1986	.2627
42	\$120	.0000	.0031	.0119	.0252	.0419	.0837	.1342	.1915	.2544
43	\$120	.0000	.0028	.0109	.0234	.0393	.0795	.1285	.1845	.2464
44	\$120	.0000	.0025	.0100	.0217	.0367	.0753	.1228	.1775	.2391
45	\$120	.0000	.0022	.0091	.0200	.0343	.0712	.1172	.1705	.2325
46	\$120	.0000	.0019	.0082	.0184	.0319	.0672	.1117	.1639	.2264
47	\$120	.0000	.0017	.0074	.0169	.0296	.0633	.1062	.1578	.2206
48	\$120	.0000	.0015	.0066	.0154	.0273	.0594	.1008	.1521	.2150
49	\$120	.0000	.0013	.0059	.0140	.0251	.0556	.0956	.1468	.2095
50	\$120	.0000	.0011	.0053	.0126	.0230	.0519	.0907	.1417	.2042
-	\$250	.0000	.0011	.0053	.0127	.0232	.0522	.0906	.1369	.1900
51	\$120	.0000	.0009	.0046	.0114	.0210	.0483	.0861	.1367	.1989
-	\$250	.0000	.0009	.0047	.0115	.0212	.0486	.0854	.1302	.1819
52	\$120	.0000	.0008	.0041	.0102	.0191	.0448	.0818	.1319	.1936
-	\$250	.0000	.0008	.0041	.0103	.0192	.0450	.0802	.1235	.1738

((Minimum Loss Ratio										
Size	Single Loss Limit^a	0%	5%	10%	15%	20%	30%	40%	50%	60%
53	\$120	.0000	.0006	.0035	.0091	.0173	.0414	.0776	.1271	.1884
-	\$250	.0000	.0007	.0036	.0091	.0174	.0416	.0751	.1168	.1658
54	\$120	.0000	.0005	.0030	.0080	.0155	.0382	.0737	.1224	.1833
-	\$250	.0000	.0005	.0031	.0081	.0156	.0382	.0701	.1102	.1581
55	\$120	.0000	.0004	.0026	.0070	.0138	.0353	.0698	.1178	.1785
-	\$250	.0000	.0004	.0026	.0071	.0139	.0349	.0651	.1036	.1508
56	\$120	.0000	.0004	.0022	.0061	.0123	.0325	.0660	.1133	.1737
-	\$250	.0000	.0004	.0022	.0061	.0123	.0318	.0602	.0973	.1438
57	\$120	.0000	.0003	.0018	.0052	.0108	.0299	.0623	.1089	.1691
-	\$250	.0000	.0003	.0019	.0053	.0109	.0287	.0555	.0912	.1371
58	\$120	.0000	.0002	.0015	.0045	.0094	.0274	.0587	.1046	.1645
-	\$250	.0000	.0002	.0015	.0045	.0095	.0258	.0508	.0855	.1306
-	\$500	.0000	.0002	.0015	.0045	.0095	.0258	.0509	.0846	.1265
59	\$120	.0000	.0002	.0012	.0038	.0082	.0250	.0553	.1004	.1601
-	\$250	.0000	.0002	.0013	.0038	.0082	.0230	.0464	.0799	.1242
-	\$500	.0000	.0002	.0013	.0038	.0082	.0230	.0464	.0783	.1188
60	\$120	.0000	.0001	.0010	.0031	.0070	.0228	.0519	.0963	.1558
-	\$250	.0000	.0001	.0010	.0032	.0070	.0203	.0422	.0746	.1180
-	\$500	.0000	.0001	.0010	.0032	.0070	.0203	.0420	.0723	.1112
61	\$120	.0000	.0001	.0008	.0026	.0060	.0206	.0487	.0924	.1516
-	\$250	.0000	.0001	.0008	.0026	.0059	.0177	.0383	.0695	.1118
-	\$500	.0000	.0001	.0008	.0026	.0059	.0178	.0377	.0663	.1038
62	\$120	.0000	.0001	.0006	.0021	.0051	.0186	.0456	.0885	.1475
-	\$250	.0000	.0001	.0006	.0021	.0049	.0154	.0346	.0645	.1058
-	\$500	.0000	.0001	.0006	.0021	.0049	.0154	.0336	.0605	.0965
63	\$120	.0000	.0000	.0005	.0017	.0043	.0167	.0426	.0848	.1435
-	\$250	.0000	.0000	.0005	.0017	.0040	.0133	.0311	.0597	.1000
-	\$500	.0000	.0000	.0005	.0017	.0040	.0132	.0297	.0549	.0895
64	\$120	.0000	.0000	.0003	.0013	.0036	.0150	.0397	.0811	.1396
-	\$250	.0000	.0000	.0003	.0013	.0032	.0113	.0278	.0550	.0943
-	\$500	.0000	.0000	.0003	.0013	.0032	.0111	.0260	.0495	.0827
-	\$1,000	.0000	.0000	.0003	.0013	.0032	.0111	.0261	.0495	.0823
65	\$120	.0000	.0000	.0002	.0010	.0030	.0133	.0369	.0776	.1359
-	\$250	.0000	.0000	.0002	.0010	.0025	.0096	.0247	.0505	.0888
-	\$500	.0000	.0000	.0002	.0010	.0025	.0092	.0226	.0444	.0761
-	\$1,000	.0000	.0000	.0002	.0010	.0025	.0092	.0226	.0443	.0754
66	\$120	.0000	.0000	.0002	.0008	.0024	.0118	.0343	.0742	.1322
-	\$250	.0000	.0000	.0002	.0007	.0019	.0080	.0217	.0462	.0834
-	\$500	.0000	.0000	.0002	.0007	.0019	.0075	.0193	.0395	.0697
-	\$1,000	.0000	.0000	.0002	.0007	.0019	.0075	.0193	.0392	.0686

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
67	\$120	.0000	.0000	.0001	.0006	.0020	.0104	.0318	.0709	.1287
-	\$250	.0000	.0000	.0001	.0005	.0014	.0066	.0190	.0421	.0782
-	\$500	.0000	.0000	.0001	.0005	.0014	.0060	.0163	.0349	.0635
-	\$1,000	.0000	.0000	.0001	.0005	.0014	.0060	.0163	.0344	.0621
68	\$120	.0000	.0000	.0001	.0004	.0015	.0091	.0294	.0677	.1253
-	\$250	.0000	.0000	.0001	.0003	.0010	.0053	.0165	.0382	.0731
-	\$500	.0000	.0000	.0001	.0003	.0010	.0046	.0136	.0305	.0576
-	\$1,000	.0000	.0000	.0001	.0003	.0010	.0046	.0135	.0298	.0558
69	\$120	.0000	.0000	.0000	.0003	.0012	.0079	.0271	.0646	.1220
-	\$250	.0000	.0000	.0000	.0002	.0007	.0042	.0141	.0344	.0682
-	\$500	.0000	.0000	.0000	.0002	.0007	.0035	.0111	.0264	.0518
-	\$1,000	.0000	.0000	.0000	.0002	.0007	.0035	.0109	.0255	.0496
70	\$120	.0000	.0000	.0000	.0002	.0009	.0068	.0249	.0616	.1188
-	\$250	.0000	.0000	.0000	.0001	.0005	.0033	.0120	.0309	.0635
-	\$500	.0000	.0000	.0000	.0001	.0004	.0026	.0089	.0225	.0462
-	\$1,000	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0214	.0437
71	\$120	.0000	.0000	.0000	.0001	.0007	.0058	.0228	.0587	.1156
-	\$250	.0000	.0000	.0000	.0001	.0003	.0025	.0100	.0274	.0588
-	\$500	.0000	.0000	.0000	.0001	.0002	.0018	.0069	.0188	.0408
-	\$1,000	.0000	.0000	.0000	.0001	.0002	.0017	.0065	.0176	.0379
72	\$120	.0000	.0000	.0000	.0001	.0005	.0049	.0209	.0560	.1128
-	\$250	.0000	.0000	.0000	.0000	.0002	.0018	.0082	.0243	.0545
-	\$500	.0000	.0000	.0000	.0000	.0001	.0012	.0052	.0155	.0358
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0011	.0047	.0141	.0325
73	\$120	.0000	.0000	.0000	.0001	.0004	.0042	.0192	.0535	.1101
-	\$250	.0000	.0000	.0000	.0000	.0001	.0013	.0067	.0215	.0505
-	\$500	.0000	.0000	.0000	.0000	.0001	.0007	.0038	.0126	.0312
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0006	.0033	.0111	.0276
74	\$120	.0000	.0000	.0000	.0000	.0003	.0038	.0182	.0519	.1085
-	\$250	.0000	.0000	.0000	.0000	.0001	.0010	.0059	.0198	.0480
-	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0109	.0283
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0093	.0245))

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	
37	\$120	.0099	.0287	.0520	.0784	.1378	.2039	.2750	.3500	
38	\$120	.0091	.0269	.0493	.0748	.1326	.1973	.2671	.3410	
39	\$120	.0084	.0252	.0466	.0712	.1274	.1906	.2591	.3320	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
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
	\$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
	\$380	.0017	.0074	.0166	.0291	.0622	.1045	.1545	.2108
53	\$120	.0014	.0065	.0149	.0264	.0577	.0993	.1553	.2227
	\$160	.0014	.0065	.0149	.0264	.0577	.0982	.1476	.2084

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$250	.0014	.0065	.0149	.0264	.0577	.0982	.1465	.2013
	\$275	.0014	.0065	.0149	.0264	.0577	.0982	.1465	.2013
	\$380	.0014	.0065	.0149	.0264	.0577	.0982	.1465	.2013
54	\$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
	\$275	.0012	.0056	.0132	.0239	.0532	.0919	.1385	.1917
	\$380	.0012	.0056	.0132	.0239	.0532	.0919	.1385	.1917
55	\$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
	\$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
56	\$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
	\$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
57	\$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
	\$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
58	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$500	.0004	.0022	.0062	.0125	.0321	.0607	.0977	.1426
	\$550	.0004	.0022	.0062	.0125	.0321	.0607	.0977	.1426
60	\$120	.0003	.0018	.0051	.0105	.0307	.0657	.1167	.1828
	\$160	.0003	.0018	.0051	.0105	.0287	.0594	.1036	.1611
	\$250	.0003	.0018	.0051	.0105	.0282	.0546	.0914	.1394
	\$275	.0003	.0018	.0051	.0105	.0282	.0546	.0905	.1370
	\$380	.0003	.0018	.0051	.0105	.0282	.0546	.0896	.1329
	\$500	.0003	.0018	.0051	.0105	.0282	.0546	.0896	.1327
	\$550	.0003	.0018	.0051	.0106	.0282	.0546	.0896	.1327
	\$800	.0003	.0018	.0051	.0105	.0282	.0546	.0896	.1327
61	\$120	.0002	.0014	.0041	.0088	.0275	.0611	.1114	.1774
	\$160	.0002	.0014	.0041	.0088	.0253	.0545	.0975	.1545
	\$250	.0002	.0014	.0041	.0088	.0244	.0488	.0844	.1314
	\$275	.0002	.0014	.0041	.0088	.0244	.0487	.0832	.1287
	\$380	.0002	.0014	.0041	.0088	.0244	.0486	.0815	.1234
	\$500	.0002	.0014	.0041	.0088	.0244	.0486	.0815	.1229
	\$550	.0002	.0014	.0041	.0088	.0244	.0486	.0815	.1229
	\$800	.0002	.0014	.0041	.0088	.0244	.0486	.0815	.1229
62	\$120	.0001	.0010	.0032	.0073	.0244	.0567	.1061	.1719
	\$160	.0001	.0010	.0032	.0071	.0220	.0496	.0915	.1479
	\$250	.0001	.0010	.0032	.0071	.0208	.0434	.0775	.1234
	\$275	.0001	.0010	.0032	.0071	.0208	.0431	.0761	.1204
	\$380	.0001	.0010	.0032	.0071	.0208	.0428	.0736	.1142
	\$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
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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$800	.0000	.0000	.0003	.0008	.0042	.0126	.0289	.0551

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0008</u>	<u>.0042</u>	<u>.0126</u>	<u>.0289</u>	<u>.0550</u>
69	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0008</u>	<u>.0065</u>	<u>.0260</u>	<u>.0676</u>	<u>.1333</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0046</u>	<u>.0184</u>	<u>.0490</u>	<u>.1003</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0031</u>	<u>.0118</u>	<u>.0315</u>	<u>.0663</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0030</u>	<u>.0111</u>	<u>.0294</u>	<u>.0617</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0027</u>	<u>.0095</u>	<u>.0246</u>	<u>.0513</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0026</u>	<u>.0090</u>	<u>.0228</u>	<u>.0472</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0026</u>	<u>.0089</u>	<u>.0226</u>	<u>.0465</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0026</u>	<u>.0089</u>	<u>.0223</u>	<u>.0455</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0026</u>	<u>.0089</u>	<u>.0222</u>	<u>.0454</u>
70	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0045</u>	<u>.0215</u>	<u>.0613</u>	<u>.1271</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0030</u>	<u>.0142</u>	<u>.0423</u>	<u>.0925</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0018</u>	<u>.0083</u>	<u>.0250</u>	<u>.0573</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0017</u>	<u>.0076</u>	<u>.0229</u>	<u>.0525</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0014</u>	<u>.0062</u>	<u>.0183</u>	<u>.0420</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0014</u>	<u>.0057</u>	<u>.0166</u>	<u>.0377</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0013</u>	<u>.0057</u>	<u>.0163</u>	<u>.0370</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0013</u>	<u>.0056</u>	<u>.0159</u>	<u>.0358</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0013</u>	<u>.0056</u>	<u>.0159</u>	<u>.0357</u>
71	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0044</u>	<u>.0307</u>	<u>.0974</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0019</u>	<u>.0150</u>	<u>.0566</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0054</u>	<u>.0236</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0046</u>	<u>.0201</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0031</u>	<u>.0134</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0026</u>	<u>.0111</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0025</u>	<u>.0107</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0024</u>	<u>.0102</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0024</u>	<u>.0101</u>
72	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0012</u>	<u>.0198</u>	<u>.0882</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0067</u>	<u>.0428</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0013</u>	<u>.0117</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0010</u>	<u>.0091</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0047</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0035</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0033</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0030</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0029</u>
73	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0093</u>	<u>.0811</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0012</u>	<u>.0283</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0027</u>

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0017
	\$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
74	\$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	

* Single Loss Limit values are expressed in thousands of dollars.

AMENDATORY SECTION (Amending WSR 10-21-086, filed 10/19/10, effective 11/19/10)

WAC 296-17B-980 Hazard Group 8 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 8

Effective ((~~November 19, 2010~~)) June 30, 2017

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8984	.8871	.8769	.8676	.8588	.8506	.8428	.8354	.8283	.8215	.8149	.8086	.8024	.7965
2	.8946	.8825	.8715	.8615	.8521	.8433	.8350	.8271	.8195	.8122	.8052	.7984	.7918	.7854
3	.8907	.8778	.8661	.8554	.8455	.8361	.8272	.8187	.8106	.8028	.7953	.7881	.7811	.7743
4	.8868	.8731	.8607	.8493	.8387	.8287	.8192	.8102	.8016	.7933	.7854	.7777	.7702	.7630
5	.8829	.8683	.8552	.8431	.8318	.8212	.8112	.8017	.7925	.7838	.7753	.7672	.7593	.7517
6	.8790	.8636	.8497	.8369	.8249	.8137	.8031	.7931	.7834	.7741	.7652	.7566	.7483	.7402
7	.8751	.8588	.8441	.8306	.8180	.8062	.7950	.7844	.7742	.7645	.7551	.7460	.7373	.7288
8	.8712	.8540	.8386	.8243	.8111	.7987	.7869	.7757	.7650	.7547	.7449	.7353	.7261	.7172
9	.8673	.8492	.8330	.8180	.8041	.7911	.7787	.7669	.7557	.7450	.7346	.7246	.7150	.7057
10	.8633	.8444	.8274	.8117	.7971	.7834	.7705	.7581	.7464	.7351	.7243	.7138	.7038	.6940
11	.8594	.8396	.8217	.8053	.7901	.7757	.7622	.7493	.7370	.7252	.7139	.7030	.6925	.6823
12	.8554	.8347	.8161	.7989	.7830	.7680	.7538	.7404	.7276	.7153	.7035	.6921	.6812	.6706
13	.8515	.8299	.8104	.7925	.7758	.7602	.7454	.7314	.7180	.7053	.6930	.6812	.6698	.6588
14	.8475	.8250	.8046	.7860	.7686	.7523	.7370	.7224	.7085	.6952	.6824	.6702	.6584	.6470
15	.8435	.8200	.7989	.7794	.7614	.7444	.7284	.7133	.6988	.6850	.6718	.6591	.6468	.6351
16	.8395	.8151	.7931	.7729	.7541	.7365	.7199	.7041	.6891	.6748	.6611	.6480	.6353	.6231
17	.8355	.8101	.7872	.7662	.7467	.7285	.7112	.6949	.6794	.6646	.6504	.6368	.6237	.6111
18	.8314	.8051	.7813	.7596	.7393	.7204	.7025	.6856	.6696	.6542	.6396	.6255	.6120	.5991

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
19	.8274	.8001	.7754	.7528	.7319	.7122	.6938	.6763	.6597	.6439	.6287	.6142	.6003	.5870
20	.8233	.7950	.7695	.7461	.7244	.7041	.6849	.6669	.6497	.6334	.6178	.6029	.5886	.5748
21	.8192	.7899	.7635	.7392	.7168	.6958	.6760	.6574	.6397	.6229	.6068	.5914	.5767	.5626
22	.8151	.7847	.7574	.7323	.7091	.6874	.6671	.6478	.6296	.6122	.5957	.5799	.5648	.5503
23	.8109	.7796	.7513	.7254	.7014	.6790	.6580	.6382	.6194	.6016	.5846	.5683	.5528	.5379
24	.8068	.7743	.7451	.7184	.6936	.6705	.6489	.6284	.6091	.5908	.5733	.5567	.5408	.5255
25	.8026	.7691	.7389	.7113	.6858	.6620	.6397	.6186	.5988	.5799	.5620	.5449	.5286	.5130
26	.7984	.7638	.7326	.7041	.6778	.6533	.6304	.6087	.5883	.5690	.5506	.5331	.5164	.5004
27	.7941	.7584	.7263	.6969	.6698	.6446	.6210	.5988	.5778	.5580	.5392	.5212	.5041	.4878
28	.7898	.7530	.7199	.6896	.6617	.6358	.6115	.5887	.5672	.5469	.5276	.5092	.4917	.4750
29	.7856	.7476	.7135	.6823	.6536	.6269	.6020	.5786	.5565	.5357	.5159	.4972	.4793	.4622
30	.7812	.7421	.7070	.6749	.6453	.6179	.5923	.5683	.5457	.5244	.5041	.4850	.4667	.4492
31	.7769	.7366	.7004	.6674	.6370	.6089	.5826	.5580	.5348	.5130	.4923	.4727	.4540	.4362
32	.7725	.7311	.6938	.6599	.6286	.5997	.5727	.5475	.5238	.5015	.4803	.4603	.4412	.4231
33	.7682	.7255	.6871	.6522	.6202	.5905	.5628	.5370	.5127	.4899	.4683	.4478	.4284	.4098
34	.7637	.7198	.6804	.6445	.6116	.5811	.5528	.5263	.5015	.4781	.4560	.4351	.4153	.3964
35	.7593	.7141	.6736	.6367	.6029	.5717	.5426	.5155	.4901	.4662	.4437	.4224	.4021	.3829
36	.7548	.7084	.6667	.6288	.5941	.5621	.5323	.5046	.4786	.4542	.4312	.4094	.3887	.3691
37	.7503	.7026	.6598	.6209	.5853	.5524	.5219	.4935	.4670	.4420	.4185	.3963	.3752	.3554
38	.7458	.6968	.6528	.6128	.5763	.5426	.5114	.4823	.4552	.4297	.4056	.3830	.3617	.3417
39	.7413	.6909	.6457	.6048	.5673	.5328	.5008	.4711	.4433	.4172	.3927	.3698	.3482	.3280
40	.7369	.6851	.6387	.5966	.5582	.5228	.4901	.4597	.4313	.4047	.3798	.3566	.3348	.3143
41	.7324	.6792	.6316	.5885	.5491	.5129	.4794	.4483	.4192	.3922	.3669	.3434	.3213	.3007
42	.7280	.6734	.6246	.5803	.5400	.5029	.4686	.4368	.4072	.3797	.3541	.3303	.3080	.2873
43	.7236	.6676	.6175	.5722	.5308	.4928	.4578	.4253	.3952	.3673	.3413	.3172	.2948	.2740
44	.7193	.6619	.6105	.5640	.5217	.4828	.4469	.4138	.3832	.3549	.3286	.3043	.2818	.2609
45	.7150	.6562	.6035	.5559	.5125	.4727	.4360	.4023	.3712	.3425	.3160	.2915	.2689	.2480
46	.7107	.6505	.5965	.5477	.5033	.4625	.4252	.3909	.3593	.3302	.3035	.2789	.2562	.2353
47	.7065	.6448	.5895	.5395	.4940	.4524	.4143	.3794	.3474	.3180	.2911	.2663	.2437	.2229
48	.7024	.6392	.5825	.5313	.4847	.4422	.4034	.3680	.3355	.3059	.2787	.2540	.2313	.2106
49	.6983	.6336	.5756	.5231	.4754	.4321	.3926	.3566	.3237	.2938	.2666	.2417	.2191	.1986
50	.6943	.6280	.5686	.5149	.4661	.4219	.3817	.3452	.3120	.2818	.2545	.2297	.2072	.1868
51	.6903	.6225	.5616	.5066	.4568	.4117	.3708	.3338	.3003	.2700	.2426	.2178	.1955	.1754
52	.6864	.6170	.5547	.4984	.4475	.4016	.3600	.3225	.2887	.2582	.2308	.2061	.1840	.1641
53	.6825	.6116	.5477	.4902	.4382	.3914	.3492	.3112	.2771	.2465	.2191	.1946	.1727	.1532
54	.6787	.6062	.5408	.4820	.4289	.3812	.3384	.3000	.2657	.2350	.2077	.1834	.1617	.1426
55	.6750	.6008	.5340	.4738	.4196	.3711	.3277	.2889	.2543	.2236	.1964	.1723	.1510	.1322
56	.6714	.5955	.5271	.4656	.4104	.3610	.3170	.2778	.2431	.2124	.1853	.1615	.1405	.1222
57	.6679	.5903	.5204	.4575	.4012	.3510	.3063	.2668	.2320	.2013	.1744	.1509	.1303	.1125
58	.6645	.5852	.5137	.4494	.3920	.3409	.2958	.2559	.2210	.1904	.1637	.1405	.1204	.1031
59	.6611	.5802	.5070	.4414	.3829	.3310	.2852	.2451	.2101	.1796	.1532	.1304	.1108	.0940
60	.6580	.5753	.5005	.4335	.3738	.3211	.2748	.2344	.1993	.1690	.1429	.1206	.1016	.0854
61	.6549	.5705	.4941	.4257	.3649	.3113	.2645	.2238	.1887	.1586	.1329	.1111	.0926	.0771
62	.6520	.5659	.4879	.4180	.3560	.3016	.2543	.2134	.1783	.1484	.1232	.1019	.0841	.0692
63	.6492	.5614	.4817	.4104	.3472	.2920	.2441	.2030	.1680	.1385	.1137	.0930	.0758	.0617
64	.6466	.5572	.4758	.4029	.3386	.2824	.2341	.1928	.1579	.1287	.1045	.0844	.0680	.0546
65	.6442	.5531	.4700	.3956	.3300	.2730	.2242	.1827	.1480	.1192	.0955	.0762	.0606	.0480
66	.6420	.5492	.4645	.3885	.3216	.2637	.2144	.1728	.1383	.1100	.0870	.0684	.0536	.0418
67	.6400	.5456	.4591	.3815	.3133	.2545	.2047	.1631	.1288	.1010	.0787	.0609	.0470	.0360
68	.6382	.5422	.4540	.3747	.3052	.2454	.1951	.1535	.1196	.0923	.0708	.0539	.0408	.0307

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
69	.6366	.5391	.4490	.3681	.2971	.2365	.1857	.1440	.1105	.0839	.0631	.0472	.0350	.0259
70	.6352	.5362	.4444	.3617	.2893	.2276	.1763	.1347	.1016	.0758	.0559	.0409	.0297	.0214
71	.6339	.5335	.4399	.3553	.2813	.2186	.1669	.1253	.0928	.0677	.0489	.0349	.0247	.0173
72	.6330	.5312	.4358	.3494	.2738	.2100	.1579	.1165	.0845	.0603	.0424	.0295	.0203	.0138
73	.6322	.5293	.4321	.3438	.2667	.2018	.1493	.1080	.0766	.0534	.0366	.0247	.0164	.0108
74	.6319	.5281	.4299	.3403	.2620	.1965	.1436	.1025	.0716	.0491	.0330	.0218	.0142	.0091))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	<u>.9162</u>	<u>.9092</u>	<u>.9027</u>	<u>.8966</u>	<u>.8907</u>	<u>.8851</u>	<u>.8798</u>	<u>.8746</u>	<u>.8695</u>	<u>.8646</u>	<u>.8599</u>	<u>.8552</u>	<u>.8507</u>
2	<u>.9122</u>	<u>.9046</u>	<u>.8975</u>	<u>.8908</u>	<u>.8844</u>	<u>.8783</u>	<u>.8724</u>	<u>.8667</u>	<u>.8612</u>	<u>.8559</u>	<u>.8507</u>	<u>.8456</u>	<u>.8407</u>
3	<u>.9085</u>	<u>.9003</u>	<u>.8926</u>	<u>.8854</u>	<u>.8785</u>	<u>.8719</u>	<u>.8655</u>	<u>.8594</u>	<u>.8534</u>	<u>.8477</u>	<u>.8421</u>	<u>.8366</u>	<u>.8313</u>
4	<u>.9048</u>	<u>.8959</u>	<u>.8877</u>	<u>.8799</u>	<u>.8725</u>	<u>.8654</u>	<u>.8585</u>	<u>.8519</u>	<u>.8456</u>	<u>.8394</u>	<u>.8334</u>	<u>.8275</u>	<u>.8218</u>
5	<u>.9009</u>	<u>.8915</u>	<u>.8826</u>	<u>.8742</u>	<u>.8663</u>	<u>.8587</u>	<u>.8514</u>	<u>.8443</u>	<u>.8375</u>	<u>.8308</u>	<u>.8244</u>	<u>.8181</u>	<u>.8120</u>
6	<u>.8970</u>	<u>.8869</u>	<u>.8775</u>	<u>.8685</u>	<u>.8600</u>	<u>.8519</u>	<u>.8441</u>	<u>.8365</u>	<u>.8293</u>	<u>.8222</u>	<u>.8153</u>	<u>.8087</u>	<u>.8022</u>
7	<u>.8931</u>	<u>.8823</u>	<u>.8722</u>	<u>.8627</u>	<u>.8536</u>	<u>.8450</u>	<u>.8367</u>	<u>.8287</u>	<u>.8209</u>	<u>.8134</u>	<u>.8061</u>	<u>.7990</u>	<u>.7921</u>
8	<u>.8891</u>	<u>.8776</u>	<u>.8669</u>	<u>.8568</u>	<u>.8471</u>	<u>.8380</u>	<u>.8291</u>	<u>.8206</u>	<u>.8124</u>	<u>.8045</u>	<u>.7967</u>	<u>.7892</u>	<u>.7819</u>
9	<u>.8850</u>	<u>.8728</u>	<u>.8614</u>	<u>.8507</u>	<u>.8405</u>	<u>.8308</u>	<u>.8215</u>	<u>.8125</u>	<u>.8038</u>	<u>.7954</u>	<u>.7872</u>	<u>.7793</u>	<u>.7716</u>
10	<u>.8808</u>	<u>.8680</u>	<u>.8560</u>	<u>.8446</u>	<u>.8339</u>	<u>.8236</u>	<u>.8137</u>	<u>.8042</u>	<u>.7951</u>	<u>.7862</u>	<u>.7776</u>	<u>.7693</u>	<u>.7612</u>
11	<u>.8767</u>	<u>.8631</u>	<u>.8504</u>	<u>.8385</u>	<u>.8271</u>	<u>.8163</u>	<u>.8059</u>	<u>.7959</u>	<u>.7863</u>	<u>.7770</u>	<u>.7679</u>	<u>.7592</u>	<u>.7506</u>
12	<u>.8724</u>	<u>.8581</u>	<u>.8447</u>	<u>.8322</u>	<u>.8202</u>	<u>.8088</u>	<u>.7979</u>	<u>.7874</u>	<u>.7773</u>	<u>.7675</u>	<u>.7580</u>	<u>.7488</u>	<u>.7399</u>
13	<u>.8681</u>	<u>.8530</u>	<u>.8390</u>	<u>.8258</u>	<u>.8132</u>	<u>.8012</u>	<u>.7898</u>	<u>.7788</u>	<u>.7682</u>	<u>.7579</u>	<u>.7480</u>	<u>.7383</u>	<u>.7290</u>
14	<u>.8637</u>	<u>.8479</u>	<u>.8331</u>	<u>.8193</u>	<u>.8061</u>	<u>.7936</u>	<u>.7816</u>	<u>.7700</u>	<u>.7589</u>	<u>.7482</u>	<u>.7378</u>	<u>.7277</u>	<u>.7180</u>
15	<u>.8592</u>	<u>.8427</u>	<u>.8272</u>	<u>.8127</u>	<u>.7989</u>	<u>.7858</u>	<u>.7733</u>	<u>.7612</u>	<u>.7496</u>	<u>.7384</u>	<u>.7276</u>	<u>.7171</u>	<u>.7069</u>
16	<u>.8547</u>	<u>.8374</u>	<u>.8212</u>	<u>.8060</u>	<u>.7916</u>	<u>.7779</u>	<u>.7648</u>	<u>.7522</u>	<u>.7401</u>	<u>.7284</u>	<u>.7171</u>	<u>.7062</u>	<u>.6956</u>
17	<u>.8501</u>	<u>.8320</u>	<u>.8151</u>	<u>.7992</u>	<u>.7842</u>	<u>.7699</u>	<u>.7562</u>	<u>.7431</u>	<u>.7305</u>	<u>.7183</u>	<u>.7066</u>	<u>.6952</u>	<u>.6842</u>
18	<u>.8455</u>	<u>.8265</u>	<u>.8089</u>	<u>.7923</u>	<u>.7767</u>	<u>.7617</u>	<u>.7475</u>	<u>.7339</u>	<u>.7207</u>	<u>.7081</u>	<u>.6959</u>	<u>.6841</u>	<u>.6727</u>
19	<u>.8408</u>	<u>.8210</u>	<u>.8026</u>	<u>.7853</u>	<u>.7690</u>	<u>.7535</u>	<u>.7387</u>	<u>.7245</u>	<u>.7109</u>	<u>.6977</u>	<u>.6851</u>	<u>.6729</u>	<u>.6610</u>
20	<u>.8360</u>	<u>.8154</u>	<u>.7962</u>	<u>.7783</u>	<u>.7613</u>	<u>.7452</u>	<u>.7298</u>	<u>.7150</u>	<u>.7009</u>	<u>.6873</u>	<u>.6742</u>	<u>.6615</u>	<u>.6493</u>
21	<u>.8311</u>	<u>.8097</u>	<u>.7897</u>	<u>.7711</u>	<u>.7534</u>	<u>.7366</u>	<u>.7207</u>	<u>.7054</u>	<u>.6907</u>	<u>.6766</u>	<u>.6631</u>	<u>.6500</u>	<u>.6374</u>
22	<u>.8262</u>	<u>.8038</u>	<u>.7831</u>	<u>.7637</u>	<u>.7454</u>	<u>.7280</u>	<u>.7114</u>	<u>.6956</u>	<u>.6804</u>	<u>.6658</u>	<u>.6518</u>	<u>.6383</u>	<u>.6253</u>
23	<u>.8212</u>	<u>.7980</u>	<u>.7764</u>	<u>.7563</u>	<u>.7372</u>	<u>.7192</u>	<u>.7020</u>	<u>.6857</u>	<u>.6700</u>	<u>.6549</u>	<u>.6405</u>	<u>.6265</u>	<u>.6131</u>
24	<u>.8161</u>	<u>.7919</u>	<u>.7696</u>	<u>.7487</u>	<u>.7290</u>	<u>.7103</u>	<u>.6925</u>	<u>.6756</u>	<u>.6594</u>	<u>.6438</u>	<u>.6289</u>	<u>.6146</u>	<u>.6007</u>
25	<u>.8109</u>	<u>.7858</u>	<u>.7627</u>	<u>.7410</u>	<u>.7205</u>	<u>.7012</u>	<u>.6829</u>	<u>.6654</u>	<u>.6486</u>	<u>.6326</u>	<u>.6172</u>	<u>.6025</u>	<u>.5882</u>
26	<u>.8056</u>	<u>.7796</u>	<u>.7556</u>	<u>.7331</u>	<u>.7120</u>	<u>.6920</u>	<u>.6730</u>	<u>.6550</u>	<u>.6377</u>	<u>.6212</u>	<u>.6054</u>	<u>.5902</u>	<u>.5756</u>
27	<u>.8002</u>	<u>.7733</u>	<u>.7484</u>	<u>.7252</u>	<u>.7033</u>	<u>.6827</u>	<u>.6631</u>	<u>.6445</u>	<u>.6267</u>	<u>.6097</u>	<u>.5934</u>	<u>.5778</u>	<u>.5628</u>
28	<u>.7948</u>	<u>.7669</u>	<u>.7411</u>	<u>.7171</u>	<u>.6945</u>	<u>.6732</u>	<u>.6530</u>	<u>.6338</u>	<u>.6155</u>	<u>.5980</u>	<u>.5813</u>	<u>.5653</u>	<u>.5498</u>
29	<u>.7893</u>	<u>.7604</u>	<u>.7337</u>	<u>.7089</u>	<u>.6855</u>	<u>.6635</u>	<u>.6427</u>	<u>.6230</u>	<u>.6042</u>	<u>.5862</u>	<u>.5690</u>	<u>.5526</u>	<u>.5367</u>
30	<u>.7836</u>	<u>.7538</u>	<u>.7262</u>	<u>.7005</u>	<u>.6764</u>	<u>.6538</u>	<u>.6323</u>	<u>.6120</u>	<u>.5927</u>	<u>.5742</u>	<u>.5566</u>	<u>.5397</u>	<u>.5235</u>
31	<u>.7779</u>	<u>.7470</u>	<u>.7185</u>	<u>.6920</u>	<u>.6672</u>	<u>.6438</u>	<u>.6217</u>	<u>.6008</u>	<u>.5810</u>	<u>.5620</u>	<u>.5440</u>	<u>.5266</u>	<u>.5101</u>
32	<u>.7721</u>	<u>.7401</u>	<u>.7107</u>	<u>.6833</u>	<u>.6577</u>	<u>.6337</u>	<u>.6110</u>	<u>.5895</u>	<u>.5691</u>	<u>.5497</u>	<u>.5311</u>	<u>.5134</u>	<u>.4964</u>
33	<u>.7662</u>	<u>.7331</u>	<u>.7027</u>	<u>.6745</u>	<u>.6481</u>	<u>.6234</u>	<u>.6001</u>	<u>.5780</u>	<u>.5570</u>	<u>.5371</u>	<u>.5181</u>	<u>.5000</u>	<u>.4826</u>
34	<u>.7601</u>	<u>.7260</u>	<u>.6947</u>	<u>.6656</u>	<u>.6384</u>	<u>.6130</u>	<u>.5890</u>	<u>.5663</u>	<u>.5448</u>	<u>.5244</u>	<u>.5049</u>	<u>.4863</u>	<u>.4686</u>
35	<u>.7540</u>	<u>.7188</u>	<u>.6865</u>	<u>.6565</u>	<u>.6285</u>	<u>.6024</u>	<u>.5777</u>	<u>.5545</u>	<u>.5324</u>	<u>.5115</u>	<u>.4916</u>	<u>.4725</u>	<u>.4543</u>
36	<u>.7478</u>	<u>.7114</u>	<u>.6780</u>	<u>.6471</u>	<u>.6184</u>	<u>.5915</u>	<u>.5662</u>	<u>.5423</u>	<u>.5197</u>	<u>.4982</u>	<u>.4778</u>	<u>.4583</u>	<u>.4397</u>
37	<u>.7413</u>	<u>.7038</u>	<u>.6694</u>	<u>.6376</u>	<u>.6080</u>	<u>.5803</u>	<u>.5543</u>	<u>.5298</u>	<u>.5067</u>	<u>.4847</u>	<u>.4638</u>	<u>.4438</u>	<u>.4246</u>
38	<u>.7349</u>	<u>.6962</u>	<u>.6607</u>	<u>.6279</u>	<u>.5975</u>	<u>.5691</u>	<u>.5424</u>	<u>.5173</u>	<u>.4935</u>	<u>.4710</u>	<u>.4496</u>	<u>.4291</u>	<u>.4095</u>
39	<u>.7283</u>	<u>.6884</u>	<u>.6518</u>	<u>.6181</u>	<u>.5868</u>	<u>.5576</u>	<u>.5303</u>	<u>.5045</u>	<u>.4802</u>	<u>.4571</u>	<u>.4351</u>	<u>.4141</u>	<u>.3941</u>
40	<u>.7217</u>	<u>.6805</u>	<u>.6428</u>	<u>.6082</u>	<u>.5760</u>	<u>.5460</u>	<u>.5179</u>	<u>.4915</u>	<u>.4665</u>	<u>.4428</u>	<u>.4203</u>	<u>.3988</u>	<u>.3784</u>
41	<u>.7150</u>	<u>.6726</u>	<u>.6338</u>	<u>.5981</u>	<u>.5651</u>	<u>.5343</u>	<u>.5055</u>	<u>.4784</u>	<u>.4528</u>	<u>.4285</u>	<u>.4054</u>	<u>.3835</u>	<u>.3627</u>

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
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	.5217	.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

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table

Hazard Group 8

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0404	.0830	.1275	.1734	.2674	.3631	.4599	.5576
2	.0000	.0392	.0810	.1250	.1705	.2636	.3585	.4545	.5515
3	.0000	.0379	.0791	.1226	.1675	.2597	.3538	.4491	.5454
4	.0000	.0367	.0772	.1202	.1646	.2558	.3491	.4437	.5393
5	.0000	.0355	.0753	.1178	.1617	.2519	.3443	.4382	.5331
6	.0000	.0343	.0735	.1154	.1587	.2480	.3396	.4327	.5269
7	.0000	.0332	.0717	.1130	.1558	.2441	.3348	.4271	.5206
8	.0000	.0321	.0699	.1106	.1528	.2402	.3300	.4216	.5143

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
9	.0000	.0310	.0681	.1082	.1499	.2363	.3252	.4160	.5080
10	.0000	.0299	.0664	.1059	.1470	.2323	.3204	.4104	.5017
11	.0000	.0289	.0647	.1035	.1441	.2284	.3156	.4047	.4953
12	.0000	.0279	.0630	.1012	.1411	.2244	.3107	.3991	.4889
13	.0000	.0269	.0613	.0988	.1382	.2205	.3059	.3934	.4825
14	.0000	.0259	.0596	.0965	.1353	.2165	.3010	.3876	.4760
15	.0000	.0250	.0579	.0941	.1323	.2125	.2960	.3819	.4694
16	.0000	.0240	.0562	.0918	.1294	.2085	.2911	.3761	.4629
17	.0000	.0231	.0546	.0895	.1265	.2045	.2861	.3702	.4562
18	.0000	.0222	.0529	.0871	.1235	.2004	.2811	.3643	.4496
19	.0000	.0214	.0513	.0848	.1206	.1964	.2761	.3584	.4428
20	.0000	.0205	.0496	.0825	.1176	.1923	.2710	.3525	.4361
21	.0000	.0196	.0480	.0802	.1147	.1882	.2659	.3465	.4292
22	.0000	.0188	.0464	.0778	.1117	.1841	.2607	.3404	.4223
23	.0000	.0180	.0448	.0755	.1087	.1799	.2556	.3343	.4154
24	.0000	.0171	.0432	.0732	.1057	.1758	.2503	.3281	.4084
25	.0000	.0163	.0416	.0709	.1028	.1716	.2451	.3219	.4013
26	.0000	.0155	.0400	.0686	.0998	.1674	.2398	.3156	.3941
27	.0000	.0148	.0384	.0663	.0968	.1631	.2344	.3093	.3869
28	.0000	.0140	.0369	.0640	.0938	.1588	.2290	.3029	.3796
29	.0000	.0133	.0353	.0617	.0908	.1546	.2236	.2965	.3723
30	.0000	.0125	.0338	.0594	.0878	.1502	.2181	.2900	.3649
31	.0000	.0118	.0323	.0571	.0847	.1459	.2126	.2834	.3574
32	.0000	.0111	.0308	.0548	.0817	.1415	.2071	.2768	.3499
33	.0000	.0104	.0293	.0525	.0787	.1372	.2015	.2701	.3422
34	.0000	.0098	.0278	.0503	.0757	.1327	.1958	.2634	.3345
35	.0000	.0091	.0264	.0480	.0727	.1283	.1901	.2566	.3267
36	.0000	.0085	.0249	.0458	.0696	.1238	.1844	.2497	.3188
37	.0000	.0079	.0235	.0435	.0666	.1193	.1786	.2428	.3109
38	.0000	.0073	.0221	.0413	.0636	.1148	.1728	.2358	.3028
39	.0000	.0067	.0207	.0391	.0606	.1103	.1669	.2287	.2948
40	.0000	.0062	.0194	.0370	.0576	.1059	.1611	.2217	.2866
41	.0000	.0056	.0181	.0348	.0547	.1014	.1552	.2146	.2785
42	.0000	.0052	.0169	.0328	.0518	.0970	.1494	.2076	.2703
43	.0000	.0047	.0156	.0307	.0490	.0926	.1436	.2005	.2622
44	.0000	.0042	.0145	.0288	.0462	.0883	.1379	.1935	.2540
45	.0000	.0038	.0133	.0269	.0435	.0840	.1322	.1865	.2459
46	.0000	.0034	.0123	.0250	.0408	.0797	.1265	.1795	.2377
47	.0000	.0031	.0112	.0232	.0382	.0755	.1208	.1725	.2295
48	.0000	.0027	.0102	.0214	.0356	.0714	.1152	.1655	.2213
49	.0000	.0024	.0093	.0197	.0331	.0673	.1096	.1586	.2131
50	.0000	.0021	.0084	.0181	.0307	.0633	.1040	.1516	.2049

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
51	.0000	.0019	.0075	.0165	.0283	.0593	.0985	.1446	.1966
52	.0000	.0016	.0067	.0150	.0260	.0554	.0930	.1377	.1884
53	.0000	.0014	.0060	.0135	.0238	.0515	.0876	.1307	.1802
54	.0000	.0012	.0053	.0121	.0217	.0477	.0822	.1238	.1720
55	.0000	.0010	.0046	.0108	.0196	.0440	.0768	.1170	.1638
56	.0000	.0008	.0040	.0096	.0176	.0404	.0715	.1101	.1556
57	.0000	.0007	.0034	.0084	.0157	.0369	.0663	.1034	.1475
58	.0000	.0006	.0029	.0073	.0139	.0335	.0612	.0967	.1394
59	.0000	.0005	.0024	.0063	.0122	.0301	.0562	.0900	.1314
60	.0000	.0004	.0020	.0054	.0106	.0270	.0513	.0835	.1235
61	.0000	.0003	.0016	.0045	.0091	.0239	.0465	.0771	.1157
62	.0000	.0002	.0013	.0037	.0077	.0210	.0419	.0709	.1080
63	.0000	.0002	.0010	.0030	.0064	.0182	.0374	.0647	.1004
64	.0000	.0001	.0008	.0024	.0053	.0156	.0332	.0588	.0929
65	.0000	.0001	.0006	.0019	.0043	.0132	.0291	.0530	.0856
66	.0000	.0001	.0004	.0014	.0033	.0110	.0252	.0475	.0785
67	.0000	.0000	.0003	.0010	.0026	.0090	.0216	.0421	.0715
68	.0000	.0000	.0002	.0007	.0019	.0072	.0182	.0370	.0647
69	.0000	.0000	.0001	.0005	.0013	.0056	.0151	.0320	.0581
70	.0000	.0000	.0001	.0003	.0009	.0042	.0122	.0274	.0517
71	.0000	.0000	.0000	.0002	.0005	.0029	.0095	.0229	.0453
72	.0000	.0000	.0000	.0001	.0003	.0020	.0072	.0188	.0394
73	.0000	.0000	.0000	.0000	.0001	.0012	.0053	.0151	.0338
74	.0000	.0000	.0000	.0000	.0001	.0009	.0041	.0129	.0303))

<u>Minimum Loss Ratio</u>									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	<u>.0000</u>	<u>.0469</u>	<u>.0949</u>	<u>.1438</u>	<u>.1935</u>	<u>.2938</u>	<u>.3952</u>	<u>.4972</u>	<u>.5997</u>
2	<u>.0000</u>	<u>.0460</u>	<u>.0933</u>	<u>.1418</u>	<u>.1910</u>	<u>.2906</u>	<u>.3912</u>	<u>.4926</u>	<u>.5945</u>
3	<u>.0000</u>	<u>.0451</u>	<u>.0918</u>	<u>.1399</u>	<u>.1886</u>	<u>.2875</u>	<u>.3875</u>	<u>.4883</u>	<u>.5896</u>
4	<u>.0000</u>	<u>.0442</u>	<u>.0903</u>	<u>.1380</u>	<u>.1863</u>	<u>.2844</u>	<u>.3838</u>	<u>.4839</u>	<u>.5847</u>
5	<u>.0000</u>	<u>.0433</u>	<u>.0888</u>	<u>.1360</u>	<u>.1839</u>	<u>.2813</u>	<u>.3799</u>	<u>.4795</u>	<u>.5796</u>
6	<u>.0000</u>	<u>.0423</u>	<u>.0874</u>	<u>.1340</u>	<u>.1815</u>	<u>.2781</u>	<u>.3760</u>	<u>.4749</u>	<u>.5745</u>
7	<u>.0000</u>	<u>.0413</u>	<u>.0859</u>	<u>.1320</u>	<u>.1790</u>	<u>.2748</u>	<u>.3721</u>	<u>.4703</u>	<u>.5692</u>
8	<u>.0000</u>	<u>.0404</u>	<u>.0843</u>	<u>.1300</u>	<u>.1766</u>	<u>.2716</u>	<u>.3681</u>	<u>.4656</u>	<u>.5639</u>
9	<u>.0000</u>	<u>.0394</u>	<u>.0828</u>	<u>.1279</u>	<u>.1741</u>	<u>.2682</u>	<u>.3640</u>	<u>.4608</u>	<u>.5584</u>
10	<u>.0000</u>	<u>.0385</u>	<u>.0813</u>	<u>.1259</u>	<u>.1716</u>	<u>.2649</u>	<u>.3598</u>	<u>.4560</u>	<u>.5530</u>
11	<u>.0000</u>	<u>.0375</u>	<u>.0797</u>	<u>.1238</u>	<u>.1690</u>	<u>.2615</u>	<u>.3557</u>	<u>.4511</u>	<u>.5474</u>
12	<u>.0000</u>	<u>.0366</u>	<u>.0782</u>	<u>.1217</u>	<u>.1664</u>	<u>.2580</u>	<u>.3514</u>	<u>.4461</u>	<u>.5417</u>
13	<u>.0000</u>	<u>.0357</u>	<u>.0766</u>	<u>.1196</u>	<u>.1638</u>	<u>.2545</u>	<u>.3471</u>	<u>.4410</u>	<u>.5360</u>
14	<u>.0000</u>	<u>.0348</u>	<u>.0750</u>	<u>.1175</u>	<u>.1612</u>	<u>.2509</u>	<u>.3427</u>	<u>.4359</u>	<u>.5301</u>
15	<u>.0000</u>	<u>.0338</u>	<u>.0735</u>	<u>.1153</u>	<u>.1585</u>	<u>.2473</u>	<u>.3382</u>	<u>.4307</u>	<u>.5242</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
16	<u>.0000</u>	<u>.0329</u>	<u>.0719</u>	<u>.1132</u>	<u>.1558</u>	<u>.2437</u>	<u>.3337</u>	<u>.4254</u>	<u>.5182</u>
17	<u>.0000</u>	<u>.0320</u>	<u>.0703</u>	<u>.1110</u>	<u>.1531</u>	<u>.2399</u>	<u>.3291</u>	<u>.4200</u>	<u>.5121</u>
18	<u>.0000</u>	<u>.0310</u>	<u>.0687</u>	<u>.1088</u>	<u>.1503</u>	<u>.2362</u>	<u>.3245</u>	<u>.4145</u>	<u>.5059</u>
19	<u>.0000</u>	<u>.0301</u>	<u>.0670</u>	<u>.1065</u>	<u>.1475</u>	<u>.2324</u>	<u>.3198</u>	<u>.4090</u>	<u>.4996</u>
20	<u>.0000</u>	<u>.0292</u>	<u>.0654</u>	<u>.1043</u>	<u>.1447</u>	<u>.2285</u>	<u>.3150</u>	<u>.4034</u>	<u>.4932</u>
21	<u>.0000</u>	<u>.0283</u>	<u>.0638</u>	<u>.1020</u>	<u>.1418</u>	<u>.2246</u>	<u>.3101</u>	<u>.3977</u>	<u>.4867</u>
22	<u>.0000</u>	<u>.0273</u>	<u>.0621</u>	<u>.0997</u>	<u>.1389</u>	<u>.2206</u>	<u>.3052</u>	<u>.3918</u>	<u>.4801</u>
23	<u>.0000</u>	<u>.0264</u>	<u>.0604</u>	<u>.0974</u>	<u>.1360</u>	<u>.2165</u>	<u>.3002</u>	<u>.3860</u>	<u>.4734</u>
24	<u>.0000</u>	<u>.0255</u>	<u>.0588</u>	<u>.0950</u>	<u>.1330</u>	<u>.2124</u>	<u>.2951</u>	<u>.3799</u>	<u>.4666</u>
25	<u>.0000</u>	<u>.0245</u>	<u>.0571</u>	<u>.0926</u>	<u>.1300</u>	<u>.2083</u>	<u>.2899</u>	<u>.3738</u>	<u>.4597</u>
26	<u>.0000</u>	<u>.0236</u>	<u>.0554</u>	<u>.0902</u>	<u>.1269</u>	<u>.2040</u>	<u>.2846</u>	<u>.3676</u>	<u>.4526</u>
27	<u>.0000</u>	<u>.0227</u>	<u>.0536</u>	<u>.0877</u>	<u>.1238</u>	<u>.1997</u>	<u>.2792</u>	<u>.3613</u>	<u>.4454</u>
28	<u>.0000</u>	<u>.0218</u>	<u>.0519</u>	<u>.0853</u>	<u>.1206</u>	<u>.1953</u>	<u>.2738</u>	<u>.3549</u>	<u>.4381</u>
29	<u>.0000</u>	<u>.0208</u>	<u>.0501</u>	<u>.0828</u>	<u>.1174</u>	<u>.1909</u>	<u>.2683</u>	<u>.3484</u>	<u>.4307</u>
30	<u>.0000</u>	<u>.0199</u>	<u>.0484</u>	<u>.0802</u>	<u>.1142</u>	<u>.1864</u>	<u>.2626</u>	<u>.3418</u>	<u>.4232</u>
31	<u>.0000</u>	<u>.0190</u>	<u>.0466</u>	<u>.0777</u>	<u>.1109</u>	<u>.1818</u>	<u>.2569</u>	<u>.3350</u>	<u>.4155</u>
32	<u>.0000</u>	<u>.0181</u>	<u>.0448</u>	<u>.0751</u>	<u>.1076</u>	<u>.1772</u>	<u>.2511</u>	<u>.3281</u>	<u>.4077</u>
33	<u>.0000</u>	<u>.0172</u>	<u>.0430</u>	<u>.0725</u>	<u>.1043</u>	<u>.1725</u>	<u>.2452</u>	<u>.3211</u>	<u>.3997</u>
34	<u>.0000</u>	<u>.0163</u>	<u>.0413</u>	<u>.0699</u>	<u>.1009</u>	<u>.1677</u>	<u>.2391</u>	<u>.3140</u>	<u>.3917</u>
35	<u>.0000</u>	<u>.0154</u>	<u>.0394</u>	<u>.0672</u>	<u>.0974</u>	<u>.1628</u>	<u>.2330</u>	<u>.3068</u>	<u>.3835</u>
36	<u>.0000</u>	<u>.0145</u>	<u>.0376</u>	<u>.0645</u>	<u>.0939</u>	<u>.1579</u>	<u>.2268</u>	<u>.2994</u>	<u>.3750</u>
37	<u>.0000</u>	<u>.0136</u>	<u>.0358</u>	<u>.0618</u>	<u>.0903</u>	<u>.1528</u>	<u>.2203</u>	<u>.2918</u>	<u>.3664</u>
38	<u>.0000</u>	<u>.0127</u>	<u>.0339</u>	<u>.0591</u>	<u>.0868</u>	<u>.1477</u>	<u>.2139</u>	<u>.2842</u>	<u>.3577</u>
39	<u>.0000</u>	<u>.0119</u>	<u>.0321</u>	<u>.0563</u>	<u>.0832</u>	<u>.1425</u>	<u>.2073</u>	<u>.2764</u>	<u>.3488</u>
40	<u>.0000</u>	<u>.0110</u>	<u>.0303</u>	<u>.0536</u>	<u>.0795</u>	<u>.1372</u>	<u>.2007</u>	<u>.2685</u>	<u>.3398</u>
41	<u>.0000</u>	<u>.0102</u>	<u>.0285</u>	<u>.0508</u>	<u>.0759</u>	<u>.1320</u>	<u>.1940</u>	<u>.2606</u>	<u>.3308</u>
42	<u>.0000</u>	<u>.0094</u>	<u>.0267</u>	<u>.0481</u>	<u>.0723</u>	<u>.1267</u>	<u>.1873</u>	<u>.2526</u>	<u>.3217</u>
43	<u>.0000</u>	<u>.0086</u>	<u>.0250</u>	<u>.0454</u>	<u>.0687</u>	<u>.1214</u>	<u>.1805</u>	<u>.2445</u>	<u>.3125</u>
44	<u>.0000</u>	<u>.0079</u>	<u>.0233</u>	<u>.0427</u>	<u>.0650</u>	<u>.1161</u>	<u>.1737</u>	<u>.2363</u>	<u>.3031</u>
45	<u>.0000</u>	<u>.0071</u>	<u>.0216</u>	<u>.0400</u>	<u>.0614</u>	<u>.1107</u>	<u>.1668</u>	<u>.2281</u>	<u>.2937</u>
46	<u>.0000</u>	<u>.0064</u>	<u>.0199</u>	<u>.0374</u>	<u>.0578</u>	<u>.1054</u>	<u>.1599</u>	<u>.2198</u>	<u>.2842</u>
47	<u>.0000</u>	<u>.0058</u>	<u>.0183</u>	<u>.0348</u>	<u>.0543</u>	<u>.1001</u>	<u>.1530</u>	<u>.2115</u>	<u>.2746</u>
48	<u>.0000</u>	<u>.0051</u>	<u>.0167</u>	<u>.0322</u>	<u>.0508</u>	<u>.0947</u>	<u>.1460</u>	<u>.2031</u>	<u>.2649</u>
49	<u>.0000</u>	<u>.0046</u>	<u>.0153</u>	<u>.0299</u>	<u>.0475</u>	<u>.0897</u>	<u>.1394</u>	<u>.1950</u>	<u>.2556</u>
50	<u>.0000</u>	<u>.0041</u>	<u>.0139</u>	<u>.0276</u>	<u>.0443</u>	<u>.0847</u>	<u>.1327</u>	<u>.1869</u>	<u>.2462</u>
51	<u>.0000</u>	<u>.0036</u>	<u>.0126</u>	<u>.0254</u>	<u>.0411</u>	<u>.0797</u>	<u>.1261</u>	<u>.1788</u>	<u>.2366</u>
52	<u>.0000</u>	<u>.0032</u>	<u>.0114</u>	<u>.0232</u>	<u>.0380</u>	<u>.0747</u>	<u>.1194</u>	<u>.1705</u>	<u>.2269</u>
53	<u>.0000</u>	<u>.0027</u>	<u>.0101</u>	<u>.0210</u>	<u>.0349</u>	<u>.0698</u>	<u>.1127</u>	<u>.1621</u>	<u>.2170</u>
54	<u>.0000</u>	<u>.0023</u>	<u>.0090</u>	<u>.0190</u>	<u>.0318</u>	<u>.0648</u>	<u>.1059</u>	<u>.1537</u>	<u>.2070</u>
55	<u>.0000</u>	<u>.0020</u>	<u>.0079</u>	<u>.0170</u>	<u>.0289</u>	<u>.0599</u>	<u>.0991</u>	<u>.1451</u>	<u>.1969</u>
56	<u>.0000</u>	<u>.0017</u>	<u>.0068</u>	<u>.0150</u>	<u>.0259</u>	<u>.0550</u>	<u>.0923</u>	<u>.1365</u>	<u>.1867</u>
57	<u>.0000</u>	<u>.0014</u>	<u>.0058</u>	<u>.0131</u>	<u>.0231</u>	<u>.0502</u>	<u>.0854</u>	<u>.1278</u>	<u>.1764</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
58	<u>.0000</u>	<u>.0011</u>	<u>.0049</u>	<u>.0114</u>	<u>.0204</u>	<u>.0454</u>	<u>.0786</u>	<u>.1190</u>	<u>.1660</u>
59	<u>.0000</u>	<u>.0009</u>	<u>.0041</u>	<u>.0097</u>	<u>.0178</u>	<u>.0407</u>	<u>.0717</u>	<u>.1102</u>	<u>.1556</u>
60	<u>.0000</u>	<u>.0007</u>	<u>.0033</u>	<u>.0081</u>	<u>.0153</u>	<u>.0360</u>	<u>.0649</u>	<u>.1014</u>	<u>.1451</u>
61	<u>.0000</u>	<u>.0005</u>	<u>.0026</u>	<u>.0067</u>	<u>.0129</u>	<u>.0315</u>	<u>.0582</u>	<u>.0927</u>	<u>.1347</u>
62	<u>.0000</u>	<u>.0003</u>	<u>.0020</u>	<u>.0054</u>	<u>.0107</u>	<u>.0272</u>	<u>.0516</u>	<u>.0840</u>	<u>.1243</u>
63	<u>.0000</u>	<u>.0002</u>	<u>.0015</u>	<u>.0042</u>	<u>.0086</u>	<u>.0230</u>	<u>.0451</u>	<u>.0754</u>	<u>.1139</u>
64	<u>.0000</u>	<u>.0002</u>	<u>.0011</u>	<u>.0032</u>	<u>.0068</u>	<u>.0190</u>	<u>.0388</u>	<u>.0669</u>	<u>.1035</u>
65	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0023</u>	<u>.0051</u>	<u>.0153</u>	<u>.0328</u>	<u>.0585</u>	<u>.0932</u>
66	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0015</u>	<u>.0037</u>	<u>.0119</u>	<u>.0270</u>	<u>.0504</u>	<u>.0828</u>
67	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0010</u>	<u>.0025</u>	<u>.0088</u>	<u>.0216</u>	<u>.0424</u>	<u>.0725</u>
68	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0015</u>	<u>.0062</u>	<u>.0165</u>	<u>.0346</u>	<u>.0622</u>
69	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0008</u>	<u>.0039</u>	<u>.0118</u>	<u>.0270</u>	<u>.0518</u>
70	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0022</u>	<u>.0077</u>	<u>.0197</u>	<u>.0411</u>
71	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0038</u>	<u>.0132</u>
72	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0006</u>	<u>.0043</u>
73	<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>.0003</u>
74	<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>.0000</u>

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table

Hazard Group 8

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio															
Size	Single Loss Limit[#]	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7364	.6844	.6378	.5956	.5570	.5249	.5003	.4803	.4637	.4497	.4378	.4276	.4192	.3859
41	\$120	.7319	.6786	.6308	.5874	.5486	.5184	.4945	.4749	.4585	.4447	.4329	.4232	.4157	.3859
42	\$120	.7275	.6728	.6237	.5792	.5416	.5125	.4890	.4697	.4534	.4397	.4283	.4195	.4126	.3859
43	\$120	.7231	.6670	.6166	.5714	.5354	.5069	.4837	.4644	.4483	.4349	.4244	.4162	.4098	.3859
44	\$120	.7188	.6612	.6096	.5647	.5296	.5014	.4784	.4592	.4433	.4307	.4209	.4132	.4072	.3859
45	\$120	.7145	.6555	.6026	.5586	.5241	.4961	.4731	.4540	.4387	.4269	.4177	.4104	.4047	.3859
46	\$120	.7103	.6498	.5961	.5531	.5187	.4908	.4679	.4491	.4347	.4234	.4147	.4077	.4024	.3859
47	\$120	.7061	.6441	.5904	.5477	.5135	.4856	.4626	.4447	.4309	.4201	.4117	.4053	.4004	.3859
48	\$120	.7019	.6385	.5850	.5426	.5083	.4802	.4578	.4406	.4273	.4170	.4090	.4031	.3986	.3859
49	\$120	.6979	.6332	.5800	.5375	.5031	.4751	.4534	.4367	.4239	.4140	.4066	.4011	.3970	.3859
50	\$120	.6938	.6283	.5752	.5325	.4978	.4703	.4492	.4330	.4206	.4113	.4044	.3993	.3955	.3859
-	\$250	.6941	.6278	.5683	.5144	.4656	.4223	.3860	.3554	.3295	.3075	.2887	.2726	.2590	.2476
51	\$120	.6899	.6238	.5705	.5275	.4927	.4658	.4452	.4294	.4175	.4088	.4023	.3976	.3942	.3859
-	\$250	.6901	.6223	.5613	.5062	.4565	.4139	.3780	.3478	.3223	.3005	.2820	.2663	.2533	.2426
52	\$120	.6860	.6196	.5659	.5224	.4879	.4614	.4412	.4260	.4147	.4064	.4004	.3961	.3930	.3859
-	\$250	.6862	.6168	.5543	.4979	.4480	.4059	.3704	.3405	.3151	.2935	.2754	.2604	.2481	.2380
53	\$120	.6823	.6155	.5613	.5175	.4833	.4572	.4374	.4228	.4120	.4042	.3987	.3947	.3920	.3859
-	\$250	.6824	.6113	.5474	.4898	.4402	.3983	.3630	.3332	.3079	.2867	.2692	.2549	.2432	.2337
54	\$120	.6789	.6116	.5567	.5128	.4789	.4531	.4338	.4197	.4095	.4022	.3971	.3935	.3910	.3859
-	\$250	.6786	.6059	.5405	.4823	.4327	.3909	.3557	.3259	.3009	.2803	.2634	.2498	.2386	.2297
55	\$120	.6757	.6077	.5521	.5083	.4746	.4491	.4304	.4169	.4072	.4004	.3957	.3924	.3902	.3859

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
-	\$250	.6749	.6006	.5337	.4752	.4255	.3837	.3484	.3187	.2942	.2742	.2580	.2449	.2343	.2259
56	\$120	.6728	.6039	.5477	.5038	.4703	.4454	.4272	.4142	.4050	.3987	.3944	.3915	.3895	.3859
-	\$250	.6713	.5953	.5272	.4684	.4185	.3765	.3411	.3118	.2878	.2684	.2527	.2402	.2302	.2224
57	\$120	.6700	.6000	.5435	.4995	.4662	.4417	.4241	.4116	.4030	.3972	.3932	.3906	.3889	.3859
-	\$250	.6678	.5901	.5211	.4618	.4116	.3693	.3340	.3051	.2817	.2628	.2478	.2358	.2265	.2192
58	\$120	.6672	.5963	.5394	.4953	.4623	.4382	.4211	.4093	.4012	.3958	.3922	.3899	.3884	.3859
-	\$250	.6643	.5851	.5153	.4555	.4048	.3622	.3272	.2987	.2758	.2575	.2430	.2318	.2230	.2162
-	\$500	.6644	.5851	.5135	.4492	.3917	.3408	.2963	.2580	.2251	.1969	.1730	.1527	.1356	.1212
59	\$120	.6646	.5928	.5353	.4912	.4584	.4348	.4183	.4071	.3995	.3945	.3913	.3892	.3880	.3859
-	\$250	.6610	.5803	.5097	.4492	.3980	.3554	.3206	.2925	.2701	.2524	.2386	.2279	.2198	.2136
-	\$500	.6611	.5801	.5069	.4412	.3826	.3312	.2867	.2484	.2157	.1879	.1644	.1447	.1282	.1146
60	\$120	.6621	.5893	.5314	.4872	.4547	.4316	.4157	.4050	.3979	.3934	.3905	.3887	.3876	.3859
-	\$250	.6578	.5759	.5043	.4430	.3913	.3487	.3141	.2864	.2646	.2476	.2344	.2244	.2168	.2111
-	\$500	.6579	.5752	.5004	.4333	.3738	.3220	.2773	.2391	.2066	.1792	.1562	.1371	.1213	.1084
61	\$120	.6596	.5860	.5275	.4833	.4511	.4285	.4132	.4031	.3965	.3924	.3898	.3882	.3873	.3859
-	\$250	.6548	.5717	.4990	.4368	.3848	.3422	.3078	.2806	.2593	.2430	.2305	.2211	.2141	.2089
-	\$500	.6548	.5704	.4940	.4255	.3653	.3130	.2681	.2299	.1976	.1706	.1482	.1298	.1147	.1025
62	\$120	.6573	.5827	.5238	.4795	.4476	.4256	.4109	.4013	.3952	.3914	.3892	.3878	.3870	.3859
-	\$250	.6520	.5677	.4939	.4309	.3785	.3358	.3017	.2750	.2543	.2386	.2268	.2181	.2116	.2070
-	\$500	.6519	.5658	.4877	.4181	.3570	.3042	.2591	.2209	.1889	.1624	.1406	.1229	.1086	.0970
63	\$120	.6551	.5796	.5201	.4758	.4443	.4228	.4087	.3997	.3940	.3906	.3886	.3874	.3868	.3859
-	\$250	.6495	.5638	.4889	.4251	.3723	.3296	.2958	.2696	.2496	.2345	.2234	.2153	.2094	.2052
-	\$500	.6492	.5614	.4817	.4108	.3489	.2955	.2501	.2120	.1804	.1545	.1333	.1163	.1027	.0919
64	\$120	.6530	.5765	.5166	.4722	.4411	.4202	.4066	.3982	.3930	.3899	.3882	.3871	.3866	.3859
-	\$250	.6471	.5602	.4840	.4195	.3663	.3236	.2901	.2644	.2450	.2307	.2202	.2127	.2074	.2037
-	\$500	.6466	.5571	.4759	.4038	.3410	.2870	.2414	.2034	.1722	.1468	.1264	.1101	.0973	.0872
-	\$1,000	.6466	.5572	.4758	.4029	.3385	.2824	.2340	.1928	.1581	.1291	.1050	.0853	.0691	.0561
65	\$120	.6510	.5736	.5131	.4688	.4380	.4177	.4047	.3968	.3921	.3893	.3878	.3869	.3864	.3859
-	\$250	.6450	.5567	.4793	.4139	.3604	.3177	.2845	.2594	.2407	.2271	.2173	.2104	.2056	.2023
-	\$500	.6442	.5531	.4704	.3970	.3332	.2786	.2328	.1950	.1642	.1394	.1197	.1042	.0922	.0829
-	\$1,000	.6442	.5531	.4700	.3956	.3300	.2730	.2242	.1829	.1484	.1198	.0964	.0773	.0620	.0498
66	\$120	.6492	.5708	.5098	.4655	.4351	.4153	.4030	.3955	.3912	.3888	.3874	.3867	.3863	.3859
-	\$250	.6430	.5533	.4748	.4086	.3546	.3120	.2792	.2547	.2367	.2238	.2147	.2084	.2040	.2011
-	\$500	.6420	.5493	.4651	.3904	.3255	.2704	.2245	.1868	.1565	.1323	.1134	.0987	.0875	.0790
-	\$1,000	.6420	.5492	.4644	.3884	.3216	.2637	.2145	.1731	.1389	.1108	.0881	.0698	.0553	.0439
67	\$120	.6474	.5681	.5066	.4622	.4323	.4131	.4013	.3944	.3905	.3883	.3872	.3865	.3862	.3859
-	\$250	.6412	.5502	.4705	.4034	.3490	.3064	.2740	.2501	.2329	.2207	.2122	.2065	.2027	.2001
-	\$500	.6400	.5458	.4601	.3839	.3181	.2624	.2163	.1789	.1490	.1256	.1074	.0936	.0832	.0754
-	\$1,000	.6400	.5456	.4591	.3815	.3133	.2546	.2049	.1636	.1296	.1021	.0801	.0627	.0491	.0386
68	\$120	.6458	.5655	.5034	.4591	.4296	.4110	.3998	.3934	.3898	.3879	.3869	.3864	.3861	.3859
-	\$250	.6395	.5473	.4663	.3983	.3435	.3010	.2691	.2458	.2293	.2178	.2101	.2049	.2015	.1993
-	\$500	.6382	.5426	.4552	.3777	.3108	.2545	.2083	.1711	.1418	.1191	.1018	.0889	.0792	.0722
-	\$1,000	.6382	.5422	.4539	.3747	.3053	.2457	.1955	.1542	.1206	.0937	.0725	.0560	.0433	.0337
69	\$120	.6443	.5630	.5004	.4562	.4270	.4090	.3984	.3925	.3893	.3876	.3867	.3863	.3861	.3859
-	\$250	.6380	.5445	.4623	.3934	.3382	.2958	.2643	.2417	.2260	.2152	.2081	.2034	.2004	.1986
-	\$500	.6366	.5396	.4506	.3717	.3037	.2468	.2004	.1636	.1349	.1130	.0966	.0845	.0757	.0694
-	\$1,000	.6365	.5391	.4490	.3681	.2973	.2368	.1863	.1449	.1118	.0856	.0653	.0497	.0380	.0292

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
70	\$120	.6428	.5606	.4975	.4533	.4246	.4072	.3972	.3917	.3888	.3873	.3866	.3862	.3860	.3859
-	\$250	.6367	.5419	.4584	.3887	.3331	.2908	.2598	.2379	.2229	.2128	.2063	.2021	.1996	.1980
-	\$500	.6353	.5368	.4463	.3658	.2967	.2392	.1928	.1563	.1282	.1072	.0917	.0804	.0725	.0669
-	\$1,000	.6352	.5362	.4444	.3618	.2895	.2281	.1772	.1359	.1033	.0779	.0585	.0439	.0332	.0253
71	\$120	.6415	.5583	.4947	.4505	.4223	.4054	.3960	.3909	.3883	.3870	.3864	.3861	.3860	.3859
-	\$250	.6355	.5395	.4547	.3839	.3280	.2858	.2553	.2342	.2199	.2106	.2047	.2010	.1988	.1974
-	\$500	.6341	.5343	.4421	.3601	.2898	.2317	.1852	.1490	.1217	.1016	.0870	.0767	.0695	.0646
-	\$1,000	.6339	.5335	.4399	.3555	.2817	.2193	.1680	.1269	.0948	.0703	.0520	.0385	.0287	.0217
72	\$120	.6403	.5561	.4920	.4479	.4202	.4039	.3950	.3903	.3880	.3869	.3863	.3861	.3860	.3859
-	\$250	.6346	.5373	.4513	.3796	.3232	.2812	.2513	.2308	.2173	.2087	.2034	.2001	.1982	.1971
-	\$500	.6332	.5321	.4384	.3548	.2833	.2246	.1780	.1424	.1158	.0965	.0829	.0735	.0671	.0628
-	\$1,000	.6330	.5313	.4359	.3497	.2744	.2110	.1594	.1185	.0871	.0635	.0461	.0337	.0249	.0188
73	\$120	.6393	.5542	.4896	.4456	.4182	.4025	.3941	.3898	.3877	.3867	.3862	.3861	.3860	.3859
-	\$250	.6337	.5354	.4481	.3755	.3188	.2770	.2476	.2278	.2151	.2071	.2022	.1993	.1977	.1967
-	\$500	.6325	.5303	.4350	.3499	.2773	.2179	.1714	.1362	.1104	.0920	.0793	.0707	.0650	.0613
-	\$1,000	.6323	.5293	.4323	.3443	.2675	.2032	.1512	.1106	.0799	.0572	.0410	.0295	.0216	.0163
74	\$120	.6386	.5530	.4881	.4441	.4171	.4017	.3936	.3895	.3875	.3866	.3862	.3860	.3860	.3859
-	\$250	.6333	.5342	.4462	.3730	.3161	.2743	.2453	.2260	.2137	.2061	.2016	.1989	.1974	.1966
-	\$500	.6321	.5292	.4329	.3468	.2734	.2137	.1672	.1323	.1070	.0893	.0772	.0691	.0638	.0605
-	\$1,000	.6319	.5282	.4301	.3409	.2631	.1982	.1460	.1056	.0754	.0534	.0378	.0271	.0198	.0149))

Maximum Loss Ratio															
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
36	\$120	.7814	.7434	.7085	.6763	.6462	.6181	.5916	.5667	.5431	.5207	.4997	.4904	.4824	
37	\$120	.7747	.7355	.6995	.6663	.6353	.6064	.5793	.5537	.5295	.5065	.4943	.4853	.4775	
38	\$120	.7680	.7275	.6904	.6562	.6244	.5947	.5668	.5406	.5158	.4991	.4890	.4803	.4727	
39	\$120	.7611	.7194	.6812	.6460	.6133	.5828	.5542	.5272	.5052	.4937	.4839	.4753	.4678	
40	\$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	
41	\$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	
42	\$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	
43	\$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	
44	\$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	
45	\$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	
46	\$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	
47	\$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	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
48	\$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
49	\$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
50	\$120	.6832	.6259	.5739	.5334	.5083	.4886	.4740	.4629	.4544	.4480	.4433	.4399	.4374
	\$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
	\$275	.6607	.6032	.5509	.5030	.4591	.4186	.3813	.3509	.3281	.3087	.2920	.2775	.2650
52	\$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
	\$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
53	\$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
	\$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
54	\$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
	\$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
55	\$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
	\$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
56	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
57	\$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
	\$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
58	\$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
	\$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
59	\$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
	\$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
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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
	\$1,000	.5489	.4631	.3865	.3193	.2615	.2124	.1715	.1380	.1108	.0891	.0719	.0585	.0480

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
	\$1,000	.5435	.4551	.3762	.3071	.2480	.1984	.1576	.1248	.0986	.0781	.0623	.0501	.0410
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
	\$1,000	.5384	.4473	.3658	.2947	.2342	.1840	.1436	.1115	.0865	.0674	.0530	.0424	.0347
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
	\$1,000	.5337	.4398	.3554	.2818	.2198	.1692	.1290	.0979	.0743	.0569	.0443	.0353	.0291
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
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table

Hazard Group 8

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0061	.0193	.0368	.0573	.1054	.1604	.2208	.2856
41	\$120	.0000	.0056	.0180	.0347	.0544	.1009	.1546	.2138	.2774
42	\$120	.0000	.0051	.0167	.0326	.0515	.0965	.1488	.2067	.2692

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
43	\$120	.0000	.0046	.0155	.0306	.0487	.0921	.1430	.1996	.2614
44	\$120	.0000	.0042	.0144	.0286	.0459	.0878	.1372	.1926	.2547
45	\$120	.0000	.0038	.0132	.0267	.0432	.0835	.1315	.1856	.2486
46	\$120	.0000	.0034	.0122	.0248	.0405	.0793	.1258	.1791	.2431
47	\$120	.0000	.0030	.0111	.0230	.0379	.0751	.1201	.1734	.2377
48	\$120	.0000	.0027	.0102	.0213	.0354	.0709	.1145	.1680	.2326
49	\$120	.0000	.0024	.0092	.0196	.0329	.0669	.1092	.1630	.2275
50	\$120	.0000	.0021	.0083	.0179	.0305	.0628	.1043	.1582	.2225
	\$250	.0000	.0021	.0084	.0180	.0306	.0631	.1038	.1513	.2044
51	\$120	.0000	.0018	.0075	.0164	.0281	.0589	.0998	.1535	.2175
-	\$250	.0000	.0018	.0075	.0165	.0282	.0591	.0983	.1443	.1962
52	\$120	.0000	.0016	.0067	.0149	.0258	.0550	.0956	.1489	.2124
-	\$250	.0000	.0016	.0067	.0149	.0259	.0552	.0928	.1373	.1879
53	\$120	.0000	.0014	.0059	.0134	.0236	.0513	.0915	.1443	.2075
-	\$250	.0000	.0014	.0059	.0135	.0237	.0514	.0873	.1304	.1798
54	\$120	.0000	.0012	.0052	.0120	.0215	.0479	.0876	.1397	.2028
-	\$250	.0000	.0012	.0052	.0121	.0216	.0476	.0819	.1235	.1723
55	\$120	.0000	.0010	.0045	.0107	.0194	.0447	.0837	.1351	.1983
-	\$250	.0000	.0010	.0046	.0108	.0195	.0439	.0766	.1167	.1652
56	\$120	.0000	.0008	.0039	.0095	.0174	.0418	.0799	.1307	.1938
-	\$250	.0000	.0008	.0040	.0096	.0175	.0403	.0713	.1102	.1584
57	\$120	.0000	.0007	.0034	.0083	.0155	.0390	.0760	.1265	.1895
-	\$250	.0000	.0007	.0034	.0084	.0156	.0368	.0661	.1041	.1518
58	\$120	.0000	.0006	.0029	.0072	.0138	.0362	.0723	.1224	.1853
-	\$250	.0000	.0006	.0029	.0073	.0138	.0333	.0611	.0983	.1455
-	\$500	.0000	.0006	.0029	.0073	.0139	.0334	.0611	.0965	.1392
59	\$120	.0000	.0004	.0024	.0062	.0122	.0336	.0688	.1183	.1812
-	\$250	.0000	.0004	.0024	.0063	.0121	.0300	.0563	.0927	.1392
-	\$500	.0000	.0004	.0024	.0063	.0122	.0301	.0561	.0899	.1312
60	\$120	.0000	.0004	.0020	.0053	.0108	.0311	.0653	.1144	.1772
-	\$250	.0000	.0004	.0020	.0053	.0106	.0268	.0519	.0873	.1330
-	\$500	.0000	.0004	.0020	.0054	.0106	.0269	.0512	.0834	.1233
61	\$120	.0000	.0003	.0016	.0045	.0095	.0286	.0620	.1105	.1733
-	\$250	.0000	.0003	.0016	.0045	.0091	.0238	.0477	.0820	.1268
-	\$500	.0000	.0003	.0016	.0045	.0091	.0238	.0464	.0770	.1155
62	\$120	.0000	.0002	.0013	.0037	.0083	.0263	.0587	.1068	.1695
-	\$250	.0000	.0002	.0013	.0037	.0077	.0210	.0437	.0769	.1209
-	\$500	.0000	.0002	.0013	.0037	.0077	.0209	.0418	.0707	.1081
63	\$120	.0000	.0002	.0010	.0031	.0072	.0241	.0556	.1031	.1658
-	\$250	.0000	.0002	.0010	.0030	.0064	.0185	.0398	.0719	.1151

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
-	\$500	.0000	.0002	.0010	.0030	.0064	.0182	.0374	.0647	.1008
64	\$120	.0000	.0001	.0008	.0026	.0062	.0220	.0525	.0996	.1622
-	\$250	.0000	.0001	.0008	.0024	.0053	.0161	.0362	.0670	.1095
-	\$500	.0000	.0001	.0008	.0024	.0053	.0156	.0331	.0589	.0938
-	\$1,000	.0000	.0001	.0008	.0024	.0053	.0156	.0332	.0588	.0929
65	\$120	.0000	.0001	.0006	.0021	.0053	.0200	.0496	.0961	.1588
-	\$250	.0000	.0001	.0006	.0019	.0043	.0140	.0327	.0623	.1039
-	\$500	.0000	.0001	.0006	.0019	.0042	.0132	.0291	.0534	.0870
-	\$1,000	.0000	.0001	.0006	.0019	.0043	.0132	.0291	.0530	.0856
66	\$120	.0000	.0001	.0004	.0017	.0045	.0182	.0468	.0928	.1555
-	\$250	.0000	.0001	.0004	.0014	.0034	.0120	.0293	.0578	.0986
-	\$500	.0000	.0001	.0004	.0014	.0033	.0110	.0253	.0481	.0804
-	\$1,000	.0000	.0001	.0004	.0014	.0033	.0110	.0252	.0474	.0784
67	\$120	.0000	.0000	.0003	.0013	.0038	.0164	.0441	.0896	.1522
-	\$250	.0000	.0000	.0003	.0010	.0026	.0102	.0262	.0535	.0934
-	\$500	.0000	.0000	.0003	.0010	.0025	.0090	.0218	.0431	.0739
-	\$1,000	.0000	.0000	.0003	.0010	.0026	.0090	.0216	.0421	.0715
68	\$120	.0000	.0000	.0002	.0010	.0031	.0148	.0415	.0864	.1491
-	\$250	.0000	.0000	.0002	.0007	.0020	.0085	.0233	.0493	.0883
-	\$500	.0000	.0000	.0002	.0007	.0019	.0072	.0186	.0382	.0677
-	\$1,000	.0000	.0000	.0002	.0007	.0019	.0072	.0182	.0369	.0647
69	\$120	.0000	.0000	.0001	.0008	.0026	.0133	.0390	.0834	.1462
-	\$250	.0000	.0000	.0001	.0005	.0015	.0070	.0205	.0453	.0834
-	\$500	.0000	.0000	.0001	.0005	.0013	.0056	.0156	.0336	.0617
-	\$1,000	.0000	.0000	.0001	.0005	.0013	.0055	.0151	.0320	.0581
70	\$120	.0000	.0000	.0001	.0006	.0021	.0118	.0366	.0805	.1433
-	\$250	.0000	.0000	.0001	.0003	.0011	.0057	.0179	.0414	.0787
-	\$500	.0000	.0000	.0001	.0003	.0009	.0043	.0128	.0293	.0558
-	\$1,000	.0000	.0000	.0001	.0003	.0009	.0042	.0122	.0274	.0518
71	\$120	.0000	.0000	.0001	.0004	.0017	.0105	.0343	.0777	.1405
-	\$250	.0000	.0000	.0000	.0002	.0007	.0045	.0155	.0377	.0739
-	\$500	.0000	.0000	.0000	.0002	.0006	.0031	.0103	.0251	.0501
-	\$1,000	.0000	.0000	.0000	.0002	.0005	.0029	.0095	.0229	.0455
72	\$120	.0000	.0000	.0000	.0003	.0013	.0093	.0321	.0750	.1379
-	\$250	.0000	.0000	.0000	.0001	.0005	.0036	.0133	.0343	.0696
-	\$500	.0000	.0000	.0000	.0001	.0003	.0022	.0081	.0214	.0448
-	\$1,000	.0000	.0000	.0000	.0001	.0003	.0020	.0073	.0189	.0397
73	\$120	.0000	.0000	.0000	.0002	.0010	.0083	.0302	.0726	.1356
-	\$250	.0000	.0000	.0000	.0001	.0003	.0027	.0114	.0311	.0655
-	\$500	.0000	.0000	.0000	.0000	.0002	.0015	.0063	.0180	.0399

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0013	.0053	.0153	.0343
74	\$120	.0000	.0000	.0000	.0002	.0009	.0076	.0290	.0711	.1341
-	\$250	.0000	.0000	.0000	.0000	.0002	.0023	.0102	.0292	.0630
-	\$500	.0000	.0000	.0000	.0000	.0001	.0011	.0052	.0159	.0368
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0131	.0309))

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
	\$120	.0027	.0101	.0210	.0349	.0698	.1152	.1749	.2446
53	\$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
\$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
\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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
	\$1,000	.0003	.0020	.0054	.0107	.0272	.0516	.0840	.1243

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
63	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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
74	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 8

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9437	.9319	.9212	.9113	.9021	.8935	.8853	.8775	.8701	.8629	.8560	.8493	.8429	.8366
2	.9397	.9269	.9155	.9049	.8951	.8859	.8771	.8688	.8608	.8531	.8457	.8386	.8317	.8250
3	.9356	.9221	.9098	.8986	.8881	.8782	.8689	.8600	.8515	.8433	.8355	.8278	.8205	.8133
4	.9315	.9171	.9041	.8921	.8809	.8705	.8605	.8511	.8420	.8333	.8250	.8169	.8091	.8015
5	.9274	.9121	.8983	.8856	.8738	.8626	.8521	.8421	.8325	.8233	.8144	.8059	.7976	.7896
6	.9233	.9071	.8925	.8791	.8665	.8548	.8436	.8330	.8229	.8132	.8038	.7948	.7860	.7776

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
7	.9192	.9021	.8867	.8725	.8593	.8469	.8351	.8240	.8133	.8030	.7931	.7836	.7744	.7655
8	.9151	.8971	.8808	.8659	.8520	.8389	.8266	.8148	.8036	.7928	.7824	.7724	.7628	.7534
9	.9110	.8920	.8750	.8593	.8447	.8309	.8180	.8056	.7938	.7825	.7716	.7612	.7510	.7412
10	.9069	.8870	.8691	.8526	.8373	.8229	.8093	.7964	.7840	.7722	.7608	.7498	.7392	.7290
11	.9027	.8819	.8632	.8459	.8299	.8148	.8006	.7871	.7742	.7618	.7499	.7385	.7274	.7167
12	.8986	.8768	.8572	.8392	.8224	.8067	.7918	.7777	.7642	.7513	.7389	.7270	.7155	.7044
13	.8944	.8717	.8512	.8324	.8149	.7985	.7830	.7683	.7542	.7408	.7279	.7155	.7036	.6920
14	.8902	.8665	.8452	.8256	.8074	.7903	.7741	.7588	.7442	.7302	.7168	.7040	.6915	.6796
15	.8860	.8614	.8391	.8187	.7998	.7820	.7652	.7492	.7341	.7196	.7057	.6923	.6795	.6671
16	.8818	.8562	.8331	.8118	.7921	.7736	.7562	.7396	.7239	.7089	.6945	.6806	.6673	.6545
17	.8776	.8509	.8269	.8049	.7844	.7652	.7471	.7300	.7136	.6981	.6832	.6689	.6552	.6419
18	.8734	.8457	.8207	.7979	.7766	.7567	.7380	.7202	.7033	.6872	.6718	.6571	.6429	.6293
19	.8691	.8404	.8145	.7908	.7688	.7482	.7288	.7104	.6929	.6763	.6604	.6452	.6306	.6165
20	.8648	.8351	.8083	.7837	.7609	.7396	.7195	.7005	.6825	.6653	.6490	.6333	.6182	.6038
21	.8605	.8297	.8019	.7765	.7529	.7309	.7101	.6905	.6719	.6543	.6374	.6212	.6058	.5909
22	.8562	.8243	.7956	.7693	.7449	.7221	.7007	.6805	.6613	.6431	.6257	.6092	.5933	.5780
23	.8518	.8189	.7892	.7620	.7368	.7133	.6912	.6704	.6506	.6319	.6140	.5970	.5807	.5651
24	.8474	.8134	.7827	.7546	.7286	.7043	.6816	.6601	.6398	.6206	.6022	.5847	.5680	.5520
25	.8430	.8079	.7762	.7472	.7203	.6953	.6719	.6498	.6290	.6092	.5904	.5724	.5553	.5389
26	.8386	.8023	.7696	.7396	.7120	.6862	.6621	.6394	.6180	.5977	.5784	.5600	.5424	.5257
27	.8342	.7967	.7629	.7321	.7036	.6771	.6523	.6290	.6070	.5861	.5663	.5475	.5295	.5124
28	.8297	.7910	.7562	.7244	.6951	.6678	.6423	.6184	.5958	.5744	.5542	.5349	.5165	.4990
29	.8252	.7853	.7494	.7167	.6865	.6585	.6323	.6077	.5846	.5627	.5419	.5222	.5034	.4855
30	.8206	.7795	.7426	.7089	.6779	.6491	.6222	.5969	.5732	.5508	.5296	.5094	.4902	.4719
31	.8161	.7738	.7357	.7011	.6692	.6396	.6120	.5861	.5618	.5389	.5171	.4965	.4769	.4582
32	.8115	.7679	.7288	.6931	.6603	.6299	.6016	.5751	.5502	.5267	.5045	.4835	.4635	.4444
33	.8069	.7621	.7218	.6851	.6514	.6202	.5912	.5641	.5386	.5146	.4919	.4704	.4500	.4305
34	.8022	.7561	.7147	.6770	.6424	.6104	.5807	.5528	.5268	.5022	.4790	.4571	.4362	.4164
35	.7976	.7501	.7076	.6688	.6333	.6005	.5700	.5415	.5148	.4897	.4661	.4437	.4224	.4022
36	.7929	.7441	.7003	.6605	.6241	.5904	.5592	.5300	.5027	.4771	.4529	.4300	.4083	.3877
37	.7882	.7380	.6930	.6522	.6148	.5803	.5483	.5184	.4905	.4643	.4396	.4162	.3942	.3734
38	.7835	.7319	.6857	.6437	.6054	.5700	.5372	.5067	.4781	.4513	.4261	.4023	.3800	.3589
39	.7787	.7258	.6783	.6352	.5959	.5596	.5260	.4948	.4656	.4382	.4125	.3884	.3658	.3445
40	.7740	.7196	.6709	.6267	.5863	.5492	.5148	.4829	.4530	.4251	.3990	.3745	.3516	.3302
41	.7693	.7135	.6635	.6182	.5768	.5387	.5035	.4709	.4404	.4119	.3854	.3607	.3375	.3159
42	.7647	.7074	.6561	.6096	.5672	.5282	.4922	.4588	.4277	.3988	.3720	.3469	.3236	.3018
43	.7601	.7013	.6487	.6010	.5576	.5177	.4808	.4467	.4151	.3858	.3585	.3332	.3097	.2878
44	.7555	.6953	.6413	.5925	.5480	.5071	.4694	.4346	.4025	.3727	.3452	.3197	.2960	.2741
45	.7510	.6893	.6339	.5839	.5383	.4965	.4580	.4226	.3899	.3598	.3319	.3062	.2825	.2605
46	.7466	.6833	.6266	.5753	.5286	.4858	.4466	.4106	.3774	.3469	.3188	.2929	.2691	.2472
47	.7422	.6773	.6192	.5667	.5189	.4752	.4352	.3985	.3649	.3341	.3057	.2798	.2559	.2341
48	.7378	.6714	.6119	.5581	.5092	.4645	.4238	.3865	.3525	.3213	.2928	.2668	.2430	.2212
49	.7335	.6655	.6046	.5495	.4994	.4539	.4124	.3745	.3401	.3086	.2800	.2539	.2302	.2086
50	.7293	.6597	.5973	.5408	.4896	.4432	.4009	.3626	.3277	.2960	.2673	.2413	.2176	.1963
51	.7251	.6539	.5900	.5322	.4799	.4325	.3895	.3506	.3154	.2836	.2548	.2288	.2053	.1842
52	.7210	.6481	.5826	.5235	.4701	.4218	.3782	.3388	.3032	.2712	.2424	.2165	.1933	.1724
53	.7169	.6424	.5753	.5149	.4603	.4111	.3668	.3269	.2911	.2590	.2302	.2044	.1814	.1609
54	.7130	.6367	.5681	.5063	.4506	.4005	.3555	.3152	.2791	.2469	.2182	.1926	.1699	.1497
55	.7091	.6311	.5609	.4976	.4408	.3898	.3442	.3035	.2672	.2349	.2063	.1810	.1586	.1389
56	.7053	.6256	.5537	.4891	.4311	.3792	.3329	.2918	.2553	.2231	.1946	.1696	.1476	.1283

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
57	.7016	.6201	.5466	.4805	.4214	.3687	.3218	.2803	.2437	.2114	.1832	.1585	.1369	.1181
58	.6980	.6147	.5396	.4721	.4118	.3581	.3107	.2688	.2321	.2000	.1719	.1476	.1265	.1083
59	.6945	.6094	.5326	.4637	.4022	.3477	.2996	.2575	.2207	.1886	.1609	.1370	.1164	.0988
60	.6911	.6043	.5258	.4554	.3927	.3373	.2887	.2462	.2094	.1775	.1502	.1267	.1067	.0897
61	.6879	.5993	.5190	.4471	.3833	.3270	.2778	.2351	.1983	.1666	.1396	.1167	.0973	.0810
62	.6848	.5944	.5125	.4390	.3740	.3168	.2671	.2241	.1873	.1559	.1294	.1070	.0883	.0727
63	.6819	.5897	.5060	.4311	.3647	.3067	.2564	.2133	.1765	.1455	.1194	.0977	.0797	.0648
64	.6792	.5853	.4998	.4232	.3556	.2967	.2459	.2025	.1659	.1352	.1097	.0887	.0714	.0574
65	.6767	.5810	.4937	.4156	.3467	.2868	.2355	.1920	.1555	.1252	.1004	.0801	.0636	.0504
66	.6744	.5769	.4879	.4081	.3378	.2770	.2252	.1816	.1453	.1155	.0913	.0718	.0563	.0439
67	.6722	.5731	.4822	.4007	.3291	.2674	.2150	.1713	.1353	.1061	.0827	.0640	.0493	.0379
68	.6703	.5696	.4768	.3936	.3206	.2578	.2050	.1612	.1256	.0970	.0743	.0566	.0428	.0323
69	.6687	.5662	.4717	.3866	.3121	.2484	.1950	.1513	.1160	.0881	.0663	.0495	.0368	.0272
70	.6672	.5632	.4668	.3799	.3039	.2391	.1852	.1415	.1067	.0796	.0587	.0430	.0312	.0225
71	.6659	.5604	.4620	.3732	.2955	.2296	.1753	.1317	.0974	.0711	.0513	.0366	.0259	.0182
72	.6649	.5580	.4578	.3670	.2876	.2206	.1658	.1224	.0887	.0633	.0446	.0310	.0213	.0145
73	.6641	.5560	.4539	.3612	.2801	.2120	.1568	.1135	.0805	.0561	.0384	.0259	.0172	.0113
74	.6637	.5548	.4515	.3575	.2753	.2064	.1508	.1077	.0753	.0515	.0346	.0229	.0149	.0096))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<u>1</u>	.9574	.9501	.9433	.9369	.9308	.9249	.9193	.9138	.9086	.9035	.8985	.8936	.8889
<u>2</u>	.9532	.9453	.9378	.9308	.9241	.9178	.9116	.9057	.8999	.8943	.8889	.8836	.8785
<u>3</u>	.9494	.9408	.9327	.9252	.9180	.9111	.9044	.8980	.8918	.8858	.8799	.8742	.8686
<u>4</u>	.9454	.9362	.9276	.9194	.9117	.9042	.8971	.8902	.8836	.8771	.8708	.8647	.8587
<u>5</u>	.9414	.9315	.9223	.9135	.9052	.8973	.8896	.8822	.8751	.8682	.8614	.8549	.8485
<u>6</u>	.9374	.9268	.9169	.9075	.8987	.8902	.8820	.8741	.8665	.8591	.8520	.8450	.8382
<u>7</u>	.9332	.9219	.9114	.9015	.8920	.8830	.8743	.8659	.8578	.8499	.8423	.8349	.8277
<u>8</u>	.9290	.9170	.9058	.8953	.8852	.8756	.8664	.8575	.8489	.8406	.8325	.8247	.8171
<u>9</u>	.9247	.9120	.9001	.8889	.8783	.8681	.8584	.8490	.8399	.8311	.8226	.8143	.8062
<u>10</u>	.9204	.9070	.8944	.8826	.8713	.8606	.8503	.8404	.8308	.8215	.8126	.8038	.7954
<u>11</u>	.9161	.9019	.8886	.8762	.8643	.8530	.8421	.8317	.8216	.8119	.8024	.7933	.7844
<u>12</u>	.9116	.8967	.8827	.8696	.8571	.8452	.8338	.8228	.8122	.8020	.7921	.7825	.7731
<u>13</u>	.9071	.8913	.8767	.8629	.8497	.8373	.8253	.8138	.8027	.7920	.7816	.7715	.7617
<u>14</u>	.9025	.8860	.8706	.8561	.8423	.8292	.8167	.8046	.7930	.7818	.7710	.7604	.7502
<u>15</u>	.8979	.8805	.8644	.8492	.8348	.8211	.8080	.7954	.7833	.7716	.7602	.7493	.7386
<u>16</u>	.8931	.8750	.8581	.8422	.8272	.8129	.7992	.7860	.7734	.7612	.7494	.7379	.7269
<u>17</u>	.8883	.8694	.8517	.8351	.8194	.8045	.7902	.7765	.7633	.7506	.7383	.7264	.7149
<u>18</u>	.8835	.8637	.8452	.8279	.8116	.7960	.7811	.7668	.7531	.7399	.7272	.7148	.7029
<u>19</u>	.8786	.8579	.8387	.8206	.8036	.7874	.7719	.7570	.7428	.7291	.7159	.7031	.6907
<u>20</u>	.8736	.8520	.8320	.8132	.7955	.7786	.7625	.7471	.7324	.7182	.7045	.6912	.6785
<u>21</u>	.8685	.8460	.8252	.8057	.7872	.7697	.7530	.7371	.7218	.7070	.6929	.6792	.6660
<u>22</u>	.8633	.8400	.8183	.7980	.7789	.7607	.7434	.7268	.7110	.6958	.6811	.6670	.6534
<u>23</u>	.8581	.8338	.8113	.7902	.7704	.7515	.7336	.7165	.7001	.6843	.6692	.6547	.6406
<u>24</u>	.8527	.8275	.8042	.7823	.7617	.7422	.7236	.7059	.6890	.6728	.6572	.6422	.6277
<u>25</u>	.8473	.8211	.7969	.7743	.7529	.7327	.7135	.6953	.6778	.6610	.6450	.6295	.6147
<u>26</u>	.8418	.8147	.7895	.7661	.7440	.7231	.7033	.6844	.6664	.6491	.6326	.6167	.6014
<u>27</u>	.8362	.8081	.7821	.7578	.7349	.7133	.6929	.6734	.6549	.6371	.6201	.6038	.5881
<u>28</u>	.8305	.8014	.7744	.7493	.7257	.7034	.6823	.6623	.6432	.6249	.6074	.5907	.5746
<u>29</u>	.8247	.7946	.7667	.7407	.7163	.6934	.6716	.6510	.6313	.6125	.5946	.5774	.5609

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<u>30</u>	.8188	.7876	.7588	.7320	.7068	.6831	.6607	.6395	.6193	.6000	.5816	.5639	.5470
<u>31</u>	.8129	.7806	.7508	.7231	.6971	.6727	.6497	.6278	.6071	.5873	.5684	.5503	.5330
<u>32</u>	.8068	.7734	.7426	.7140	.6873	.6622	.6385	.6160	.5947	.5744	.5550	.5365	.5187
<u>33</u>	.8006	.7661	.7343	.7048	.6773	.6514	.6270	.6040	.5821	.5612	.5414	.5224	.5042
<u>34</u>	.7943	.7587	.7259	.6955	.6671	.6405	.6154	.5918	.5693	.5480	.5276	.5082	.4896
<u>35</u>	.7879	.7511	.7173	.6860	.6568	.6294	.6037	.5794	.5564	.5345	.5137	.4938	.4747
<u>36</u>	.7814	.7434	.7085	.6762	.6462	.6180	.5916	.5666	.5430	.5206	.4993	.4789	.4594
<u>37</u>	.7747	.7354	.6995	.6662	.6353	.6064	.5792	.5536	.5294	.5065	.4846	.4637	.4437
<u>38</u>	.7679	.7274	.6904	.6561	.6243	.5946	.5668	.5405	.5157	.4922	.4698	.4483	.4279
<u>39</u>	.7611	.7193	.6811	.6459	.6132	.5827	.5541	.5272	.5018	.4776	.4546	.4327	.4118
<u>40</u>	.7541	.7111	.6717	.6355	.6019	.5705	.5412	.5136	.4875	.4627	.4392	.4167	.3954
<u>41</u>	.7471	.7028	.6623	.6250	.5905	.5583	.5282	.4999	.4731	.4477	.4236	.4008	.3790
<u>42</u>	.7401	.6944	.6528	.6144	.5790	.5460	.5151	.4860	.4585	.4326	.4080	.3847	.3626
<u>43</u>	.7331	.6860	.6432	.6038	.5674	.5335	.5018	.4719	.4438	.4173	.3922	.3685	.3461
<u>44</u>	.7259	.6775	.6334	.5929	.5555	.5207	.4881	.4576	.4288	.4017	.3762	.3521	.3296
<u>45</u>	.7187	.6689	.6235	.5819	.5435	.5078	.4743	.4430	.4136	.3860	.3601	.3358	.3132
<u>46</u>	.7115	.6602	.6136	.5709	.5314	.4947	.4604	.4284	.3984	.3703	.3441	.3197	.2970
<u>47</u>	.7043	.6515	.6036	.5597	.5191	.4814	.4463	.4136	.3831	.3547	.3283	.3038	.2810
<u>48</u>	.6970	.6427	.5934	.5483	.5066	.4680	.4321	.3987	.3677	.3390	.3124	.2879	.2652
<u>49</u>	.6900	.6343	.5837	.5373	.4945	.4549	.4182	.3842	.3528	.3239	.2972	.2727	.2501
<u>50</u>	.6831	.6258	.5738	.5261	.4822	.4417	.4043	.3698	.3381	.3090	.2823	.2578	.2354
<u>51</u>	.6762	.6173	.5639	.5149	.4698	.4284	.3903	.3554	.3234	.2942	.2675	.2432	.2210
<u>52</u>	.6692	.6087	.5537	.5034	.4573	.4149	.3763	.3410	.3088	.2795	.2529	.2287	.2068
<u>53</u>	.6621	.5999	.5434	.4917	.4445	.4014	.3621	.3265	.2941	.2648	.2383	.2145	.1929
<u>54</u>	.6551	.5911	.5329	.4799	.4316	.3878	.3480	.3120	.2796	.2504	.2241	.2005	.1794
<u>55</u>	.6480	.5822	.5224	.4680	.4187	.3741	.3339	.2977	.2652	.2361	.2101	.1869	.1664
<u>56</u>	.6409	.5731	.5117	.4560	.4057	.3604	.3198	.2834	.2509	.2220	.1964	.1737	.1537
<u>57</u>	.6337	.5640	.5009	.4439	.3926	.3467	.3056	.2691	.2367	.2081	.1829	.1608	.1413
<u>58</u>	.6265	.5548	.4901	.4318	.3795	.3329	.2915	.2550	.2227	.1945	.1697	.1481	.1294
<u>59</u>	.6194	.5457	.4792	.4195	.3663	.3192	.2775	.2409	.2089	.1810	.1568	.1358	.1177
<u>60</u>	.6123	.5365	.4683	.4073	.3532	.3054	.2635	.2269	.1952	.1678	.1441	.1238	.1065
<u>61</u>	.6052	.5273	.4574	.3950	.3399	.2916	.2495	.2131	.1817	.1547	.1317	.1121	.0956
<u>62</u>	.5983	.5183	.4465	.3827	.3267	.2778	.2356	.1992	.1682	.1418	.1195	.1008	.0851
<u>63</u>	.5916	.5093	.4356	.3704	.3134	.2640	.2215	.1854	.1548	.1291	.1076	.0897	.0749
<u>64</u>	.5850	.5004	.4248	.3581	.3000	.2500	.2075	.1715	.1415	.1165	.0959	.0790	.0652
<u>65</u>	.5787	.4917	.4140	.3457	.2865	.2360	.1933	.1577	.1283	.1041	.0845	.0687	.0560
<u>66</u>	.5726	.4831	.4032	.3331	.2727	.2216	.1789	.1437	.1150	.0918	.0734	.0587	.0471
<u>67</u>	.5669	.4748	.3924	.3204	.2587	.2070	.1642	.1295	.1017	.0797	.0625	.0491	.0388
<u>68</u>	.5616	.4667	.3816	.3074	.2443	.1919	.1492	.1151	.0884	.0677	.0519	.0399	.0309
<u>69</u>	.5568	.4588	.3707	.2940	.2292	.1761	.1336	.1003	.0749	.0557	.0415	.0311	.0235
<u>70</u>	.5524	.4511	.3596	.2799	.2131	.1591	.1168	.0847	.0608	.0436	.0312	.0226	.0165
<u>71</u>	.5451	.4344	.3304	.2384	.1630	.1061	.0664	.0406	.0249	.0156	.0102	.0070	.0050
<u>72</u>	.5445	.4312	.3211	.2206	.1382	.0790	.0420	.0217	.0113	.0062	.0035	.0019	.0010
<u>73</u>	.5444	.4305	.3169	.2069	.1125	.0492	.0179	.0059	.0018	.0005	.0001	.0000	.0000
<u>74</u>	.5444	.4305	.3166	.2029	.0956	.0254	.0034	.0003	.0000	.0000	.0000	.0000	.0000

Loss-Based Plan, with no Single Loss Limit
Insurance Savings Table
Hazard Group 8
Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0425	.0872	.1340	.1822	.2809	.3814	.4831	.5857
2	.0000	.0412	.0851	.1314	.1791	.2769	.3765	.4775	.5793
3	.0000	.0399	.0831	.1288	.1760	.2728	.3716	.4718	.5729
4	.0000	.0386	.0810	.1262	.1729	.2687	.3667	.4660	.5665
5	.0000	.0373	.0791	.1237	.1698	.2646	.3617	.4603	.5600
6	.0000	.0361	.0772	.1212	.1667	.2605	.3567	.4545	.5534
7	.0000	.0349	.0753	.1187	.1636	.2564	.3517	.4486	.5469
8	.0000	.0337	.0734	.1162	.1605	.2523	.3467	.4428	.5403
9	.0000	.0325	.0716	.1137	.1575	.2482	.3416	.4369	.5336
10	.0000	.0314	.0697	.1112	.1544	.2440	.3366	.4310	.5270
11	.0000	.0303	.0679	.1087	.1513	.2399	.3315	.4251	.5203
12	.0000	.0293	.0661	.1063	.1482	.2357	.3264	.4192	.5136
13	.0000	.0282	.0644	.1038	.1452	.2316	.3213	.4132	.5068
14	.0000	.0272	.0626	.1013	.1421	.2274	.3161	.4072	.5000
15	.0000	.0262	.0608	.0989	.1390	.2232	.3109	.4011	.4931
16	.0000	.0253	.0591	.0964	.1359	.2190	.3058	.3950	.4862
17	.0000	.0243	.0573	.0940	.1328	.2148	.3005	.3889	.4792
18	.0000	.0234	.0556	.0915	.1297	.2105	.2953	.3827	.4722
19	.0000	.0224	.0539	.0891	.1266	.2063	.2900	.3765	.4652
20	.0000	.0215	.0521	.0867	.1236	.2020	.2847	.3702	.4581
21	.0000	.0206	.0504	.0842	.1204	.1977	.2793	.3639	.4509
22	.0000	.0197	.0487	.0818	.1173	.1934	.2739	.3576	.4436
23	.0000	.0189	.0470	.0793	.1142	.1890	.2684	.3511	.4363
24	.0000	.0180	.0454	.0769	.1111	.1846	.2630	.3447	.4290
25	.0000	.0172	.0437	.0745	.1079	.1802	.2574	.3381	.4215
26	.0000	.0163	.0420	.0720	.1048	.1758	.2519	.3315	.4140
27	.0000	.0155	.0404	.0696	.1017	.1713	.2462	.3249	.4064
28	.0000	.0147	.0387	.0672	.0985	.1669	.2406	.3182	.3988
29	.0000	.0139	.0371	.0648	.0953	.1624	.2349	.3114	.3911
30	.0000	.0132	.0355	.0624	.0922	.1578	.2291	.3046	.3833
31	.0000	.0124	.0339	.0600	.0890	.1533	.2234	.2977	.3754
32	.0000	.0117	.0323	.0576	.0858	.1487	.2175	.2908	.3675
33	.0000	.0110	.0308	.0552	.0827	.1441	.2116	.2838	.3595
34	.0000	.0103	.0292	.0528	.0795	.1394	.2057	.2767	.3514
35	.0000	.0096	.0277	.0504	.0763	.1348	.1997	.2695	.3432
36	.0000	.0089	.0262	.0481	.0731	.1301	.1937	.2623	.3349
37	.0000	.0083	.0247	.0457	.0700	.1254	.1876	.2550	.3266
38	.0000	.0076	.0232	.0434	.0668	.1206	.1815	.2477	.3181

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
39	.0000	.0070	.0218	.0411	.0636	.1159	.1753	.2403	.3096
40	.0000	.0065	.0204	.0388	.0605	.1112	.1692	.2329	.3011
41	.0000	.0059	.0190	.0366	.0575	.1065	.1631	.2254	.2925
42	.0000	.0054	.0177	.0344	.0544	.1019	.1570	.2180	.2840
43	.0000	.0049	.0164	.0323	.0515	.0973	.1509	.2106	.2754
44	.0000	.0045	.0152	.0302	.0485	.0927	.1448	.2033	.2668
45	.0000	.0040	.0140	.0282	.0457	.0882	.1388	.1959	.2583
46	.0000	.0036	.0129	.0263	.0429	.0837	.1329	.1886	.2497
47	.0000	.0032	.0118	.0243	.0401	.0793	.1269	.1812	.2411
48	.0000	.0029	.0108	.0225	.0374	.0750	.1210	.1739	.2325
49	.0000	.0025	.0098	.0207	.0348	.0707	.1151	.1666	.2239
50	.0000	.0022	.0088	.0190	.0322	.0664	.1093	.1592	.2152
51	.0000	.0020	.0079	.0173	.0298	.0623	.1035	.1519	.2065
52	.0000	.0017	.0071	.0157	.0273	.0582	.0977	.1446	.1979
53	.0000	.0015	.0063	.0142	.0250	.0541	.0920	.1373	.1892
54	.0000	.0012	.0055	.0128	.0227	.0502	.0863	.1301	.1806
55	.0000	.0011	.0048	.0114	.0206	.0463	.0807	.1228	.1720
56	.0000	.0009	.0042	.0101	.0185	.0425	.0751	.1157	.1634
57	.0000	.0007	.0036	.0088	.0165	.0388	.0697	.1086	.1549
58	.0000	.0006	.0030	.0077	.0146	.0352	.0643	.1015	.1464
59	.0000	.0005	.0026	.0066	.0128	.0317	.0590	.0946	.1380
60	.0000	.0004	.0021	.0056	.0111	.0283	.0539	.0877	.1297
61	.0000	.0003	.0017	.0047	.0096	.0251	.0488	.0810	.1215
62	.0000	.0002	.0014	.0039	.0081	.0220	.0440	.0744	.1134
63	.0000	.0002	.0011	.0032	.0068	.0191	.0393	.0680	.1054
64	.0000	.0001	.0008	.0025	.0056	.0164	.0348	.0618	.0976
65	.0000	.0001	.0006	.0020	.0045	.0139	.0306	.0557	.0899
66	.0000	.0001	.0004	.0015	.0035	.0116	.0265	.0499	.0824
67	.0000	.0000	.0003	.0011	.0027	.0094	.0227	.0442	.0751
68	.0000	.0000	.0002	.0008	.0020	.0075	.0191	.0388	.0680
69	.0000	.0000	.0001	.0005	.0014	.0058	.0158	.0337	.0610
70	.0000	.0000	.0001	.0003	.0009	.0044	.0128	.0288	.0543
71	.0000	.0000	.0000	.0002	.0006	.0031	.0100	.0240	.0476
72	.0000	.0000	.0000	.0001	.0003	.0021	.0076	.0197	.0414
73	.0000	.0000	.0000	.0000	.0002	.0013	.0055	.0159	.0356
74	.0000	.0000	.0000	.0000	.0001	.0009	.0043	.0135	.0318))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	<u>.0000</u>	<u>.0490</u>	<u>.0992</u>	<u>.1503</u>	<u>.2022</u>	<u>.3070</u>	<u>.4130</u>	<u>.5196</u>	<u>.6267</u>
2	<u>.0000</u>	<u>.0481</u>	<u>.0975</u>	<u>.1482</u>	<u>.1996</u>	<u>.3036</u>	<u>.4088</u>	<u>.5148</u>	<u>.6212</u>
3	<u>.0000</u>	<u>.0471</u>	<u>.0959</u>	<u>.1462</u>	<u>.1971</u>	<u>.3004</u>	<u>.4050</u>	<u>.5103</u>	<u>.6161</u>
4	<u>.0000</u>	<u>.0462</u>	<u>.0944</u>	<u>.1442</u>	<u>.1947</u>	<u>.2972</u>	<u>.4010</u>	<u>.5057</u>	<u>.6110</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
5	<u>.0000</u>	<u>.0452</u>	<u>.0928</u>	<u>.1421</u>	<u>.1922</u>	<u>.2939</u>	<u>.3970</u>	<u>.5010</u>	<u>.6056</u>
6	<u>.0000</u>	<u>.0442</u>	<u>.0913</u>	<u>.1400</u>	<u>.1896</u>	<u>.2906</u>	<u>.3929</u>	<u>.4963</u>	<u>.6003</u>
7	<u>.0000</u>	<u>.0432</u>	<u>.0897</u>	<u>.1379</u>	<u>.1871</u>	<u>.2872</u>	<u>.3888</u>	<u>.4914</u>	<u>.5948</u>
8	<u>.0000</u>	<u>.0422</u>	<u>.0881</u>	<u>.1358</u>	<u>.1845</u>	<u>.2838</u>	<u>.3846</u>	<u>.4865</u>	<u>.5892</u>
9	<u>.0000</u>	<u>.0412</u>	<u>.0865</u>	<u>.1337</u>	<u>.1819</u>	<u>.2803</u>	<u>.3803</u>	<u>.4815</u>	<u>.5835</u>
10	<u>.0000</u>	<u>.0402</u>	<u>.0849</u>	<u>.1315</u>	<u>.1793</u>	<u>.2768</u>	<u>.3760</u>	<u>.4765</u>	<u>.5778</u>
11	<u>.0000</u>	<u>.0392</u>	<u>.0833</u>	<u>.1294</u>	<u>.1766</u>	<u>.2732</u>	<u>.3717</u>	<u>.4714</u>	<u>.5720</u>
12	<u>.0000</u>	<u>.0383</u>	<u>.0817</u>	<u>.1272</u>	<u>.1739</u>	<u>.2696</u>	<u>.3672</u>	<u>.4661</u>	<u>.5661</u>
13	<u>.0000</u>	<u>.0373</u>	<u>.0800</u>	<u>.1250</u>	<u>.1712</u>	<u>.2659</u>	<u>.3627</u>	<u>.4608</u>	<u>.5601</u>
14	<u>.0000</u>	<u>.0363</u>	<u>.0784</u>	<u>.1228</u>	<u>.1684</u>	<u>.2622</u>	<u>.3581</u>	<u>.4555</u>	<u>.5540</u>
15	<u>.0000</u>	<u>.0354</u>	<u>.0768</u>	<u>.1205</u>	<u>.1657</u>	<u>.2584</u>	<u>.3534</u>	<u>.4500</u>	<u>.5478</u>
16	<u>.0000</u>	<u>.0344</u>	<u>.0751</u>	<u>.1183</u>	<u>.1628</u>	<u>.2546</u>	<u>.3487</u>	<u>.4445</u>	<u>.5415</u>
17	<u>.0000</u>	<u>.0334</u>	<u>.0734</u>	<u>.1160</u>	<u>.1600</u>	<u>.2507</u>	<u>.3439</u>	<u>.4389</u>	<u>.5351</u>
18	<u>.0000</u>	<u>.0324</u>	<u>.0717</u>	<u>.1137</u>	<u>.1571</u>	<u>.2468</u>	<u>.3391</u>	<u>.4332</u>	<u>.5286</u>
19	<u>.0000</u>	<u>.0315</u>	<u>.0701</u>	<u>.1113</u>	<u>.1542</u>	<u>.2428</u>	<u>.3341</u>	<u>.4274</u>	<u>.5221</u>
20	<u>.0000</u>	<u>.0305</u>	<u>.0684</u>	<u>.1090</u>	<u>.1512</u>	<u>.2388</u>	<u>.3292</u>	<u>.4215</u>	<u>.5154</u>
21	<u>.0000</u>	<u>.0295</u>	<u>.0666</u>	<u>.1066</u>	<u>.1482</u>	<u>.2347</u>	<u>.3241</u>	<u>.4155</u>	<u>.5086</u>
22	<u>.0000</u>	<u>.0286</u>	<u>.0649</u>	<u>.1042</u>	<u>.1452</u>	<u>.2305</u>	<u>.3189</u>	<u>.4095</u>	<u>.5017</u>
23	<u>.0000</u>	<u>.0276</u>	<u>.0632</u>	<u>.1017</u>	<u>.1421</u>	<u>.2263</u>	<u>.3136</u>	<u>.4033</u>	<u>.4947</u>
24	<u>.0000</u>	<u>.0266</u>	<u>.0614</u>	<u>.0993</u>	<u>.1390</u>	<u>.2220</u>	<u>.3083</u>	<u>.3970</u>	<u>.4876</u>
25	<u>.0000</u>	<u>.0256</u>	<u>.0596</u>	<u>.0968</u>	<u>.1358</u>	<u>.2176</u>	<u>.3029</u>	<u>.3906</u>	<u>.4803</u>
26	<u>.0000</u>	<u>.0247</u>	<u>.0578</u>	<u>.0942</u>	<u>.1326</u>	<u>.2132</u>	<u>.2974</u>	<u>.3841</u>	<u>.4729</u>
27	<u>.0000</u>	<u>.0237</u>	<u>.0560</u>	<u>.0917</u>	<u>.1293</u>	<u>.2087</u>	<u>.2918</u>	<u>.3776</u>	<u>.4654</u>
28	<u>.0000</u>	<u>.0227</u>	<u>.0542</u>	<u>.0891</u>	<u>.1261</u>	<u>.2041</u>	<u>.2861</u>	<u>.3709</u>	<u>.4578</u>
29	<u>.0000</u>	<u>.0218</u>	<u>.0524</u>	<u>.0865</u>	<u>.1227</u>	<u>.1995</u>	<u>.2803</u>	<u>.3640</u>	<u>.4501</u>
30	<u>.0000</u>	<u>.0208</u>	<u>.0506</u>	<u>.0838</u>	<u>.1193</u>	<u>.1948</u>	<u>.2744</u>	<u>.3571</u>	<u>.4422</u>
31	<u>.0000</u>	<u>.0199</u>	<u>.0487</u>	<u>.0812</u>	<u>.1159</u>	<u>.1900</u>	<u>.2685</u>	<u>.3501</u>	<u>.4342</u>
32	<u>.0000</u>	<u>.0189</u>	<u>.0469</u>	<u>.0785</u>	<u>.1125</u>	<u>.1852</u>	<u>.2624</u>	<u>.3429</u>	<u>.4260</u>
33	<u>.0000</u>	<u>.0180</u>	<u>.0450</u>	<u>.0758</u>	<u>.1089</u>	<u>.1802</u>	<u>.2562</u>	<u>.3356</u>	<u>.4177</u>
34	<u>.0000</u>	<u>.0170</u>	<u>.0431</u>	<u>.0730</u>	<u>.1054</u>	<u>.1752</u>	<u>.2499</u>	<u>.3281</u>	<u>.4093</u>
35	<u>.0000</u>	<u>.0161</u>	<u>.0412</u>	<u>.0702</u>	<u>.1018</u>	<u>.1701</u>	<u>.2435</u>	<u>.3206</u>	<u>.4007</u>
36	<u>.0000</u>	<u>.0151</u>	<u>.0393</u>	<u>.0674</u>	<u>.0981</u>	<u>.1649</u>	<u>.2370</u>	<u>.3128</u>	<u>.3919</u>
37	<u>.0000</u>	<u>.0142</u>	<u>.0374</u>	<u>.0646</u>	<u>.0944</u>	<u>.1596</u>	<u>.2302</u>	<u>.3049</u>	<u>.3828</u>
38	<u>.0000</u>	<u>.0133</u>	<u>.0355</u>	<u>.0617</u>	<u>.0907</u>	<u>.1543</u>	<u>.2235</u>	<u>.2969</u>	<u>.3738</u>
39	<u>.0000</u>	<u>.0124</u>	<u>.0336</u>	<u>.0588</u>	<u>.0869</u>	<u>.1489</u>	<u>.2167</u>	<u>.2888</u>	<u>.3645</u>
40	<u>.0000</u>	<u>.0115</u>	<u>.0317</u>	<u>.0560</u>	<u>.0831</u>	<u>.1434</u>	<u>.2097</u>	<u>.2805</u>	<u>.3551</u>
41	<u>.0000</u>	<u>.0107</u>	<u>.0298</u>	<u>.0531</u>	<u>.0793</u>	<u>.1379</u>	<u>.2027</u>	<u>.2723</u>	<u>.3457</u>
42	<u>.0000</u>	<u>.0098</u>	<u>.0279</u>	<u>.0503</u>	<u>.0755</u>	<u>.1324</u>	<u>.1957</u>	<u>.2639</u>	<u>.3361</u>
43	<u>.0000</u>	<u>.0090</u>	<u>.0261</u>	<u>.0474</u>	<u>.0718</u>	<u>.1269</u>	<u>.1886</u>	<u>.2555</u>	<u>.3265</u>
44	<u>.0000</u>	<u>.0082</u>	<u>.0243</u>	<u>.0446</u>	<u>.0680</u>	<u>.1213</u>	<u>.1815</u>	<u>.2470</u>	<u>.3168</u>
45	<u>.0000</u>	<u>.0075</u>	<u>.0225</u>	<u>.0418</u>	<u>.0642</u>	<u>.1157</u>	<u>.1743</u>	<u>.2383</u>	<u>.3069</u>
46	<u>.0000</u>	<u>.0067</u>	<u>.0208</u>	<u>.0391</u>	<u>.0604</u>	<u>.1101</u>	<u>.1671</u>	<u>.2297</u>	<u>.2970</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
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
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

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table

Hazard Group 8

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7735	.7189	.6700	.6256	.5850	.5514	.5255	.5045	.4871	.4724	.4599	.4492	.4403	.4054
41	\$120	.7688	.7128	.6626	.6170	.5763	.5446	.5195	.4989	.4817	.4671	.4548	.4445	.4366	.4054
42	\$120	.7642	.7067	.6551	.6085	.5689	.5384	.5137	.4933	.4763	.4619	.4499	.4407	.4334	.4054
43	\$120	.7596	.7006	.6477	.6002	.5624	.5324	.5081	.4879	.4709	.4568	.4458	.4372	.4304	.4054
44	\$120	.7550	.6946	.6404	.5931	.5563	.5267	.5025	.4824	.4656	.4524	.4421	.4341	.4277	.4054
45	\$120	.7505	.6885	.6330	.5868	.5505	.5211	.4970	.4769	.4608	.4484	.4388	.4311	.4251	.4054
46	\$120	.7461	.6826	.6262	.5809	.5449	.5156	.4915	.4718	.4566	.4448	.4356	.4283	.4227	.4054
47	\$120	.7417	.6766	.6201	.5754	.5394	.5100	.4860	.4671	.4526	.4413	.4325	.4257	.4206	.4054

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
48	\$120	.7373	.6707	.6145	.5699	.5339	.5045	.4809	.4628	.4489	.4380	.4297	.4234	.4187	.4054
49	\$120	.7330	.6651	.6093	.5646	.5284	.4990	.4763	.4587	.4452	.4349	.4271	.4213	.4170	.4054
50	\$120	.7288	.6600	.6042	.5593	.5229	.4940	.4718	.4548	.4418	.4320	.4248	.4194	.4154	.4054
	\$250	.7291	.6594	.5969	.5404	.4891	.4436	.4054	.3733	.3461	.3230	.3033	.2864	.2720	.2601
51	\$120	.7246	.6553	.5993	.5541	.5176	.4893	.4676	.4510	.4386	.4294	.4226	.4176	.4141	.4054
	\$250	.7249	.6536	.5896	.5317	.4795	.4347	.3971	.3654	.3385	.3157	.2962	.2797	.2661	.2549
52	\$120	.7205	.6508	.5945	.5488	.5125	.4847	.4635	.4474	.4356	.4269	.4206	.4161	.4128	.4054
	\$250	.7208	.6479	.5823	.5231	.4706	.4264	.3891	.3576	.3310	.3083	.2892	.2735	.2606	.2500
53	\$120	.7167	.6466	.5896	.5436	.5077	.4803	.4595	.4441	.4328	.4246	.4188	.4146	.4117	.4054
	\$250	.7168	.6422	.5750	.5145	.4624	.4184	.3813	.3500	.3235	.3012	.2828	.2677	.2555	.2455
54	\$120	.7131	.6424	.5848	.5386	.5031	.4759	.4557	.4409	.4302	.4225	.4171	.4134	.4108	.4054
	\$250	.7128	.6365	.5677	.5066	.4545	.4106	.3736	.3423	.3161	.2944	.2767	.2623	.2507	.2412
55	\$120	.7098	.6383	.5800	.5339	.4985	.4718	.4521	.4379	.4277	.4206	.4156	.4122	.4099	.4054
	\$250	.7089	.6309	.5606	.4991	.4470	.4030	.3659	.3348	.3090	.2880	.2710	.2572	.2461	.2373
56	\$120	.7067	.6343	.5754	.5293	.4940	.4678	.4487	.4351	.4255	.4188	.4143	.4112	.4092	.4054
	\$250	.7051	.6253	.5537	.4920	.4396	.3954	.3583	.3275	.3023	.2819	.2655	.2523	.2418	.2336
57	\$120	.7037	.6303	.5709	.5247	.4897	.4640	.4455	.4324	.4234	.4172	.4131	.4103	.4085	.4054
	\$250	.7014	.6199	.5473	.4851	.4324	.3879	.3509	.3205	.2959	.2761	.2602	.2477	.2379	.2302
58	\$120	.7009	.6264	.5666	.5202	.4856	.4603	.4424	.4299	.4214	.4157	.4120	.4096	.4080	.4054
	\$250	.6978	.6146	.5412	.4784	.4252	.3805	.3437	.3138	.2897	.2705	.2553	.2434	.2342	.2271
	\$500	.6979	.6146	.5394	.4718	.4115	.3579	.3113	.2710	.2364	.2068	.1817	.1604	.1424	.1273
59	\$120	.6981	.6227	.5623	.5159	.4815	.4568	.4394	.4276	.4196	.4144	.4110	.4089	.4075	.4054
	\$250	.6944	.6096	.5354	.4718	.4180	.3733	.3367	.3072	.2837	.2651	.2506	.2394	.2308	.2243
	\$500	.6944	.6093	.5324	.4634	.4019	.3479	.3012	.2609	.2266	.1974	.1727	.1520	.1347	.1204
60	\$120	.6954	.6190	.5582	.5117	.4776	.4534	.4367	.4254	.4180	.4132	.4102	.4083	.4071	.4054
	\$250	.6910	.6049	.5297	.4653	.4110	.3663	.3300	.3009	.2779	.2600	.2462	.2357	.2277	.2218
	\$500	.6911	.6042	.5256	.4551	.3927	.3383	.2913	.2511	.2170	.1882	.1641	.1440	.1274	.1138
61	\$120	.6929	.6155	.5541	.5076	.4738	.4502	.4340	.4234	.4165	.4121	.4094	.4078	.4068	.4054
	\$250	.6878	.6005	.5242	.4589	.4042	.3594	.3234	.2948	.2724	.2552	.2421	.2322	.2249	.2195
	\$500	.6879	.5992	.5189	.4470	.3837	.3288	.2816	.2415	.2076	.1792	.1557	.1364	.1205	.1077
62	\$120	.6904	.6121	.5502	.5037	.4702	.4471	.4316	.4215	.4151	.4112	.4088	.4073	.4065	.4054
	\$250	.6849	.5963	.5188	.4526	.3976	.3528	.3169	.2889	.2672	.2507	.2383	.2291	.2223	.2174
	\$500	.6848	.5943	.5123	.4392	.3750	.3195	.2721	.2320	.1984	.1706	.1477	.1291	.1140	.1019
63	\$120	.6881	.6088	.5463	.4998	.4667	.4441	.4293	.4198	.4139	.4103	.4082	.4070	.4063	.4054
	\$250	.6822	.5923	.5135	.4465	.3911	.3462	.3107	.2832	.2622	.2464	.2347	.2261	.2200	.2155
	\$500	.6819	.5897	.5060	.4316	.3665	.3104	.2628	.2227	.1895	.1622	.1401	.1222	.1079	.0966
64	\$120	.6859	.6056	.5426	.4960	.4633	.4414	.4271	.4182	.4128	.4096	.4077	.4067	.4061	.4054
	\$250	.6798	.5884	.5084	.4406	.3847	.3399	.3047	.2777	.2574	.2423	.2314	.2235	.2179	.2139
	\$500	.6792	.5852	.4999	.4242	.3581	.3015	.2536	.2137	.1809	.1542	.1327	.1157	.1022	.0916
	\$1,000	.6792	.5853	.4998	.4232	.3556	.2966	.2458	.2026	.1661	.1356	.1103	.0896	.0726	.0589
65	\$120	.6839	.6025	.5390	.4924	.4601	.4387	.4251	.4168	.4118	.4089	.4073	.4064	.4059	.4054
	\$250	.6775	.5847	.5035	.4348	.3785	.3337	.2989	.2725	.2529	.2386	.2283	.2210	.2160	.2125
	\$500	.6767	.5810	.4941	.4170	.3500	.2927	.2446	.2048	.1725	.1464	.1257	.1095	.0968	.0871
	\$1,000	.6767	.5810	.4937	.4155	.3466	.2868	.2355	.1921	.1558	.1258	.1012	.0812	.0651	.0523
66	\$120	.6819	.5996	.5355	.4889	.4570	.4362	.4233	.4155	.4109	.4084	.4070	.4062	.4058	.4054
	\$250	.6754	.5812	.4988	.4292	.3725	.3277	.2933	.2675	.2486	.2351	.2255	.2189	.2143	.2113
	\$500	.6743	.5770	.4886	.4101	.3419	.2841	.2358	.1962	.1644	.1390	.1191	.1037	.0919	.0830
	\$1,000	.6744	.5769	.4879	.4080	.3378	.2770	.2253	.1819	.1459	.1164	.0925	.0733	.0581	.0461

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
67	\$120	.6801	.5967	.5321	.4855	.4541	.4339	.4215	.4143	.4102	.4079	.4067	.4060	.4057	.4054
-	\$250	.6735	.5780	.4942	.4237	.3666	.3219	.2879	.2627	.2446	.2318	.2230	.2169	.2129	.2102
-	\$500	.6722	.5733	.4832	.4033	.3341	.2756	.2272	.1879	.1565	.1319	.1129	.0983	.0874	.0792
-	\$1,000	.6722	.5731	.4822	.4007	.3291	.2675	.2153	.1718	.1361	.1072	.0841	.0659	.0516	.0405
68	\$120	.6783	.5940	.5288	.4823	.4512	.4317	.4200	.4132	.4095	.4075	.4064	.4059	.4056	.4054
-	\$250	.6718	.5749	.4898	.4184	.3609	.3162	.2827	.2582	.2409	.2288	.2206	.2152	.2116	.2093
-	\$500	.6704	.5699	.4782	.3968	.3265	.2674	.2188	.1797	.1490	.1251	.1070	.0933	.0832	.0759
-	\$1,000	.6703	.5696	.4768	.3936	.3206	.2581	.2054	.1619	.1267	.0984	.0762	.0588	.0455	.0354
69	\$120	.6767	.5914	.5257	.4792	.4486	.4296	.4185	.4123	.4089	.4071	.4062	.4058	.4056	.4054
-	\$250	.6702	.5719	.4856	.4132	.3553	.3107	.2777	.2539	.2373	.2261	.2186	.2137	.2105	.2086
-	\$500	.6687	.5668	.4734	.3904	.3190	.2592	.2105	.1718	.1417	.1187	.1014	.0887	.0795	.0729
-	\$1,000	.6686	.5662	.4717	.3867	.3123	.2487	.1957	.1522	.1174	.0899	.0686	.0523	.0399	.0307
70	\$120	.6752	.5889	.5226	.4762	.4460	.4277	.4172	.4114	.4084	.4068	.4061	.4057	.4055	.4054
-	\$250	.6688	.5692	.4816	.4083	.3499	.3054	.2729	.2499	.2341	.2236	.2167	.2123	.2096	.2079
-	\$500	.6673	.5639	.4688	.3843	.3117	.2513	.2025	.1641	.1347	.1126	.0963	.0845	.0761	.0702
-	\$1,000	.6672	.5632	.4668	.3800	.3041	.2396	.1861	.1428	.1085	.0818	.0614	.0462	.0348	.0266
71	\$120	.6738	.5864	.5196	.4732	.4436	.4259	.4160	.4106	.4079	.4066	.4059	.4056	.4055	.4054
-	\$250	.6676	.5667	.4776	.4033	.3445	.3002	.2682	.2460	.2310	.2212	.2150	.2112	.2088	.2074
-	\$500	.6661	.5612	.4644	.3782	.3044	.2434	.1945	.1565	.1279	.1067	.0914	.0806	.0731	.0679
-	\$1,000	.6659	.5604	.4621	.3734	.2959	.2304	.1765	.1333	.0996	.0739	.0546	.0404	.0301	.0228
72	\$120	.6726	.5842	.5168	.4705	.4413	.4243	.4149	.4100	.4075	.4064	.4058	.4056	.4054	.4054
-	\$250	.6665	.5644	.4740	.3987	.3395	.2954	.2639	.2425	.2283	.2192	.2136	.2102	.2082	.2070
-	\$500	.6651	.5590	.4605	.3727	.2976	.2359	.1870	.1495	.1216	.1014	.0871	.0772	.0705	.0660
-	\$1,000	.6649	.5580	.4579	.3673	.2882	.2217	.1674	.1245	.0915	.0667	.0485	.0354	.0261	.0197
73	\$120	.6715	.5821	.5143	.4680	.4393	.4228	.4140	.4094	.4072	.4062	.4057	.4055	.4054	.4054
-	\$250	.6657	.5624	.4707	.3945	.3349	.2909	.2601	.2393	.2259	.2175	.2124	.2094	.2077	.2067
-	\$500	.6644	.5570	.4569	.3675	.2913	.2289	.1800	.1430	.1159	.0967	.0833	.0743	.0683	.0644
-	\$1,000	.6641	.5560	.4541	.3616	.2810	.2134	.1588	.1162	.0839	.0601	.0430	.0310	.0227	.0171
74	\$120	.6708	.5809	.5127	.4665	.4381	.4220	.4134	.4091	.4070	.4061	.4057	.4055	.4054	.4054
-	\$250	.6652	.5612	.4687	.3918	.3320	.2881	.2576	.2374	.2245	.2165	.2117	.2089	.2074	.2065
-	\$500	.6640	.5559	.4547	.3643	.2872	.2245	.1756	.1390	.1124	.0938	.0811	.0726	.0671	.0635
-	\$1,000	.6637	.5549	.4518	.3581	.2764	.2081	.1534	.1109	.0792	.0561	.0397	.0284	.0208	.0157

Maximum Loss Ratio															
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
36	\$120	.8165	.7768	.7404	.7067	.6752	.6459	.6182	.5922	.5675	.5441	.5221	.5125	.5041	
37	\$120	.8095	.7685	.7310	.6962	.6639	.6337	.6053	.5786	.5533	.5293	.5165	.5071	.4989	
38	\$120	.8025	.7602	.7215	.6857	.6525	.6214	.5923	.5649	.5389	.5215	.5110	.5019	.4939	
39	\$120	.7953	.7517	.7118	.6750	.6408	.6089	.5791	.5509	.5279	.5159	.5056	.4967	.4889	
40	\$120	.7881	.7431	.7020	.6641	.6290	.5962	.5656	.5367	.5221	.5104	.5003	.4915	.4838	
	\$160	.7821	.7375	.6967	.6591	.6242	.5917	.5613	.5327	.5056	.4799	.4601	.4483	.4380	
41	\$120	.7808	.7344	.6921	.6532	.6171	.5835	.5520	.5298	.5164	.5049	.4950	.4863	.4790	
	\$160	.7749	.7289	.6869	.6482	.6124	.5790	.5478	.5184	.4907	.4667	.4534	.4419	.4320	
42	\$120	.7734	.7257	.6821	.6421	.6050	.5705	.5396	.5240	.5108	.4994	.4897	.4815	.4753	
	\$160	.7676	.7202	.6770	.6373	.6005	.5662	.5342	.5040	.4756	.4598	.4469	.4358	.4261	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
43	\$120	.7661	.7169	.6721	.6310	.5929	.5575	.5337	.5183	.5052	.4940	.4846	.4776	.4721
	\$160	.7603	.7115	.6670	.6262	.5884	.5533	.5204	.4895	.4678	.4532	.4407	.4298	.4203
44	\$120	.7586	.7080	.6619	.6196	.5805	.5459	.5277	.5125	.4995	.4887	.4805	.4742	.4692
	\$160	.7528	.7026	.6569	.6149	.5761	.5400	.5063	.4778	.4610	.4467	.4344	.4238	.4145
45	\$120	.7511	.6990	.6516	.6081	.5680	.5398	.5218	.5066	.4939	.4843	.4770	.4712	.4666
	\$160	.7454	.6937	.6467	.6035	.5637	.5266	.4920	.4707	.4543	.4403	.4283	.4178	.4088
46	\$120	.7435	.6899	.6412	.5966	.5553	.5337	.5158	.5008	.4892	.4805	.4737	.4683	.4641
	\$160	.7379	.6847	.6364	.5921	.5511	.5131	.4829	.4639	.4477	.4340	.4221	.4120	.4041
47	\$120	.7360	.6808	.6308	.5849	.5491	.5276	.5098	.4957	.4851	.4770	.4707	.4656	.4618
	\$160	.7304	.6757	.6260	.5805	.5384	.4993	.4759	.4571	.4412	.4276	.4161	.4071	.4000
	\$250	.7210	.6670	.6179	.5730	.5315	.4929	.4570	.4235	.3922	.3670	.3491	.3338	.3205
48	\$120	.7283	.6716	.6202	.5730	.5429	.5214	.5041	.4911	.4813	.4737	.4677	.4632	.4599
	\$160	.7228	.6666	.6155	.5687	.5254	.4910	.4689	.4503	.4346	.4213	.4109	.4028	.3963
	\$250	.7135	.6580	.6076	.5613	.5187	.4791	.4423	.4082	.3781	.3579	.3407	.3259	.3130
	\$275	.7115	.6562	.6059	.5598	.5172	.4778	.4411	.4070	.3754	.3487	.3296	.3132	.2990
49	\$120	.7211	.6628	.6100	.5632	.5370	.5157	.4995	.4873	.4780	.4708	.4653	.4613	.4584
	\$160	.7157	.6578	.6053	.5572	.5128	.4844	.4624	.4440	.4284	.4162	.4067	.3992	.3932
	\$250	.7064	.6494	.5976	.5501	.5062	.4657	.4281	.3933	.3694	.3498	.3331	.3186	.3060
	\$275	.7045	.6476	.5959	.5485	.5048	.4644	.4269	.3922	.3611	.3395	.3211	.3053	.2916
50	\$120	.7139	.6540	.5997	.5574	.5311	.5106	.4953	.4837	.4748	.4681	.4632	.4596	.4570
	\$160	.7085	.6491	.5951	.5457	.5040	.4778	.4559	.4376	.4230	.4118	.4029	.3959	.3902
	\$250	.6994	.6407	.5875	.5387	.4937	.4522	.4139	.3835	.3611	.3420	.3256	.3114	.2991
	\$275	.6974	.6389	.5858	.5372	.4923	.4509	.4127	.3775	.3517	.3309	.3130	.2976	.2842
51	\$120	.7066	.6451	.5892	.5515	.5254	.5060	.4913	.4802	.4718	.4658	.4614	.4581	.4558
	\$160	.7013	.6403	.5848	.5340	.4973	.4711	.4493	.4317	.4182	.4076	.3993	.3927	.3875
	\$250	.6923	.6320	.5773	.5271	.4810	.4386	.4008	.3749	.3530	.3343	.3182	.3042	.2922
	\$275	.6903	.6303	.5757	.5257	.4797	.4374	.3985	.3667	.3428	.3225	.3051	.2900	.2769
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
	\$500	.6524	.5861	.5259	.4712	.4216	.3767	.3362	.2997	.2670	.2377	.2138	.1932	.1755
56	\$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
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
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
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
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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
61	\$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
62	\$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
63	\$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
64	\$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
65	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
66	\$120	.6000	.5417	.5027	.4787	.4649	.4575	.4537	.4518	.4509	.4505	.4504	.4503	.4503
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table

Hazard Group 8

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio										
Size	Single Loss Limit[‡]	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0064	.0203	.0386	.0602	.1107	.1685	.2320	.3000
41	\$120	.0000	.0059	.0189	.0364	.0572	.1060	.1624	.2245	.2914
42	\$120	.0000	.0054	.0176	.0342	.0541	.1014	.1563	.2171	.2828
43	\$120	.0000	.0049	.0163	.0321	.0512	.0968	.1502	.2097	.2746
44	\$120	.0000	.0044	.0151	.0300	.0482	.0922	.1441	.2023	.2675
45	\$120	.0000	.0040	.0139	.0280	.0454	.0877	.1381	.1950	.2612
46	\$120	.0000	.0036	.0128	.0261	.0426	.0833	.1322	.1882	.2553
47	\$120	.0000	.0032	.0117	.0242	.0398	.0789	.1262	.1821	.2497
48	\$120	.0000	.0028	.0107	.0223	.0372	.0745	.1203	.1765	.2443
49	\$120	.0000	.0025	.0097	.0206	.0345	.0702	.1147	.1713	.2390
50	\$120	.0000	.0022	.0087	.0188	.0320	.0660	.1096	.1662	.2337
	\$250	.0000	.0022	.0088	.0189	.0321	.0663	.1090	.1589	.2147
51	\$120	.0000	.0019	.0078	.0172	.0295	.0618	.1049	.1613	.2284
	\$250	.0000	.0019	.0079	.0173	.0297	.0621	.1032	.1516	.2061
52	\$120	.0000	.0017	.0070	.0156	.0271	.0577	.1004	.1564	.2231
	\$250	.0000	.0017	.0070	.0157	.0273	.0580	.0975	.1443	.1974
53	\$120	.0000	.0014	.0062	.0141	.0248	.0539	.0961	.1516	.2179
	\$250	.0000	.0014	.0062	.0142	.0249	.0540	.0917	.1370	.1889
54	\$120	.0000	.0012	.0055	.0126	.0225	.0503	.0920	.1467	.2130
	\$250	.0000	.0012	.0055	.0127	.0227	.0500	.0861	.1297	.1810
55	\$120	.0000	.0010	.0048	.0113	.0204	.0470	.0879	.1419	.2083
	\$250	.0000	.0010	.0048	.0113	.0205	.0461	.0804	.1225	.1735
56	\$120	.0000	.0009	.0041	.0100	.0183	.0439	.0839	.1373	.2036
	\$250	.0000	.0009	.0042	.0100	.0184	.0423	.0749	.1157	.1664
57	\$120	.0000	.0007	.0035	.0087	.0163	.0409	.0799	.1329	.1991
	\$250	.0000	.0007	.0036	.0088	.0164	.0386	.0694	.1093	.1595
58	\$120	.0000	.0006	.0030	.0076	.0145	.0381	.0760	.1285	.1946
	\$250	.0000	.0006	.0030	.0077	.0145	.0350	.0641	.1032	.1528
	\$500	.0000	.0006	.0030	.0077	.0146	.0351	.0642	.1014	.1462
59	\$120	.0000	.0005	.0025	.0065	.0129	.0353	.0722	.1243	.1903
	\$250	.0000	.0005	.0025	.0066	.0128	.0315	.0592	.0974	.1462
	\$500	.0000	.0005	.0025	.0066	.0128	.0316	.0589	.0944	.1378
60	\$120	.0000	.0004	.0021	.0056	.0114	.0326	.0686	.1201	.1861
	\$250	.0000	.0004	.0021	.0056	.0111	.0282	.0545	.0917	.1397
	\$500	.0000	.0004	.0021	.0056	.0111	.0283	.0538	.0876	.1295

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
61	\$120	.0000	.0003	.0017	.0047	.0100	.0300	.0651	.1161	.1820
	\$250	.0000	.0003	.0017	.0047	.0095	.0250	.0501	.0862	.1332
	\$500	.0000	.0003	.0017	.0047	.0095	.0250	.0488	.0809	.1214
62	\$120	.0000	.0002	.0014	.0039	.0088	.0276	.0617	.1122	.1780
	\$250	.0000	.0002	.0014	.0039	.0081	.0221	.0459	.0808	.1270
	\$500	.0000	.0002	.0014	.0039	.0081	.0220	.0439	.0743	.1135
63	\$120	.0000	.0002	.0011	.0033	.0076	.0253	.0584	.1083	.1742
	\$250	.0000	.0002	.0011	.0032	.0067	.0194	.0419	.0755	.1209
	\$500	.0000	.0002	.0011	.0032	.0068	.0191	.0392	.0680	.1059
64	\$120	.0000	.0001	.0008	.0027	.0065	.0231	.0552	.1046	.1704
	\$250	.0000	.0001	.0008	.0025	.0055	.0169	.0380	.0704	.1150
	\$500	.0000	.0001	.0008	.0025	.0055	.0164	.0348	.0619	.0986
	\$1,000	.0000	.0001	.0008	.0025	.0056	.0164	.0348	.0617	.0976
65	\$120	.0000	.0001	.0006	.0022	.0056	.0210	.0521	.1010	.1668
	\$250	.0000	.0001	.0006	.0020	.0045	.0147	.0343	.0655	.1092
	\$500	.0000	.0001	.0006	.0020	.0045	.0138	.0305	.0561	.0914
	\$1,000	.0000	.0001	.0006	.0020	.0045	.0139	.0306	.0557	.0899
66	\$120	.0000	.0001	.0005	.0018	.0047	.0191	.0492	.0975	.1633
	\$250	.0000	.0001	.0004	.0015	.0036	.0126	.0308	.0607	.1036
	\$500	.0000	.0001	.0004	.0015	.0035	.0115	.0266	.0505	.0844
	\$1,000	.0000	.0001	.0004	.0015	.0035	.0115	.0265	.0498	.0824
67	\$120	.0000	.0000	.0003	.0014	.0040	.0172	.0463	.0941	.1599
	\$250	.0000	.0000	.0003	.0011	.0028	.0107	.0275	.0562	.0981
	\$500	.0000	.0000	.0003	.0011	.0027	.0094	.0229	.0452	.0777
	\$1,000	.0000	.0000	.0003	.0011	.0027	.0094	.0227	.0442	.0751
68	\$120	.0000	.0000	.0002	.0011	.0033	.0155	.0436	.0908	.1567
	\$250	.0000	.0000	.0002	.0008	.0021	.0089	.0244	.0518	.0928
	\$500	.0000	.0000	.0002	.0008	.0020	.0076	.0195	.0402	.0711
	\$1,000	.0000	.0000	.0002	.0008	.0020	.0075	.0191	.0388	.0680
69	\$120	.0000	.0000	.0002	.0008	.0027	.0139	.0409	.0876	.1535
	\$250	.0000	.0000	.0001	.0005	.0016	.0074	.0215	.0476	.0876
	\$500	.0000	.0000	.0001	.0005	.0014	.0059	.0164	.0353	.0648
	\$1,000	.0000	.0000	.0001	.0005	.0014	.0058	.0158	.0337	.0611
70	\$120	.0000	.0000	.0001	.0006	.0022	.0124	.0384	.0846	.1505
	\$250	.0000	.0000	.0001	.0004	.0011	.0060	.0188	.0435	.0826
	\$500	.0000	.0000	.0001	.0003	.0009	.0045	.0135	.0308	.0587
	\$1,000	.0000	.0000	.0001	.0003	.0009	.0044	.0128	.0288	.0544
71	\$120	.0000	.0000	.0001	.0004	.0017	.0110	.0360	.0816	.1476
	\$250	.0000	.0000	.0000	.0002	.0008	.0048	.0162	.0396	.0777
	\$500	.0000	.0000	.0000	.0002	.0006	.0033	.0108	.0264	.0526

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	\$1,000	.0000	.0000	.0000	.0002	.0006	.0031	.0100	.0241	.0478
72	\$120	.0000	.0000	.0000	.0003	.0014	.0098	.0338	.0788	.1449
	\$250	.0000	.0000	.0000	.0004	.0005	.0037	.0140	.0360	.0731
	\$500	.0000	.0000	.0000	.0004	.0003	.0023	.0085	.0224	.0471
	\$1,000	.0000	.0000	.0000	.0004	.0003	.0021	.0076	.0199	.0417
73	\$120	.0000	.0000	.0000	.0002	.0011	.0087	.0317	.0763	.1424
	\$250	.0000	.0000	.0000	.0004	.0003	.0029	.0120	.0327	.0688
	\$500	.0000	.0000	.0000	.0000	.0002	.0015	.0066	.0189	.0419
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0013	.0056	.0161	.0360
74	\$120	.0000	.0000	.0000	.0002	.0009	.0080	.0305	.0747	.1409
	\$250	.0000	.0000	.0000	.0000	.0002	.0024	.0107	.0306	.0662
	\$500	.0000	.0000	.0000	.0000	.0004	.0011	.0055	.0167	.0387
	\$1,000	.0000	.0000	.0000	.0000	.0004	.0009	.0044	.0138	.0324))

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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	<u>\$250</u>	<u>.0054</u>	<u>.0175</u>	<u>.0337</u>	<u>.0530</u>	<u>.0990</u>	<u>.1526</u>	<u>.2122</u>	<u>.2768</u>
	<u>\$275</u>	<u>.0054</u>	<u>.0175</u>	<u>.0337</u>	<u>.0530</u>	<u>.0990</u>	<u>.1526</u>	<u>.2122</u>	<u>.2768</u>
49	<u>\$120</u>	<u>.0048</u>	<u>.0160</u>	<u>.0312</u>	<u>.0496</u>	<u>.0937</u>	<u>.1456</u>	<u>.2054</u>	<u>.2787</u>
	<u>\$160</u>	<u>.0048</u>	<u>.0160</u>	<u>.0312</u>	<u>.0496</u>	<u>.0937</u>	<u>.1456</u>	<u>.2038</u>	<u>.2672</u>
	<u>\$250</u>	<u>.0048</u>	<u>.0160</u>	<u>.0312</u>	<u>.0496</u>	<u>.0937</u>	<u>.1456</u>	<u>.2038</u>	<u>.2671</u>
	<u>\$275</u>	<u>.0048</u>	<u>.0160</u>	<u>.0312</u>	<u>.0496</u>	<u>.0937</u>	<u>.1456</u>	<u>.2038</u>	<u>.2671</u>
50	<u>\$120</u>	<u>.0043</u>	<u>.0146</u>	<u>.0289</u>	<u>.0463</u>	<u>.0885</u>	<u>.1387</u>	<u>.1995</u>	<u>.2730</u>
	<u>\$160</u>	<u>.0043</u>	<u>.0146</u>	<u>.0289</u>	<u>.0463</u>	<u>.0885</u>	<u>.1387</u>	<u>.1953</u>	<u>.2588</u>
	<u>\$250</u>	<u>.0043</u>	<u>.0146</u>	<u>.0289</u>	<u>.0463</u>	<u>.0885</u>	<u>.1387</u>	<u>.1953</u>	<u>.2572</u>
	<u>\$275</u>	<u>.0043</u>	<u>.0146</u>	<u>.0289</u>	<u>.0463</u>	<u>.0885</u>	<u>.1387</u>	<u>.1953</u>	<u>.2572</u>
51	<u>\$120</u>	<u>.0038</u>	<u>.0132</u>	<u>.0265</u>	<u>.0430</u>	<u>.0833</u>	<u>.1318</u>	<u>.1938</u>	<u>.2673</u>
	<u>\$160</u>	<u>.0038</u>	<u>.0132</u>	<u>.0265</u>	<u>.0430</u>	<u>.0833</u>	<u>.1318</u>	<u>.1868</u>	<u>.2514</u>
	<u>\$250</u>	<u>.0038</u>	<u>.0132</u>	<u>.0265</u>	<u>.0430</u>	<u>.0833</u>	<u>.1318</u>	<u>.1868</u>	<u>.2472</u>
	<u>\$275</u>	<u>.0038</u>	<u>.0132</u>	<u>.0265</u>	<u>.0430</u>	<u>.0833</u>	<u>.1318</u>	<u>.1868</u>	<u>.2472</u>
52	<u>\$120</u>	<u>.0033</u>	<u>.0119</u>	<u>.0242</u>	<u>.0397</u>	<u>.0781</u>	<u>.1257</u>	<u>.1883</u>	<u>.2616</u>
	<u>\$160</u>	<u>.0033</u>	<u>.0119</u>	<u>.0242</u>	<u>.0397</u>	<u>.0781</u>	<u>.1248</u>	<u>.1788</u>	<u>.2444</u>
	<u>\$250</u>	<u>.0033</u>	<u>.0119</u>	<u>.0242</u>	<u>.0397</u>	<u>.0781</u>	<u>.1248</u>	<u>.1782</u>	<u>.2371</u>
	<u>\$275</u>	<u>.0033</u>	<u>.0119</u>	<u>.0242</u>	<u>.0397</u>	<u>.0781</u>	<u>.1248</u>	<u>.1782</u>	<u>.2371</u>
	<u>\$380</u>	<u>.0033</u>	<u>.0119</u>	<u>.0242</u>	<u>.0397</u>	<u>.0781</u>	<u>.1248</u>	<u>.1782</u>	<u>.2371</u>
53	<u>\$120</u>	<u>.0029</u>	<u>.0106</u>	<u>.0220</u>	<u>.0364</u>	<u>.0729</u>	<u>.1203</u>	<u>.1828</u>	<u>.2556</u>
	<u>\$160</u>	<u>.0029</u>	<u>.0106</u>	<u>.0220</u>	<u>.0364</u>	<u>.0729</u>	<u>.1177</u>	<u>.1716</u>	<u>.2376</u>
	<u>\$250</u>	<u>.0029</u>	<u>.0106</u>	<u>.0220</u>	<u>.0364</u>	<u>.0729</u>	<u>.1177</u>	<u>.1694</u>	<u>.2268</u>
	<u>\$275</u>	<u>.0029</u>	<u>.0106</u>	<u>.0220</u>	<u>.0364</u>	<u>.0729</u>	<u>.1177</u>	<u>.1694</u>	<u>.2268</u>
	<u>\$380</u>	<u>.0029</u>	<u>.0106</u>	<u>.0220</u>	<u>.0364</u>	<u>.0729</u>	<u>.1177</u>	<u>.1694</u>	<u>.2268</u>
54	<u>\$120</u>	<u>.0025</u>	<u>.0094</u>	<u>.0198</u>	<u>.0333</u>	<u>.0677</u>	<u>.1152</u>	<u>.1772</u>	<u>.2496</u>
	<u>\$160</u>	<u>.0025</u>	<u>.0094</u>	<u>.0198</u>	<u>.0333</u>	<u>.0677</u>	<u>.1107</u>	<u>.1649</u>	<u>.2309</u>
	<u>\$250</u>	<u>.0025</u>	<u>.0094</u>	<u>.0198</u>	<u>.0333</u>	<u>.0677</u>	<u>.1107</u>	<u>.1606</u>	<u>.2163</u>
	<u>\$275</u>	<u>.0025</u>	<u>.0094</u>	<u>.0198</u>	<u>.0333</u>	<u>.0677</u>	<u>.1107</u>	<u>.1606</u>	<u>.2163</u>
	<u>\$380</u>	<u>.0025</u>	<u>.0094</u>	<u>.0198</u>	<u>.0333</u>	<u>.0677</u>	<u>.1107</u>	<u>.1606</u>	<u>.2163</u>
55	<u>\$120</u>	<u>.0021</u>	<u>.0082</u>	<u>.0177</u>	<u>.0302</u>	<u>.0626</u>	<u>.1102</u>	<u>.1715</u>	<u>.2438</u>
	<u>\$160</u>	<u>.0021</u>	<u>.0082</u>	<u>.0177</u>	<u>.0302</u>	<u>.0626</u>	<u>.1041</u>	<u>.1585</u>	<u>.2242</u>
	<u>\$250</u>	<u>.0021</u>	<u>.0082</u>	<u>.0177</u>	<u>.0302</u>	<u>.0626</u>	<u>.1036</u>	<u>.1516</u>	<u>.2058</u>
	<u>\$275</u>	<u>.0021</u>	<u>.0082</u>	<u>.0177</u>	<u>.0302</u>	<u>.0626</u>	<u>.1036</u>	<u>.1516</u>	<u>.2058</u>
	<u>\$380</u>	<u>.0021</u>	<u>.0082</u>	<u>.0177</u>	<u>.0302</u>	<u>.0626</u>	<u>.1036</u>	<u>.1516</u>	<u>.2058</u>
	<u>\$500</u>	<u>.0021</u>	<u>.0082</u>	<u>.0177</u>	<u>.0302</u>	<u>.0626</u>	<u>.1036</u>	<u>.1516</u>	<u>.2058</u>
56	<u>\$120</u>	<u>.0017</u>	<u>.0071</u>	<u>.0157</u>	<u>.0271</u>	<u>.0581</u>	<u>.1052</u>	<u>.1657</u>	<u>.2382</u>
	<u>\$160</u>	<u>.0017</u>	<u>.0071</u>	<u>.0157</u>	<u>.0271</u>	<u>.0575</u>	<u>.0980</u>	<u>.1521</u>	<u>.2174</u>
	<u>\$250</u>	<u>.0017</u>	<u>.0071</u>	<u>.0157</u>	<u>.0271</u>	<u>.0575</u>	<u>.0964</u>	<u>.1426</u>	<u>.1963</u>
	<u>\$275</u>	<u>.0017</u>	<u>.0071</u>	<u>.0157</u>	<u>.0271</u>	<u>.0575</u>	<u>.0964</u>	<u>.1426</u>	<u>.1953</u>
	<u>\$380</u>	<u>.0017</u>	<u>.0071</u>	<u>.0157</u>	<u>.0271</u>	<u>.0575</u>	<u>.0964</u>	<u>.1426</u>	<u>.1951</u>

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
57	\$500	.0017	.0071	.0157	.0271	.0575	.0964	.1426	.1951
	\$550	.0017	.0071	.0157	.0271	.0575	.0964	.1426	.1951
	\$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
58	\$550	.0014	.0061	.0137	.0242	.0524	.0893	.1335	.1843
	\$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
59	\$550	.0011	.0051	.0119	.0213	.0474	.0821	.1243	.1734
	\$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
	\$380	.0009	.0042	.0101	.0186	.0425	.0750	.1151	.1626
	\$500	.0009	.0042	.0101	.0186	.0425	.0750	.1151	.1626
60	\$550	.0009	.0042	.0101	.0186	.0425	.0750	.1151	.1626
	\$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
61	\$800	.0007	.0034	.0085	.0159	.0377	.0679	.1060	.1517
	\$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
61	\$800	.0005	.0027	.0070	.0135	.0330	.0608	.0968	.1408

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0023</u>	<u>.0080</u>	<u>.0206</u>	<u>.0430</u>
71	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0009</u>	<u>.0120</u>	<u>.0568</u>	<u>.1419</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0052</u>	<u>.0293</u>	<u>.0877</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0017</u>	<u>.0105</u>	<u>.0375</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0014</u>	<u>.0088</u>	<u>.0317</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0009</u>	<u>.0055</u>	<u>.0201</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0008</u>	<u>.0044</u>	<u>.0158</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0008</u>	<u>.0042</u>	<u>.0151</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0007</u>	<u>.0040</u>	<u>.0139</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0007</u>	<u>.0039</u>	<u>.0138</u>
72	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0053</u>	<u>.0456</u>	<u>.1365</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0014</u>	<u>.0176</u>	<u>.0752</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0036</u>	<u>.0226</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0027</u>	<u>.0175</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0012</u>	<u>.0085</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0008</u>	<u>.0058</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0008</u>	<u>.0054</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0007</u>	<u>.0046</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0007</u>	<u>.0045</u>
73	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0009</u>	<u>.0340</u>	<u>.1339</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0068</u>	<u>.0632</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0086</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0053</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0013</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0006</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0005</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0003</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0003</u>
74	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0259</u>	<u>.1336</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0013</u>	<u>.0566</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0015</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0005</u>
	<u>\$380</u>	<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>\$500</u>	<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>\$550</u>	<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>\$800</u>	<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>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>

* Single Loss Limit values are expressed in thousands of dollars.

AMENDATORY SECTION (Amending WSR 10-21-086, filed 10/19/10, effective 11/19/10)

WAC 296-17B-990 Hazard Group 9 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 9

Effective ((November 19, 2010)) June 30, 2017

(Maximum Loss Ratio)														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9093	.9002	.8920	.8843	.8771	.8703	.8638	.8575	.8515	.8457	.8402	.8347	.8295	.8244
2	.9061	.8963	.8874	.8792	.8714	.8640	.8570	.8503	.8439	.8377	.8317	.8259	.8202	.8147
3	.9029	.8924	.8828	.8740	.8656	.8577	.8502	.8430	.8362	.8295	.8231	.8169	.8108	.8050
4	.8996	.8884	.8781	.8686	.8597	.8513	.8433	.8356	.8283	.8212	.8143	.8077	.8013	.7950
5	.8963	.8843	.8734	.8633	.8538	.8448	.8363	.8281	.8203	.8128	.8055	.7984	.7916	.7849
6	.8929	.8802	.8686	.8578	.8478	.8382	.8292	.8205	.8122	.8042	.7965	.7890	.7818	.7747
7	.8896	.8761	.8637	.8524	.8417	.8316	.8220	.8129	.8041	.7956	.7874	.7795	.7719	.7644
8	.8862	.8719	.8589	.8468	.8356	.8249	.8148	.8051	.7959	.7869	.7783	.7700	.7619	.7540
9	.8827	.8676	.8539	.8412	.8294	.8181	.8075	.7973	.7875	.7781	.7691	.7603	.7518	.7435
10	.8792	.8634	.8489	.8356	.8231	.8113	.8001	.7894	.7791	.7693	.7597	.7505	.7416	.7329
11	.8757	.8591	.8439	.8299	.8168	.8044	.7927	.7814	.7707	.7603	.7503	.7407	.7313	.7222
12	.8722	.8547	.8389	.8242	.8104	.7974	.7851	.7734	.7621	.7512	.7408	.7307	.7209	.7114
13	.8687	.8504	.8337	.8184	.8040	.7904	.7775	.7652	.7534	.7421	.7312	.7206	.7104	.7005
14	.8651	.8459	.8285	.8125	.7974	.7833	.7698	.7569	.7446	.7328	.7214	.7105	.6998	.6895
15	.8614	.8415	.8233	.8065	.7908	.7760	.7620	.7486	.7358	.7234	.7116	.7002	.6891	.6784
16	.8578	.8370	.8180	.8005	.7842	.7687	.7541	.7401	.7268	.7140	.7017	.6898	.6783	.6672
17	.8541	.8324	.8127	.7945	.7774	.7614	.7461	.7316	.7177	.7044	.6916	.6793	.6674	.6559
18	.8504	.8278	.8073	.7883	.7706	.7539	.7380	.7230	.7086	.6948	.6815	.6687	.6564	.6444
19	.8466	.8232	.8018	.7821	.7637	.7463	.7299	.7142	.6993	.6850	.6712	.6580	.6452	.6329
20	.8429	.8185	.7963	.7758	.7567	.7387	.7216	.7054	.6899	.6751	.6609	.6472	.6340	.6212
21	.8390	.8137	.7907	.7694	.7496	.7309	.7132	.6964	.6804	.6651	.6504	.6362	.6226	.6094
22	.8351	.8089	.7850	.7630	.7424	.7231	.7048	.6874	.6708	.6550	.6398	.6251	.6111	.5975
23	.8312	.8040	.7793	.7564	.7351	.7151	.6962	.6782	.6611	.6447	.6290	.6139	.5994	.5855
24	.8273	.7991	.7734	.7498	.7277	.7070	.6875	.6689	.6512	.6343	.6181	.6026	.5877	.5733
25	.8233	.7941	.7675	.7431	.7203	.6988	.6786	.6595	.6412	.6238	.6071	.5911	.5758	.5610
26	.8192	.7890	.7615	.7362	.7127	.6906	.6697	.6499	.6311	.6131	.5960	.5795	.5637	.5485
27	.8152	.7839	.7555	.7293	.7050	.6821	.6606	.6402	.6208	.6024	.5847	.5678	.5515	.5359
28	.8110	.7787	.7493	.7223	.6972	.6736	.6514	.6304	.6104	.5914	.5732	.5558	.5391	.5231
29	.8068	.7734	.7431	.7152	.6893	.6650	.6421	.6204	.5999	.5803	.5617	.5438	.5267	.5102
30	.8026	.7681	.7368	.7080	.6812	.6562	.6326	.6103	.5892	.5691	.5499	.5316	.5140	.4971
31	.7983	.7627	.7304	.7007	.6731	.6473	.6230	.6001	.5784	.5577	.5380	.5192	.5012	.4838
32	.7940	.7572	.7239	.6933	.6648	.6382	.6133	.5897	.5674	.5461	.5259	.5066	.4881	.4704
33	.7896	.7517	.7173	.6857	.6564	.6291	.6034	.5792	.5562	.5344	.5137	.4939	.4749	.4568
34	.7852	.7461	.7106	.6781	.6479	.6197	.5933	.5684	.5449	.5225	.5012	.4809	.4615	.4429
35	.7807	.7404	.7038	.6703	.6392	.6103	.5831	.5575	.5333	.5104	.4886	.4678	.4479	.4288
36	.7762	.7346	.6969	.6624	.6304	.6006	.5727	.5464	.5216	.4980	.4757	.4543	.4340	.4146
37	.7716	.7287	.6899	.6544	.6215	.5908	.5621	.5351	.5096	.4855	.4626	.4407	.4200	.4003
38	.7670	.7228	.6828	.6462	.6124	.5808	.5514	.5236	.4975	.4727	.4492	.4269	.4059	.3859
39	.7623	.7168	.6757	.6380	.6031	.5708	.5405	.5120	.4852	.4598	.4358	.4132	.3918	.3715
40	.7576	.7108	.6684	.6296	.5938	.5606	.5294	.5003	.4727	.4467	.4223	.3993	.3776	.3571
41	.7529	.7047	.6611	.6212	.5844	.5502	.5183	.4883	.4601	.4337	.4089	.3855	.3635	.3428
42	.7483	.6987	.6538	.6128	.5750	.5399	.5071	.4764	.4476	.4206	.3954	.3717	.3494	.3285
43	.7436	.6926	.6465	.6043	.5655	.5294	.4958	.4643	.4350	.4076	.3819	.3579	.3354	.3143

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
44	.7389	.6865	.6391	.5958	.5559	.5188	.4843	.4523	.4224	.3945	.3685	.3442	.3215	.3003
45	.7343	.6804	.6317	.5872	.5462	.5082	.4729	.4402	.4098	.3815	.3552	.3306	.3078	.2865
46	.7296	.6743	.6243	.5786	.5365	.4975	.4615	.4282	.3972	.3685	.3419	.3171	.2941	.2728
47	.7250	.6682	.6168	.5699	.5266	.4868	.4500	.4160	.3846	.3555	.3286	.3037	.2806	.2593
48	.7204	.6621	.6093	.5611	.5168	.4760	.4385	.4039	.3720	.3426	.3154	.2904	.2673	.2460
49	.7158	.6559	.6017	.5523	.5069	.4652	.4270	.3918	.3595	.3297	.3024	.2772	.2541	.2329
50	.7113	.6498	.5942	.5434	.4969	.4544	.4154	.3797	.3469	.3169	.2894	.2642	.2411	.2201
51	.7067	.6437	.5865	.5345	.4869	.4435	.4038	.3676	.3344	.3041	.2765	.2513	.2284	.2075
52	.7022	.6375	.5789	.5255	.4769	.4326	.3922	.3554	.3219	.2915	.2638	.2386	.2158	.1951
53	.6977	.6314	.5712	.5166	.4669	.4217	.3806	.3434	.3095	.2789	.2512	.2261	.2034	.1830
54	.6933	.6252	.5636	.5076	.4568	.4108	.3691	.3313	.2972	.2665	.2387	.2138	.1913	.1712
55	.6889	.6191	.5559	.4986	.4468	.4099	.3755	.3393	.3050	.2741	.2464	.2217	.1995	.1797
56	.6846	.6130	.5483	.4897	.4367	.3990	.3660	.3307	.2972	.2659	.2381	.2136	.1919	.1724
57	.6803	.6070	.5407	.4807	.4267	.3881	.3545	.3192	.2860	.2549	.2271	.2028	.1815	.1625
58	.6761	.6011	.5331	.4718	.4167	.3772	.3431	.3078	.2748	.2439	.2161	.1919	.1709	.1523
59	.6720	.5952	.5256	.4629	.4067	.3664	.3317	.2961	.2631	.2322	.2044	.1802	.1594	.1411
60	.6680	.5894	.5182	.4541	.3968	.3557	.3204	.2845	.2515	.2206	.1928	.1686	.1479	.1297
61	.6642	.5837	.5109	.4454	.3869	.3450	.3092	.2733	.2403	.2094	.1816	.1574	.1367	.1195
62	.6604	.5782	.5037	.4368	.3772	.3345	.2981	.2622	.2292	.1983	.1705	.1463	.1256	.1084
63	.6569	.5728	.4967	.4283	.3675	.3240	.2871	.2512	.2182	.1873	.1595	.1353	.1146	.0974
64	.6535	.5677	.4898	.4199	.3580	.3136	.2762	.2403	.2073	.1764	.1486	.1244	.1037	.0865
65	.6503	.5627	.4830	.4117	.3485	.3033	.2654	.2295	.1965	.1656	.1378	.1136	.0929	.0757
66	.6473	.5579	.4765	.4036	.3392	.2931	.2548	.2189	.1859	.1550	.1272	.1030	.0823	.0651
67	.6445	.5534	.4702	.3957	.3300	.2830	.2442	.2083	.1753	.1444	.1166	.0924	.0717	.0545
68	.6420	.5491	.4641	.3880	.3210	.2731	.2338	.1979	.1649	.1340	.1062	.0820	.0613	.0441
69	.6397	.5451	.4582	.3804	.3120	.2632	.2235	.1876	.1546	.1237	.0959	.0717	.0510	.0338
70	.6377	.5413	.4526	.3730	.3032	.2535	.2133	.1774	.1444	.1135	.0857	.0615	.0408	.0236
71	.6359	.5378	.4471	.3656	.2943	.2435	.2033	.1674	.1344	.1035	.0757	.0515	.0308	.0136
72	.6344	.5347	.4421	.3587	.2859	.2340	.1939	.1580	.1250	.0941	.0663	.0421	.0214	.0042
73	.6332	.5320	.4375	.3522	.2777	.2248	.1847	.1488	.1158	.0849	.0571	.0329	.0122	.0000
74	.6326	.5304	.4346	.3479	.2723	.2186	.1785	.1426	.1096	.0787	.0509	.0267	.0060	.0000

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9247	.9190	.9136	.9085	.9036	.8989	.8944	.8900	.8857	.8815	.8774	.8734	.8695
2	.9214	.9151	.9092	.9036	.8982	.8931	.8880	.8832	.8785	.8739	.8694	.8650	.8607
3	.9183	.9115	.9051	.8990	.8931	.8875	.8821	.8768	.8717	.8667	.8618	.8570	.8524
4	.9151	.9078	.9009	.8943	.8879	.8819	.8760	.8703	.8648	.8594	.8541	.8490	.8440
5	.9119	.9040	.8965	.8894	.8826	.8760	.8697	.8636	.8576	.8518	.8462	.8407	.8353
6	.9086	.9001	.8920	.8844	.8771	.8701	.8633	.8567	.8504	.8442	.8381	.8322	.8265
7	.9052	.8961	.8875	.8793	.8715	.8640	.8567	.8497	.8429	.8363	.8299	.8236	.8175
8	.9017	.8920	.8828	.8741	.8658	.8578	.8501	.8426	.8354	.8283	.8215	.8149	.8084
9	.8982	.8878	.8780	.8688	.8599	.8514	.8432	.8353	.8276	.8202	.8130	.8059	.7991
10	.8946	.8836	.8732	.8634	.8540	.8450	.8363	.8279	.8198	.8120	.8043	.7969	.7897
11	.8909	.8793	.8683	.8579	.8480	.8385	.8293	.8205	.8119	.8037	.7956	.7878	.7802
12	.8872	.8749	.8633	.8523	.8418	.8317	.8221	.8128	.8038	.7951	.7866	.7784	.7704
13	.8833	.8703	.8581	.8465	.8355	.8249	.8148	.8050	.7955	.7864	.7775	.7689	.7605
14	.8795	.8657	.8529	.8407	.8291	.8180	.8073	.7971	.7872	.7776	.7683	.7592	.7504
15	.8755	.8611	.8475	.8348	.8226	.8110	.7998	.7891	.7787	.7686	.7589	.7494	.7402
16	.8714	.8563	.8421	.8287	.8160	.8038	.7921	.7809	.7700	.7595	.7494	.7395	.7299

Size	Maximum Loss Ratio												
	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
67	.5532	.4694	.3946	.3289	.2722	.2238	.1830	.1491	.1211	.0983	.0797	.0648	.0528
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

Premium-Based Plan, with no Single Loss Limit

**Insurance Savings Table
Hazard Group 9
Effective ((November 19, 2010)) June 30, 2017**

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0430	.0878	.1342	.1817	.2783	.3762	.4750	.5743
2	.0000	.0420	.0862	.1321	.1792	.2751	.3723	.4704	.5692
3	.0000	.0409	.0845	.1301	.1768	.2719	.3684	.4658	.5640
4	.0000	.0399	.0829	.1281	.1743	.2686	.3644	.4611	.5586
5	.0000	.0389	.0813	.1260	.1718	.2653	.3603	.4564	.5533
6	.0000	.0379	.0798	.1240	.1693	.2619	.3562	.4516	.5478
7	.0000	.0369	.0782	.1219	.1668	.2586	.3521	.4467	.5424
8	.0000	.0359	.0767	.1199	.1643	.2552	.3479	.4419	.5368
9	.0000	.0349	.0752	.1178	.1617	.2517	.3436	.4369	.5312
10	.0000	.0340	.0737	.1158	.1592	.2482	.3394	.4319	.5256
11	.0000	.0330	.0721	.1137	.1566	.2447	.3351	.4269	.5199
12	.0000	.0321	.0706	.1116	.1540	.2412	.3307	.4219	.5142
13	.0000	.0312	.0691	.1095	.1514	.2377	.3264	.4167	.5084
14	.0000	.0303	.0676	.1074	.1487	.2341	.3219	.4115	.5025
15	.0000	.0295	.0660	.1053	.1460	.2304	.3175	.4063	.4965
16	.0000	.0286	.0645	.1032	.1434	.2268	.3130	.4010	.4905
17	.0000	.0277	.0630	.1010	.1407	.2231	.3084	.3957	.4845
18	.0000	.0269	.0614	.0989	.1379	.2194	.3038	.3903	.4783
19	.0000	.0260	.0599	.0967	.1352	.2156	.2992	.3848	.4721
20	.0000	.0252	.0584	.0945	.1324	.2119	.2945	.3793	.4658
21	.0000	.0243	.0568	.0923	.1297	.2080	.2897	.3737	.4594
22	.0000	.0235	.0552	.0901	.1268	.2041	.2849	.3680	.4530
23	.0000	.0227	.0537	.0879	.1240	.2002	.2800	.3623	.4464
24	.0000	.0218	.0521	.0856	.1212	.1963	.2751	.3564	.4398
25	.0000	.0210	.0505	.0834	.1183	.1923	.2701	.3505	.4331
26	.0000	.0202	.0490	.0811	.1154	.1882	.2650	.3445	.4262
27	.0000	.0194	.0474	.0788	.1125	.1842	.2599	.3385	.4193
28	.0000	.0186	.0458	.0765	.1095	.1800	.2547	.3323	.4123
29	.0000	.0178	.0442	.0742	.1066	.1758	.2494	.3261	.4052
30	.0000	.0170	.0426	.0719	.1036	.1716	.2441	.3198	.3980

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
31	.0000	.0162	.0410	.0696	.1005	.1673	.2387	.3134	.3907
32	.0000	.0154	.0394	.0672	.0975	.1630	.2332	.3069	.3833
33	.0000	.0147	.0379	.0649	.0944	.1586	.2277	.3003	.3757
34	.0000	.0139	.0363	.0625	.0913	.1542	.2221	.2936	.3681
35	.0000	.0131	.0347	.0602	.0882	.1497	.2164	.2868	.3603
36	.0000	.0124	.0331	.0578	.0851	.1452	.2106	.2799	.3524
37	.0000	.0117	.0315	.0554	.0819	.1406	.2047	.2729	.3444
38	.0000	.0109	.0300	.0530	.0787	.1360	.1988	.2658	.3362
39	.0000	.0102	.0284	.0506	.0756	.1313	.1928	.2587	.3280
40	.0000	.0096	.0269	.0482	.0724	.1266	.1868	.2514	.3196
41	.0000	.0089	.0254	.0459	.0692	.1219	.1807	.2441	.3112
42	.0000	.0083	.0239	.0436	.0661	.1173	.1747	.2368	.3028
43	.0000	.0076	.0224	.0413	.0629	.1126	.1686	.2295	.2943
44	.0000	.0070	.0210	.0390	.0598	.1079	.1625	.2221	.2858
45	.0000	.0065	.0196	.0368	.0568	.1033	.1564	.2147	.2772
46	.0000	.0059	.0183	.0346	.0537	.0986	.1503	.2073	.2686
47	.0000	.0054	.0170	.0324	.0507	.0940	.1442	.1998	.2599
48	.0000	.0049	.0157	.0303	.0478	.0894	.1381	.1923	.2511
49	.0000	.0044	.0145	.0282	.0448	.0848	.1319	.1847	.2423
50	.0000	.0040	.0133	.0262	.0420	.0803	.1258	.1772	.2334
51	.0000	.0036	.0121	.0242	.0391	.0757	.1197	.1695	.2245
52	.0000	.0032	.0110	.0223	.0363	.0712	.1135	.1619	.2155
53	.0000	.0028	.0099	.0204	.0336	.0667	.1074	.1542	.2066
54	.0000	.0024	.0089	.0186	.0309	.0623	.1012	.1466	.1976
55	.0000	.0021	.0079	.0168	.0283	.0579	.0951	.1389	.1886
56	.0000	.0018	.0070	.0151	.0257	.0536	.0890	.1313	.1797
57	.0000	.0015	.0062	.0135	.0233	.0493	.0830	.1237	.1707
58	.0000	.0013	.0053	.0119	.0209	.0451	.0771	.1161	.1618
59	.0000	.0011	.0046	.0105	.0186	.0410	.0712	.1086	.1529
60	.0000	.0009	.0039	.0091	.0164	.0370	.0654	.1012	.1441
61	.0000	.0007	.0033	.0078	.0143	.0332	.0597	.0939	.1354
62	.0000	.0006	.0027	.0066	.0123	.0294	.0542	.0867	.1268
63	.0000	.0004	.0022	.0055	.0105	.0259	.0488	.0797	.1183
64	.0000	.0003	.0017	.0045	.0088	.0225	.0437	.0728	.1099
65	.0000	.0002	.0013	.0036	.0072	.0193	.0387	.0660	.1017
66	.0000	.0002	.0010	.0028	.0058	.0163	.0339	.0595	.0936
67	.0000	.0001	.0007	.0021	.0046	.0135	.0294	.0532	.0857
68	.0000	.0001	.0005	.0015	.0035	.0110	.0251	.0471	.0780
69	.0000	.0000	.0003	.0011	.0025	.0087	.0211	.0412	.0704
70	.0000	.0000	.0002	.0007	.0018	.0067	.0173	.0356	.0630
71	.0000	.0000	.0001	.0004	.0011	.0049	.0138	.0301	.0556
72	.0000	.0000	.0000	.0002	.0007	.0034	.0107	.0251	.0487

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
73	.0000	.0000	.0000	.0001	.0003	.0022	.0080	.0205	.0422
74	.0000	.0000	.0000	.0000	.0002	.0016	.0064	.0176	.0379))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>1</u>	<u>.0000</u>	<u>.0486</u>	<u>.0980</u>	<u>.1481</u>	<u>.1988</u>	<u>.3009</u>	<u>.4037</u>	<u>.5070</u>	<u>.6106</u>
<u>2</u>	<u>.0000</u>	<u>.0478</u>	<u>.0967</u>	<u>.1465</u>	<u>.1967</u>	<u>.2982</u>	<u>.4004</u>	<u>.5031</u>	<u>.6062</u>
<u>3</u>	<u>.0000</u>	<u>.0471</u>	<u>.0955</u>	<u>.1449</u>	<u>.1948</u>	<u>.2957</u>	<u>.3973</u>	<u>.4995</u>	<u>.6021</u>
<u>4</u>	<u>.0000</u>	<u>.0464</u>	<u>.0943</u>	<u>.1433</u>	<u>.1929</u>	<u>.2931</u>	<u>.3941</u>	<u>.4958</u>	<u>.5979</u>
<u>5</u>	<u>.0000</u>	<u>.0456</u>	<u>.0931</u>	<u>.1417</u>	<u>.1909</u>	<u>.2904</u>	<u>.3909</u>	<u>.4920</u>	<u>.5935</u>
<u>6</u>	<u>.0000</u>	<u>.0449</u>	<u>.0919</u>	<u>.1401</u>	<u>.1889</u>	<u>.2877</u>	<u>.3876</u>	<u>.4881</u>	<u>.5890</u>
<u>7</u>	<u>.0000</u>	<u>.0441</u>	<u>.0906</u>	<u>.1384</u>	<u>.1869</u>	<u>.2850</u>	<u>.3842</u>	<u>.4841</u>	<u>.5845</u>
<u>8</u>	<u>.0000</u>	<u>.0433</u>	<u>.0894</u>	<u>.1367</u>	<u>.1848</u>	<u>.2822</u>	<u>.3807</u>	<u>.4800</u>	<u>.5798</u>
<u>9</u>	<u>.0000</u>	<u>.0425</u>	<u>.0881</u>	<u>.1350</u>	<u>.1826</u>	<u>.2793</u>	<u>.3772</u>	<u>.4758</u>	<u>.5750</u>
<u>10</u>	<u>.0000</u>	<u>.0417</u>	<u>.0868</u>	<u>.1333</u>	<u>.1805</u>	<u>.2764</u>	<u>.3736</u>	<u>.4716</u>	<u>.5702</u>
<u>11</u>	<u>.0000</u>	<u>.0409</u>	<u>.0855</u>	<u>.1315</u>	<u>.1783</u>	<u>.2735</u>	<u>.3699</u>	<u>.4673</u>	<u>.5653</u>
<u>12</u>	<u>.0000</u>	<u>.0401</u>	<u>.0842</u>	<u>.1297</u>	<u>.1761</u>	<u>.2705</u>	<u>.3662</u>	<u>.4629</u>	<u>.5603</u>
<u>13</u>	<u>.0000</u>	<u>.0393</u>	<u>.0828</u>	<u>.1279</u>	<u>.1738</u>	<u>.2674</u>	<u>.3623</u>	<u>.4583</u>	<u>.5551</u>
<u>14</u>	<u>.0000</u>	<u>.0385</u>	<u>.0815</u>	<u>.1260</u>	<u>.1715</u>	<u>.2642</u>	<u>.3585</u>	<u>.4537</u>	<u>.5499</u>
<u>15</u>	<u>.0000</u>	<u>.0377</u>	<u>.0801</u>	<u>.1242</u>	<u>.1692</u>	<u>.2610</u>	<u>.3545</u>	<u>.4491</u>	<u>.5445</u>
<u>16</u>	<u>.0000</u>	<u>.0369</u>	<u>.0787</u>	<u>.1223</u>	<u>.1668</u>	<u>.2578</u>	<u>.3504</u>	<u>.4443</u>	<u>.5391</u>
<u>17</u>	<u>.0000</u>	<u>.0361</u>	<u>.0773</u>	<u>.1203</u>	<u>.1644</u>	<u>.2545</u>	<u>.3463</u>	<u>.4394</u>	<u>.5336</u>
<u>18</u>	<u>.0000</u>	<u>.0353</u>	<u>.0759</u>	<u>.1184</u>	<u>.1619</u>	<u>.2511</u>	<u>.3421</u>	<u>.4345</u>	<u>.5280</u>
<u>19</u>	<u>.0000</u>	<u>.0345</u>	<u>.0745</u>	<u>.1164</u>	<u>.1594</u>	<u>.2476</u>	<u>.3378</u>	<u>.4295</u>	<u>.5222</u>
<u>20</u>	<u>.0000</u>	<u>.0336</u>	<u>.0730</u>	<u>.1144</u>	<u>.1569</u>	<u>.2441</u>	<u>.3335</u>	<u>.4243</u>	<u>.5164</u>
<u>21</u>	<u>.0000</u>	<u>.0328</u>	<u>.0715</u>	<u>.1123</u>	<u>.1543</u>	<u>.2406</u>	<u>.3290</u>	<u>.4191</u>	<u>.5105</u>
<u>22</u>	<u>.0000</u>	<u>.0319</u>	<u>.0700</u>	<u>.1102</u>	<u>.1516</u>	<u>.2369</u>	<u>.3245</u>	<u>.4138</u>	<u>.5044</u>
<u>23</u>	<u>.0000</u>	<u>.0311</u>	<u>.0685</u>	<u>.1080</u>	<u>.1489</u>	<u>.2332</u>	<u>.3199</u>	<u>.4084</u>	<u>.4982</u>
<u>24</u>	<u>.0000</u>	<u>.0302</u>	<u>.0669</u>	<u>.1059</u>	<u>.1461</u>	<u>.2294</u>	<u>.3152</u>	<u>.4028</u>	<u>.4919</u>
<u>25</u>	<u>.0000</u>	<u>.0293</u>	<u>.0653</u>	<u>.1036</u>	<u>.1433</u>	<u>.2255</u>	<u>.3104</u>	<u>.3972</u>	<u>.4855</u>
<u>26</u>	<u>.0000</u>	<u>.0285</u>	<u>.0637</u>	<u>.1014</u>	<u>.1405</u>	<u>.2216</u>	<u>.3055</u>	<u>.3914</u>	<u>.4789</u>
<u>27</u>	<u>.0000</u>	<u>.0276</u>	<u>.0621</u>	<u>.0991</u>	<u>.1376</u>	<u>.2175</u>	<u>.3005</u>	<u>.3855</u>	<u>.4722</u>
<u>28</u>	<u>.0000</u>	<u>.0267</u>	<u>.0605</u>	<u>.0968</u>	<u>.1346</u>	<u>.2135</u>	<u>.2954</u>	<u>.3795</u>	<u>.4654</u>
<u>29</u>	<u>.0000</u>	<u>.0258</u>	<u>.0588</u>	<u>.0944</u>	<u>.1316</u>	<u>.2093</u>	<u>.2902</u>	<u>.3734</u>	<u>.4584</u>
<u>30</u>	<u>.0000</u>	<u>.0249</u>	<u>.0571</u>	<u>.0920</u>	<u>.1285</u>	<u>.2050</u>	<u>.2849</u>	<u>.3672</u>	<u>.4513</u>
<u>31</u>	<u>.0000</u>	<u>.0240</u>	<u>.0554</u>	<u>.0895</u>	<u>.1254</u>	<u>.2007</u>	<u>.2795</u>	<u>.3608</u>	<u>.4441</u>
<u>32</u>	<u>.0000</u>	<u>.0231</u>	<u>.0536</u>	<u>.0870</u>	<u>.1222</u>	<u>.1963</u>	<u>.2739</u>	<u>.3543</u>	<u>.4367</u>
<u>33</u>	<u>.0000</u>	<u>.0221</u>	<u>.0519</u>	<u>.0845</u>	<u>.1189</u>	<u>.1917</u>	<u>.2683</u>	<u>.3476</u>	<u>.4291</u>
<u>34</u>	<u>.0000</u>	<u>.0212</u>	<u>.0501</u>	<u>.0819</u>	<u>.1156</u>	<u>.1871</u>	<u>.2625</u>	<u>.3408</u>	<u>.4214</u>
<u>35</u>	<u>.0000</u>	<u>.0203</u>	<u>.0483</u>	<u>.0793</u>	<u>.1123</u>	<u>.1825</u>	<u>.2567</u>	<u>.3339</u>	<u>.4135</u>
<u>36</u>	<u>.0000</u>	<u>.0193</u>	<u>.0464</u>	<u>.0766</u>	<u>.1088</u>	<u>.1776</u>	<u>.2506</u>	<u>.3267</u>	<u>.4053</u>
<u>37</u>	<u>.0000</u>	<u>.0184</u>	<u>.0445</u>	<u>.0738</u>	<u>.1053</u>	<u>.1727</u>	<u>.2444</u>	<u>.3194</u>	<u>.3970</u>
<u>38</u>	<u>.0000</u>	<u>.0174</u>	<u>.0426</u>	<u>.0711</u>	<u>.1017</u>	<u>.1677</u>	<u>.2381</u>	<u>.3119</u>	<u>.3885</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>39</u>	<u>.0000</u>	<u>.0165</u>	<u>.0407</u>	<u>.0683</u>	<u>.0981</u>	<u>.1626</u>	<u>.2317</u>	<u>.3044</u>	<u>.3799</u>
<u>40</u>	<u>.0000</u>	<u>.0155</u>	<u>.0388</u>	<u>.0655</u>	<u>.0944</u>	<u>.1574</u>	<u>.2251</u>	<u>.2966</u>	<u>.3710</u>
<u>41</u>	<u>.0000</u>	<u>.0146</u>	<u>.0369</u>	<u>.0626</u>	<u>.0908</u>	<u>.1521</u>	<u>.2185</u>	<u>.2888</u>	<u>.3621</u>
<u>42</u>	<u>.0000</u>	<u>.0137</u>	<u>.0350</u>	<u>.0598</u>	<u>.0871</u>	<u>.1468</u>	<u>.2118</u>	<u>.2808</u>	<u>.3530</u>
<u>43</u>	<u>.0000</u>	<u>.0128</u>	<u>.0331</u>	<u>.0570</u>	<u>.0834</u>	<u>.1415</u>	<u>.2051</u>	<u>.2728</u>	<u>.3439</u>
<u>44</u>	<u>.0000</u>	<u>.0119</u>	<u>.0312</u>	<u>.0541</u>	<u>.0796</u>	<u>.1361</u>	<u>.1982</u>	<u>.2646</u>	<u>.3345</u>
<u>45</u>	<u>.0000</u>	<u>.0110</u>	<u>.0293</u>	<u>.0512</u>	<u>.0758</u>	<u>.1306</u>	<u>.1912</u>	<u>.2563</u>	<u>.3250</u>
<u>46</u>	<u>.0000</u>	<u>.0101</u>	<u>.0274</u>	<u>.0484</u>	<u>.0720</u>	<u>.1251</u>	<u>.1842</u>	<u>.2479</u>	<u>.3154</u>
<u>47</u>	<u>.0000</u>	<u>.0093</u>	<u>.0255</u>	<u>.0455</u>	<u>.0682</u>	<u>.1196</u>	<u>.1771</u>	<u>.2394</u>	<u>.3056</u>
<u>48</u>	<u>.0000</u>	<u>.0084</u>	<u>.0237</u>	<u>.0427</u>	<u>.0644</u>	<u>.1140</u>	<u>.1699</u>	<u>.2308</u>	<u>.2957</u>
<u>49</u>	<u>.0000</u>	<u>.0077</u>	<u>.0221</u>	<u>.0401</u>	<u>.0609</u>	<u>.1087</u>	<u>.1631</u>	<u>.2226</u>	<u>.2861</u>
<u>50</u>	<u>.0000</u>	<u>.0070</u>	<u>.0205</u>	<u>.0376</u>	<u>.0574</u>	<u>.1035</u>	<u>.1563</u>	<u>.2143</u>	<u>.2765</u>
<u>51</u>	<u>.0000</u>	<u>.0064</u>	<u>.0189</u>	<u>.0350</u>	<u>.0540</u>	<u>.0983</u>	<u>.1494</u>	<u>.2059</u>	<u>.2667</u>
<u>52</u>	<u>.0000</u>	<u>.0057</u>	<u>.0173</u>	<u>.0325</u>	<u>.0505</u>	<u>.0930</u>	<u>.1424</u>	<u>.1973</u>	<u>.2567</u>
<u>53</u>	<u>.0000</u>	<u>.0051</u>	<u>.0158</u>	<u>.0300</u>	<u>.0470</u>	<u>.0876</u>	<u>.1353</u>	<u>.1886</u>	<u>.2464</u>
<u>54</u>	<u>.0000</u>	<u>.0045</u>	<u>.0143</u>	<u>.0276</u>	<u>.0436</u>	<u>.0823</u>	<u>.1281</u>	<u>.1797</u>	<u>.2359</u>
<u>55</u>	<u>.0000</u>	<u>.0040</u>	<u>.0129</u>	<u>.0251</u>	<u>.0401</u>	<u>.0769</u>	<u>.1209</u>	<u>.1706</u>	<u>.2253</u>
<u>56</u>	<u>.0000</u>	<u>.0035</u>	<u>.0115</u>	<u>.0227</u>	<u>.0367</u>	<u>.0714</u>	<u>.1135</u>	<u>.1614</u>	<u>.2145</u>
<u>57</u>	<u>.0000</u>	<u>.0030</u>	<u>.0101</u>	<u>.0204</u>	<u>.0334</u>	<u>.0660</u>	<u>.1060</u>	<u>.1521</u>	<u>.2036</u>
<u>58</u>	<u>.0000</u>	<u>.0025</u>	<u>.0088</u>	<u>.0181</u>	<u>.0301</u>	<u>.0606</u>	<u>.0985</u>	<u>.1426</u>	<u>.1926</u>
<u>59</u>	<u>.0000</u>	<u>.0021</u>	<u>.0076</u>	<u>.0159</u>	<u>.0268</u>	<u>.0551</u>	<u>.0909</u>	<u>.1331</u>	<u>.1815</u>
<u>60</u>	<u>.0000</u>	<u>.0017</u>	<u>.0064</u>	<u>.0138</u>	<u>.0236</u>	<u>.0497</u>	<u>.0832</u>	<u>.1235</u>	<u>.1703</u>
<u>61</u>	<u>.0000</u>	<u>.0013</u>	<u>.0053</u>	<u>.0118</u>	<u>.0206</u>	<u>.0443</u>	<u>.0756</u>	<u>.1139</u>	<u>.1591</u>
<u>62</u>	<u>.0000</u>	<u>.0010</u>	<u>.0043</u>	<u>.0099</u>	<u>.0176</u>	<u>.0390</u>	<u>.0680</u>	<u>.1043</u>	<u>.1479</u>
<u>63</u>	<u>.0000</u>	<u>.0008</u>	<u>.0034</u>	<u>.0081</u>	<u>.0148</u>	<u>.0338</u>	<u>.0605</u>	<u>.0948</u>	<u>.1366</u>
<u>64</u>	<u>.0000</u>	<u>.0006</u>	<u>.0026</u>	<u>.0064</u>	<u>.0121</u>	<u>.0288</u>	<u>.0531</u>	<u>.0853</u>	<u>.1254</u>
<u>65</u>	<u>.0000</u>	<u>.0004</u>	<u>.0019</u>	<u>.0049</u>	<u>.0096</u>	<u>.0240</u>	<u>.0459</u>	<u>.0759</u>	<u>.1142</u>
<u>66</u>	<u>.0000</u>	<u>.0002</u>	<u>.0013</u>	<u>.0036</u>	<u>.0073</u>	<u>.0194</u>	<u>.0389</u>	<u>.0666</u>	<u>.1029</u>
<u>67</u>	<u>.0000</u>	<u>.0001</u>	<u>.0009</u>	<u>.0025</u>	<u>.0053</u>	<u>.0152</u>	<u>.0322</u>	<u>.0574</u>	<u>.0916</u>
<u>68</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0016</u>	<u>.0036</u>	<u>.0113</u>	<u>.0257</u>	<u>.0483</u>	<u>.0802</u>
<u>69</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0009</u>	<u>.0022</u>	<u>.0079</u>	<u>.0196</u>	<u>.0393</u>	<u>.0685</u>
<u>70</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0011</u>	<u>.0049</u>	<u>.0138</u>	<u>.0303</u>	<u>.0564</u>
<u>71</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0015</u>	<u>.0061</u>	<u>.0183</u>
<u>72</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0013</u>	<u>.0066</u>
<u>73</u>	<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>.0006</u>
<u>74</u>	<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>.0000</u>

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table

Hazard Group 9

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio															
Size	Single Loss Limit±	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7572	.7101	.6676	.6286	.5926	.5642	.5431	.5260	.5117	.4996	.4891	.4800	.4727	.4671
41	\$120	.7525	.7041	.6603	.6202	.5845	.5584	.5380	.5211	.5070	.4949	.4845	.4760	.4696	.4646
42	\$120	.7478	.6980	.6530	.6117	.5781	.5531	.5330	.5163	.5022	.4902	.4802	.4728	.4670	.4623
43	\$120	.7431	.6919	.6456	.6039	.5725	.5480	.5281	.5115	.4974	.4856	.4768	.4699	.4645	.4601
44	\$120	.7384	.6858	.6382	.5975	.5672	.5431	.5232	.5066	.4926	.4819	.4737	.4673	.4622	.4580
45	\$120	.7338	.6797	.6308	.5919	.5622	.5382	.5183	.5016	.4885	.4786	.4709	.4648	.4599	.4562
46	\$120	.7291	.6736	.6243	.5868	.5573	.5332	.5132	.4971	.4849	.4756	.4682	.4624	.4579	.4546
47	\$120	.7245	.6675	.6188	.5818	.5523	.5282	.5083	.4932	.4816	.4727	.4656	.4602	.4562	.4532
48	\$120	.7199	.6614	.6137	.5770	.5474	.5231	.5039	.4895	.4785	.4698	.4632	.4584	.4547	.4519
49	\$120	.7153	.6558	.6090	.5722	.5424	.5182	.5000	.4861	.4754	.4672	.4611	.4566	.4533	.4508
50	\$120	.7108	.6509	.6043	.5673	.5372	.5138	.4962	.4828	.4724	.4648	.4592	.4551	.4520	.4498
-	\$250	.7111	.6495	.5938	.5429	.4964	.4557	.4224	.3945	.3708	.3505	.3329	.3178	.3048	.2942
51	\$120	.7062	.6464	.5998	.5624	.5324	.5098	.4926	.4795	.4698	.4627	.4575	.4536	.4509	.4490
-	\$250	.7065	.6434	.5862	.5340	.4868	.4475	.4148	.3872	.3637	.3435	.3261	.3114	.2993	.2894
52	\$120	.7018	.6422	.5952	.5574	.5280	.5059	.4890	.4765	.4674	.4607	.4558	.4524	.4499	.4482
-	\$250	.7020	.6373	.5785	.5251	.4783	.4398	.4074	.3800	.3566	.3365	.3196	.3057	.2944	.2850
53	\$120	.6977	.6381	.5906	.5526	.5238	.5020	.4856	.4737	.4650	.4588	.4544	.4513	.4491	.4476
-	\$250	.6976	.6311	.5708	.5164	.4706	.4324	.4002	.3728	.3495	.3297	.3136	.3005	.2897	.2808
54	\$120	.6940	.6340	.5859	.5482	.5197	.4982	.4825	.4711	.4629	.4571	.4531	.4502	.4483	.4470
-	\$250	.6931	.6250	.5632	.5087	.4633	.4252	.3930	.3656	.3424	.3235	.3081	.2955	.2853	.2769
55	\$120	.6906	.6300	.5813	.5439	.5156	.4947	.4795	.4686	.4609	.4556	.4519	.4494	.4477	.4465
-	\$250	.6887	.6189	.5557	.5015	.4562	.4180	.3857	.3584	.3359	.3177	.3029	.2908	.2810	.2732
56	\$120	.6874	.6259	.5770	.5397	.5117	.4913	.4766	.4663	.4591	.4542	.4508	.4486	.4471	.4461
-	\$250	.6844	.6128	.5488	.4947	.4492	.4108	.3783	.3515	.3298	.3121	.2978	.2863	.2771	.2698
57	\$120	.6843	.6219	.5728	.5356	.5080	.4881	.4740	.4642	.4574	.4529	.4499	.4479	.4466	.4457
-	\$250	.6802	.6068	.5424	.4881	.4422	.4035	.3713	.3451	.3239	.3067	.2930	.2821	.2735	.2668
58	\$120	.6812	.6179	.5687	.5315	.5044	.4850	.4714	.4622	.4559	.4518	.4491	.4473	.4462	.4455
-	\$250	.6760	.6011	.5363	.4816	.4352	.3964	.3647	.3389	.3182	.3016	.2885	.2782	.2701	.2639
-	\$500	.6760	.6009	.5329	.4715	.4163	.3672	.3245	.2876	.2557	.2283	.2047	.1845	.1673	.1527
59	\$120	.6782	.6142	.5647	.5277	.5009	.4820	.4690	.4603	.4545	.4507	.4483	.4468	.4458	.4452
-	\$250	.6719	.5958	.5305	.4751	.4282	.3896	.3582	.3329	.3126	.2967	.2842	.2745	.2671	.2613
-	\$500	.6719	.5950	.5254	.4627	.4065	.3573	.3146	.2778	.2461	.2190	.1958	.1761	.1596	.1458
60	\$120	.6752	.6106	.5607	.5239	.4975	.4792	.4668	.4586	.4532	.4498	.4477	.4463	.4455	.4450
-	\$250	.6679	.5909	.5248	.4685	.4215	.3830	.3519	.3270	.3074	.2921	.2802	.2711	.2642	.2590
-	\$500	.6679	.5893	.5180	.4539	.3971	.3477	.3049	.2682	.2367	.2099	.1872	.1682	.1524	.1392
61	\$120	.6723	.6070	.5569	.5202	.4943	.4765	.4647	.4570	.4521	.4490	.4471	.4460	.4453	.4449
-	\$250	.6642	.5862	.5191	.4621	.4150	.3766	.3458	.3214	.3024	.2877	.2765	.2680	.2616	.2569
-	\$500	.6641	.5836	.5107	.4454	.3881	.3383	.2954	.2586	.2274	.2010	.1790	.1607	.1455	.1330
62	\$120	.6696	.6035	.5532	.5167	.4912	.4740	.4628	.4556	.4511	.4483	.4466	.4456	.4451	.4447
-	\$250	.6607	.5817	.5135	.4560	.4086	.3703	.3399	.3160	.2976	.2836	.2730	.2651	.2593	.2550
-	\$500	.6604	.5781	.5036	.4373	.3793	.3291	.2860	.2493	.2184	.1926	.1711	.1535	.1390	.1272
63	\$120	.6670	.6001	.5496	.5133	.4883	.4716	.4610	.4543	.4502	.4477	.4462	.4454	.4449	.4446
-	\$250	.6576	.5773	.5080	.4499	.4023	.3642	.3341	.3108	.2931	.2797	.2698	.2625	.2572	.2534
-	\$500	.6568	.5727	.4967	.4294	.3707	.3200	.2767	.2402	.2097	.1844	.1636	.1466	.1329	.1218

((Maximum Loss Ratio															
Size	Single Loss Limit^a	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
64	\$120	.6645	.5969	.5461	.5100	.4854	.4694	.4593	.4531	.4493	.4471	.4459	.4452	.4448	.4445
-	\$250	.6547	.5730	.5028	.4440	.3963	.3582	.3286	.3059	.2888	.2761	.2668	.2601	.2553	.2519
-	\$500	.6534	.5676	.4902	.4218	.3623	.3111	.2677	.2313	.2012	.1765	.1563	.1401	.1271	.1168
-	\$1,000	.6535	.5676	.4897	.4199	.3579	.3035	.2562	.2155	.1807	.1512	.1264	.1056	.0884	.0741
65	\$120	.6621	.5937	.5427	.5068	.4827	.4673	.4577	.4520	.4486	.4467	.4456	.4450	.4447	.4445
-	\$250	.6520	.5689	.4976	.4383	.3903	.3524	.3233	.3012	.2848	.2728	.2641	.2580	.2536	.2506
-	\$500	.6502	.5627	.4840	.4144	.3540	.3023	.2588	.2227	.1930	.1689	.1494	.1340	.1218	.1122
-	\$1,000	.6503	.5626	.4830	.4116	.3485	.2933	.2456	.2048	.1702	.1411	.1169	.0968	.0803	.0668
66	\$120	.6598	.5906	.5394	.5037	.4802	.4654	.4563	.4510	.4480	.4463	.4453	.4448	.4446	.4444
-	\$250	.6494	.5650	.4927	.4327	.3845	.3469	.3181	.2967	.2810	.2697	.2616	.2560	.2521	.2495
-	\$500	.6473	.5582	.4779	.4071	.3458	.2937	.2502	.2143	.1850	.1616	.1429	.1282	.1168	.1079
-	\$1,000	.6473	.5579	.4765	.4035	.3392	.2832	.2351	.1943	.1599	.1313	.1078	.0884	.0728	.0601
67	\$120	.6576	.5877	.5362	.5008	.4778	.4635	.4550	.4502	.4474	.4459	.4451	.4447	.4445	.4444
-	\$250	.6470	.5613	.4879	.4273	.3789	.3414	.3132	.2924	.2774	.2668	.2594	.2543	.2508	.2485
-	\$500	.6446	.5539	.4721	.4001	.3379	.2853	.2417	.2061	.1774	.1546	.1367	.1229	.1122	.1041
-	\$1,000	.6445	.5533	.4702	.3957	.3301	.2733	.2248	.1840	.1499	.1219	.0990	.0805	.0656	.0538
68	\$120	.6555	.5848	.5331	.4980	.4755	.4618	.4539	.4494	.4469	.4456	.4450	.4446	.4445	.4444
-	\$250	.6448	.5578	.4832	.4220	.3734	.3362	.3085	.2884	.2741	.2642	.2573	.2528	.2497	.2477
-	\$500	.6421	.5499	.4666	.3932	.3301	.2771	.2335	.1981	.1700	.1480	.1309	.1179	.1080	.1006
-	\$1,000	.6420	.5491	.4641	.3880	.3212	.2636	.2147	.1739	.1402	.1127	.0906	.0729	.0590	.0481
69	\$120	.6536	.5820	.5301	.4953	.4733	.4603	.4528	.4487	.4465	.4454	.4448	.4445	.4444	.4443
-	\$250	.6427	.5544	.4787	.4168	.3681	.3312	.3040	.2846	.2710	.2617	.2555	.2514	.2487	.2470
-	\$500	.6400	.5462	.4612	.3865	.3225	.2691	.2254	.1904	.1629	.1417	.1254	.1132	.1042	.0975
-	\$1,000	.6397	.5451	.4582	.3805	.3124	.2540	.2048	.1639	.1307	.1039	.0826	.0658	.0528	.0428
70	\$120	.6517	.5794	.5273	.4927	.4713	.4588	.4518	.4481	.4462	.4452	.4447	.4445	.4444	.4443
-	\$250	.6409	.5512	.4744	.4118	.3630	.3263	.2997	.2810	.2682	.2596	.2539	.2502	.2479	.2465
-	\$500	.6380	.5427	.4562	.3801	.3151	.2612	.2176	.1830	.1561	.1357	.1204	.1090	.1007	.0948
-	\$1,000	.6377	.5413	.4527	.3733	.3039	.2446	.1950	.1543	.1214	.0954	.0750	.0592	.0472	.0381
71	\$120	.6499	.5768	.5244	.4902	.4694	.4574	.4510	.4476	.4459	.4450	.4446	.4444	.4444	.4443
-	\$250	.6392	.5481	.4702	.4069	.3579	.3215	.2956	.2776	.2655	.2575	.2524	.2492	.2472	.2460
-	\$500	.6363	.5394	.4512	.3737	.3077	.2533	.2097	.1756	.1495	.1299	.1155	.1050	.0976	.0923
-	\$1,000	.6359	.5378	.4473	.3661	.2952	.2350	.1851	.1446	.1123	.0871	.0676	.0529	.0419	.0337
72	\$120	.6483	.5744	.5219	.4879	.4676	.4563	.4502	.4471	.4456	.4449	.4446	.4444	.4443	.4443
-	\$250	.6377	.5454	.4663	.4023	.3532	.3172	.2918	.2745	.2631	.2558	.2512	.2483	.2466	.2456
-	\$500	.6349	.5366	.4467	.3677	.3008	.2460	.2025	.1688	.1435	.1248	.1113	.1016	.0949	.0902
-	\$1,000	.6344	.5348	.4424	.3594	.2871	.2261	.1758	.1355	.1039	.0795	.0611	.0474	.0373	.0300
73	\$120	.6468	.5722	.5195	.4858	.4661	.4552	.4496	.4467	.4454	.4448	.4445	.4444	.4443	.4443
-	\$250	.6364	.5429	.4627	.3980	.3488	.3131	.2884	.2718	.2611	.2543	.2502	.2476	.2462	.2453
-	\$500	.6338	.5341	.4426	.3622	.2943	.2391	.1957	.1626	.1380	.1201	.1075	.0987	.0926	.0886
-	\$1,000	.6333	.5322	.4380	.3532	.2795	.2176	.1671	.1270	.0961	.0726	.0552	.0425	.0334	.0269
74	\$120	.6459	.5708	.5180	.4846	.4651	.4546	.4492	.4465	.4453	.4447	.4445	.4444	.4443	.4443
-	\$250	.6357	.5414	.4604	.3953	.3460	.3106	.2863	.2702	.2599	.2534	.2496	.2473	.2459	.2451
-	\$500	.6332	.5326	.4401	.3588	.2902	.2347	.1914	.1586	.1346	.1173	.1052	.0969	.0913	.0876
-	\$1,000	.6327	.5307	.4352	.3493	.2746	.2121	.1615	.1217	.0912	.0683	.0516	.0396	.0311	.0252))

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	\$120	.8099	.7754	.7435	.7138	.6859	.6597	.6348	.6112	.5887	.5672	.5467	.5350	.5274
37	\$120	.8034	.7677	.7347	.7040	.6753	.6482	.6226	.5983	.5752	.5531	.5383	.5300	.5226
38	\$120	.7968	.7599	.7258	.6942	.6645	.6366	.6103	.5853	.5615	.5426	.5333	.5251	.5178
39	\$120	.7901	.7519	.7168	.6841	.6535	.6248	.5977	.5719	.5480	.5374	.5282	.5202	.5130
40	\$120	.7832	.7438	.7075	.6738	.6423	.6127	.5847	.5583	.5426	.5323	.5232	.5152	.5081
	\$160	.7773	.7382	.7022	.6687	.6374	.6081	.5803	.5541	.5290	.5051	.4847	.4741	.4648
41	\$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
42	\$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
43	\$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
44	\$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
45	\$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
46	\$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
47	\$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
48	\$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
49	\$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
50	\$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
51	\$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
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$500	.6475	.5877	.5330	.4827	.4366	.3946	.3563	.3215	.2899	.2615	.2388	.2189	.2015
56	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
	\$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
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

**Insurance Savings Table
Hazard Group 9
Effective ((November 19, 2010)) June 30, 2017**

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0095	.0267	.0480	.0721	.1262	.1861	.2506	.3186
41	\$120	.0000	.0088	.0252	.0457	.0689	.1215	.1801	.2433	.3102
42	\$120	.0000	.0082	.0238	.0433	.0658	.1168	.1740	.2360	.3017
43	\$120	.0000	.0076	.0223	.0410	.0626	.1121	.1679	.2286	.2939
44	\$120	.0000	.0070	.0209	.0388	.0595	.1074	.1618	.2212	.2875
45	\$120	.0000	.0064	.0195	.0366	.0565	.1028	.1557	.2138	.2819
46	\$120	.0000	.0059	.0182	.0344	.0534	.0981	.1496	.2073	.2768
47	\$120	.0000	.0053	.0169	.0322	.0504	.0935	.1435	.2018	.2718
48	\$120	.0000	.0048	.0156	.0301	.0475	.0889	.1374	.1967	.2670
49	\$120	.0000	.0044	.0144	.0280	.0446	.0843	.1318	.1920	.2622
50	\$120	.0000	.0039	.0132	.0260	.0417	.0798	.1269	.1873	.2573
-	\$250	.0000	.0040	.0132	.0261	.0418	.0801	.1255	.1768	.2329
51	\$120	.0000	.0035	.0120	.0240	.0388	.0752	.1224	.1828	.2524
-	\$250	.0000	.0035	.0121	.0241	.0390	.0755	.1194	.1692	.2240
52	\$120	.0000	.0031	.0109	.0221	.0361	.0708	.1182	.1782	.2474
-	\$250	.0000	.0031	.0110	.0222	.0362	.0710	.1133	.1615	.2151
53	\$120	.0000	.0027	.0098	.0202	.0333	.0667	.1141	.1736	.2426
-	\$250	.0000	.0028	.0099	.0203	.0335	.0666	.1071	.1538	.2064
54	\$120	.0000	.0024	.0088	.0184	.0307	.0630	.1100	.1689	.2382
-	\$250	.0000	.0024	.0089	.0185	.0308	.0621	.1010	.1462	.1987
55	\$120	.0000	.0021	.0079	.0167	.0280	.0596	.1060	.1643	.2339
-	\$250	.0000	.0021	.0079	.0168	.0282	.0577	.0949	.1387	.1915
56	\$120	.0000	.0018	.0070	.0150	.0255	.0564	.1019	.1600	.2297
-	\$250	.0000	.0018	.0070	.0151	.0256	.0534	.0888	.1318	.1847

((Minimum Loss Ratio										
Size	Single Loss Limit[±]	0%	5%	10%	15%	20%	30%	40%	50%	60%
57	\$120	.0000	.0015	.0061	.0134	.0231	.0533	.0979	.1558	.2256
-	\$250	.0000	.0015	.0061	.0134	.0232	.0492	.0828	.1254	.1781
58	\$120	.0000	.0013	.0053	.0118	.0209	.0502	.0939	.1517	.2215
-	\$250	.0000	.0013	.0053	.0119	.0208	.0450	.0771	.1193	.1716
-	\$500	.0000	.0013	.0053	.0119	.0208	.0450	.0769	.1159	.1615
59	\$120	.0000	.0011	.0045	.0104	.0189	.0472	.0902	.1477	.2177
-	\$250	.0000	.0011	.0046	.0104	.0185	.0409	.0718	.1135	.1651
-	\$500	.0000	.0011	.0046	.0104	.0185	.0409	.0710	.1084	.1527
60	\$120	.0000	.0009	.0038	.0090	.0171	.0442	.0866	.1437	.2139
-	\$250	.0000	.0009	.0039	.0090	.0163	.0369	.0669	.1078	.1585
-	\$500	.0000	.0009	.0039	.0091	.0164	.0369	.0653	.1010	.1439
61	\$120	.0000	.0007	.0032	.0078	.0154	.0413	.0830	.1399	.2102
-	\$250	.0000	.0007	.0032	.0078	.0142	.0332	.0622	.1021	.1521
-	\$500	.0000	.0007	.0033	.0078	.0143	.0331	.0596	.0937	.1354
62	\$120	.0000	.0006	.0027	.0067	.0138	.0386	.0795	.1362	.2067
-	\$250	.0000	.0006	.0027	.0066	.0123	.0297	.0577	.0965	.1460
-	\$500	.0000	.0006	.0027	.0066	.0123	.0294	.0541	.0866	.1273
63	\$120	.0000	.0004	.0021	.0058	.0123	.0360	.0761	.1326	.2033
-	\$250	.0000	.0004	.0022	.0055	.0104	.0266	.0533	.0910	.1399
-	\$500	.0000	.0004	.0022	.0055	.0105	.0258	.0487	.0797	.1194
64	\$120	.0000	.0003	.0017	.0049	.0109	.0335	.0729	.1291	.2000
-	\$250	.0000	.0003	.0017	.0045	.0087	.0237	.0490	.0858	.1340
-	\$500	.0000	.0003	.0017	.0045	.0088	.0224	.0436	.0732	.1118
-	\$1,000	.0000	.0003	.0017	.0045	.0088	.0225	.0436	.0727	.1099
65	\$120	.0000	.0002	.0013	.0042	.0095	.0311	.0697	.1257	.1968
-	\$250	.0000	.0002	.0013	.0036	.0073	.0210	.0449	.0806	.1283
-	\$500	.0000	.0002	.0013	.0036	.0072	.0192	.0387	.0670	.1044
-	\$1,000	.0000	.0002	.0013	.0036	.0072	.0193	.0386	.0660	.1016
66	\$120	.0000	.0002	.0010	.0035	.0084	.0288	.0666	.1224	.1937
-	\$250	.0000	.0002	.0010	.0028	.0060	.0184	.0410	.0757	.1227
-	\$500	.0000	.0002	.0010	.0028	.0058	.0163	.0342	.0609	.0971
-	\$1,000	.0000	.0002	.0010	.0028	.0058	.0163	.0339	.0595	.0935
67	\$120	.0000	.0001	.0008	.0029	.0073	.0266	.0637	.1192	.1908
-	\$250	.0000	.0001	.0007	.0021	.0048	.0160	.0373	.0709	.1173
-	\$500	.0000	.0001	.0007	.0021	.0045	.0136	.0299	.0551	.0901
-	\$1,000	.0000	.0001	.0007	.0021	.0045	.0135	.0293	.0532	.0857
68	\$120	.0000	.0001	.0006	.0023	.0063	.0245	.0608	.1161	.1880
-	\$250	.0000	.0001	.0005	.0016	.0038	.0138	.0338	.0662	.1120
-	\$500	.0000	.0001	.0005	.0015	.0034	.0111	.0259	.0496	.0832
-	\$1,000	.0000	.0001	.0005	.0015	.0035	.0110	.0251	.0471	.0780

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
69	\$120	.0000	.0000	.0004	.0019	.0054	.0226	.0580	.1131	.1853
-	\$250	.0000	.0000	.0003	.0012	.0030	.0117	.0304	.0617	.1068
-	\$500	.0000	.0000	.0003	.0011	.0025	.0090	.0222	.0442	.0765
-	\$1,000	.0000	.0000	.0003	.0011	.0025	.0087	.0211	.0412	.0705
70	\$120	.0000	.0000	.0003	.0015	.0045	.0207	.0554	.1103	.1827
-	\$250	.0000	.0000	.0002	.0008	.0023	.0099	.0272	.0574	.1018
-	\$500	.0000	.0000	.0002	.0007	.0018	.0070	.0187	.0392	.0701
-	\$1,000	.0000	.0000	.0002	.0007	.0018	.0067	.0173	.0357	.0633
71	\$120	.0000	.0000	.0002	.0011	.0038	.0189	.0528	.1074	.1802
-	\$250	.0000	.0000	.0001	.0005	.0017	.0082	.0241	.0532	.0969
-	\$500	.0000	.0000	.0001	.0004	.0012	.0053	.0154	.0342	.0637
-	\$1,000	.0000	.0000	.0001	.0004	.0011	.0049	.0138	.0303	.0561
72	\$120	.0000	.0000	.0001	.0009	.0032	.0173	.0504	.1049	.1779
-	\$250	.0000	.0000	.0001	.0003	.0012	.0067	.0214	.0493	.0923
-	\$500	.0000	.0000	.0000	.0002	.0007	.0039	.0126	.0297	.0577
-	\$1,000	.0000	.0000	.0000	.0002	.0007	.0034	.0108	.0254	.0494
73	\$120	.0000	.0000	.0001	.0007	.0026	.0158	.0482	.1025	.1758
-	\$250	.0000	.0000	.0000	.0002	.0008	.0054	.0189	.0457	.0880
-	\$500	.0000	.0000	.0000	.0001	.0004	.0028	.0101	.0256	.0522
-	\$1,000	.0000	.0000	.0000	.0001	.0004	.0023	.0082	.0210	.0432
74	\$120	.0000	.0000	.0001	.0005	.0023	.0149	.0468	.1010	.1746
-	\$250	.0000	.0000	.0000	.0001	.0006	.0047	.0174	.0434	.0853
-	\$500	.0000	.0000	.0000	.0001	.0003	.0022	.0086	.0231	.0488
-	\$1,000	.0000	.0000	.0000	.0000	.0002	.0017	.0067	.0182	.0393))

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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
44	<u>\$120</u>	<u>.0119</u>	<u>.0312</u>	<u>.0541</u>	<u>.0796</u>	<u>.1361</u>	<u>.1982</u>	<u>.2646</u>	<u>.3345</u>
	<u>\$160</u>	<u>.0119</u>	<u>.0312</u>	<u>.0541</u>	<u>.0796</u>	<u>.1361</u>	<u>.1982</u>	<u>.2646</u>	<u>.3345</u>
45	<u>\$120</u>	<u>.0110</u>	<u>.0293</u>	<u>.0512</u>	<u>.0758</u>	<u>.1306</u>	<u>.1912</u>	<u>.2563</u>	<u>.3250</u>
	<u>\$160</u>	<u>.0110</u>	<u>.0293</u>	<u>.0512</u>	<u>.0758</u>	<u>.1306</u>	<u>.1912</u>	<u>.2563</u>	<u>.3250</u>
46	<u>\$120</u>	<u>.0101</u>	<u>.0274</u>	<u>.0484</u>	<u>.0720</u>	<u>.1251</u>	<u>.1842</u>	<u>.2479</u>	<u>.3173</u>
	<u>\$160</u>	<u>.0101</u>	<u>.0274</u>	<u>.0484</u>	<u>.0720</u>	<u>.1251</u>	<u>.1842</u>	<u>.2479</u>	<u>.3154</u>
47	<u>\$120</u>	<u>.0093</u>	<u>.0255</u>	<u>.0455</u>	<u>.0682</u>	<u>.1196</u>	<u>.1771</u>	<u>.2394</u>	<u>.3110</u>
	<u>\$160</u>	<u>.0093</u>	<u>.0255</u>	<u>.0455</u>	<u>.0682</u>	<u>.1196</u>	<u>.1771</u>	<u>.2394</u>	<u>.3056</u>
	<u>\$250</u>	<u>.0093</u>	<u>.0255</u>	<u>.0455</u>	<u>.0682</u>	<u>.1196</u>	<u>.1771</u>	<u>.2394</u>	<u>.3056</u>
48	<u>\$120</u>	<u>.0084</u>	<u>.0237</u>	<u>.0427</u>	<u>.0644</u>	<u>.1140</u>	<u>.1699</u>	<u>.2310</u>	<u>.3050</u>
	<u>\$160</u>	<u>.0084</u>	<u>.0237</u>	<u>.0427</u>	<u>.0644</u>	<u>.1140</u>	<u>.1699</u>	<u>.2308</u>	<u>.2957</u>
	<u>\$250</u>	<u>.0084</u>	<u>.0237</u>	<u>.0427</u>	<u>.0644</u>	<u>.1140</u>	<u>.1699</u>	<u>.2308</u>	<u>.2957</u>
	<u>\$275</u>	<u>.0084</u>	<u>.0237</u>	<u>.0427</u>	<u>.0644</u>	<u>.1140</u>	<u>.1699</u>	<u>.2308</u>	<u>.2957</u>
49	<u>\$120</u>	<u>.0077</u>	<u>.0221</u>	<u>.0401</u>	<u>.0609</u>	<u>.1087</u>	<u>.1631</u>	<u>.2251</u>	<u>.2998</u>
	<u>\$160</u>	<u>.0077</u>	<u>.0221</u>	<u>.0401</u>	<u>.0609</u>	<u>.1088</u>	<u>.1631</u>	<u>.2226</u>	<u>.2864</u>
	<u>\$250</u>	<u>.0077</u>	<u>.0221</u>	<u>.0401</u>	<u>.0609</u>	<u>.1087</u>	<u>.1631</u>	<u>.2226</u>	<u>.2861</u>
	<u>\$275</u>	<u>.0077</u>	<u>.0221</u>	<u>.0401</u>	<u>.0609</u>	<u>.1088</u>	<u>.1631</u>	<u>.2226</u>	<u>.2861</u>
50	<u>\$120</u>	<u>.0070</u>	<u>.0205</u>	<u>.0376</u>	<u>.0574</u>	<u>.1035</u>	<u>.1563</u>	<u>.2198</u>	<u>.2947</u>
	<u>\$160</u>	<u>.0070</u>	<u>.0205</u>	<u>.0376</u>	<u>.0574</u>	<u>.1035</u>	<u>.1563</u>	<u>.2143</u>	<u>.2789</u>
	<u>\$250</u>	<u>.0070</u>	<u>.0205</u>	<u>.0376</u>	<u>.0574</u>	<u>.1035</u>	<u>.1563</u>	<u>.2143</u>	<u>.2765</u>
	<u>\$275</u>	<u>.0070</u>	<u>.0205</u>	<u>.0376</u>	<u>.0574</u>	<u>.1035</u>	<u>.1563</u>	<u>.2143</u>	<u>.2765</u>
51	<u>\$120</u>	<u>.0064</u>	<u>.0189</u>	<u>.0350</u>	<u>.0540</u>	<u>.0983</u>	<u>.1495</u>	<u>.2148</u>	<u>.2896</u>
	<u>\$160</u>	<u>.0064</u>	<u>.0189</u>	<u>.0350</u>	<u>.0540</u>	<u>.0983</u>	<u>.1494</u>	<u>.2059</u>	<u>.2722</u>
	<u>\$250</u>	<u>.0064</u>	<u>.0189</u>	<u>.0350</u>	<u>.0540</u>	<u>.0983</u>	<u>.1494</u>	<u>.2059</u>	<u>.2667</u>
	<u>\$275</u>	<u>.0064</u>	<u>.0189</u>	<u>.0350</u>	<u>.0540</u>	<u>.0983</u>	<u>.1494</u>	<u>.2059</u>	<u>.2667</u>
52	<u>\$120</u>	<u>.0057</u>	<u>.0173</u>	<u>.0325</u>	<u>.0505</u>	<u>.0930</u>	<u>.1442</u>	<u>.2098</u>	<u>.2843</u>
	<u>\$160</u>	<u>.0057</u>	<u>.0173</u>	<u>.0325</u>	<u>.0505</u>	<u>.0930</u>	<u>.1424</u>	<u>.1984</u>	<u>.2659</u>
	<u>\$250</u>	<u>.0057</u>	<u>.0173</u>	<u>.0325</u>	<u>.0505</u>	<u>.0930</u>	<u>.1424</u>	<u>.1973</u>	<u>.2567</u>
	<u>\$275</u>	<u>.0057</u>	<u>.0173</u>	<u>.0325</u>	<u>.0505</u>	<u>.0930</u>	<u>.1424</u>	<u>.1973</u>	<u>.2567</u>
	<u>\$380</u>	<u>.0057</u>	<u>.0173</u>	<u>.0325</u>	<u>.0505</u>	<u>.0930</u>	<u>.1424</u>	<u>.1973</u>	<u>.2567</u>
53	<u>\$120</u>	<u>.0051</u>	<u>.0158</u>	<u>.0300</u>	<u>.0470</u>	<u>.0876</u>	<u>.1392</u>	<u>.2047</u>	<u>.2789</u>
	<u>\$160</u>	<u>.0051</u>	<u>.0158</u>	<u>.0300</u>	<u>.0470</u>	<u>.0876</u>	<u>.1353</u>	<u>.1918</u>	<u>.2597</u>
	<u>\$250</u>	<u>.0051</u>	<u>.0158</u>	<u>.0300</u>	<u>.0470</u>	<u>.0876</u>	<u>.1353</u>	<u>.1886</u>	<u>.2464</u>
	<u>\$275</u>	<u>.0051</u>	<u>.0158</u>	<u>.0300</u>	<u>.0470</u>	<u>.0876</u>	<u>.1353</u>	<u>.1886</u>	<u>.2464</u>
	<u>\$380</u>	<u>.0051</u>	<u>.0158</u>	<u>.0300</u>	<u>.0470</u>	<u>.0876</u>	<u>.1353</u>	<u>.1886</u>	<u>.2464</u>
54	<u>\$120</u>	<u>.0045</u>	<u>.0143</u>	<u>.0276</u>	<u>.0436</u>	<u>.0823</u>	<u>.1345</u>	<u>.1996</u>	<u>.2733</u>
	<u>\$160</u>	<u>.0045</u>	<u>.0143</u>	<u>.0276</u>	<u>.0436</u>	<u>.0823</u>	<u>.1282</u>	<u>.1856</u>	<u>.2536</u>
	<u>\$250</u>	<u>.0045</u>	<u>.0143</u>	<u>.0276</u>	<u>.0436</u>	<u>.0823</u>	<u>.1281</u>	<u>.1797</u>	<u>.2359</u>
	<u>\$275</u>	<u>.0045</u>	<u>.0143</u>	<u>.0276</u>	<u>.0436</u>	<u>.0823</u>	<u>.1281</u>	<u>.1797</u>	<u>.2359</u>
	<u>\$380</u>	<u>.0045</u>	<u>.0143</u>	<u>.0276</u>	<u>.0436</u>	<u>.0823</u>	<u>.1281</u>	<u>.1797</u>	<u>.2359</u>

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
55	\$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
56	\$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
57	\$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
58	\$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
59	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0079</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0033</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table

Hazard Group 9

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9552	.9456	.9369	.9289	.9213	.9141	.9073	.9007	.8945	.8884	.8825	.8768	.8713	.8659
2	.9518	.9415	.9322	.9235	.9153	.9076	.9002	.8932	.8864	.8799	.8736	.8675	.8616	.8558
3	.9484	.9374	.9274	.9180	.9093	.9010	.8931	.8856	.8783	.8713	.8646	.8581	.8517	.8456
4	.9449	.9332	.9224	.9124	.9031	.8942	.8858	.8778	.8700	.8626	.8554	.8484	.8417	.8351
5	.9415	.9289	.9174	.9068	.8968	.8874	.8784	.8699	.8617	.8537	.8461	.8387	.8315	.8245
6	.9380	.9246	.9124	.9011	.8905	.8805	.8710	.8619	.8532	.8448	.8367	.8288	.8212	.8138
7	.9344	.9202	.9073	.8953	.8841	.8735	.8635	.8539	.8446	.8357	.8272	.8188	.8108	.8030
8	.9308	.9158	.9022	.8895	.8777	.8665	.8559	.8457	.8360	.8266	.8176	.8088	.8003	.7920
9	.9272	.9114	.8970	.8837	.8712	.8594	.8482	.8375	.8272	.8174	.8078	.7986	.7897	.7810
10	.9236	.9069	.8918	.8777	.8646	.8522	.8405	.8292	.8184	.8080	.7980	.7884	.7790	.7699
11	.9199	.9024	.8865	.8718	.8580	.8450	.8326	.8208	.8095	.7986	.7881	.7780	.7682	.7587
12	.9162	.8978	.8811	.8657	.8513	.8377	.8247	.8123	.8005	.7891	.7781	.7675	.7573	.7473
13	.9125	.8932	.8758	.8596	.8445	.8302	.8167	.8038	.7914	.7795	.7680	.7570	.7462	.7359
14	.9087	.8886	.8703	.8534	.8376	.8227	.8086	.7951	.7822	.7698	.7578	.7463	.7351	.7243
15	.9049	.8839	.8648	.8472	.8307	.8152	.8004	.7863	.7729	.7599	.7475	.7355	.7238	.7126
16	.9010	.8792	.8593	.8409	.8237	.8075	.7921	.7775	.7634	.7500	.7370	.7246	.7125	.7008
17	.8972	.8744	.8537	.8345	.8166	.7997	.7837	.7685	.7539	.7400	.7265	.7136	.7010	.6889
18	.8933	.8695	.8480	.8281	.8094	.7919	.7753	.7594	.7443	.7298	.7158	.7024	.6894	.6769
19	.8893	.8647	.8422	.8215	.8022	.7839	.7667	.7503	.7346	.7195	.7051	.6912	.6777	.6648
20	.8853	.8597	.8364	.8149	.7948	.7759	.7580	.7410	.7247	.7092	.6942	.6798	.6659	.6525
21	.8813	.8547	.8305	.8082	.7874	.7678	.7492	.7316	.7147	.6986	.6832	.6683	.6540	.6401
22	.8773	.8497	.8246	.8014	.7798	.7595	.7403	.7220	.7046	.6880	.6720	.6567	.6419	.6276
23	.8732	.8445	.8185	.7946	.7722	.7512	.7313	.7124	.6944	.6772	.6607	.6449	.6297	.6150
24	.8690	.8394	.8124	.7876	.7644	.7427	.7221	.7026	.6840	.6663	.6493	.6330	.6173	.6022
25	.8648	.8341	.8062	.7805	.7566	.7341	.7129	.6927	.6736	.6553	.6377	.6209	.6048	.5892
26	.8605	.8288	.7999	.7734	.7486	.7254	.7034	.6827	.6629	.6441	.6260	.6087	.5921	.5761
27	.8563	.8234	.7936	.7661	.7405	.7165	.6939	.6725	.6521	.6327	.6142	.5964	.5793	.5629
28	.8519	.8179	.7871	.7587	.7323	.7076	.6842	.6622	.6412	.6212	.6021	.5839	.5663	.5495
29	.8475	.8124	.7806	.7513	.7240	.6985	.6745	.6517	.6301	.6096	.5900	.5712	.5532	.5359
30	.8431	.8068	.7739	.7437	.7156	.6893	.6645	.6411	.6189	.5978	.5776	.5584	.5399	.5221
31	.8386	.8012	.7672	.7360	.7070	.6799	.6544	.6304	.6075	.5858	.5651	.5454	.5264	.5082

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
32	.8340	.7954	.7604	.7282	.6983	.6704	.6442	.6194	.5960	.5737	.5524	.5321	.5127	.4941
33	.8295	.7896	.7535	.7203	.6895	.6608	.6338	.6084	.5843	.5614	.5396	.5188	.4989	.4798
34	.8248	.7837	.7465	.7123	.6806	.6510	.6232	.5971	.5723	.5488	.5265	.5052	.4848	.4652
35	.8201	.7777	.7393	.7041	.6715	.6410	.6125	.5856	.5602	.5361	.5132	.4914	.4705	.4505
36	.8153	.7716	.7321	.6958	.6622	.6309	.6016	.5740	.5479	.5232	.4997	.4772	.4559	.4355
37	.8105	.7655	.7247	.6874	.6528	.6206	.5905	.5621	.5353	.5100	.4859	.4629	.4411	.4205
38	.8056	.7593	.7173	.6788	.6432	.6101	.5792	.5500	.5226	.4966	.4719	.4485	.4264	.4054
39	.8007	.7530	.7097	.6701	.6336	.5995	.5677	.5378	.5097	.4830	.4578	.4340	.4115	.3903
40	.7958	.7466	.7021	.6614	.6238	.5888	.5561	.5255	.4966	.4693	.4436	.4195	.3967	.3751
41	.7909	.7403	.6945	.6526	.6139	.5780	.5444	.5130	.4833	.4556	.4295	.4049	.3818	.3601
42	.7860	.7339	.6868	.6437	.6040	.5671	.5326	.5004	.4701	.4419	.4153	.3904	.3670	.3451
43	.7811	.7275	.6791	.6348	.5940	.5561	.5207	.4877	.4569	.4281	.4012	.3760	.3523	.3302
44	.7762	.7211	.6713	.6258	.5839	.5450	.5088	.4751	.4437	.4144	.3871	.3616	.3378	.3155
45	.7713	.7147	.6635	.6168	.5737	.5338	.4968	.4624	.4305	.4007	.3731	.3473	.3233	.3009
46	.7664	.7083	.6557	.6077	.5635	.5226	.4848	.4497	.4172	.3871	.3591	.3331	.3090	.2866
47	.7616	.7019	.6479	.5986	.5532	.5113	.4727	.4370	.4040	.3734	.3452	.3190	.2948	.2724
48	.7567	.6954	.6400	.5894	.5428	.5000	.4606	.4243	.3908	.3599	.3313	.3050	.2808	.2584
49	.7519	.6890	.6321	.5801	.5324	.4887	.4485	.4116	.3776	.3463	.3176	.2912	.2669	.2447
50	.7471	.6826	.6241	.5708	.5220	.4773	.4364	.3988	.3644	.3328	.3040	.2775	.2533	.2312
51	.7423	.6761	.6161	.5614	.5115	.4659	.4242	.3861	.3513	.3195	.2905	.2640	.2399	.2179
52	.7376	.6697	.6081	.5520	.5010	.4544	.4120	.3734	.3382	.3062	.2771	.2507	.2267	.2049
53	.7329	.6632	.6000	.5426	.4904	.4430	.3998	.3607	.3252	.2930	.2638	.2375	.2137	.1922
54	.7283	.6568	.5920	.5332	.4799	.4315	.3877	.3480	.3122	.2799	.2508	.2246	.2010	.1798
55	.7237	.6503	.5839	.5238	.4693	.4200	.3755	.3354	.2994	.2669	.2379	.2118	.1885	.1677
56	.7191	.6440	.5759	.5144	.4587	.4086	.3634	.3229	.2866	.2541	.2251	.1993	.1763	.1559
57	.7146	.6376	.5679	.5050	.4482	.3971	.3514	.3105	.2740	.2415	.2126	.1870	.1644	.1445
58	.7102	.6314	.5600	.4956	.4377	.3857	.3394	.2981	.2614	.2290	.2003	.1750	.1528	.1333
59	.7059	.6252	.5521	.4863	.4272	.3744	.3274	.2858	.2490	.2166	.1882	.1633	.1415	.1226
60	.7017	.6191	.5444	.4770	.4168	.3631	.3156	.2736	.2368	.2045	.1763	.1518	.1306	.1122
61	.6976	.6132	.5367	.4679	.4065	.3519	.3038	.2616	.2247	.1925	.1647	.1407	.1200	.1023
62	.6937	.6074	.5291	.4588	.3962	.3408	.2921	.2496	.2127	.1808	.1534	.1298	.1098	.0927
63	.6900	.6017	.5217	.4499	.3861	.3298	.2806	.2378	.2009	.1693	.1423	.1193	.0999	.0836
64	.6864	.5963	.5145	.4411	.3760	.3189	.2691	.2262	.1894	.1580	.1315	.1092	.0905	.0749
65	.6831	.5910	.5074	.4324	.3661	.3081	.2578	.2147	.1780	.1470	.1210	.0994	.0815	.0667
66	.6799	.5860	.5005	.4240	.3563	.2974	.2466	.2033	.1668	.1363	.1109	.0900	.0729	.0589
67	.6770	.5813	.4939	.4156	.3467	.2868	.2355	.1922	.1559	.1258	.1011	.0809	.0647	.0516
68	.6744	.5768	.4875	.4075	.3372	.2764	.2246	.1811	.1451	.1156	.0916	.0723	.0569	.0447
69	.6720	.5725	.4813	.3996	.3278	.2660	.2137	.1702	.1345	.1056	.0824	.0640	.0495	.0382
70	.6699	.5686	.4754	.3918	.3185	.2557	.2030	.1595	.1242	.0959	.0735	.0561	.0426	.0322
71	.6680	.5649	.4697	.3840	.3092	.2453	.1921	.1486	.1137	.0862	.0648	.0483	.0358	.0265
72	.6664	.5617	.4644	.3768	.3003	.2353	.1816	.1382	.1038	.0770	.0566	.0412	.0298	.0213
73	.6652	.5589	.4596	.3699	.2917	.2256	.1714	.1281	.0942	.0684	.0490	.0347	.0243	.0168
74	.6645	.5572	.4565	.3655	.2860	.2192	.1646	.1214	.0880	.0628	.0442	.0307	.0211	.0143))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
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

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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	.5459	.4369	.3357	.2468	.1738	.1177	.0774	.0500	.0323	.0212	.0142	.0099	.0070
72	.5446	.4319	.3235	.2259	.1460	.0878	.0499	.0275	.0153	.0086	.0050	.0028	.0016
73	.5444	.4305	.3173	.2089	.1172	.0550	.0221	.0081	.0028	.0009	.0003	.0001	.0000
74	.5444	.4305	.3166	.2031	.0978	.0290	.0049	.0005	.0000	.0000	.0000	.0000	.0000

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table

Hazard Group 9

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0452	.0922	.1410	.1908	.2923	.3952	.4989	.6033
2	.0000	.0441	.0905	.1388	.1883	.2890	.3911	.4941	.5979
3	.0000	.0430	.0888	.1367	.1857	.2856	.3870	.4893	.5924
4	.0000	.0419	.0871	.1345	.1831	.2821	.3827	.4844	.5868
5	.0000	.0408	.0854	.1324	.1805	.2787	.3785	.4794	.5812
6	.0000	.0398	.0838	.1302	.1778	.2751	.3742	.4744	.5755
7	.0000	.0387	.0822	.1281	.1752	.2716	.3698	.4693	.5697
8	.0000	.0377	.0806	.1259	.1725	.2680	.3654	.4641	.5639
9	.0000	.0367	.0790	.1238	.1699	.2644	.3610	.4590	.5580
10	.0000	.0357	.0774	.1216	.1672	.2608	.3565	.4537	.5521
11	.0000	.0347	.0758	.1194	.1645	.2571	.3520	.4485	.5461
12	.0000	.0337	.0742	.1172	.1617	.2534	.3474	.4431	.5401
13	.0000	.0328	.0726	.1150	.1590	.2496	.3428	.4377	.5340
14	.0000	.0319	.0710	.1128	.1562	.2459	.3382	.4323	.5278
15	.0000	.0309	.0694	.1106	.1534	.2421	.3335	.4268	.5216
16	.0000	.0300	.0678	.1084	.1506	.2382	.3287	.4212	.5153
17	.0000	.0291	.0662	.1061	.1478	.2344	.3240	.4156	.5089
18	.0000	.0282	.0645	.1038	.1449	.2304	.3191	.4100	.5024
19	.0000	.0273	.0629	.1016	.1420	.2265	.3142	.4042	.4959

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
20	.0000	.0264	.0613	.0993	.1391	.2225	.3093	.3984	.4893
21	.0000	.0256	.0597	.0970	.1362	.2185	.3043	.3925	.4826
22	.0000	.0247	.0580	.0946	.1332	.2144	.2992	.3866	.4758
23	.0000	.0238	.0564	.0923	.1303	.2103	.2941	.3805	.4689
24	.0000	.0229	.0547	.0899	.1273	.2062	.2889	.3744	.4620
25	.0000	.0221	.0531	.0876	.1243	.2020	.2837	.3682	.4549
26	.0000	.0212	.0514	.0852	.1212	.1977	.2784	.3619	.4477
27	.0000	.0204	.0498	.0828	.1181	.1934	.2730	.3556	.4405
28	.0000	.0195	.0481	.0804	.1150	.1891	.2675	.3491	.4331
29	.0000	.0187	.0464	.0780	.1119	.1847	.2620	.3426	.4256
30	.0000	.0179	.0448	.0755	.1088	.1803	.2564	.3359	.4181
31	.0000	.0170	.0431	.0731	.1056	.1758	.2507	.3292	.4104
32	.0000	.0162	.0414	.0706	.1024	.1712	.2450	.3224	.4026
33	.0000	.0154	.0398	.0682	.0992	.1666	.2392	.3155	.3947
34	.0000	.0146	.0381	.0657	.0959	.1620	.2333	.3084	.3866
35	.0000	.0138	.0364	.0632	.0927	.1573	.2273	.3013	.3785
36	.0000	.0130	.0348	.0607	.0894	.1525	.2212	.2941	.3702
37	.0000	.0123	.0331	.0582	.0860	.1477	.2151	.2867	.3617
38	.0000	.0115	.0315	.0557	.0827	.1428	.2088	.2792	.3532
39	.0000	.0108	.0298	.0532	.0794	.1379	.2025	.2717	.3445
40	.0000	.0100	.0282	.0507	.0760	.1330	.1962	.2641	.3358
41	.0000	.0093	.0266	.0482	.0727	.1281	.1898	.2564	.3269
42	.0000	.0087	.0251	.0457	.0694	.1232	.1835	.2488	.3181
43	.0000	.0080	.0236	.0433	.0661	.1183	.1771	.2410	.3092
44	.0000	.0074	.0221	.0410	.0629	.1134	.1707	.2333	.3002
45	.0000	.0068	.0206	.0386	.0596	.1085	.1643	.2255	.2912
46	.0000	.0062	.0192	.0363	.0564	.1036	.1579	.2177	.2821
47	.0000	.0057	.0178	.0340	.0533	.0987	.1514	.2099	.2730
48	.0000	.0051	.0165	.0318	.0502	.0939	.1450	.2020	.2637
49	.0000	.0047	.0152	.0296	.0471	.0891	.1386	.1941	.2545
50	.0000	.0042	.0139	.0275	.0441	.0843	.1321	.1861	.2451
51	.0000	.0037	.0127	.0254	.0411	.0795	.1257	.1781	.2358
52	.0000	.0033	.0116	.0234	.0381	.0748	.1192	.1700	.2264
53	.0000	.0029	.0104	.0214	.0353	.0701	.1128	.1620	.2170
54	.0000	.0026	.0094	.0195	.0325	.0654	.1063	.1540	.2076
55	.0000	.0022	.0083	.0177	.0297	.0608	.0999	.1459	.1982
56	.0000	.0019	.0074	.0159	.0270	.0563	.0935	.1379	.1887
57	.0000	.0016	.0065	.0142	.0244	.0518	.0872	.1299	.1793
58	.0000	.0014	.0056	.0125	.0219	.0474	.0809	.1220	.1700
59	.0000	.0011	.0048	.0110	.0195	.0431	.0748	.1141	.1607
60	.0000	.0009	.0041	.0095	.0172	.0389	.0687	.1063	.1514
61	.0000	.0008	.0034	.0082	.0150	.0348	.0627	.0986	.1423

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
62	.0000	.0006	.0028	.0069	.0129	.0309	.0569	.0911	.1332
63	.0000	.0005	.0023	.0058	.0110	.0272	.0513	.0837	.1243
64	.0000	.0003	.0018	.0047	.0092	.0236	.0459	.0764	.1155
65	.0000	.0003	.0014	.0038	.0076	.0203	.0406	.0694	.1068
66	.0000	.0002	.0010	.0029	.0061	.0171	.0356	.0625	.0983
67	.0000	.0001	.0008	.0022	.0048	.0142	.0308	.0559	.0900
68	.0000	.0001	.0005	.0016	.0036	.0116	.0264	.0495	.0819
69	.0000	.0000	.0003	.0011	.0027	.0092	.0221	.0433	.0739
70	.0000	.0000	.0002	.0007	.0018	.0071	.0182	.0374	.0662
71	.0000	.0000	.0001	.0004	.0012	.0052	.0145	.0316	.0584
72	.0000	.0000	.0000	.0002	.0007	.0036	.0113	.0264	.0512
73	.0000	.0000	.0000	.0001	.0004	.0024	.0084	.0215	.0443
74	.0000	.0000	.0000	.0000	.0002	.0017	.0067	.0185	.0398))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>1</u>	<u>.0000</u>	<u>.0508</u>	<u>.1024</u>	<u>.1548</u>	<u>.2077</u>	<u>.3144</u>	<u>.4218</u>	<u>.5298</u>	<u>.6380</u>
<u>2</u>	<u>.0000</u>	<u>.0500</u>	<u>.1011</u>	<u>.1531</u>	<u>.2056</u>	<u>.3116</u>	<u>.4184</u>	<u>.5257</u>	<u>.6335</u>
<u>3</u>	<u>.0000</u>	<u>.0492</u>	<u>.0998</u>	<u>.1514</u>	<u>.2036</u>	<u>.3089</u>	<u>.4151</u>	<u>.5219</u>	<u>.6291</u>
<u>4</u>	<u>.0000</u>	<u>.0485</u>	<u>.0985</u>	<u>.1498</u>	<u>.2016</u>	<u>.3062</u>	<u>.4118</u>	<u>.5181</u>	<u>.6247</u>
<u>5</u>	<u>.0000</u>	<u>.0477</u>	<u>.0973</u>	<u>.1481</u>	<u>.1995</u>	<u>.3035</u>	<u>.4084</u>	<u>.5141</u>	<u>.6202</u>
<u>6</u>	<u>.0000</u>	<u>.0469</u>	<u>.0960</u>	<u>.1464</u>	<u>.1974</u>	<u>.3007</u>	<u>.4050</u>	<u>.5100</u>	<u>.6155</u>
<u>7</u>	<u>.0000</u>	<u>.0461</u>	<u>.0947</u>	<u>.1446</u>	<u>.1952</u>	<u>.2978</u>	<u>.4014</u>	<u>.5058</u>	<u>.6107</u>
<u>8</u>	<u>.0000</u>	<u>.0452</u>	<u>.0934</u>	<u>.1428</u>	<u>.1931</u>	<u>.2949</u>	<u>.3978</u>	<u>.5015</u>	<u>.6059</u>
<u>9</u>	<u>.0000</u>	<u>.0444</u>	<u>.0920</u>	<u>.1411</u>	<u>.1909</u>	<u>.2919</u>	<u>.3941</u>	<u>.4972</u>	<u>.6009</u>
<u>10</u>	<u>.0000</u>	<u>.0436</u>	<u>.0907</u>	<u>.1392</u>	<u>.1886</u>	<u>.2888</u>	<u>.3904</u>	<u>.4928</u>	<u>.5958</u>
<u>11</u>	<u>.0000</u>	<u>.0428</u>	<u>.0893</u>	<u>.1374</u>	<u>.1864</u>	<u>.2858</u>	<u>.3866</u>	<u>.4883</u>	<u>.5907</u>
<u>12</u>	<u>.0000</u>	<u>.0419</u>	<u>.0879</u>	<u>.1355</u>	<u>.1840</u>	<u>.2826</u>	<u>.3826</u>	<u>.4836</u>	<u>.5854</u>
<u>13</u>	<u>.0000</u>	<u>.0411</u>	<u>.0866</u>	<u>.1336</u>	<u>.1817</u>	<u>.2794</u>	<u>.3786</u>	<u>.4789</u>	<u>.5800</u>
<u>14</u>	<u>.0000</u>	<u>.0403</u>	<u>.0851</u>	<u>.1317</u>	<u>.1793</u>	<u>.2761</u>	<u>.3746</u>	<u>.4741</u>	<u>.5746</u>
<u>15</u>	<u>.0000</u>	<u>.0394</u>	<u>.0837</u>	<u>.1298</u>	<u>.1768</u>	<u>.2728</u>	<u>.3704</u>	<u>.4692</u>	<u>.5690</u>
<u>16</u>	<u>.0000</u>	<u>.0386</u>	<u>.0823</u>	<u>.1278</u>	<u>.1743</u>	<u>.2694</u>	<u>.3662</u>	<u>.4643</u>	<u>.5633</u>
<u>17</u>	<u>.0000</u>	<u>.0377</u>	<u>.0808</u>	<u>.1257</u>	<u>.1718</u>	<u>.2659</u>	<u>.3619</u>	<u>.4592</u>	<u>.5576</u>
<u>18</u>	<u>.0000</u>	<u>.0369</u>	<u>.0793</u>	<u>.1237</u>	<u>.1692</u>	<u>.2624</u>	<u>.3575</u>	<u>.4540</u>	<u>.5517</u>
<u>19</u>	<u>.0000</u>	<u>.0360</u>	<u>.0778</u>	<u>.1216</u>	<u>.1666</u>	<u>.2588</u>	<u>.3530</u>	<u>.4488</u>	<u>.5457</u>
<u>20</u>	<u>.0000</u>	<u>.0351</u>	<u>.0763</u>	<u>.1195</u>	<u>.1639</u>	<u>.2551</u>	<u>.3485</u>	<u>.4434</u>	<u>.5396</u>
<u>21</u>	<u>.0000</u>	<u>.0343</u>	<u>.0747</u>	<u>.1173</u>	<u>.1612</u>	<u>.2514</u>	<u>.3438</u>	<u>.4379</u>	<u>.5334</u>
<u>22</u>	<u>.0000</u>	<u>.0334</u>	<u>.0731</u>	<u>.1151</u>	<u>.1584</u>	<u>.2475</u>	<u>.3391</u>	<u>.4324</u>	<u>.5271</u>
<u>23</u>	<u>.0000</u>	<u>.0325</u>	<u>.0715</u>	<u>.1129</u>	<u>.1556</u>	<u>.2437</u>	<u>.3342</u>	<u>.4267</u>	<u>.5206</u>
<u>24</u>	<u>.0000</u>	<u>.0316</u>	<u>.0699</u>	<u>.1106</u>	<u>.1527</u>	<u>.2397</u>	<u>.3293</u>	<u>.4209</u>	<u>.5140</u>
<u>25</u>	<u>.0000</u>	<u>.0307</u>	<u>.0683</u>	<u>.1083</u>	<u>.1498</u>	<u>.2356</u>	<u>.3243</u>	<u>.4150</u>	<u>.5073</u>
<u>26</u>	<u>.0000</u>	<u>.0297</u>	<u>.0666</u>	<u>.1059</u>	<u>.1468</u>	<u>.2315</u>	<u>.3192</u>	<u>.4090</u>	<u>.5004</u>
<u>27</u>	<u>.0000</u>	<u>.0288</u>	<u>.0649</u>	<u>.1035</u>	<u>.1437</u>	<u>.2273</u>	<u>.3140</u>	<u>.4028</u>	<u>.4934</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>28</u>	<u>.0000</u>	<u>.0279</u>	<u>.0632</u>	<u>.1011</u>	<u>.1406</u>	<u>.2230</u>	<u>.3086</u>	<u>.3966</u>	<u>.4863</u>
<u>29</u>	<u>.0000</u>	<u>.0270</u>	<u>.0614</u>	<u>.0986</u>	<u>.1375</u>	<u>.2187</u>	<u>.3032</u>	<u>.3902</u>	<u>.4790</u>
<u>30</u>	<u>.0000</u>	<u>.0260</u>	<u>.0597</u>	<u>.0961</u>	<u>.1343</u>	<u>.2142</u>	<u>.2977</u>	<u>.3837</u>	<u>.4716</u>
<u>31</u>	<u>.0000</u>	<u>.0251</u>	<u>.0579</u>	<u>.0935</u>	<u>.1310</u>	<u>.2097</u>	<u>.2920</u>	<u>.3770</u>	<u>.4640</u>
<u>32</u>	<u>.0000</u>	<u>.0241</u>	<u>.0561</u>	<u>.0909</u>	<u>.1277</u>	<u>.2051</u>	<u>.2863</u>	<u>.3702</u>	<u>.4563</u>
<u>33</u>	<u>.0000</u>	<u>.0231</u>	<u>.0542</u>	<u>.0883</u>	<u>.1243</u>	<u>.2004</u>	<u>.2803</u>	<u>.3632</u>	<u>.4484</u>
<u>34</u>	<u>.0000</u>	<u>.0222</u>	<u>.0523</u>	<u>.0856</u>	<u>.1208</u>	<u>.1956</u>	<u>.2743</u>	<u>.3561</u>	<u>.4403</u>
<u>35</u>	<u>.0000</u>	<u>.0212</u>	<u>.0504</u>	<u>.0828</u>	<u>.1173</u>	<u>.1907</u>	<u>.2682</u>	<u>.3489</u>	<u>.4321</u>
<u>36</u>	<u>.0000</u>	<u>.0202</u>	<u>.0485</u>	<u>.0800</u>	<u>.1137</u>	<u>.1856</u>	<u>.2619</u>	<u>.3414</u>	<u>.4236</u>
<u>37</u>	<u>.0000</u>	<u>.0192</u>	<u>.0465</u>	<u>.0772</u>	<u>.1100</u>	<u>.1804</u>	<u>.2554</u>	<u>.3337</u>	<u>.4148</u>
<u>38</u>	<u>.0000</u>	<u>.0182</u>	<u>.0446</u>	<u>.0743</u>	<u>.1063</u>	<u>.1752</u>	<u>.2488</u>	<u>.3260</u>	<u>.4060</u>
<u>39</u>	<u>.0000</u>	<u>.0172</u>	<u>.0426</u>	<u>.0714</u>	<u>.1025</u>	<u>.1699</u>	<u>.2421</u>	<u>.3180</u>	<u>.3969</u>
<u>40</u>	<u>.0000</u>	<u>.0162</u>	<u>.0405</u>	<u>.0684</u>	<u>.0987</u>	<u>.1644</u>	<u>.2352</u>	<u>.3099</u>	<u>.3877</u>
<u>41</u>	<u>.0000</u>	<u>.0152</u>	<u>.0385</u>	<u>.0655</u>	<u>.0949</u>	<u>.1590</u>	<u>.2283</u>	<u>.3017</u>	<u>.3784</u>
<u>42</u>	<u>.0000</u>	<u>.0143</u>	<u>.0366</u>	<u>.0625</u>	<u>.0910</u>	<u>.1534</u>	<u>.2214</u>	<u>.2934</u>	<u>.3689</u>
<u>43</u>	<u>.0000</u>	<u>.0133</u>	<u>.0346</u>	<u>.0595</u>	<u>.0871</u>	<u>.1479</u>	<u>.2143</u>	<u>.2851</u>	<u>.3593</u>
<u>44</u>	<u>.0000</u>	<u>.0124</u>	<u>.0326</u>	<u>.0565</u>	<u>.0831</u>	<u>.1422</u>	<u>.2071</u>	<u>.2765</u>	<u>.3495</u>
<u>45</u>	<u>.0000</u>	<u>.0115</u>	<u>.0306</u>	<u>.0535</u>	<u>.0792</u>	<u>.1365</u>	<u>.1998</u>	<u>.2678</u>	<u>.3396</u>
<u>46</u>	<u>.0000</u>	<u>.0106</u>	<u>.0286</u>	<u>.0506</u>	<u>.0752</u>	<u>.1307</u>	<u>.1925</u>	<u>.2590</u>	<u>.3295</u>
<u>47</u>	<u>.0000</u>	<u>.0097</u>	<u>.0267</u>	<u>.0476</u>	<u>.0713</u>	<u>.1249</u>	<u>.1851</u>	<u>.2502</u>	<u>.3193</u>
<u>48</u>	<u>.0000</u>	<u>.0088</u>	<u>.0248</u>	<u>.0446</u>	<u>.0673</u>	<u>.1191</u>	<u>.1775</u>	<u>.2411</u>	<u>.3089</u>
<u>49</u>	<u>.0000</u>	<u>.0081</u>	<u>.0231</u>	<u>.0419</u>	<u>.0636</u>	<u>.1136</u>	<u>.1704</u>	<u>.2326</u>	<u>.2990</u>
<u>50</u>	<u>.0000</u>	<u>.0074</u>	<u>.0214</u>	<u>.0393</u>	<u>.0600</u>	<u>.1082</u>	<u>.1633</u>	<u>.2239</u>	<u>.2889</u>
<u>51</u>	<u>.0000</u>	<u>.0067</u>	<u>.0197</u>	<u>.0366</u>	<u>.0564</u>	<u>.1027</u>	<u>.1561</u>	<u>.2152</u>	<u>.2787</u>
<u>52</u>	<u>.0000</u>	<u>.0060</u>	<u>.0181</u>	<u>.0340</u>	<u>.0528</u>	<u>.0972</u>	<u>.1488</u>	<u>.2062</u>	<u>.2682</u>
<u>53</u>	<u>.0000</u>	<u>.0054</u>	<u>.0165</u>	<u>.0314</u>	<u>.0491</u>	<u>.0916</u>	<u>.1414</u>	<u>.1971</u>	<u>.2575</u>
<u>54</u>	<u>.0000</u>	<u>.0047</u>	<u>.0150</u>	<u>.0288</u>	<u>.0455</u>	<u>.0860</u>	<u>.1339</u>	<u>.1878</u>	<u>.2466</u>
<u>55</u>	<u>.0000</u>	<u>.0042</u>	<u>.0134</u>	<u>.0263</u>	<u>.0419</u>	<u>.0803</u>	<u>.1263</u>	<u>.1783</u>	<u>.2355</u>
<u>56</u>	<u>.0000</u>	<u>.0036</u>	<u>.0120</u>	<u>.0238</u>	<u>.0384</u>	<u>.0747</u>	<u>.1186</u>	<u>.1687</u>	<u>.2242</u>
<u>57</u>	<u>.0000</u>	<u>.0031</u>	<u>.0106</u>	<u>.0213</u>	<u>.0349</u>	<u>.0690</u>	<u>.1108</u>	<u>.1589</u>	<u>.2128</u>
<u>58</u>	<u>.0000</u>	<u>.0026</u>	<u>.0092</u>	<u>.0189</u>	<u>.0314</u>	<u>.0633</u>	<u>.1029</u>	<u>.1490</u>	<u>.2012</u>
<u>59</u>	<u>.0000</u>	<u>.0022</u>	<u>.0079</u>	<u>.0166</u>	<u>.0280</u>	<u>.0576</u>	<u>.0949</u>	<u>.1391</u>	<u>.1896</u>
<u>60</u>	<u>.0000</u>	<u>.0018</u>	<u>.0067</u>	<u>.0144</u>	<u>.0247</u>	<u>.0519</u>	<u>.0870</u>	<u>.1291</u>	<u>.1780</u>
<u>61</u>	<u>.0000</u>	<u>.0014</u>	<u>.0056</u>	<u>.0123</u>	<u>.0215</u>	<u>.0463</u>	<u>.0790</u>	<u>.1190</u>	<u>.1663</u>
<u>62</u>	<u>.0000</u>	<u>.0011</u>	<u>.0045</u>	<u>.0103</u>	<u>.0184</u>	<u>.0408</u>	<u>.0711</u>	<u>.1090</u>	<u>.1545</u>
<u>63</u>	<u>.0000</u>	<u>.0008</u>	<u>.0036</u>	<u>.0084</u>	<u>.0154</u>	<u>.0354</u>	<u>.0632</u>	<u>.0990</u>	<u>.1428</u>
<u>64</u>	<u>.0000</u>	<u>.0006</u>	<u>.0027</u>	<u>.0067</u>	<u>.0126</u>	<u>.0301</u>	<u>.0555</u>	<u>.0891</u>	<u>.1310</u>
<u>65</u>	<u>.0000</u>	<u>.0004</u>	<u>.0020</u>	<u>.0052</u>	<u>.0100</u>	<u>.0251</u>	<u>.0480</u>	<u>.0793</u>	<u>.1193</u>
<u>66</u>	<u>.0000</u>	<u>.0002</u>	<u>.0014</u>	<u>.0038</u>	<u>.0076</u>	<u>.0203</u>	<u>.0407</u>	<u>.0696</u>	<u>.1076</u>
<u>67</u>	<u>.0000</u>	<u>.0001</u>	<u>.0009</u>	<u>.0026</u>	<u>.0055</u>	<u>.0159</u>	<u>.0336</u>	<u>.0600</u>	<u>.0957</u>
<u>68</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0017</u>	<u>.0037</u>	<u>.0118</u>	<u>.0269</u>	<u>.0505</u>	<u>.0838</u>
<u>69</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0009</u>	<u>.0023</u>	<u>.0082</u>	<u>.0205</u>	<u>.0411</u>	<u>.0716</u>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
70	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0012</u>	<u>.0051</u>	<u>.0145</u>	<u>.0317</u>	<u>.0589</u>
71	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0015</u>	<u>.0064</u>	<u>.0191</u>
72	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0013</u>	<u>.0069</u>
73	<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>.0007</u>
74	<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>.0000</u>

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table

Hazard Group 9

Effective ((November 19, 2010)) June 30, 2017

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7953	.7459	.7012	.6603	.6225	.5926	.5705	.5525	.5375	.5248	.5138	.5042	.4965	.4907
41	\$120	.7904	.7396	.6936	.6515	.6140	.5866	.5651	.5474	.5326	.5199	.5089	.5000	.4933	.4880
42	\$120	.7855	.7332	.6859	.6426	.6073	.5810	.5599	.5424	.5275	.5149	.5044	.4966	.4905	.4856
43	\$120	.7806	.7268	.6781	.6343	.6013	.5757	.5547	.5373	.5225	.5101	.5008	.4936	.4879	.4833
44	\$120	.7757	.7204	.6704	.6276	.5958	.5705	.5496	.5321	.5174	.5062	.4976	.4909	.4855	.4811
45	\$120	.7708	.7140	.6626	.6218	.5905	.5653	.5444	.5269	.5131	.5028	.4947	.4883	.4831	.4792
46	\$120	.7659	.7076	.6558	.6164	.5854	.5601	.5391	.5221	.5094	.4996	.4918	.4857	.4810	.4775
47	\$120	.7610	.7011	.6500	.6112	.5802	.5548	.5339	.5180	.5059	.4965	.4891	.4834	.4792	.4761
48	\$120	.7562	.6947	.6447	.6061	.5750	.5494	.5293	.5142	.5026	.4935	.4866	.4815	.4776	.4747
49	\$120	.7514	.6888	.6397	.6010	.5697	.5443	.5252	.5106	.4994	.4908	.4844	.4797	.4761	.4735
50	\$120	.7466	.6837	.6348	.5959	.5643	.5397	.5213	.5071	.4963	.4883	.4824	.4780	.4748	.4725
-	\$250	.7469	.6823	.6237	.5703	.5214	.4786	.4437	.4144	.3895	.3681	.3497	.3338	.3202	.3090
51	\$120	.7418	.6790	.6300	.5908	.5593	.5355	.5174	.5037	.4935	.4860	.4805	.4765	.4737	.4716
-	\$250	.7422	.6758	.6157	.5609	.5113	.4700	.4357	.4067	.3820	.3608	.3426	.3271	.3144	.3040
52	\$120	.7372	.6745	.6252	.5855	.5546	.5314	.5137	.5005	.4909	.4839	.4788	.4752	.4726	.4708
-	\$250	.7374	.6694	.6077	.5515	.5024	.4619	.4280	.3992	.3746	.3535	.3357	.3211	.3092	.2994
53	\$120	.7329	.6702	.6204	.5805	.5502	.5273	.5101	.4976	.4885	.4819	.4773	.4740	.4717	.4701
-	\$250	.7327	.6629	.5996	.5425	.4943	.4542	.4204	.3916	.3671	.3464	.3294	.3156	.3043	.2950
54	\$120	.7290	.6660	.6155	.5758	.5459	.5234	.5068	.4948	.4862	.4802	.4759	.4730	.4709	.4695
-	\$250	.7281	.6565	.5916	.5343	.4866	.4466	.4128	.3840	.3597	.3398	.3236	.3104	.2996	.2908
55	\$120	.7254	.6618	.6106	.5713	.5416	.5196	.5037	.4922	.4842	.4785	.4747	.4720	.4702	.4690
-	\$250	.7235	.6501	.5837	.5268	.4792	.4391	.4051	.3764	.3529	.3337	.3181	.3055	.2952	.2870
56	\$120	.7220	.6575	.6060	.5669	.5375	.5161	.5007	.4898	.4823	.4771	.4736	.4712	.4696	.4686
-	\$250	.7189	.6437	.5764	.5196	.4718	.4315	.3974	.3693	.3464	.3279	.3128	.3007	.2911	.2834
57	\$120	.7188	.6532	.6017	.5626	.5336	.5127	.4979	.4876	.4805	.4757	.4726	.4705	.4691	.4682
-	\$250	.7144	.6374	.5697	.5127	.4645	.4239	.3901	.3625	.3402	.3222	.3078	.2963	.2873	.2802
58	\$120	.7156	.6491	.5974	.5583	.5298	.5094	.4952	.4855	.4789	.4745	.4717	.4698	.4687	.4679
-	\$250	.7100	.6314	.5634	.5058	.4572	.4164	.3830	.3560	.3342	.3168	.3030	.2922	.2838	.2772
-	\$500	.7101	.6312	.5598	.4953	.4373	.3857	.3409	.3021	.2686	.2398	.2150	.1938	.1757	.1604
59	\$120	.7124	.6452	.5931	.5543	.5261	.5063	.4927	.4835	.4774	.4735	.4709	.4693	.4683	.4677
-	\$250	.7057	.6258	.5572	.4990	.4498	.4092	.3763	.3497	.3284	.3117	.2986	.2884	.2805	.2745
-	\$500	.7058	.6251	.5519	.4860	.4270	.3753	.3305	.2918	.2585	.2300	.2057	.1850	.1677	.1531
60	\$120	.7092	.6413	.5890	.5503	.5226	.5034	.4903	.4817	.4761	.4725	.4703	.4688	.4680	.4675
-	\$250	.7016	.6207	.5512	.4922	.4427	.4024	.3697	.3435	.3229	.3068	.2944	.2848	.2776	.2721
-	\$500	.7016	.6190	.5442	.4768	.4171	.3652	.3203	.2817	.2486	.2204	.1967	.1767	.1601	.1462

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
61	\$120	.7062	.6376	.5850	.5465	.5192	.5006	.4881	.4801	.4749	.4717	.4697	.4685	.4677	.4673
-	\$250	.6976	.6158	.5453	.4854	.4359	.3956	.3632	.3376	.3176	.3022	.2904	.2815	.2748	.2699
-	\$500	.6976	.6130	.5365	.4678	.4076	.3554	.3103	.2717	.2389	.2112	.1880	.1688	.1528	.1397
62	\$120	.7034	.6339	.5811	.5427	.5160	.4979	.4861	.4785	.4738	.4709	.4692	.4681	.4675	.4672
-	\$250	.6941	.6110	.5394	.4789	.4292	.3890	.3570	.3320	.3126	.2979	.2868	.2785	.2724	.2679
-	\$500	.6937	.6072	.5289	.4593	.3984	.3457	.3004	.2619	.2294	.2023	.1798	.1612	.1460	.1336
63	\$120	.7006	.6304	.5773	.5391	.5129	.4954	.4842	.4772	.4728	.4703	.4687	.4678	.4673	.4670
-	\$250	.6908	.6064	.5336	.4726	.4226	.3825	.3510	.3265	.3079	.2938	.2834	.2757	.2702	.2661
-	\$500	.6899	.6016	.5218	.4511	.3894	.3362	.2907	.2523	.2202	.1937	.1718	.1540	.1396	.1279
64	\$120	.6980	.6270	.5736	.5357	.5099	.4931	.4824	.4759	.4720	.4697	.4684	.4676	.4672	.4670
-	\$250	.6877	.6019	.5281	.4664	.4162	.3763	.3452	.3213	.3034	.2901	.2803	.2732	.2682	.2646
-	\$500	.6864	.5962	.5149	.4431	.3805	.3268	.2812	.2430	.2113	.1854	.1642	.1472	.1335	.1227
-	\$1,000	.6864	.5963	.5144	.4410	.3759	.3188	.2691	.2264	.1898	.1589	.1328	.1110	.0928	.0778
65	\$120	.6955	.6236	.5700	.5323	.5071	.4909	.4808	.4748	.4712	.4692	.4681	.4674	.4671	.4669
-	\$250	.6848	.5976	.5227	.4604	.4100	.3702	.3396	.3164	.2991	.2865	.2774	.2710	.2664	.2632
-	\$500	.6830	.5911	.5084	.4353	.3718	.3176	.2719	.2339	.2027	.1774	.1570	.1407	.1279	.1178
-	\$1,000	.6831	.5910	.5073	.4324	.3660	.3080	.2580	.2151	.1788	.1483	.1228	.1017	.0844	.0702
66	\$120	.6931	.6204	.5666	.5291	.5044	.4888	.4793	.4738	.4706	.4688	.4678	.4673	.4670	.4668
-	\$250	.6821	.5935	.5175	.4545	.4039	.3643	.3342	.3116	.2951	.2833	.2748	.2689	.2648	.2621
-	\$500	.6799	.5863	.5020	.4277	.3633	.3086	.2628	.2251	.1944	.1697	.1501	.1347	.1227	.1134
-	\$1,000	.6799	.5860	.5005	.4239	.3563	.2975	.2470	.2041	.1680	.1380	.1132	.0929	.0764	.0631
67	\$120	.6908	.6173	.5632	.5260	.5019	.4869	.4780	.4729	.4700	.4684	.4676	.4671	.4669	.4668
-	\$250	.6796	.5896	.5125	.4488	.3980	.3587	.3290	.3072	.2914	.2802	.2725	.2671	.2635	.2611
-	\$500	.6771	.5819	.4960	.4202	.3549	.2997	.2539	.2165	.1863	.1624	.1436	.1291	.1179	.1093
-	\$1,000	.6770	.5812	.4939	.4156	.3468	.2871	.2362	.1932	.1575	.1280	.1040	.0845	.0689	.0566
68	\$120	.6886	.6143	.5600	.5231	.4995	.4851	.4768	.4720	.4695	.4681	.4674	.4670	.4669	.4668
-	\$250	.6773	.5859	.5076	.4432	.3923	.3532	.3241	.3029	.2879	.2775	.2703	.2655	.2623	.2602
-	\$500	.6745	.5777	.4901	.4130	.3468	.2911	.2452	.2081	.1786	.1554	.1375	.1238	.1135	.1057
-	\$1,000	.6744	.5768	.4875	.4076	.3374	.2769	.2256	.1826	.1472	.1184	.0952	.0766	.0620	.0505
69	\$120	.6865	.6114	.5569	.5202	.4972	.4835	.4756	.4713	.4690	.4679	.4673	.4670	.4668	.4667
-	\$250	.6751	.5824	.5029	.4378	.3867	.3479	.3193	.2989	.2847	.2749	.2684	.2641	.2613	.2595
-	\$500	.6722	.5737	.4845	.4060	.3388	.2826	.2368	.2000	.1711	.1488	.1318	.1190	.1094	.1024
-	\$1,000	.6720	.5725	.4814	.3997	.3282	.2668	.2151	.1722	.1372	.1091	.0867	.0692	.0555	.0450
70	\$120	.6845	.6086	.5538	.5175	.4951	.4819	.4746	.4707	.4687	.4676	.4671	.4669	.4668	.4667
-	\$250	.6732	.5790	.4984	.4326	.3813	.3428	.3148	.2952	.2817	.2726	.2667	.2629	.2604	.2589
-	\$500	.6702	.5701	.4792	.3992	.3310	.2744	.2285	.1922	.1640	.1425	.1264	.1145	.1058	.0995
-	\$1,000	.6699	.5686	.4755	.3921	.3192	.2569	.2048	.1620	.1276	.1002	.0788	.0622	.0495	.0400
71	\$120	.6827	.6059	.5509	.5149	.4930	.4805	.4737	.4701	.4683	.4675	.4670	.4668	.4668	.4667
-	\$250	.6714	.5758	.4939	.4274	.3759	.3377	.3105	.2916	.2789	.2705	.2652	.2618	.2597	.2584
-	\$500	.6684	.5666	.4740	.3925	.3232	.2661	.2203	.1845	.1571	.1365	.1213	.1103	.1025	.0970
-	\$1,000	.6680	.5650	.4698	.3845	.3101	.2469	.1944	.1519	.1180	.0915	.0711	.0556	.0440	.0354
72	\$120	.6810	.6034	.5482	.5125	.4912	.4793	.4729	.4697	.4681	.4673	.4670	.4668	.4667	.4667
-	\$250	.6699	.5729	.4898	.4226	.3710	.3331	.3065	.2884	.2764	.2687	.2639	.2609	.2591	.2580
-	\$500	.6669	.5636	.4692	.3863	.3160	.2584	.2127	.1773	.1507	.1311	.1169	.1068	.0997	.0948
-	\$1,000	.6664	.5618	.4647	.3775	.3016	.2375	.1847	.1424	.1091	.0835	.0642	.0498	.0392	.0316
73	\$120	.6794	.6010	.5457	.5103	.4896	.4782	.4722	.4693	.4679	.4672	.4669	.4668	.4667	.4667
-	\$250	.6685	.5703	.4860	.4181	.3664	.3289	.3029	.2855	.2743	.2671	.2628	.2601	.2586	.2577
-	\$500	.6658	.5610	.4650	.3805	.3091	.2511	.2055	.1708	.1449	.1262	.1129	.1036	.0973	.0930

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
-	\$1,000	.6652	.5590	.4600	.3710	.2936	.2285	.1755	.1334	.1009	.0763	.0580	.0446	.0351	.0283
74	\$120	.6785	.5996	.5441	.5090	.4886	.4775	.4718	.4690	.4677	.4671	.4669	.4668	.4667	.4667
-	\$250	.6678	.5687	.4836	.4153	.3635	.3263	.3007	.2838	.2730	.2662	.2621	.2597	.2583	.2575
-	\$500	.6651	.5595	.4623	.3768	.3048	.2465	.2010	.1666	.1413	.1232	.1105	.1018	.0959	.0920
-	\$1,000	.6646	.5574	.4572	.3669	.2885	.2228	.1697	.1278	.0958	.0718	.0542	.0416	.0327	.0264

Maximum Loss Ratio															
Size Group	Single Loss Limit*	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	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	<u>\$275</u>	<u>.7179</u>	<u>.6617</u>	<u>.6101</u>	<u>.5623</u>	<u>.5179</u>	<u>.4767</u>	<u>.4385</u>	<u>.4077</u>	<u>.3852</u>	<u>.3659</u>	<u>.3490</u>	<u>.3342</u>	<u>.3211</u>
52	<u>\$120</u>	<u>.7276</u>	<u>.6683</u>	<u>.6138</u>	<u>.5844</u>	<u>.5621</u>	<u>.5454</u>	<u>.5326</u>	<u>.5229</u>	<u>.5157</u>	<u>.5105</u>	<u>.5066</u>	<u>.5037</u>	<u>.5017</u>
	<u>\$160</u>	<u>.7222</u>	<u>.6633</u>	<u>.6092</u>	<u>.5597</u>	<u>.5310</u>	<u>.5070</u>	<u>.4873</u>	<u>.4721</u>	<u>.4602</u>	<u>.4507</u>	<u>.4431</u>	<u>.4372</u>	<u>.4326</u>
	<u>\$250</u>	<u>.7126</u>	<u>.6545</u>	<u>.6011</u>	<u>.5518</u>	<u>.5061</u>	<u>.4638</u>	<u>.4331</u>	<u>.4092</u>	<u>.3888</u>	<u>.3710</u>	<u>.3554</u>	<u>.3421</u>	<u>.3312</u>
	<u>\$275</u>	<u>.7105</u>	<u>.6525</u>	<u>.5993</u>	<u>.5502</u>	<u>.5046</u>	<u>.4624</u>	<u>.4247</u>	<u>.3989</u>	<u>.3769</u>	<u>.3578</u>	<u>.3411</u>	<u>.3264</u>	<u>.3136</u>
	<u>\$380</u>	<u>.7038</u>	<u>.6464</u>	<u>.5937</u>	<u>.5450</u>	<u>.4999</u>	<u>.4581</u>	<u>.4196</u>	<u>.3841</u>	<u>.3514</u>	<u>.3235</u>	<u>.3019</u>	<u>.2832</u>	<u>.2667</u>
53	<u>\$120</u>	<u>.7199</u>	<u>.6587</u>	<u>.6080</u>	<u>.5791</u>	<u>.5576</u>	<u>.5414</u>	<u>.5290</u>	<u>.5200</u>	<u>.5134</u>	<u>.5085</u>	<u>.5050</u>	<u>.5025</u>	<u>.5008</u>
	<u>\$160</u>	<u>.7144</u>	<u>.6538</u>	<u>.5980</u>	<u>.5532</u>	<u>.5243</u>	<u>.5004</u>	<u>.4819</u>	<u>.4674</u>	<u>.4560</u>	<u>.4470</u>	<u>.4399</u>	<u>.4346</u>	<u>.4305</u>
	<u>\$250</u>	<u>.7049</u>	<u>.6451</u>	<u>.5901</u>	<u>.5394</u>	<u>.4925</u>	<u>.4524</u>	<u>.4248</u>	<u>.4011</u>	<u>.3808</u>	<u>.3630</u>	<u>.3480</u>	<u>.3358</u>	<u>.3258</u>
	<u>\$275</u>	<u>.7028</u>	<u>.6432</u>	<u>.5883</u>	<u>.5378</u>	<u>.4910</u>	<u>.4480</u>	<u>.4157</u>	<u>.3903</u>	<u>.3685</u>	<u>.3495</u>	<u>.3330</u>	<u>.3186</u>	<u>.3067</u>
	<u>\$380</u>	<u>.6963</u>	<u>.6371</u>	<u>.5828</u>	<u>.5327</u>	<u>.4864</u>	<u>.4438</u>	<u>.4047</u>	<u>.3687</u>	<u>.3369</u>	<u>.3128</u>	<u>.2920</u>	<u>.2737</u>	<u>.2576</u>
54	<u>\$120</u>	<u>.7120</u>	<u>.6490</u>	<u>.6021</u>	<u>.5741</u>	<u>.5532</u>	<u>.5374</u>	<u>.5257</u>	<u>.5173</u>	<u>.5112</u>	<u>.5068</u>	<u>.5037</u>	<u>.5015</u>	<u>.5000</u>
	<u>\$160</u>	<u>.7066</u>	<u>.6441</u>	<u>.5867</u>	<u>.5466</u>	<u>.5175</u>	<u>.4945</u>	<u>.4768</u>	<u>.4629</u>	<u>.4519</u>	<u>.4435</u>	<u>.4371</u>	<u>.4322</u>	<u>.4285</u>
	<u>\$250</u>	<u>.6972</u>	<u>.6355</u>	<u>.5789</u>	<u>.5267</u>	<u>.4788</u>	<u>.4440</u>	<u>.4165</u>	<u>.3929</u>	<u>.3726</u>	<u>.3554</u>	<u>.3415</u>	<u>.3301</u>	<u>.3207</u>
	<u>\$275</u>	<u>.6952</u>	<u>.6336</u>	<u>.5772</u>	<u>.5251</u>	<u>.4773</u>	<u>.4362</u>	<u>.4068</u>	<u>.3817</u>	<u>.3600</u>	<u>.3411</u>	<u>.3249</u>	<u>.3116</u>	<u>.3006</u>
	<u>\$380</u>	<u>.6886</u>	<u>.6277</u>	<u>.5718</u>	<u>.5202</u>	<u>.4729</u>	<u>.4295</u>	<u>.3897</u>	<u>.3534</u>	<u>.3261</u>	<u>.3026</u>	<u>.2822</u>	<u>.2643</u>	<u>.2485</u>
55	<u>\$120</u>	<u>.7040</u>	<u>.6391</u>	<u>.5967</u>	<u>.5694</u>	<u>.5488</u>	<u>.5336</u>	<u>.5227</u>	<u>.5148</u>	<u>.5092</u>	<u>.5053</u>	<u>.5025</u>	<u>.5006</u>	<u>.4993</u>
	<u>\$160</u>	<u>.6987</u>	<u>.6343</u>	<u>.5752</u>	<u>.5397</u>	<u>.5111</u>	<u>.4890</u>	<u>.4719</u>	<u>.4584</u>	<u>.4481</u>	<u>.4404</u>	<u>.4345</u>	<u>.4300</u>	<u>.4267</u>
	<u>\$250</u>	<u>.6894</u>	<u>.6258</u>	<u>.5675</u>	<u>.5139</u>	<u>.4678</u>	<u>.4356</u>	<u>.4081</u>	<u>.3845</u>	<u>.3646</u>	<u>.3485</u>	<u>.3354</u>	<u>.3247</u>	<u>.3159</u>
	<u>\$275</u>	<u>.6874</u>	<u>.6240</u>	<u>.5658</u>	<u>.5124</u>	<u>.4635</u>	<u>.4272</u>	<u>.3980</u>	<u>.3729</u>	<u>.3513</u>	<u>.3328</u>	<u>.3177</u>	<u>.3053</u>	<u>.2950</u>
	<u>\$380</u>	<u>.6809</u>	<u>.6181</u>	<u>.5605</u>	<u>.5076</u>	<u>.4592</u>	<u>.4150</u>	<u>.3747</u>	<u>.3422</u>	<u>.3157</u>	<u>.2926</u>	<u>.2725</u>	<u>.2548</u>	<u>.2394</u>
	<u>\$500</u>	<u>.6766</u>	<u>.6142</u>	<u>.5569</u>	<u>.5043</u>	<u>.4563</u>	<u>.4124</u>	<u>.3723</u>	<u>.3359</u>	<u>.3029</u>	<u>.2732</u>	<u>.2495</u>	<u>.2288</u>	<u>.2106</u>
56	<u>\$120</u>	<u>.6959</u>	<u>.6290</u>	<u>.5916</u>	<u>.5646</u>	<u>.5445</u>	<u>.5301</u>	<u>.5198</u>	<u>.5125</u>	<u>.5074</u>	<u>.5039</u>	<u>.5014</u>	<u>.4998</u>	<u>.4987</u>
	<u>\$160</u>	<u>.6907</u>	<u>.6242</u>	<u>.5686</u>	<u>.5329</u>	<u>.5051</u>	<u>.4837</u>	<u>.4670</u>	<u>.4542</u>	<u>.4446</u>	<u>.4374</u>	<u>.4321</u>	<u>.4281</u>	<u>.4252</u>
	<u>\$250</u>	<u>.6815</u>	<u>.6159</u>	<u>.5559</u>	<u>.5010</u>	<u>.4593</u>	<u>.4270</u>	<u>.3994</u>	<u>.3762</u>	<u>.3574</u>	<u>.3422</u>	<u>.3297</u>	<u>.3195</u>	<u>.3112</u>
	<u>\$275</u>	<u>.6795</u>	<u>.6141</u>	<u>.5542</u>	<u>.4995</u>	<u>.4523</u>	<u>.4182</u>	<u>.3890</u>	<u>.3639</u>	<u>.3427</u>	<u>.3253</u>	<u>.3110</u>	<u>.2993</u>	<u>.2897</u>
	<u>\$380</u>	<u>.6731</u>	<u>.6083</u>	<u>.5490</u>	<u>.4948</u>	<u>.4454</u>	<u>.4005</u>	<u>.3618</u>	<u>.3315</u>	<u>.3053</u>	<u>.2825</u>	<u>.2627</u>	<u>.2454</u>	<u>.2305</u>
	<u>\$500</u>	<u>.6688</u>	<u>.6044</u>	<u>.5455</u>	<u>.4916</u>	<u>.4425</u>	<u>.3979</u>	<u>.3574</u>	<u>.3208</u>	<u>.2877</u>	<u>.2611</u>	<u>.2380</u>	<u>.2178</u>	<u>.2001</u>
	<u>\$550</u>	<u>.6676</u>	<u>.6034</u>	<u>.5446</u>	<u>.4908</u>	<u>.4418</u>	<u>.3972</u>	<u>.3568</u>	<u>.3202</u>	<u>.2872</u>	<u>.2578</u>	<u>.2335</u>	<u>.2123</u>	<u>.1937</u>
57	<u>\$120</u>	<u>.6877</u>	<u>.6223</u>	<u>.5865</u>	<u>.5599</u>	<u>.5405</u>	<u>.5268</u>	<u>.5171</u>	<u>.5103</u>	<u>.5057</u>	<u>.5026</u>	<u>.5005</u>	<u>.4991</u>	<u>.4982</u>
	<u>\$160</u>	<u>.6826</u>	<u>.6141</u>	<u>.5617</u>	<u>.5264</u>	<u>.4993</u>	<u>.4783</u>	<u>.4623</u>	<u>.4503</u>	<u>.4413</u>	<u>.4347</u>	<u>.4299</u>	<u>.4264</u>	<u>.4238</u>
	<u>\$250</u>	<u>.6735</u>	<u>.6059</u>	<u>.5441</u>	<u>.4890</u>	<u>.4507</u>	<u>.4182</u>	<u>.3907</u>	<u>.3685</u>	<u>.3506</u>	<u>.3360</u>	<u>.3241</u>	<u>.3146</u>	<u>.3070</u>
	<u>\$275</u>	<u>.6715</u>	<u>.6041</u>	<u>.5425</u>	<u>.4865</u>	<u>.4433</u>	<u>.4091</u>	<u>.3798</u>	<u>.3550</u>	<u>.3347</u>	<u>.3182</u>	<u>.3047</u>	<u>.2936</u>	<u>.2845</u>
	<u>\$380</u>	<u>.6652</u>	<u>.5984</u>	<u>.5374</u>	<u>.4819</u>	<u>.4315</u>	<u>.3859</u>	<u>.3509</u>	<u>.3209</u>	<u>.2949</u>	<u>.2724</u>	<u>.2529</u>	<u>.2363</u>	<u>.2224</u>
	<u>\$500</u>	<u>.6609</u>	<u>.5946</u>	<u>.5340</u>	<u>.4788</u>	<u>.4287</u>	<u>.3834</u>	<u>.3425</u>	<u>.3056</u>	<u>.2752</u>	<u>.2494</u>	<u>.2267</u>	<u>.2070</u>	<u>.1897</u>
	<u>\$550</u>	<u>.6598</u>	<u>.5936</u>	<u>.5331</u>	<u>.4780</u>	<u>.4280</u>	<u>.3827</u>	<u>.3419</u>	<u>.3051</u>	<u>.2722</u>	<u>.2452</u>	<u>.2216</u>	<u>.2009</u>	<u>.1828</u>
58	<u>\$120</u>	<u>.6794</u>	<u>.6170</u>	<u>.5815</u>	<u>.5553</u>	<u>.5367</u>	<u>.5235</u>	<u>.5145</u>	<u>.5084</u>	<u>.5043</u>	<u>.5015</u>	<u>.4997</u>	<u>.4986</u>	<u>.4978</u>
	<u>\$160</u>	<u>.6743</u>	<u>.6038</u>	<u>.5549</u>	<u>.5203</u>	<u>.4936</u>	<u>.4731</u>	<u>.4579</u>	<u>.4466</u>	<u>.4383</u>	<u>.4322</u>	<u>.4279</u>	<u>.4248</u>	<u>.4226</u>
	<u>\$250</u>	<u>.6654</u>	<u>.5957</u>	<u>.5323</u>	<u>.4805</u>	<u>.4418</u>	<u>.4092</u>	<u>.3827</u>	<u>.3613</u>	<u>.3440</u>	<u>.3300</u>	<u>.3188</u>	<u>.3100</u>	<u>.3031</u>
	<u>\$275</u>	<u>.6634</u>	<u>.5940</u>	<u>.5307</u>	<u>.4746</u>	<u>.4341</u>	<u>.3997</u>	<u>.3705</u>	<u>.3467</u>	<u>.3273</u>	<u>.3115</u>	<u>.2986</u>	<u>.2881</u>	<u>.2797</u>
	<u>\$380</u>	<u>.6572</u>	<u>.5884</u>	<u>.5258</u>	<u>.4689</u>	<u>.4175</u>	<u>.3748</u>	<u>.3401</u>	<u>.3102</u>	<u>.2844</u>	<u>.2623</u>	<u>.2435</u>	<u>.2279</u>	<u>.2148</u>
	<u>\$500</u>	<u>.6530</u>	<u>.5846</u>	<u>.5224</u>	<u>.4659</u>	<u>.4148</u>	<u>.3688</u>	<u>.3275</u>	<u>.2925</u>	<u>.2632</u>	<u>.2377</u>	<u>.2155</u>	<u>.1963</u>	<u>.1796</u>

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$550	.6518	.5836	.5215	.4651	.4141	.3682	.3270	.2901	.2594	.2329	.2098	.1897	.1722
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
	\$550	.6438	.5736	.5098	.4521	.4002	.3536	.3121	.2769	.2469	.2208	.1982	.1786	.1618
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
	\$550	.6358	.5635	.4980	.4391	.3862	.3391	.2984	.2641	.2344	.2088	.1867	.1679	.1518
	\$800	.6333	.5613	.4961	.4374	.3847	.3378	.2961	.2594	.2271	.1987	.1743	.1533	.1351
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
	\$800	.6253	.5512	.4844	.4243	.3708	.3233	.2815	.2448	.2127	.1852	.1616	.1413	.1238
62	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$250	.5596	.4426	.3372	.2903	.2801	.2791	.2791	.2791	.2791	.2791	.2791	.2791	.2791

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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

* Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table

Hazard Group 9

Effective ((November 19, 2010)) June 30, 2017

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0100	.0281	.0504	.0757	.1325	.1955	.2632	.3347
41	\$120	.0000	.0093	.0265	.0480	.0724	.1276	.1891	.2555	.3258
42	\$120	.0000	.0086	.0250	.0455	.0691	.1227	.1828	.2478	.3170
43	\$120	.0000	.0080	.0234	.0431	.0658	.1177	.1764	.2401	.3087
44	\$120	.0000	.0073	.0219	.0407	.0625	.1128	.1700	.2323	.3020
45	\$120	.0000	.0067	.0205	.0384	.0593	.1079	.1635	.2246	.2961
46	\$120	.0000	.0062	.0191	.0361	.0561	.1031	.1571	.2178	.2907
47	\$120	.0000	.0056	.0177	.0338	.0530	.0982	.1507	.2120	.2855
48	\$120	.0000	.0051	.0164	.0316	.0499	.0934	.1443	.2067	.2804
49	\$120	.0000	.0046	.0151	.0294	.0468	.0886	.1384	.2017	.2754
50	\$120	.0000	.0041	.0138	.0273	.0438	.0838	.1333	.1968	.2703
-	\$250	.0000	.0042	.0139	.0274	.0440	.0841	.1319	.1857	.2446
51	\$120	.0000	.0037	.0126	.0252	.0408	.0790	.1286	.1920	.2651
-	\$250	.0000	.0037	.0127	.0254	.0410	.0793	.1254	.1777	.2353
52	\$120	.0000	.0033	.0115	.0232	.0379	.0743	.1241	.1872	.2599
-	\$250	.0000	.0033	.0115	.0233	.0380	.0746	.1190	.1697	.2259

((Minimum Loss Ratio										
Size	Single Loss Limit^a	0%	5%	10%	15%	20%	30%	40%	50%	60%
53	\$120	.0000	.0029	.0103	.0212	.0350	.0700	.1198	.1824	.2548
-	\$250	.0000	.0029	.0104	.0214	.0352	.0699	.1125	.1616	.2168
54	\$120	.0000	.0025	.0093	.0193	.0322	.0662	.1156	.1774	.2502
-	\$250	.0000	.0025	.0093	.0194	.0324	.0653	.1061	.1536	.2087
55	\$120	.0000	.0022	.0083	.0175	.0295	.0626	.1113	.1726	.2457
-	\$250	.0000	.0022	.0083	.0176	.0296	.0607	.0996	.1457	.2012
56	\$120	.0000	.0019	.0073	.0157	.0268	.0592	.1071	.1680	.2413
-	\$250	.0000	.0019	.0073	.0158	.0269	.0561	.0933	.1384	.1940
57	\$120	.0000	.0016	.0064	.0140	.0242	.0559	.1028	.1636	.2369
-	\$250	.0000	.0016	.0064	.0141	.0244	.0516	.0869	.1317	.1870
58	\$120	.0000	.0013	.0056	.0124	.0219	.0527	.0987	.1594	.2327
-	\$250	.0000	.0014	.0056	.0125	.0218	.0472	.0809	.1253	.1802
-	\$500	.0000	.0014	.0056	.0125	.0219	.0473	.0808	.1218	.1697
59	\$120	.0000	.0011	.0048	.0109	.0198	.0496	.0947	.1551	.2286
-	\$250	.0000	.0011	.0048	.0110	.0194	.0429	.0754	.1192	.1734
-	\$500	.0000	.0011	.0048	.0110	.0195	.0430	.0746	.1139	.1604
60	\$120	.0000	.0009	.0040	.0094	.0179	.0464	.0909	.1510	.2247
-	\$250	.0000	.0009	.0041	.0095	.0171	.0387	.0702	.1132	.1665
-	\$500	.0000	.0009	.0041	.0095	.0172	.0388	.0686	.1061	.1511
61	\$120	.0000	.0007	.0034	.0082	.0161	.0434	.0872	.1470	.2208
-	\$250	.0000	.0007	.0034	.0081	.0150	.0348	.0653	.1072	.1598
-	\$500	.0000	.0007	.0034	.0082	.0150	.0348	.0626	.0984	.1422
62	\$120	.0000	.0006	.0028	.0071	.0145	.0406	.0835	.1431	.2171
-	\$250	.0000	.0006	.0028	.0069	.0129	.0312	.0606	.1013	.1533
-	\$500	.0000	.0006	.0028	.0069	.0129	.0308	.0568	.0909	.1337
63	\$120	.0000	.0004	.0023	.0061	.0129	.0378	.0800	.1393	.2135
-	\$250	.0000	.0005	.0023	.0057	.0110	.0280	.0560	.0956	.1470
-	\$500	.0000	.0005	.0023	.0057	.0110	.0271	.0512	.0837	.1255
64	\$120	.0000	.0003	.0018	.0052	.0114	.0352	.0765	.1356	.2100
-	\$250	.0000	.0003	.0018	.0047	.0092	.0249	.0515	.0901	.1408
-	\$500	.0000	.0003	.0018	.0047	.0092	.0236	.0458	.0769	.1175
-	\$1,000	.0000	.0003	.0018	.0047	.0092	.0236	.0458	.0764	.1154
65	\$120	.0000	.0002	.0014	.0044	.0100	.0326	.0732	.1320	.2067
-	\$250	.0000	.0003	.0014	.0037	.0076	.0220	.0472	.0847	.1348
-	\$500	.0000	.0003	.0014	.0038	.0076	.0202	.0407	.0703	.1097
-	\$1,000	.0000	.0003	.0014	.0038	.0076	.0202	.0406	.0693	.1067
66	\$120	.0000	.0002	.0011	.0036	.0088	.0302	.0700	.1285	.2035
-	\$250	.0000	.0002	.0010	.0029	.0063	.0193	.0431	.0795	.1289
-	\$500	.0000	.0002	.0010	.0029	.0061	.0171	.0359	.0640	.1020
-	\$1,000	.0000	.0002	.0010	.0029	.0061	.0171	.0356	.0625	.0983

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
67	\$120	.0000	.0001	.0008	.0030	.0076	.0279	.0669	.1252	.2004
-	\$250	.0000	.0001	.0007	.0022	.0051	.0168	.0392	.0745	.1232
-	\$500	.0000	.0001	.0008	.0022	.0048	.0142	.0314	.0579	.0946
-	\$1,000	.0000	.0001	.0008	.0022	.0048	.0142	.0308	.0558	.0900
68	\$120	.0000	.0001	.0006	.0025	.0066	.0258	.0639	.1220	.1974
-	\$250	.0000	.0001	.0005	.0017	.0040	.0145	.0355	.0696	.1176
-	\$500	.0000	.0001	.0005	.0016	.0036	.0117	.0272	.0521	.0874
-	\$1,000	.0000	.0001	.0005	.0016	.0036	.0116	.0263	.0495	.0819
69	\$120	.0000	.0000	.0005	.0020	.0056	.0237	.0610	.1188	.1946
-	\$250	.0000	.0000	.0003	.0012	.0031	.0123	.0319	.0649	.1122
-	\$500	.0000	.0000	.0003	.0011	.0027	.0094	.0233	.0465	.0804
-	\$1,000	.0000	.0000	.0003	.0011	.0027	.0092	.0221	.0433	.0741
70	\$120	.0000	.0000	.0003	.0016	.0048	.0217	.0582	.1158	.1919
-	\$250	.0000	.0000	.0002	.0008	.0024	.0104	.0286	.0603	.1070
-	\$500	.0000	.0000	.0002	.0007	.0019	.0074	.0196	.0411	.0736
-	\$1,000	.0000	.0000	.0002	.0007	.0018	.0070	.0182	.0375	.0665
71	\$120	.0000	.0000	.0002	.0012	.0040	.0198	.0554	.1129	.1893
-	\$250	.0000	.0000	.0001	.0006	.0017	.0086	.0254	.0559	.1017
-	\$500	.0000	.0000	.0001	.0004	.0012	.0056	.0162	.0359	.0669
-	\$1,000	.0000	.0000	.0001	.0004	.0012	.0052	.0145	.0318	.0589
72	\$120	.0000	.0000	.0001	.0009	.0033	.0181	.0529	.1101	.1869
-	\$250	.0000	.0000	.0001	.0004	.0012	.0070	.0225	.0517	.0969
-	\$500	.0000	.0000	.0000	.0002	.0008	.0041	.0132	.0312	.0606
-	\$1,000	.0000	.0000	.0000	.0002	.0007	.0036	.0114	.0267	.0519
73	\$120	.0000	.0000	.0001	.0007	.0028	.0166	.0506	.1076	.1847
-	\$250	.0000	.0000	.0000	.0002	.0009	.0057	.0198	.0480	.0924
-	\$500	.0000	.0000	.0000	.0001	.0004	.0029	.0106	.0269	.0549
-	\$1,000	.0000	.0000	.0000	.0001	.0004	.0024	.0086	.0220	.0453
74	\$120	.0000	.0000	.0001	.0006	.0024	.0157	.0492	.1061	.1834
-	\$250	.0000	.0000	.0000	.0001	.0007	.0049	.0182	.0456	.0896
-	\$500	.0000	.0000	.0000	.0001	.0003	.0023	.0090	.0243	.0512
-	\$1,000	.0000	.0000	.0000	.0000	.0002	.0017	.0070	.0192	.0412))

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	<u>\$120</u>	<u>.0162</u>	<u>.0405</u>	<u>.0684</u>	<u>.0987</u>	<u>.1644</u>	<u>.2352</u>	<u>.3099</u>	<u>.3877</u>
	<u>\$160</u>	<u>.0162</u>	<u>.0405</u>	<u>.0684</u>	<u>.0987</u>	<u>.1644</u>	<u>.2353</u>	<u>.3099</u>	<u>.3877</u>
41	<u>\$120</u>	<u>.0152</u>	<u>.0385</u>	<u>.0655</u>	<u>.0949</u>	<u>.1590</u>	<u>.2283</u>	<u>.3017</u>	<u>.3784</u>
	<u>\$160</u>	<u>.0152</u>	<u>.0385</u>	<u>.0655</u>	<u>.0949</u>	<u>.1590</u>	<u>.2284</u>	<u>.3017</u>	<u>.3784</u>
42	<u>\$120</u>	<u>.0143</u>	<u>.0366</u>	<u>.0625</u>	<u>.0910</u>	<u>.1534</u>	<u>.2214</u>	<u>.2934</u>	<u>.3689</u>
	<u>\$160</u>	<u>.0143</u>	<u>.0366</u>	<u>.0625</u>	<u>.0910</u>	<u>.1534</u>	<u>.2214</u>	<u>.2935</u>	<u>.3689</u>
43	<u>\$120</u>	<u>.0133</u>	<u>.0346</u>	<u>.0595</u>	<u>.0871</u>	<u>.1479</u>	<u>.2143</u>	<u>.2851</u>	<u>.3593</u>
	<u>\$160</u>	<u>.0133</u>	<u>.0346</u>	<u>.0595</u>	<u>.0871</u>	<u>.1479</u>	<u>.2143</u>	<u>.2851</u>	<u>.3593</u>
44	<u>\$120</u>	<u>.0124</u>	<u>.0326</u>	<u>.0565</u>	<u>.0831</u>	<u>.1422</u>	<u>.2071</u>	<u>.2765</u>	<u>.3495</u>
	<u>\$160</u>	<u>.0124</u>	<u>.0326</u>	<u>.0565</u>	<u>.0832</u>	<u>.1422</u>	<u>.2071</u>	<u>.2765</u>	<u>.3495</u>
45	<u>\$120</u>	<u>.0115</u>	<u>.0306</u>	<u>.0535</u>	<u>.0792</u>	<u>.1365</u>	<u>.1998</u>	<u>.2678</u>	<u>.3396</u>
	<u>\$160</u>	<u>.0115</u>	<u>.0306</u>	<u>.0535</u>	<u>.0792</u>	<u>.1365</u>	<u>.1998</u>	<u>.2678</u>	<u>.3396</u>
46	<u>\$120</u>	<u>.0106</u>	<u>.0286</u>	<u>.0506</u>	<u>.0752</u>	<u>.1307</u>	<u>.1925</u>	<u>.2590</u>	<u>.3315</u>
	<u>\$160</u>	<u>.0106</u>	<u>.0286</u>	<u>.0506</u>	<u>.0752</u>	<u>.1307</u>	<u>.1925</u>	<u>.2591</u>	<u>.3295</u>
47	<u>\$120</u>	<u>.0097</u>	<u>.0267</u>	<u>.0476</u>	<u>.0713</u>	<u>.1249</u>	<u>.1851</u>	<u>.2502</u>	<u>.3249</u>
	<u>\$160</u>	<u>.0097</u>	<u>.0267</u>	<u>.0476</u>	<u>.0713</u>	<u>.1249</u>	<u>.1851</u>	<u>.2502</u>	<u>.3193</u>
	<u>\$250</u>	<u>.0097</u>	<u>.0267</u>	<u>.0476</u>	<u>.0713</u>	<u>.1249</u>	<u>.1851</u>	<u>.2502</u>	<u>.3193</u>
48	<u>\$120</u>	<u>.0088</u>	<u>.0248</u>	<u>.0446</u>	<u>.0673</u>	<u>.1191</u>	<u>.1775</u>	<u>.2413</u>	<u>.3187</u>
	<u>\$160</u>	<u>.0088</u>	<u>.0248</u>	<u>.0446</u>	<u>.0673</u>	<u>.1191</u>	<u>.1775</u>	<u>.2411</u>	<u>.3089</u>
	<u>\$250</u>	<u>.0088</u>	<u>.0248</u>	<u>.0446</u>	<u>.0673</u>	<u>.1191</u>	<u>.1775</u>	<u>.2411</u>	<u>.3089</u>
	<u>\$275</u>	<u>.0088</u>	<u>.0248</u>	<u>.0446</u>	<u>.0673</u>	<u>.1191</u>	<u>.1775</u>	<u>.2411</u>	<u>.3089</u>
49	<u>\$120</u>	<u>.0081</u>	<u>.0231</u>	<u>.0419</u>	<u>.0636</u>	<u>.1136</u>	<u>.1704</u>	<u>.2353</u>	<u>.3133</u>
	<u>\$160</u>	<u>.0081</u>	<u>.0231</u>	<u>.0419</u>	<u>.0636</u>	<u>.1136</u>	<u>.1704</u>	<u>.2326</u>	<u>.2993</u>
	<u>\$250</u>	<u>.0081</u>	<u>.0231</u>	<u>.0419</u>	<u>.0636</u>	<u>.1136</u>	<u>.1704</u>	<u>.2326</u>	<u>.2990</u>
	<u>\$275</u>	<u>.0081</u>	<u>.0231</u>	<u>.0419</u>	<u>.0636</u>	<u>.1136</u>	<u>.1704</u>	<u>.2326</u>	<u>.2990</u>
50	<u>\$120</u>	<u>.0074</u>	<u>.0214</u>	<u>.0393</u>	<u>.0600</u>	<u>.1082</u>	<u>.1633</u>	<u>.2297</u>	<u>.3080</u>
	<u>\$160</u>	<u>.0074</u>	<u>.0214</u>	<u>.0393</u>	<u>.0600</u>	<u>.1082</u>	<u>.1633</u>	<u>.2239</u>	<u>.2914</u>
	<u>\$250</u>	<u>.0074</u>	<u>.0214</u>	<u>.0393</u>	<u>.0600</u>	<u>.1082</u>	<u>.1633</u>	<u>.2239</u>	<u>.2889</u>
	<u>\$275</u>	<u>.0074</u>	<u>.0214</u>	<u>.0393</u>	<u>.0600</u>	<u>.1082</u>	<u>.1633</u>	<u>.2239</u>	<u>.2889</u>
51	<u>\$120</u>	<u>.0067</u>	<u>.0197</u>	<u>.0366</u>	<u>.0564</u>	<u>.1027</u>	<u>.1562</u>	<u>.2244</u>	<u>.3026</u>
	<u>\$160</u>	<u>.0067</u>	<u>.0197</u>	<u>.0366</u>	<u>.0564</u>	<u>.1027</u>	<u>.1561</u>	<u>.2152</u>	<u>.2844</u>
	<u>\$250</u>	<u>.0067</u>	<u>.0197</u>	<u>.0366</u>	<u>.0564</u>	<u>.1027</u>	<u>.1561</u>	<u>.2152</u>	<u>.2787</u>
	<u>\$275</u>	<u>.0067</u>	<u>.0197</u>	<u>.0366</u>	<u>.0564</u>	<u>.1027</u>	<u>.1561</u>	<u>.2152</u>	<u>.2787</u>
52	<u>\$120</u>	<u>.0060</u>	<u>.0181</u>	<u>.0340</u>	<u>.0528</u>	<u>.0972</u>	<u>.1506</u>	<u>.2192</u>	<u>.2971</u>
	<u>\$160</u>	<u>.0060</u>	<u>.0181</u>	<u>.0340</u>	<u>.0528</u>	<u>.0972</u>	<u>.1488</u>	<u>.2073</u>	<u>.2778</u>
	<u>\$250</u>	<u>.0060</u>	<u>.0181</u>	<u>.0340</u>	<u>.0528</u>	<u>.0972</u>	<u>.1488</u>	<u>.2062</u>	<u>.2682</u>
	<u>\$275</u>	<u>.0060</u>	<u>.0181</u>	<u>.0340</u>	<u>.0528</u>	<u>.0972</u>	<u>.1488</u>	<u>.2062</u>	<u>.2682</u>
	<u>\$380</u>	<u>.0060</u>	<u>.0181</u>	<u>.0340</u>	<u>.0528</u>	<u>.0972</u>	<u>.1488</u>	<u>.2062</u>	<u>.2682</u>
53	<u>\$120</u>	<u>.0054</u>	<u>.0165</u>	<u>.0314</u>	<u>.0491</u>	<u>.0916</u>	<u>.1455</u>	<u>.2139</u>	<u>.2914</u>
	<u>\$160</u>	<u>.0054</u>	<u>.0165</u>	<u>.0314</u>	<u>.0491</u>	<u>.0916</u>	<u>.1414</u>	<u>.2004</u>	<u>.2714</u>

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
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

Minimum Loss Ratio										
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%	
60	\$500	.0022	.0079	.0166	.0280	.0576	.0949	.1391	.1896	
	\$550	.0022	.0079	.0167	.0280	.0576	.0949	.1391	.1896	
	\$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	
	\$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	
	\$800	.0014	.0056	.0123	.0215	.0463	.0790	.1191	.1663	
	62	\$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	
\$800		.0011	.0045	.0103	.0184	.0408	.0711	.1090	.1545	
\$1,000		.0011	.0045	.0103	.0184	.0408	.0711	.1090	.1545	
63		\$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	
	\$800	.0008	.0036	.0085	.0154	.0354	.0632	.0991	.1428	
	\$1,000	.0008	.0036	.0085	.0154	.0354	.0632	.0990	.1428	
	64	\$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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$800	.0006	.0027	.0067	.0126	.0301	.0555	.0891	.1310
	\$1,000	.0006	.0027	.0067	.0126	.0301	.0555	.0891	.1310
65	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	<u>\$1,000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0017</u>	<u>.0037</u>	<u>.0118</u>	<u>.0269</u>	<u>.0505</u>	<u>.0838</u>
69	<u>\$120</u>	<u>.0001</u>	<u>.0003</u>	<u>.0016</u>	<u>.0050</u>	<u>.0236</u>	<u>.0642</u>	<u>.1284</u>	<u>.2122</u>
	<u>\$160</u>	<u>.0001</u>	<u>.0003</u>	<u>.0013</u>	<u>.0038</u>	<u>.0171</u>	<u>.0472</u>	<u>.0976</u>	<u>.1673</u>
	<u>\$250</u>	<u>.0001</u>	<u>.0003</u>	<u>.0010</u>	<u>.0027</u>	<u>.0112</u>	<u>.0307</u>	<u>.0645</u>	<u>.1144</u>
	<u>\$275</u>	<u>.0001</u>	<u>.0003</u>	<u>.0010</u>	<u>.0026</u>	<u>.0105</u>	<u>.0285</u>	<u>.0598</u>	<u>.1063</u>
	<u>\$380</u>	<u>.0001</u>	<u>.0003</u>	<u>.0009</u>	<u>.0023</u>	<u>.0090</u>	<u>.0234</u>	<u>.0486</u>	<u>.0864</u>
	<u>\$500</u>	<u>.0001</u>	<u>.0003</u>	<u>.0009</u>	<u>.0023</u>	<u>.0084</u>	<u>.0214</u>	<u>.0437</u>	<u>.0771</u>
	<u>\$550</u>	<u>.0001</u>	<u>.0003</u>	<u>.0009</u>	<u>.0023</u>	<u>.0083</u>	<u>.0210</u>	<u>.0428</u>	<u>.0753</u>
	<u>\$800</u>	<u>.0001</u>	<u>.0003</u>	<u>.0009</u>	<u>.0023</u>	<u>.0082</u>	<u>.0205</u>	<u>.0413</u>	<u>.0721</u>
	<u>\$1,000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0009</u>	<u>.0023</u>	<u>.0082</u>	<u>.0205</u>	<u>.0411</u>	<u>.0717</u>
70	<u>\$120</u>	<u>.0000</u>	<u>.0002</u>	<u>.0010</u>	<u>.0035</u>	<u>.0195</u>	<u>.0582</u>	<u>.1223</u>	<u>.2073</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0024</u>	<u>.0133</u>	<u>.0409</u>	<u>.0900</u>	<u>.1600</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0016</u>	<u>.0079</u>	<u>.0245</u>	<u>.0559</u>	<u>.1043</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0015</u>	<u>.0073</u>	<u>.0224</u>	<u>.0510</u>	<u>.0957</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0013</u>	<u>.0059</u>	<u>.0175</u>	<u>.0397</u>	<u>.0750</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0012</u>	<u>.0053</u>	<u>.0155</u>	<u>.0346</u>	<u>.0652</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0012</u>	<u>.0053</u>	<u>.0151</u>	<u>.0337</u>	<u>.0633</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0012</u>	<u>.0051</u>	<u>.0145</u>	<u>.0320</u>	<u>.0596</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0012</u>	<u>.0051</u>	<u>.0145</u>	<u>.0317</u>	<u>.0591</u>
71	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0031</u>	<u>.0258</u>	<u>.0884</u>	<u>.1844</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0013</u>	<u>.0123</u>	<u>.0500</u>	<u>.1226</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0042</u>	<u>.0193</u>	<u>.0565</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0035</u>	<u>.0161</u>	<u>.0480</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0021</u>	<u>.0098</u>	<u>.0300</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0017</u>	<u>.0075</u>	<u>.0229</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0016</u>	<u>.0071</u>	<u>.0217</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0015</u>	<u>.0065</u>	<u>.0195</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0015</u>	<u>.0064</u>	<u>.0192</u>
72	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0007</u>	<u>.0155</u>	<u>.0783</u>	<u>.1810</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0002</u>	<u>.0050</u>	<u>.0360</u>	<u>.1118</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0008</u>	<u>.0085</u>	<u>.0387</u>
	<u>\$275</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0064</u>	<u>.0304</u>
	<u>\$380</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0028</u>	<u>.0147</u>
	<u>\$500</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0018</u>	<u>.0096</u>
	<u>\$550</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0016</u>	<u>.0087</u>
	<u>\$800</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0014</u>	<u>.0072</u>
	<u>\$1,000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0002</u>	<u>.0014</u>	<u>.0070</u>
73	<u>\$120</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0061</u>	<u>.0699</u>	<u>.1799</u>
	<u>\$160</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0007</u>	<u>.0216</u>	<u>.1036</u>
	<u>\$250</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0015</u>	<u>.0206</u>

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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	.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

* Single Loss Limit values are expressed in thousands of dollars.

WSR 17-09-062
PROPOSED RULES
DEPARTMENT OF
SOCIAL AND HEALTH SERVICES
 (Economic Services Administration)

[Filed April 18, 2017, 10:50 a.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 16-22-089.

Title of Rule and Other Identifying Information: The department is proposing to amend WAC 388-450-0015 What types of income are not used by the department to figure out my benefits?, 388-470-0045 How do my resources count toward the resource limits for cash assistance?, and 388-470-0055 How do my resources count toward the resource limit for basic food?

Hearing Location(s): Office Building 2, Department of Social and Health Services (DSHS), Headquarters, 1115 Washington, Olympia, WA 98504 (public parking at 11th and Jefferson. A map is available at <https://www.dshs.wa.gov/sesa/rules-and-policies-assistance-unit/driving-directions-office-bldg-2>), on May 23, 2017, at 10:00 a.m.

Date of Intended Adoption: Not earlier than May 24, 2017.

Submit Written Comments to: DSHS Rules Coordinator, P.O. Box 45850, Olympia, WA 98504, email DSHSRPAURulesCoordinator@dshs.wa.gov, fax (360) 664-6185, by 5:00 p.m., May 23, 2017.

Assistance for Persons with Disabilities: Contact Jeff Kildahl, DSHS rules consultant, by May 9, 2017, phone (360) 664-6092, TTY (360) 664-6178, or email KildaJA@dshs.wa.gov.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: The proposed amendments implement income and asset exclusions for achieving a better life experience (ABLE) tax-deferred accounts and associated distributions.

ABLE accounts are tax-deferred accounts created under the Achieving a Better Life Experience Act of 2014. ABLE accounts provide for tax-deferred savings (nondeductible contributions) of up to \$14,000 per year for individuals who became blind or disabled before age twenty-six. Distributions from an ABLE account can be used to cover qualified expenses including health care, education, community-based supports, employment training, assistive technology, housing, and transportation. Funds kept in and disbursed from ABLE accounts are exempt when determining eligibility for: Medicaid, supplemental security income, and other federal means-tested programs such as temporary assistance for needy families and supplemental nutrition assistance program.

Reasons Supporting Proposal: ABLE accounts are not included in current program rules and must be added.

Statutory Authority for Adoption: RCW 74.04.050, 74.04.055, 74.04.057, 74.04.510, 74.08.090, 74.08A.120.

Rule is necessary because of federal law, Achieving a Better Life Experience Act of 2014.

Name of Proponent: DSHS, governmental.

Name of Agency Personnel Responsible for Drafting, Implementation, and Enforcement: Erik Peterson, 712 Pear Street, Olympia, WA 98504, (360) 725-4622.

No small business economic impact statement has been prepared under chapter 19.85 RCW. These proposed rules do not have an economic impact on small businesses or nonprofits. The proposed amendments only affect households served by DSHS who apply for or receive benefits under basic food, WASHCAP or the state-funded food assistance program.

A cost-benefit analysis is not required under RCW 34.05.328. These amendments are exempt as allowed under RCW 34.05.328 (5)(b)(vii) which states in part, "[t]his section does not apply to ... rules of the department of social and health services relating only to client medical or financial eligibility and rules concerning liability for care of dependents."

April 13, 2017
Katherine I. Vasquez
Rules Coordinator

AMENDATORY SECTION (Amending WSR 15-02-006, filed 12/26/14, effective 1/26/15)

WAC 388-450-0015 What types of income are not used by the department to figure out my benefits? (~~This section applies to cash assistance and Basic Food benefits.~~)

(1) (~~There are some types of income we do not count to figure out if you can get benefits and the amount you can get. Some examples of income we do not count are~~) We do not count the following types of income when we determine your cash assistance and basic food benefits:

(a) Bona fide loans as defined in WAC 388-470-0045, except certain student loans as specified under WAC 388-450-0035;

(b) Federal income tax refunds and earned income tax credit (EITC) payments in the month received;

(c) Federal economic stimulus payments that are excluded for federal and federally assisted state programs;

(d) Federal twenty-five dollar supplemental weekly unemployment compensation payment authorized by the American Recovery and Reinvestment Act of 2009;

(e) Title IV-E and state foster care maintenance payments if you choose not to include the foster child in your assistance unit;

(f) Energy assistance payments;

(g) Educational assistance we do not count under WAC 388-450-0035;

(h) Native American benefits and payments we do not count under WAC 388-450-0040;

(i) Income from employment and training programs we do not count under WAC 388-450-0045;

(j) Money withheld from a benefit to repay an overpayment from the same income source (~~For Basic Food, we do not exclude money that is withheld because you were overpaid for purposely not meeting requirements of a federal, state, or local means tested program such as TANF/SFA, aged, blind, or disabled (ABD) cash assistance, pregnant women assistance (PWA), and SSI~~);

(k) Legally obligated child support payments received by someone who gets (~~TANF/SFA~~) temporary assistance

for needy families (TANF) or state family assistance (SFA) benefits;

(l) One-time payments issued under the Department of State or Department of Justice Reception and Replacement Programs, such as Voluntary Agency (VOLAG) payments; (~~and~~)

(m) Payments we are directly told to exclude as income under state or federal law(~~(-)~~);

(n) Payments made to someone outside of the household for the benefits of the assistance unit using funds that are not owed to the household; and

(o) Qualified distributions from an achieving a better life experience (ABLE) account;

(2) For Basic Food only:

(a) We do not count the total monthly amount of all legally obligated current or back child support payments paid by the assistance unit to someone outside of the assistance unit for:

(i) A person who is not in the assistance unit; or

(ii) A person who is in the assistance unit to cover a period of time when they were not living with the member of the assistance unit responsible for paying the child support on (~~their~~) his or her behalf(~~(-)~~); and

(b) We do count money withheld because you were overpaid for purposely not meeting requirements of a federal, state, or local means tested program such as temporary assistance for needy families (TANF), state family assistance (SFA), aged, blind, or disabled (ABD) cash assistance, pregnant women assistance (PWA), and supplemental security income (SSI).

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 13-18-005, filed 8/22/13, effective 10/1/13)

WAC 388-470-0045 How do my resources count toward the resource limits for cash assistance? (1) We count the following resources toward your assistance unit's resource limits for cash assistance to decide if you are eligible for benefits under WAC 388-470-0005:

(a) Liquid resources not specifically excluded in subsection (2) (~~below. These are resources that are easily changed into cash. Some examples of liquid resources are~~) of this section, including but not limited to:

(i) Cash on hand;

(ii) Money in checking or savings accounts;

(iii) Money market accounts or certificates of deposit (~~(CDs)~~) (CD) less any withdrawal penalty;

(iv) Available retirement funds or pension benefits(~~(-)~~) less any withdrawal penalty;

(v) Stocks, bonds, annuities, or mutual funds less any early withdrawal penalty;

(vi) Available trusts or trust accounts;

(vii) Lump sum payments as described in chapter 388-455 WAC; or

(viii) Any funds retained beyond the month of receipt from conversion of federally protected rights or extraction of

exempt resources by members of a federally recognized tribe that are in the form of countable resources~~(-);~~;

(b) The cash surrender value (CSV) of whole life insurance policies~~(-);~~;

(c) The CSV over fifteen hundred dollars of revocable burial insurance policies or funeral agreements~~(-);~~;

(d) The amount of a child's irrevocable educational trust fund that is over four thousand dollars per child~~(-);~~;

(e) Funds withdrawn from an individual development account (IDA) if they were removed for a purpose other than those specified in RCW 74.08A.220~~(-);~~;

(f) Any real property like a home, land, or building~~(s)~~ not specifically excluded in ~~((subsection (3) below))~~ this section;

(g) The equity value of vehicles as described in WAC 388-470-0070~~(-);~~;

~~(h) ((Personal property that is not:~~

~~(i) A household good;~~

~~(ii) Needed for self-employment; or~~

~~(iii) Of "great sentimental value," due to personal attachment or hobby interest.~~

~~(h)) Resources of a sponsor as described in WAC 388-470-0060~~(-);~~;~~

~~((j) For cash assistance only,)) (I) Sales contracts~~(-);~~ and~~

(j) Personal property that is not:

(i) A household good;

(ii) Needed for self-employment; or

(iii) Of great sentimental value due to personal attachment or hobby interest.

(2) The following types of liquid resources do not count when we determine your eligibility:

(a) Bona fide loans, including student loans;

(b) Basic food benefits;

(c) Income tax refunds for twelve months from the date of receipt;

(d) Earned income tax credit (EITC) in the month received and for up to twelve months;

(e) Advance earned income tax credit payments;

(f) Federal economic stimulus payments that are excluded for federal and federally assisted state programs;

(g) Individual development accounts (IDAs) established under RCW 74.08A.220;

(h) Retroactive cash benefits or TANF/SFA benefits resulting from a court order modifying a ~~((decision of the))~~ department decision;

(i) Underpayments received under chapter 388-410 WAC;

(j) Educational benefits that are excluded as income under WAC 388-450-0035;

(k) The income and resources of an SSI recipient;

(l) A bank account jointly owned with an SSI recipient if SSA already counted the money for SSI purposes;

(m) Foster care payments provided under Title IV-E ~~((and/or))~~ state foster care maintenance payments, or both;

(n) Adoption support payments;

(o) All funds in an achieving a better life experience (ABLE) account.

(p) Self-employment accounts receivable that the client has billed to the customer but has been unable to collect; and

~~((p))~~ (q) Resources specifically excluded by federal law.

(3) The following types of real property do not count when we determine your eligibility:

(a) Your home and the surrounding property that you, your spouse, or your dependents live in;

(b) A house you do not live in, if you plan ~~((on return-ing))~~ to return to the home and ~~((you))~~ are out of the home because of:

(i) Employment;

(ii) Training for future employment;

(iii) Illness; or

(iv) Natural disaster or casualty~~(-);~~;

(c) Indian lands held jointly with a tribe or land that can be sold only with the approval of the Bureau of Indian Affairs; and

(d) Property that:

(i) You are making a good faith effort to sell;

(ii) You intend to build a home on, if you do not already own a home;

(iii) Produces income consistent with its fair market value, even if used only on a seasonal basis; or

(iv) A household member needs for employment or self-employment.

~~(4) Property excluded under ((this section and)) subsection (3)(c)(iv) of this section used by a self-employed farmer or fisher retains its exclusion for one year after the household member stops farming or fishing.~~

~~((d) Indian lands held jointly with the tribe, or land that can be sold only with the approval of the Bureau of Indian Affairs.~~

~~(4))~~ (5) If you deposit excluded liquid resources into a bank account with countable liquid resources, we do not count the excluded liquid resources for six months from the date of deposit.

~~((5))~~ (6) If you sell your home, you have ninety days to reinvest the sale proceeds ((from the sale of a home)) into an exempt resource.

~~((a))~~ If you do not reinvest within ninety days, we will determine whether there is good cause to allow more time. If we determine you have good cause, we will give you more time based on your circumstances. If you do not have good cause, we will count your sale proceeds as a resource. Some examples of good cause ~~((are))~~ include:

~~((i))~~ (a) Closing on your new home is taking longer than anticipated;

~~((ii))~~ (b) You are unable to find a new home that you can afford;

~~((iii))~~ (c) Someone in your household is receiving emergent medical care; or

~~((iv))~~ (d) Your children are in school and moving would require them to change schools.

~~((b) If you have good cause, we will give you more time based on your circumstances.~~

~~((e) If you do not have good cause, we count the money you got from the sale as a resource.)~~

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 12-08-002, filed 3/21/12, effective 4/21/12)

WAC 388-470-0055 How do my resources count toward the resource limit for basic food? (1) For basic food, if your assistance unit (AU) is not categorically eligible (CE) under WAC 388-414-0001, we count the following resources toward your AU's resource limit to decide if you are eligible for benefits under WAC 388-470-0005:

(a) Liquid resources ~~(These are resources that are easily changed into cash. Some examples of liquid resources are) easily changed into cash, such as:~~

- (i) Cash on hand;
- (ii) Money in checking or savings accounts;
- (iii) Money market accounts or certificates of deposit ~~((CDs)) (CD)~~ less any withdrawal penalty;
- (iv) Stocks, bonds, annuities, or mutual funds less any early withdrawal penalty;
- (v) Available trusts or trust accounts; or
- (vi) Lump sum payments ~~(A lump sum payment is money owed to you from a past period of time that you get but do not expect to get on a continuing basis.)~~ owed to you but you do not expect to receive on a continuing basis;

(b) Nonliquid resources, personal property, and real property not specifically excluded in subsection (2) ~~((below))~~ of this section;

(c) Vehicles as described in WAC 388-470-0075 ~~((:))~~; and

(d) The resources of a sponsor as described in WAC 388-470-0060.

(2) The following resources do not count toward your resource limit to decide if you are eligible for benefits under WAC 388-470-0005:

(a) Your home and the surrounding property that you, your spouse, or your dependents live in;

(b) A ~~((house))~~ home you do not live in, if you plan ~~((on returning))~~ to return to the home and ~~((you))~~ are out of the home because of one or more of the following circumstances:

- (i) Employment;
 - (ii) Training for future employment;
 - (iii) Illness; or
 - (iv) Natural disaster or casualty ~~((:))~~;
- (c) Property that:
- (i) You are making a good faith effort to sell;
 - (ii) You intend to build a home on, if you do not already own a home;
 - (iii) Produces income consistent with its fair market value, even if used only on a seasonal basis;
 - (iv) Is essential to the employment or self-employment of a household member ~~((Property excluded under this section and used by a self-employed farmer or fisher retains its exclusion for one year after the household member stops farming or fishing; or~~

(v) Is essential for the maintenance or use of an income-producing vehicle; or

(vi) Has an equity value equal to or less than half of the resource limit as described in WAC 388-470-0005 ~~((:))~~;

- (d) Household goods;
- (e) Personal effects;
- (f) Life insurance policies, including policies with cash surrender value (CSV);

(g) One burial plot per household member;

(h) One funeral agreement per household member, up to fifteen hundred dollars;

(i) Pension plans or retirement funds not specifically counted in subsection (1) ~~((above))~~ of this section;

(j) Sales contracts, if the contract is producing income consistent with its fair market value;

(k) Government payments issued for the restoration of a home damaged in a disaster;

(l) Indian lands held jointly with ~~((the))~~ a tribe ~~((:))~~ or land that can be sold only with the approval of the Bureau of Indian Affairs;

(m) Nonliquid resources that have a lien placed against them;

(n) Earned income tax credits (EITC):

(i) For twelve months, if you were a basic food recipient when you got the EITC and you remain on basic food for all twelve months; or

(ii) The month you get it and the month after, if you were not getting basic food when you got the EITC ~~((:))~~;

(o) Energy assistance payments or allowances;

(p) The resources of a household member who gets ~~((SSI, TANF/SFA, ABD assistance, or PWA))~~ supplemental security income (SSI), temporary assistance for needy families (TANF), state family assistance (SFA), aged, blind, or disabled (ABD) cash assistance, or pregnant women assistance (PWA) benefits;

(q) Retirement funds or accounts that are tax exempt under the Internal Revenue Code;

(r) Education funds or accounts in a tuition program under ~~((section))~~ Title 26 U.S.C. Sec. 529 or 530 of the federal Internal Revenue Code of 1986, as amended;

(s) All funds in an achieving a better life experience (ABLE) account;

(t) Resources specifically excluded by federal law; and

~~((+))~~ (u) Federal income tax refunds for twelve months whether or not you were receiving basic food assistance at the time you got the refund.

(3) Property excluded under subsection (2)(c)(iv) of this section used by a self-employed farmer or fisher retains its exclusion for one year after the household member stops farming or fishing.

(4) If you deposit excluded liquid resources into a bank account with countable liquid resources, we do not count the excluded liquid resources for six months from the date of deposit. ~~((Exception))~~ Exception: Federal tax refunds are not counted for twelve months even when mixed with countable resources.

~~((+))~~ (5) If you sell your home, you have ninety days to reinvest the sale proceeds ~~((from the sale of a home))~~ into an exempt resource.

~~((+))~~ If you do not reinvest within ninety days, we will determine whether there is good cause to allow more time. If we determine you have good cause, we will give you more time based on your circumstances. If you do not have good cause, we will count the sale proceeds as a resource. Some examples of good cause ~~((are))~~ include the following:

~~((+))~~ (a) Closing on your new home is taking longer than anticipated;

- ~~((iii))~~ (b) You are unable to find a new home that you can afford;
- ~~((iii))~~ (c) Someone in your household is receiving emergent medical care; or
- ~~((iv))~~ (d) Your children are in school and moving would require them to change schools.
- ~~((b) If you have good cause, we will give you more time based on your circumstances.~~
- ~~(c) If you do not have good cause, we count the money you got from the sale as a resource.)~~

WSR 17-09-066
PROPOSED RULES
DEPARTMENT OF
LABOR AND INDUSTRIES

[Filed April 18, 2017, 11:33 a.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 17-05-087.

Title of Rule and Other Identifying Information: Proposed fee increase to Board of boiler rules—Substantive (chapter 296-104 WAC), specifically WAC 296-104-700 What are the inspection fees—Examination fees—Certificate fees—Expenses?

Hearing Location(s): Department of Labor and Industries (L&I), 950 Broadway, Suite 200, Tacoma, WA 98402-4453, on May 24, 2017, at 10:00 a.m. For directions to the L&I Office <http://www.lni.wa.gov/Main/ContactInfo/OfficeLocations/tacoma.asp>.

Date of Intended Adoption: June 20, 2017.

Submit Written Comments to: Alicia Curry, P.O. Box 44400, Olympia, WA 98504-4400, email alicia.curry@lni.wa.gov, fax (360) 902-5292, by 5 p.m. on May 24, 2017.

Assistance for Persons with Disabilities: Contact Alicia Curry by May 10, 2017, at (360) 902-6244 or Alicia.Curry@lni.wa.gov.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: The board of boiler rules is proposing to increase fees by the fiscal-growth factor of 4.16 percent for fiscal year 2018 (office of financial management's maximum allowable fiscal-growth rate) for the boiler program. The boiler program's budget and projected revenue were evaluated and a fee increase is necessary to cover the program's operating expenses.

Reasons Supporting Proposal: This rule making is needed to ensure the boiler program's revenues match expenditures; otherwise, service levels may need to be reduced. The last fiscal-growth increase took effect on October 1, 2016. According to RCW 70.79.330 and 70.79.350, a fee schedule for inspections is to be set by the board of boiler rules and the fees are to be used to administer the boiler program.

Statutory Authority for Adoption: Chapter 70.79 RCW, Boilers and unfired pressure vessels.

Statute Being Implemented: Chapter 70.79 RCW, Boilers and unfired pressure vessels.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: L&I, governmental.

Name of Agency Personnel Responsible for Drafting: Tony Oda, Tumwater, Washington, (360) 902-5270; Implementation and Enforcement: José Rodriguez, Tumwater, Washington, (360) 902-6348.

No small business economic impact statement has been prepared under chapter 19.85 RCW. Under RCW 19.85.025 and 34.05.310 (4)(f), a small business economic impact statement is not required for proposed rules that set or adjust fees or rates pursuant to legislative standards.

A cost-benefit analysis is not required under RCW 34.05.328. A cost-benefit analysis was not prepared. RCW 34.05.328 (5)(b)(vi) exempts rules that set or adjust fees or rates pursuant to legislative standards.

April 18, 2017

Terry Chapin, Chair
Board of Boiler Rules

AMENDATORY SECTION (Amending WSR 16-18-003, filed 8/25/16, effective 10/1/16)

WAC 296-104-700 What are the inspection fees—Examination fees—Certificate fees—Expenses? The following fees shall be paid by, or on behalf of, the owner or user upon the completion of the inspection. The inspection fees apply to inspections made by inspectors employed by the state.

Boiler and pressure vessel installation/reinstallation permit (excludes inspection and certificate of inspection fee): ~~\$(52.40)~~ 54.00.

Certificate of inspection fees: For objects inspected, the certificate of inspection fee per object is ~~\$(22.40)~~ 23.30.

Hot water heaters per RCW 70.79.090, inspection fee: ~~\$(6.90)~~ 7.10.

Heating boilers:	Internal	External
Cast iron—All sizes	\$(37.80) <u>39.30</u>	\$(30.20) <u>31.40</u>
All other boilers less than 500 sq. ft.	\$(37.80) <u>39.30</u>	\$(30.20) <u>31.40</u>
500 sq. ft. to 2500 sq. ft.	\$(75.50) <u>78.60</u>	\$(37.80) <u>39.30</u>
Each additional 2500 sq. ft. of total heating surface, or any portion thereof	\$(30.20) <u>31.40</u>	\$(14.80) <u>15.40</u>
Power boilers:	Internal	External
Less than 100 sq. ft.	\$(37.80) <u>39.30</u>	\$(30.20) <u>31.40</u>
100 sq. ft. to less than 500 sq. ft.	\$(45.80) <u>47.60</u>	\$(30.20) <u>31.40</u>
500 sq. ft. to 2500 sq. ft.	\$(75.50) <u>78.60</u>	\$(37.80) <u>39.30</u>

Each additional 2500 sq. ft. of total heating surface, or any portion thereof ~~\$(30.20)~~ ~~\$(14.80)~~
31.40 15.40

Pressure vessels:

Square feet shall be determined by multiplying the length of the shell by its diameter.

	Internal	External
Less than 15 sq. ft.	\$(30.20) <u>31.40</u>	\$(22.40) <u>23.30</u>
15 sq. ft. to less than 50 sq. ft.	\$(44.80) <u>46.60</u>	\$(22.40) <u>23.30</u>
50 sq. ft. to 100 sq. ft.	\$(52.30) <u>54.40</u>	\$(30.20) <u>31.40</u>
For each additional 100 sq. ft. or any portion thereof	\$(52.20) <u>54.30</u>	\$(14.80) <u>15.40</u>

Nonnuclear shop inspections, field construction inspections, and special inspection services:

For each hour or part of an hour up to 8 hours ~~\$(45.80)~~
47.60

For each hour or part of an hour in excess of 8 hours ~~\$(68.30)~~
71.10

Nuclear shop inspections, nuclear field construction inspections, and nuclear triennial shop survey and audit:

For each hour or part of an hour up to 8 hours ~~\$(68.30)~~
71.10

For each hour or part of an hour in excess of 8 hours ~~\$(106.80)~~
111.20

Nonnuclear triennial shop survey and audit:

When state is authorized inspection agency:

For each hour or part of an hour up to 8 hours ~~\$(45.80)~~
47.60

For each hour or part of an hour in excess of 8 hours ~~\$(68.30)~~
71.10

When insurance company is authorized inspection agency:

For each hour or part of an hour up to 8 hours ~~\$(68.30)~~
71.10

For each hour or part of an hour in excess of 8 hours ~~\$(106.80)~~
111.20

Examination fee: A fee of ~~\$(84.50)~~ 88.00 will be charged for each applicant sitting for an inspection examination(s).

Special inspector commission: A fee of ~~\$(45.70)~~ 47.50 for initial work card. A fee of ~~\$(28.40)~~ 29.50 for annual renewal.

If a special inspector changes companies: A work card fee of ~~\$(45.70)~~ 47.50.

Expenses shall include:

Travel time and mileage: The department shall charge for its inspectors' travel time from their offices to the

inspection sites and return. The travel time shall be charged for at the same rate as that for the inspection, audit, or survey. The department shall also charge the current Washington office of financial management accepted mileage cost fees or the actual cost of purchased transportation. Hotel and meals: Actual cost not to exceed the office of financial management approved rate.

Requests for Washington state specials and extensions of inspection frequency: For each vessel to be considered by the board, a fee of ~~\$(425.00)~~ 442.60 must be paid to the department before the board meets to consider the vessel. The board may, at its discretion, prorate the fee when a number of vessels that are essentially the same are to be considered.

WSR 17-09-067

PROPOSED RULES

HEALTH CARE AUTHORITY

(Washington Apple Health)

[Filed April 18, 2017, 11:35 a.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 16-19-103.

Title of Rule and Other Identifying Information: WAC 182-531-1000 Ophthalmic services, 182-544-0010 Vision care—General, 182-544-0050 Vision care—Definitions, 182-544-0150 Vision care—Provider requirements, 182-544-0250 Vision care—Covered eye services (examinations, refractions, visual field testing, and vision therapy), 182-544-0300 Vision care—Covered eyeglasses (frames and/or lenses) and repair—Clients twenty years of age and younger, 182-544-0325 Vision care—Covered eyeglass frames—Clients twenty years of age and younger, 182-544-0350 Vision care—Covered eyeglass lenses—Clients twenty years of age and younger, 182-544-0400 Vision care—Covered contact lenses—Clients twenty years of age and younger, 182-544-0500 Vision care—Covered ocular prosthetics, 182-544-0550 Vision care—Eye surgery, 182-544-0560 Vision care—Authorization, 182-544-0575 Vision care—Noncovered eyeglasses and contact lenses, and 182-544-0600 Vision care—Payment methodology.

Hearing Location(s): Health Care Authority (HCA), Cherry Street Plaza Building, Sue Crystal Conference Room 106A, 626 8th Avenue, Olympia, WA 98504 (metered public parking is available street side around building. A map is available at http://www.hca.wa.gov/documents/directions_to_csp.pdf or directions can be obtained by calling (360) 725-1000), on May 23, 2017, at 10:00 a.m.

Date of Intended Adoption: Not sooner than May 24, 2017.

Submit Written Comments to: HCA Rules Coordinator, P.O. Box 45504, Olympia, WA 98504-5504, delivery 626 8th Avenue, Olympia, WA 98504, email arc@hca.wa.gov, fax (360) 586-9727, by 5:00 p.m. on May 23, 2017.

Assistance for Persons with Disabilities: Contact Amber Lougheed by May 19, 2017, email amber.lougheed@hca.wa.gov, (360) 725-1349, or TTY (800) 848-5429 or 711.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: The agency is amending WAC 182-544-0325 Vision care—Covered eyeglass frames—Clients age twenty and younger, to add limitations for incidental repairs to eyeglass frames and replacement of lost or broken eyeglass frames. The agency is amending WAC 182-544-0350 Vision care—Covered eyeglass lenses—Clients age twenty and younger, to add limitations for lost or broken eyeglass lenses; add diagnosed medical conditions for coverage of polycarbonate lenses; and move subsections (3)(b) through (d) to subsection (1). The other sections of chapter 182-544 WAC contain housekeeping changes only. WAC 182-531-1000 Ophthalmic services, contains housekeeping changes and adds clarifying language in regards to eye examinations.

Reasons Supporting Proposal: See Purpose above.

Statutory Authority for Adoption: RCW 41.05.021, 41.05.160.

Statute Being Implemented: RCW 41.05.021, 41.05.160.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: HCA, governmental.

Name of Agency Personnel Responsible for Drafting: Katie Pounds, P.O. Box 42716, Olympia, WA 98504-2716, (360) 725-1346; Implementation and Enforcement: Nancy Hite, P.O. Box 45530, Olympia, WA 98504-5530, (360) 725-1611.

No small business economic impact statement has been prepared under chapter 19.85 RCW. The agency has determined that the proposed filing does not impose a disproportionate cost impact on small businesses or nonprofits.

A cost-benefit analysis is not required under RCW 34.05.328. RCW 34.05.328 does not apply to HCA rules unless requested by the joint administrative rules review committee or applied voluntarily.

April 18, 2017
Wendy Barcus
Rules Coordinator

AMENDATORY SECTION (Amending WSR 11-14-075, filed 6/30/11, effective 7/1/11)

WAC 182-531-1000 Ophthalmic services. Refer to chapter ~~((388-544))~~ 182-544 WAC for vision-related hardware coverage ~~((for clients twenty years of age and younger))~~.

(1) The ~~((department covers, without prior authorization,))~~ medicaid agency covers eye examinations, refraction and fitting services ~~((with the following limitations))~~. The agency pays for these services without prior authorization as follows:

(a) Once every twenty-four months for asymptomatic clients age twenty-one ~~((years of age))~~ and older;

(b) Once every twelve months for asymptomatic clients age twenty ~~((years of age))~~ and younger; or

(c) Once every twelve months, regardless of age, for asymptomatic clients of the division of developmental disabilities.

(2) The ~~((department covers))~~ agency considers requests for a limitation extension for additional eye examinations and refraction services outside the limitations described in subsection (1) of this section when:

(a) The provider is diagnosing or treating the client for a medical condition that has symptoms of vision problems or disease;

(b) The client is on medication that affects vision; or

(c) ~~((The service))~~ An eye examination or refraction is necessary due to lost or broken ~~((eyeglasses/contacts))~~ eyeglasses or contacts. In this case:

(i) No type of authorization is required for clients age twenty ~~((years of age))~~ or younger or for clients of the division of developmental disabilities, regardless of age.

(ii) Providers must follow the ~~((department's))~~ agency's expedited prior authorization process to receive payment for clients age twenty-one ~~((years of age))~~ or older. Providers must also document the following in the client's file:

(A) The eyeglasses or contacts are lost or broken; and

(B) The last examination was at least eighteen months ago.

(3) The ~~((department))~~ agency covers visual field exams for the diagnosis and treatment of abnormal signs, symptoms, or injuries. Providers must document all of the following in the client's record:

(a) The extent of the testing;

(b) Why the testing was reasonable and necessary for the client; and

(c) The medical basis for the frequency of testing.

(4) The ~~((department))~~ agency covers orthoptics and vision training therapy. Providers must obtain prior authorization from the ~~((department))~~ agency.

(5) The ~~((department))~~ agency covers ocular prosthetics for clients when provided by any of the following:

(a) An ophthalmologist;

(b) An ocularist; or

(c) An optometrist who specializes in prosthetics.

(6) The ~~((department))~~ agency covers cataract surgery, without prior authorization when the following clinical criteria are met:

(a) Correctable visual acuity in the affected eye at 20/50 or worse, as measured on the Snellen test chart; or

(b) One or more of the following conditions:

(i) Dislocated or subluxated lens;

(ii) Intraocular foreign body;

(iii) Ocular trauma;

(iv) Phacogenic glaucoma;

(v) Phacogenic uveitis;

(vi) Phacoanaphylactic endophthalmitis; or

(vii) Increased ocular pressure in a person who is blind and is experiencing ocular pain.

(7) The ~~((department))~~ agency covers strabismus surgery as follows:

(a) For clients age seventeen ~~((years of age))~~ and younger. The provider must clearly document the need in the client's record. The ~~((department))~~ agency does not require

authorization for clients age seventeen (~~(years of age)~~) and younger; and

(b) For clients age eighteen (~~(years of age)~~) and older, when the clinical criteria are met. To receive payment, providers must follow the expedited prior authorization process. The clinical criteria are:

(i) The client has double vision; and

(ii) The surgery is not being performed for cosmetic reasons.

(8) The ~~((department))~~ agency covers blepharoplasty or blepharoptosis surgery for clients when all of the clinical criteria are met. To receive payment, providers must follow the ~~((department's))~~ agency's expedited prior authorization process. The clinical criteria are:

(a) The client's excess upper eyelid skin is blocking the superior visual field; and

(b) The blocked vision is within ten degrees of central fixation using a central visual field test.

AMENDATORY SECTION (Amending WSR 11-14-075, filed 6/30/11, effective 7/1/11)

WAC 182-544-0010 Vision care—General. (1) The ~~((department))~~ medicaid agency covers the vision care services listed in this chapter for clients age twenty and younger, according to ~~((department))~~ agency rules and subject to the limitations and requirements in this chapter. The ~~((department))~~ agency pays for vision care when it is:

(a) Covered;

(b) Within the scope of the ~~((eligible))~~ client's medical care program;

(c) Medically necessary as defined in WAC ~~((388-500-0005))~~ 182-500-0070;

(d) Authorized, as required within this chapter, chapter ~~((s 388-501 and 388-502))~~ 182-501 WAC, and the ~~((department's))~~ agency's published billing instructions ~~((and numbered memoranda))~~;

(e) Billed according to this chapter, chapters ~~((388-501 and 388-502))~~ 182-501 and 182-502 WAC, and the ~~((department's))~~ agency's published billing instructions ~~((and numbered memoranda))~~.

(2) The ~~((department))~~ agency does not require prior authorization for covered vision care services that meet the clinical criteria set forth in this chapter.

(3) The ~~((department))~~ agency requires prior authorization for covered vision care services when the clinical criteria set forth in this chapter are not met, including the criteria associated with the expedited prior authorization process.

(4) The ~~((department))~~ agency evaluates ~~((these))~~ requests ~~((on a case-by-case basis))~~ for covered services that do not meet clinical criteria to determine whether they are medically necessary~~((s))~~ according to the process found in WAC ~~((388-501-0165))~~ 182-501-0165.

AMENDATORY SECTION (Amending WSR 11-14-075, filed 6/30/11, effective 7/1/11)

WAC 182-544-0050 Vision care—Definitions. The following definitions and those found in chapter 182-500 WAC ~~((388-500-0005))~~ apply to this chapter. Unless otherwise defined in this chapter, medical terms are used as com-

monly defined within the scope of professional medical practice in the state of Washington.

"Blindness" - A diagnosis of visual acuity for distance vision of twenty/two hundred or worse in the better eye with best correction or a limitation of the client's visual field (widest diameter) subtending an angle of less than twenty degrees from central.

"Conventional soft contact lenses" or **"rigid gas permeable contact lenses"** - FDA-approved contact lenses that do not have a scheduled replacement (discard and replace with new contacts) plan. The soft lenses usually last one year, and the rigid gas permeable lenses usually last two years. Although some of these lenses are designed for extended wear, the ~~((department))~~ medicaid agency generally approves only those lenses that are designed to be worn as daily wear (remove at night).

"Disposable contact lenses" - FDA-approved contact lenses that have a planned replacement schedule (e.g., daily, every two weeks, monthly, quarterly). The contacts are then discarded and replaced with new ones as scheduled. Although many of these lenses are designed for extended wear, the ~~((department))~~ agency generally approves only those lenses that are designed to be worn as daily wear (remove at night).

"Expedited prior authorization" - A form of authorization used by the provider to certify that the ~~((department-published))~~ agency-published clinical criteria for a specific vision care service(s) have been met.

"Extended wear soft contacts" - Contact lenses that are designed to be worn for longer periods than daily wear (remove at night) lenses. These can be conventional soft contact lenses or disposable contact lenses designed to be worn for several days and nights before removal.

"Hardware" - Eyeglass frames and lenses and contact lenses.

"Prior authorization" - A form of authorization used by the provider to obtain the ~~((department's))~~ agency's written approval for a specific vision care service(s). The ~~((department's))~~ agency's approval is based on medical necessity and must be received before the service(s) are provided to clients as a precondition for payment.

"Specialty contact lens design" - Custom contact lenses that have a more complex design than a standard spherical lens. These specialty contact lenses (e.g., lenticular, aspheric, or myodisc) are designed for the treatment of specific disease processes, such as keratoconus, or are required due to high refractive errors. This definition of specialty contact lens does not include lenses used for surgical implantation.

"Stable visual condition" - A client's eye condition has no acute disease or injury; or the client has reached a point after any acute disease or injury where the variation in need for refractive correction has diminished or steadied. The client's vision condition has stabilized to the extent that eyeglasses or contact lenses are appropriate and that any prescription for refractive correction is likely to be sufficient for one year or more.

"Visual field exams or testing" - A process to determine defects in the field of vision and test the function of the retina, optic nerve and optic pathways. The process may

include simple confrontation to increasingly complex studies with sophisticated equipment.

AMENDATORY SECTION (Amending WSR 11-14-075, filed 6/30/11, effective 7/1/11)

WAC 182-544-0150 Vision care—Provider requirements. (1) Enrolled/contracted eye care providers must:

(a) Meet the requirements in chapter ~~((388-502))~~ 182-502 WAC;

(b) Provide only those services that are within the scope of the provider's license;

(c) Obtain all hardware (including the tinting of eyeglass lenses) and contact lenses for clients from the ~~((department's))~~ medicaid agency's designated supplier as published in the ~~((department's))~~ agency's current vision care billing instructions; and

(d) Return all unclaimed hardware and contact lenses to the ~~((department's))~~ agency's designated supplier using a postage-paid envelope furnished by the supplier.

(2) The following providers are ~~((eligible))~~ to enroll/contract with the ~~((department))~~ agency to provide and bill for vision care services furnished to ~~((eligible))~~ clients:

- (a) Ophthalmologists;
- (b) Optometrists;
- (c) Opticians; and
- (d) Ocularists.

AMENDATORY SECTION (Amending WSR 11-14-075, filed 6/30/11, effective 7/1/11)

WAC 182-544-0250 Vision care—Covered eye services (examinations, refractions, visual field testing, and vision therapy). See WAC ~~((388-531-1000))~~ 182-531-1000 Ophthalmic services.

AMENDATORY SECTION (Amending WSR 11-14-075, filed 6/30/11, effective 7/1/11)

WAC 182-544-0300 Vision care—Covered eyeglasses (frames ~~((and/or))~~ and lenses) ~~((and repair))~~—Clients age twenty ((years of age)) and younger. ~~((This section applies to eligible clients who are twenty years of age and younger.))~~

(1) The ~~((department))~~ medicaid agency covers eyeglasses ~~((, without prior authorization,))~~ once every twelve months for ~~((eligible))~~ clients when the following clinical criteria are met:

- (a) The ~~((eligible))~~ client has a stable visual condition;
- (b) The ~~((eligible))~~ client's treatment is stabilized;
- (c) The prescription is less than eighteen months old; and
- (d) One of the following minimum correction needs in at least one eye is documented in the client's file:

(i) Sphere power equal to, or greater than, plus or minus 0.50 diopter;

(ii) Astigmatism power equal to, or greater than, plus or minus 0.50 diopter; or

(iii) Add power equal to, or greater than, 1.0 diopter for bifocals and trifocals.

(2) ~~((The department covers eyeglasses (frames/lenses), for eligible clients with))~~ If the client has a diagnosis of

accommodative esotropia or any strabismus correction ~~((, without prior authorization. In this case)),~~ the limitations of subsection (1) of this section do not apply.

(3) The ~~((department))~~ agency covers one pair of back-up eyeglasses for ~~((eligible))~~ clients who wear contact lenses as their primary visual correction aid (see WAC ~~((388-544-0400))~~ 182-544-0400(1)) limited to once every two years ~~((for eligible clients twenty years of age or younger)).~~

AMENDATORY SECTION (Amending WSR 11-14-075, filed 6/30/11, effective 7/1/11)

WAC 182-544-0325 Vision care—Covered eyeglass frames and repairs—Clients age twenty ((years of age)) and younger. ~~((This section applies to eligible clients who are twenty years of age and younger.))~~

(1) The ~~((department))~~ medicaid agency covers durable or flexible frames ~~((, without prior authorization,))~~ when the ~~((eligible))~~ client has a diagnosed medical condition that has contributed to two or more broken eyeglass frames in a ~~((twelve-month period))~~ calendar year. To receive payment, the provider must ~~((:~~

~~((a))~~ Follow the department's expedited prior authorization process; and

~~((b))~~ order the "durable" or "flexible" frames through the ~~((department's))~~ agency's designated supplier.

(2) The ~~((department))~~ agency covers all of the following for ~~((eligible))~~ clients ~~((without prior authorization))~~:

(a) Coating contract eyeglass frames to make the frames nonallergenic. ~~((Eligible))~~ Clients must have a medically diagnosed and documented allergy to the materials in the available eyeglass frames.

(b) Four incidental repairs to a client's eyeglass frames in a calendar year. To receive payment, all of the following must be met:

(i) The provider typically charges the general public for the repair or adjustment;

(ii) The contractor's one year warranty period has expired; and

(iii) The cost of the repair does not exceed the ~~((department's))~~ agency's cost for replacement frames and a fitting fee.

(c) Up to two replacement eyeglass frames ~~((that))~~ in a calendar year when the eyeglass frames have been lost or broken. Lost or broken eyeglass frames must be documented in the client's medical record.

AMENDATORY SECTION (Amending WSR 11-14-075, filed 6/30/11, effective 7/1/11)

WAC 182-544-0350 Vision care—Covered eyeglass lenses—Clients age twenty ((years of age)) and younger. ~~((This section applies to eligible clients who are twenty years of age and younger.))~~

(1) The ~~((department))~~ medicaid agency covers the following plastic scratch-resistant eyeglass lenses ~~((without prior authorization))~~:

(a) Single vision lenses;

(b) Round or flat top D-style bifocals;

(c) Flat top trifocals; ~~((and))~~

(d) Slab-off and prism lenses (including Fresnel lenses);

(e) Plastic photochromatic lenses when the client's medical need is diagnosed and documented as ocular albinism or retinitis pigmentosa;

(f) Polycarbonate lenses when the client's medical need is diagnosed and documented as one of the following:

(i) Blind in one eye and needs protection for the other eye, regardless of whether a vision correction is required;

(ii) Infants and toddlers with motor ataxia;

(iii) Strabismus or amblyopia;

(iv) Seizure disorder, cerebral palsy, autism, attention deficit hyperactivity disorder (ADHD), developmental delay, Down syndrome, bipolar, schizophrenia, or multiple sclerosis.

(g) Bifocal lenses to be replaced with single vision or trifocal lenses, or trifocal lenses to be replaced with bifocal or single vision lenses when:

(i) The client has attempted to adjust to the bifocals or trifocals for at least sixty days;

(ii) The client is unable to make the adjustment; and

(iii) The trifocal lenses being replaced are returned to the provider.

(2) Eyeglass lenses(~~(, as described in)~~) covered under subsection (1) of this section must be placed into a frame that is, or was, purchased by the ~~((department))~~ agency.

(3) The ~~((department covers, without prior authorization,))~~ agency covers the following high index lenses for ~~((eligible))~~ clients when ~~((the))~~ clinical criteria are met(~~(:~~

~~(a) High index lenses. Providers must follow the department's expedited prior authorization process).~~ The ~~((eligible))~~ client's medical need in at least one eye must be diagnosed and documented as:

~~((i))~~ (a) A spherical refractive correction of plus or minus six diopters or greater; or

~~((ii))~~ (b) A cylinder correction of plus or minus three diopters or greater.

~~((b) Plastic photochromatic lenses. The eligible client's medical need must be diagnosed and documented as ocular albinism or retinitis pigmentosa.~~

~~(c) Polycarbonate lenses. The eligible client's medical need must be diagnosed and documented as one of the following:~~

~~(i) Blind in one eye and needs protection for the other eye, regardless of whether a vision correction is required;~~

~~(ii) Infants and toddlers with motor ataxia;~~

~~(iii) Strabismus or amblyopia.~~

~~(d) Bifocal lenses to be replaced with single vision or trifocal lenses, or trifocal lenses to be replaced with bifocal or single vision lenses when:~~

~~(i) The eligible client has attempted to adjust to the bifocals or trifocals for at least sixty days; and~~

~~(ii) The eligible client is unable to make the adjustment; and~~

~~(iii) The trifocal lenses being replaced are returned to the provider.)~~

(4) The ~~((department covers, without prior authorization,))~~ agency covers the tinting of plastic lenses when the ~~((eligible))~~ client's medical need is diagnosed and documented as one or more of the following chronic (expected to last longer than three months) eye conditions causing photophobia:

(a) Blindness;

(b) Chronic corneal keratitis;

(c) Chronic iritis, iridocyclitis;

(d) Diabetic retinopathy;

(e) Fixed pupil;

(f) Glare from cataracts;

(g) Macular degeneration;

(h) Migraine disorder;

(i) Ocular albinism;

(j) Optic atrophy ~~((and/or))~~ or optic neuritis;

(k) Rare photo-induced epilepsy conditions; or

(l) Retinitis pigmentosa.

(5) The ~~((department))~~ agency covers up to four replacement lenses ~~((for eligible clients without prior authorization))~~ in a calendar year when the lenses are lost or broken. Lost or broken lenses must be documented in the client's medical record.

(6) The ~~((department))~~ agency covers replacement lenses ~~((, without prior authorization,))~~ when the ~~((eligible))~~ client meets one of the following clinical criteria ~~((, To receive payment, providers must follow the expedited prior authorization process. The clinical criteria are))~~:

(a) Eye surgery or the effects of prescribed medication or one or more diseases affecting vision:

(i) The client has a stable visual condition;

(ii) The client's treatment is stabilized;

(iii) The lens correction must have a 1.0 or greater diopter change between the sphere or cylinder correction in at least one eye; and

(iv) The previous and new refraction are documented in the client's medical record.

(b) Headaches, blurred vision, or visual difficulty in school or at work. In this case, all of the following must be documented in the client's ~~((file))~~ medical record:

(i) Copy of current prescription (less than eighteen months old);

(ii) Date of last dispensing, if known;

(iii) Absence of a medical condition that is known to cause temporary visual acuity changes (e.g., diabetes, pregnancy, etc.); and

(iv) A refractive change of at least .75 diopter or greater between the sphere or cylinder correction in at least one eye.

AMENDATORY SECTION (Amending WSR 11-14-075, filed 6/30/11, effective 7/1/11)

WAC 182-544-0400 Vision care—Covered contact lenses—Clients age twenty ((years of age)) and younger. ~~((This section applies to eligible clients who are twenty years of age and younger.))~~

(1) The ~~((department))~~ medicaid agency covers contact lenses ~~((, without prior authorization,))~~ as the ~~((eligible))~~ client's primary refractive correction method when the ~~((eligible))~~ client has a spherical correction of plus or minus 6.0 diopters or greater in at least one eye. See subsection (4) of this section for exceptions to the plus or minus 6.0 diopter criteria. The spherical correction may be from the prescription for the glasses or the contact lenses and may be written in either "minus cyl" or "plus cyl" form.

(2) The ~~((department))~~ agency covers the following contact lenses ~~((with limitations))~~:

(a) Conventional soft contact lenses or rigid gas permeable contact lenses that are prescribed for daily wear; or

(b) Disposable contact lenses that are prescribed for daily wear and have a monthly or quarterly planned replacement schedule, as follows:

(i) Twelve pairs of monthly replacement contact lenses; or

(ii) Four pairs of three-month replacement contact lenses.

(3) The ~~((department))~~ agency covers soft toric contact lenses ~~((without prior authorization,))~~ for ~~((eligible))~~ clients with astigmatism when the following clinical criteria are met:

(a) The ~~((eligible))~~ client's cylinder correction is plus or minus 1.0 diopter in at least one eye; and

(b) The ~~((eligible))~~ client meets the spherical correction listed in subsection (1) of this section.

(4) The ~~((department))~~ agency covers contact lenses ~~((without prior authorization,))~~ when the following clinical criteria are met. In these cases, the limitations in subsection (1) of this section do not apply.

(a) For ~~((eligible))~~ clients diagnosed with high anisometropia.

(i) The ~~((eligible))~~ client's refractive error difference between the two eyes is at least plus or minus 3.0 diopters between the sphere or cylinder correction; and

(ii) Eyeglasses cannot reasonably correct the refractive errors.

(b) Specialty contact lens designs for ~~((eligible))~~ clients who are diagnosed with one or more of the following:

(i) Aphakia;

(ii) Keratoconus; or

(iii) Corneal softening.

(c) Therapeutic contact bandage lenses only when needed immediately after eye injury or eye surgery.

(5) The ~~((department))~~ agency covers replacement contact lenses for ~~((eligible))~~ clients when lost or damaged.

AMENDATORY SECTION (Amending WSR 11-14-075, filed 6/30/11, effective 7/1/11)

WAC 182-544-0500 Vision care—Covered ocular prosthetics. See WAC ~~((388-531-1000))~~ 182-531-1000 Ophthalmic services.

AMENDATORY SECTION (Amending WSR 11-14-075, filed 6/30/11, effective 7/1/11)

WAC 182-544-0560 Vision care—Authorization. (1) The ~~((department))~~ medicaid agency requires providers to obtain authorization for covered vision care services as required in this chapter ~~((, chapters 388-501 and 388-502 WAC, and in published department billing instructions and/or numbered memoranda or when the clinical criteria required in this chapter are not met))~~.

(a) For prior authorization (PA), a provider must submit a written request to the ~~((department))~~ agency as specified in the ~~((department's))~~ agency's published vision care billing instructions.

(b) For expedited prior authorization (EPA), a provider must meet the clinically appropriate EPA criteria outlined in the ~~((department's))~~ agency's published vision care billing instructions. The appropriate EPA number must be used when the provider bills the ~~((department))~~ agency.

(c) Upon request, a provider must provide documentation to the ~~((department))~~ agency showing how the client's condition met the criteria for PA or EPA.

(2) Authorization requirements in this chapter are not a denial of service.

(3) When a service requires authorization, the provider must properly request authorization in accordance with the ~~((department's))~~ agency's rules ~~((;))~~ and billing instructions ~~((; and numbered memoranda))~~.

(4) When authorization is not properly requested, the ~~((department))~~ agency rejects and returns the request to the provider for further action. The ~~((department))~~ agency does not consider the rejection of the request to be a denial of service.

(5) The ~~((department's))~~ agency's authorization of service(s) does not necessarily guarantee payment.

(6) The ~~((department))~~ agency evaluates requests for authorization of covered vision care services that exceed limitations in this chapter on a case-by-case basis in accordance with WAC ~~((388-501-0169))~~ 182-501-0169.

(7) The ~~((department))~~ agency may recoup any payment made to a provider if the ~~((department))~~ agency later determines that the service was not properly authorized or did not meet the EPA criteria. Refer to WAC ~~((388-502-0100(1)(e)))~~ 182-502-0100.

AMENDATORY SECTION (Amending WSR 11-14-075, filed 6/30/11, effective 7/1/11)

WAC 182-544-0575 Vision care—Noncovered eyeglasses and contact lenses. (1) The ~~((department))~~ agency does not cover the following:

(a) Executive style eyeglass lenses;

(b) Bifocal contact lenses;

(c) Daily and two week disposable contact lenses;

(d) Extended wear soft contact lenses, except when used as therapeutic contact bandage lenses or for aphakic clients;

(e) Custom colored contact lenses;

(f) Glass lenses;

(g) Nonglare or anti-reflective lenses;

(h) Progressive lenses;

(i) Sunglasses and accessories that function as sunglasses (e.g., "clip-ons");

(j) Upgrades at private expense to avoid the ~~((department's))~~ medicaid agency's contract limitations (e.g., frames that are not available through the ~~((department's))~~ agency's contract or noncontract frames or lenses for which the client or other person pays the difference between the ~~((department's))~~ agency's payment and the total cost).

(2) A noncovered service may be requested as an exception to rule (ETR)((;)) as described in WAC ~~((388-501-0160, may be requested for a noncovered service))~~ 182-501-0160.

AMENDATORY SECTION (Amending WSR 11-14-075, filed 6/30/11, effective 7/1/11)

WAC 182-544-0600 Vision care—Payment methodology. (1) To receive payment, vision care providers must bill the ((department)) agency according to this chapter, chapters ((388-501 and 388-502)) 182-501 and 182-502 WAC, and the ((department's)) medicaid agency's published billing instructions and numbered memoranda.

(2) The ((department)) agency pays one hundred percent of the ((department)) agency contract price for covered eye-glass frames, lenses, and contact lenses when these items are obtained through the ((department's)) agency's approved contractor.

(3) See WAC ((388-531-1850)) 182-531-1850 for professional fee payment methodology.

AMENDATORY SECTION (Amending WSR 11-14-075, filed 6/30/11, effective 7/1/11)

WAC 182-544-0550 Vision care—Covered eye surgery. See WAC ((388-531-1000 Ophthalmic)) 182-531-1000 Ophthalmic services.

WSR 17-09-069

PROPOSED RULES

DEPARTMENT OF

EARLY LEARNING

[Filed April 18, 2017, 11:59 a.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 17-03-114.

Title of Rule and Other Identifying Information: WAC 170-290-0034 Providers' responsibilities, 170-290-0205 Daily child care rates—Licensed or certified family home child care providers, 170-290-0240 Child care subsidy rates—In home/relative providers, 170-290-0268 Payment discrepancies—Provider overpayments, 170-290-2430 Eligible early head start-child care partnership slots providers, 170-290-2460 Payment discrepancies for early head start-child care partnership slots providers, and 170-290-3566 Subsidized child care providers' responsibilities.

Hearing Location(s): Department of Early Learning (DEL), State Office, 1110 Jefferson Street S.E., Room 113, Olympia, WA, on May 24, 2017, at 10:00 a.m.

Date of Intended Adoption: May 26, 2017.

Submit Written Comments to: Rules Coordinator, DEL, P.O. Box 40970, Olympia, WA 98504-0970, email rules@del.wa.gov, fax (360) 725-4925, by May 25, 2017.

Assistance for Persons with Disabilities: Contact DEL rules coordinator by May 18, 2017, (360) 725-4670.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: Amendments incorporate provisions of 2017-19 collective bargaining agreement negotiated by family home child care providers that are codified in rule, (1) specifically daily subsidy child care program base rates paid to family home child care providers and hourly rates paid to in home/relative providers and

(2) the time period in which providers must produce attendance records when requested by departments of social and health services or early learning.

Reasons Supporting Proposal: These amendments align agency regulations with 2017-19 collective bargaining agreement negotiated by family home child care providers.

Statutory Authority for Adoption: RCW 43.215.060, 43.215.070, and chapter 43.215 RCW.

Statute Being Implemented: Chapter 43.215 RCW.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: DEL, governmental.

Name of Agency Personnel Responsible for Drafting: Matt Judge, 1110 Jefferson Street S.E., Olympia, WA, (360) 407-1999; Implementation and Enforcement: DEL licensing offices, statewide.

No small business economic impact statement has been prepared under chapter 19.85 RCW. The proposed rules are not expected to impose new costs on businesses that are required to comply. If the rules result in costs, those costs are not expected to be "more than minor" as defined in chapter 19.85 RCW.

A cost-benefit analysis is not required under RCW 34.05.328. DEL is not among the agencies listed as required to comply with RCW 34.05.328 (5)[(a)](i). Further, DEL does not voluntarily make that section applicable to the adoption of this rule.

April 18, 2017

Ross Hunter

Director

AMENDATORY SECTION (Amending WSR 16-19-107, filed 9/21/16, effective 10/22/16)

WAC 170-290-0034 Providers' responsibilities. Child care providers who accept child care subsidies must do the following:

(1) Comply with:

(a) All of the DEL child care licensing or certification requirements as provided in chapter 170-295, 170-296A, or 170-297 WAC, for child care providers who are licensed or certified; or

(b) All of the requirements in WAC 170-290-0130 through 170-290-0167, 170-290-0250, and 170-290-0268, for child care providers who provide in-home/relative care;

(2) Report pending charges or convictions to DSHS as provided in:

(a) Chapter 170-295, 170-296A, or 170-297 WAC, for child care providers who are licensed or certified; or

(b) WAC 170-290-0138 (2) and (3), for child care providers who provide in-home/relative care;

(3) Keep complete and accurate daily attendance records for children in their care, and allow access to DEL to inspect attendance records during all hours in which authorized child care is provided as follows:

(a) Current attendance records (including records from the previous twelve months) must be available immediately for review upon request by DEL.

(b) Attendance records older than twelve months to five years must be provided to DSHS or DEL within two weeks of

the date of a written request from either department. Beginning July 1, 2017, or upon ratification of the 2017-19 collective bargaining agreement with SEIU 925, whichever occurs later, the records must be provided within twenty-eight consecutive calendar days of the date of a written request from either department.

(c) Failure to make available attendance records as provided in this subsection may:

(i) Result in the immediate suspension of the provider's subsidy payments; and

(ii) Establish a provider overpayment as provided in WAC 170-290-0268;

(4) Keep receipts for billed field trip/quality enhancement fees as follows:

(a) Receipts from the previous twelve months must be available immediately for review upon request by DEL;

(b) Receipts from one to five years old must be provided to DSHS or DEL within two weeks of the date of a written request from either department;

(5) Allow consumers access to their child at all times while the child is in care;

(6) Collect copayments directly from the consumer or the consumer's third-party payor, and report to DSHS if the consumer has not paid a copayment to the provider within the previous sixty days;

(7) Follow billing procedures:

(a) As described in the most current version of "*Child Care Subsidies: A Guide for Licensed and Certified Family Home Child Care Providers*,"; or

(b) As described in the most current version of "*Child Care Subsidies: A Guide for Family, Friends and Neighbors Child Care Providers*"; or

(c) As described in the most current version of "*Child Care Subsidies: A Guide for Licensed and Certified Child Care Centers*."

(8) Not claim a payment in any month a child has not attended at least one day within the authorization period in that month.

(9) Invoice the state no later than one calendar year after the actual date of service;

(10) For both licensed and certified providers and in-home/relative providers, not charge subsidized families the difference between the provider's customary rate and the maximum allowed state rate; and

(11) For licensed and certified providers, not charge subsidized families for:

(a) Registration fees in excess of what is paid by subsidy program rules;

(b) Absent days on days in which the child is scheduled to attend and authorized for care;

(c) Handling fees to process consumer copayments, child care services payments, or paperwork;

(d) Fees for materials, supplies, or equipment required to meet licensing rules and regulations; or

(e) Child care or fees related to subsidy billing invoices that are in dispute between the provider and the state.

AMENDATORY SECTION (Amending WSR 16-19-107, filed 9/21/16, effective 10/22/16)

WAC 170-290-0205 Daily child care rates—Licensed or certified family home child care providers. (1) Base rate. DSHS pays the lesser of the following to a licensed or certified family home child care provider:

(a) The provider's private pay rate for that child; or

(b) The maximum child care subsidy daily rate for that child as listed in the following table.

		Infants (Birth - 11 mos.)	Enhanced Toddlers (12 - 17 mos.)	Toddlers (18 - 29 mos.)	Preschool (30 mos. - 6 yrs not attending kindergarten or school)	School-age (5 - 12 yrs attending kindergarten or school)
Region 1	Full-Day	\$29.62	\$29.62	\$25.76	\$23.78	\$21.14
	Half-Day	\$14.81	\$14.81	\$12.88	\$11.89	\$10.57
Spokane County	Full-Day	\$30.32	\$30.32	\$26.36	\$24.32	\$21.60
	Half-Day	\$15.16	\$15.16	\$13.18	\$12.16	\$10.80
Region 2	Full-Day	\$30.66	\$30.66	\$26.66	\$24.44	\$22.46
	Half-Day	\$15.33	\$15.33	\$13.33	\$12.22	\$11.23
Region 3	Full-Day	\$41.98	\$41.98	\$35.54	\$35.54	\$28.80
	Half-Day	\$20.99	\$20.99	\$17.77	\$17.77	\$14.40
Region 4	Full-Day	\$53.30	\$53.30	\$44.42	\$39.98	\$31.68
	Half-Day	\$26.65	\$26.65	\$22.21	\$19.99	\$15.84
Region 5	Full-Day	\$36.34	\$36.34	\$31.60	\$26.66	\$22.46
	Half-Day	\$18.17	\$18.17	\$15.80	\$13.33	\$11.23
Region 6	Full-Day	\$32.68	\$32.68	\$28.42	\$26.66	\$25.10
	Half-Day	\$16.34	\$16.34	\$14.21	\$13.33	\$12.55

(Chart effective ((07/01/16)) until ratification of the 2017-19 collective bargaining agreement with SEIU 925, or July 1, 2017, whichever occurs later.)

		<u>Infants</u> (Birth - 11 mos.)	<u>Enhanced</u> <u>Toddlers</u> (12 - 17 mos.)	<u>Toddlers</u> (18 - 29 mos.)	<u>Preschool</u> (30 mos. - 6 yrs not attending kindergarten or school)	<u>School-age</u> (5 - 12 yrs attending kindergarten or school)
<u>Region 1</u>	<u>Full-Day</u>	<u>\$30.21</u>	<u>\$30.21</u>	<u>\$26.28</u>	<u>\$24.26</u>	<u>\$21.56</u>
	<u>Half-Day</u>	<u>\$15.11</u>	<u>\$15.11</u>	<u>\$13.14</u>	<u>\$12.13</u>	<u>\$10.78</u>
<u>Spokane</u>	<u>Full-Day</u>	<u>\$30.93</u>	<u>\$30.93</u>	<u>\$26.89</u>	<u>\$24.81</u>	<u>\$22.03</u>
<u>County</u>	<u>Half-Day</u>	<u>\$15.47</u>	<u>\$15.47</u>	<u>\$13.45</u>	<u>\$12.41</u>	<u>\$11.02</u>
<u>Region 2</u>	<u>Full-Day</u>	<u>\$31.27</u>	<u>\$31.27</u>	<u>\$27.19</u>	<u>\$24.93</u>	<u>\$22.91</u>
	<u>Half-Day</u>	<u>\$15.64</u>	<u>\$15.64</u>	<u>\$13.60</u>	<u>\$12.47</u>	<u>\$11.46</u>
<u>Region 3</u>	<u>Full-Day</u>	<u>\$42.82</u>	<u>\$42.82</u>	<u>\$36.25</u>	<u>\$36.25</u>	<u>\$29.38</u>
	<u>Half-Day</u>	<u>\$21.41</u>	<u>\$21.41</u>	<u>\$18.13</u>	<u>\$18.13</u>	<u>\$14.69</u>
<u>Region 4</u>	<u>Full-Day</u>	<u>\$54.37</u>	<u>\$54.37</u>	<u>\$45.31</u>	<u>\$40.78</u>	<u>\$32.31</u>
	<u>Half-Day</u>	<u>\$27.19</u>	<u>\$27.19</u>	<u>\$22.66</u>	<u>\$20.39</u>	<u>\$16.16</u>
<u>Region 5</u>	<u>Full-Day</u>	<u>\$37.07</u>	<u>\$37.07</u>	<u>\$32.23</u>	<u>\$27.19</u>	<u>\$22.91</u>
	<u>Half-Day</u>	<u>\$18.54</u>	<u>\$18.54</u>	<u>\$16.12</u>	<u>\$13.60</u>	<u>\$11.46</u>
<u>Region 6</u>	<u>Full-Day</u>	<u>\$33.33</u>	<u>\$33.33</u>	<u>\$28.99</u>	<u>\$27.19</u>	<u>\$25.60</u>
	<u>Half-Day</u>	<u>\$16.67</u>	<u>\$16.67</u>	<u>\$14.50</u>	<u>\$13.60</u>	<u>\$12.80</u>

(Chart effective upon ratification of the 2017-19 collective bargaining agreement with SEIU 925, or July 1, 2017, whichever occurs later.)

(2) The family home child care WAC 170-296A-0010 and 170-296A-5550 allows providers to care for children from birth up to and including the day before their thirteenth birthday.

(3) If the family home provider cares for a child who is thirteen years of age or older, the provider must follow WAC 170-296A-0050 and 170-296A-5625 and the child must meet the special needs requirement according to WAC 170-290-0220.

(4) DSHS pays family home child care providers at the licensed home rate regardless of their relation to the children (with the exception listed in subsection (5) of this section). Refer to subsection (1) and the five through twelve year age range column for comparisons.

(5) DSHS cannot pay family home child care providers to provide care for children in their care if the provider is:

- (a) The child's biological, adoptive or step-parent;
- (b) The child's legal guardian or the guardian's spouse or live-in partner; or
- (c) Another adult acting in loco parentis or that adult's spouse or live-in partner.

AMENDATORY SECTION (Amending WSR 16-19-107, filed 9/21/16, effective 10/22/16)

WAC 170-290-0240 Child care subsidy rates—In-home/relative providers. (1) **Base rate.** When a consumer employs an in-home/relative provider, DSHS pays the lesser of the following to an eligible in-home/relative provider for child care:

- (a) The provider's private pay rate for that child; or
- (b) The maximum child care subsidy rate of two dollars and forty-seven cents per hour for the child who needs the greatest number of hours of care and two dollars and forty-four cents per hour for the care of each additional child in the

family. Beginning July 1, 2017, or upon ratification of the 2017-19 collective bargaining agreement with SEIU 925, whichever occurs later, the maximum child care subsidy rate and the rate for each additional child in the family increase to two dollars and fifty cents per hour.

(2) DSHS may pay above the maximum hourly rate for children who have special needs under WAC 170-290-0235.

(3) DSHS makes the WCCC payment directly to a consumer's eligible provider.

(4) When applicable, DSHS pays the employer's share of the following:

- (a) Social Security and medicare taxes (FICA) up to the wage limit;
- (b) Federal Unemployment Taxes (FUTA); and
- (c) State unemployment taxes (SUTA).

(5) If an in-home/relative provider receives less than the wage base limit per family in a calendar year, DSHS refunds all withheld taxes to the provider.

AMENDATORY SECTION (Amending WSR 12-11-025, filed 5/8/12, effective 6/8/12)

WAC 170-290-0268 Payment discrepancies—Provider overpayments. (1) An overpayment occurs when a provider receives payment that is more than the provider is eligible to receive. Provider overpayments are established when that provider:

- (a) Bills and receives payment for services not provided;
- (b) Bills without attendance records that support their billing;
- (c) Bills and receives payment for more than they are eligible to bill;
- (d) With respect to license-exempt providers, bills the state for more than six children at one time during the same hours of care; or
- (e) With respect to licensed or certified providers:
 - (i) Bills the state for more than the number of children they have in their licensed capacity; or

(ii) Is caring for a WCCC child outside their licensed allowable age range without a DEL-approved exception; or
 (f) With respect to certified providers caring for children in a state bordering Washington:

(i) Is determined not to be in compliance with their state's licensing regulations; or

(ii) Fails to notify DSHS within ten days of any suspension, revocation, or change to their license.

(2) DEL or DSHS may request documentation from a provider when preparing to establish an overpayment. The provider has fourteen consecutive calendar days to supply any requested documentation. Beginning July 1, 2017, or upon ratification of the 2017-19 collective bargaining agreement with SEIU 925, whichever occurs later, the records must be supplied within twenty-eight consecutive calendar days of the date of a written request from either department.

(3) Providers are required to repay any payments that they were not eligible to receive.

(4) If an overpayment was made through departmental error, the provider is still required to repay that amount.

AMENDATORY SECTION (Amending WSR 15-24-070, filed 11/25/15, effective 12/26/15)

WAC 170-290-2430 Eligible early head start-child care partnership slots providers. To receive payment a consumer's child care provider must:

(1) Be a licensed, certified, or DEL-contracted provider.

(a) Licensed providers are licensed as required by chapter 43.215 RCW and chapter 170-295, 170-296A, or 170-297 WAC.

(b) Certified providers are exempt from licensing but certified by DEL, such as:

(i) Tribal child care facilities that meet the requirements of tribal law;

(ii) Child care facilities on a military installation; and

(iii) Child care facilities operated on public school property by a school district.

(c) DEL-contracted seasonal day camp has a contract with DEL to provide subsidized child care.

(d) Meet early head start-child care partnership slots provider requirements.

(2) Keep complete and accurate daily attendance records for children in their care, and allow access to DEL to inspect attendance records during all hours in which authorized child care is provided as follows:

(a) Current attendance records (including records from the previous twelve months) must be available immediately for review upon request by DEL.

(b) Attendance records older than twelve months to five years old must be provided to DSHS or DEL within two weeks of the date of a written request from either department. Beginning July 1, 2017, or upon ratification of the 2017-19 collective bargaining agreement with SEIU 925, whichever occurs later, the records must be provided within twenty-eight consecutive calendar days of the date of a written request from either department.

(c) Failure to make available attendance records as provided in this subsection may:

(i) Result in the immediate suspension of the provider's subsidy payments; and

(ii) Establish a provider overpayment.

AMENDATORY SECTION (Amending WSR 15-24-070, filed 11/25/15, effective 12/26/15)

WAC 170-290-2460 Payment discrepancies for early head start-child care partnership slots providers. (1) An overpayment occurs when a provider receives payment that is more than the provider is eligible to receive. Provider overpayments are established when a provider:

(a) Bills and receives payment for services not provided;

(b) Bills without attendance records that support their billing;

(c) Bills and receives payment for more than they are eligible to bill;

(d) Bills the state for more than the number of children they have in their licensed capacity;

(e) Is caring for a WCCC child outside their licensed allowable age range without a DEL-approved exception;

(f) Fails to notify DSHS within ten days of any suspension, revocation, or change to their license;

(g) Receives payment for a slot for which they were not eligible to bill:

(i) Payment for a slot left vacant over thirty consecutive days;

(ii) Duplicated payments for a contracted slot and WCCC units for care of the same child.

(2) DEL or DSHS may request documentation from a provider when preparing to establish an overpayment. The provider has fourteen consecutive calendar days to supply any requested documentation. Beginning July 1, 2017, or upon ratification of the 2017-19 collective bargaining agreement with SEIU 925, whichever occurs later, the records must be supplied within twenty-eight consecutive calendar days of the date of a written request from either department.

(3) Providers are required to repay any payments that they were not eligible to receive.

(4) If an overpayment was made through departmental error, the provider is still required to repay that amount.

AMENDATORY SECTION (Amending WSR 16-09-059, filed 4/15/16, effective 5/16/16)

WAC 170-290-3566 Subsidized child care providers' responsibilities. Licensed or certified child care providers who accept SCC subsidies must do the following:

(1) Comply with all of the DEL child care licensing or certification requirements as provided in chapter 170-295, 170-296A, or 170-297 WAC;

(2) Report pending charges or convictions to DSHS as provided in chapter 170-295, 170-296A, or 170-297 WAC;

(3) Keep complete and accurate daily attendance records for children in their care and allow access to DEL to inspect attendance records during all hours in which authorized child care is provided as follows:

(a) Current attendance records including records from the previous twelve months, must be available immediately for review upon request by DEL.

(b) Attendance records older than twelve months to five years old must be provided to DSHS or DEL within two weeks of the date of a written request from either department. Beginning July 1, 2017, or upon ratification of the 2017-19 collective bargaining agreement with SEIU 925, whichever occurs later, the records must be provided within twenty-eight consecutive calendar days of the date of a written request from either department.

(c) Failure to make attendance records available as provided in this subsection may:

(i) Result in the immediate suspension of the provider's subsidy payments; and

(ii) Establish a provider overpayment as provided in WAC 170-290-0268;

(4) Allow consumers access to their child at all times while the child is in care;

(5) Collect copayments directly from the consumer or the consumer's third-party payor, and report to DSHS if the consumer has not paid a copayment to the provider within the previous sixty days;

(6) Follow billing procedures as described in the most recent version of "*Child Care Subsidies: A Guide for Licensed and Certified Family Home Child Care Providers*"; "*Child Care Subsidies: A Guide for Licensed and Certified Child Care Centers*," including billing only for actual units of child care under WCCC billing guidelines;

(7) Not claim a payment in any month in which a child has not attended at least one day in that month;

(8) Invoice the state no later than one calendar year after the actual date of service;

(9) Not charge subsidized families for:

(a) The difference between the provider's customary rate and the maximum allowed state rate;

(b) Registration fees in excess of what is paid by subsidy program rules;

(c) Absent days on days in which the child is not scheduled and authorized for care;

(d) Handling fees to process consumer copayments, child care services payments, or paperwork;

(e) Fees for materials, supplies, or equipment required to meet licensing rules and regulations; or

(f) Child care or fees related to subsidy billing invoices that are in dispute between the provider and the state; and

(10) For providers who care for children in states bordering Washington, verify that they are currently complying with their state's licensing regulations, and notify DSHS within ten days of any suspension, revocation, or changes to their license.

(NRC) regulations; WAC 246-222-080 Inspections not warranted—Informal review, update reference to the department of labor and industries (L&I) rules; and WAC 246-225-030 General requirements—Plan review, update reference to national standard.

Hearing Location(s): Department of Health, Town Center 2, Room 145, 111 Israel Road S.E., Olympia, WA 98511, on May 23, 2017, at 11:00 a.m.

Date of Intended Adoption: May 24, 2017.

Submit Written Comments to: Vicki M. Bouvier, Department of Health, P.O. Box 47820, Olympia, WA 98504-7820, email <https://fortress.wa.gov/doh/policyreview>, by May 23, 2017.

Assistance for Persons with Disabilities: Contact Vicki M. Bouvier by May 16, 2017, TTY (800) 833-6388 or 711.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: This proposed rule making clarifies existing requirements and updates adopted radiation protection national standards, state rules, and federal regulations as follows: WAC 246-221-055 Dose equivalent to an embryo/fetus, revise standards consistent with NRC regulation; WAC 246-222-080 Inspections not warranted—Informal review, update reference to L&I rule; and WAC 246-225-030 General requirements—Plan review, update reference to the most current national shielding standard.

Reasons Supporting Proposal: The proposed rules protect public health by making them consistent with federal regulations, state rules, and national standards intended to protect workers and the public from sources of ionizing radiation.

Statutory Authority for Adoption: RCW 70.98.010, 70.98.050, and 70.98.080.

Statute Being Implemented: RCW 70.98.010, 70.98.050, and 70.98.080.

Rule is necessary because of federal law, 10 C.F.R. 20.1208.

Name of Proponent: Department of health, governmental.

Name of Agency Personnel Responsible for Drafting, Implementation, and Enforcement: Curt Demaris, 111 Israel Road S.E., Tumwater, WA 98511, (360) 236-3223.

No small business economic impact statement has been prepared under chapter 19.85 RCW. Under RCW 19.85.025 and 34.05.310 (4)(c), a small business economic impact statement is not required for proposed rules that adopt or incorporate by reference, without material change, federal statutes or regulations, Washington state law, the rules of other Washington state agencies, or national consensus codes that generally establish industry standards.

A cost-benefit analysis is not required under RCW 34.05.328. The agency did not complete a cost-benefit analysis under RCW 34.05.328. RCW 34.05.328 (5)(b)(iii) exempts rules that adopt or incorporate by reference, without material change, federal statutes or regulations, Washington state law, the rules of other Washington state agencies, or national consensus codes that generally establish industry standards.

WSR 17-09-071

PROPOSED RULES

DEPARTMENT OF HEALTH

[Filed April 18, 2017, 12:37 p.m.]

Original Notice.

Proposal is exempt under RCW 34.05.310(4) or 34.05.-330(1).

Title of Rule and Other Identifying Information: WAC 246-221-055 Dose equivalent to an embryo/fetus, revise consistent with United States Nuclear Regulatory Commission

April 18, 2017
Clark Halvorson
Assistant Secretary

AMENDATORY SECTION (Amending WSR 01-05-110, filed 2/21/01, effective 3/24/01)

WAC 246-221-055 Dose equivalent to an embryo/fetus. (1) The licensee or registrant shall ensure that the dose equivalent to an embryo/fetus during the entire pregnancy, due to occupational exposure of a declared pregnant woman, does not exceed 5 mSv (0.5 rem).

(2) Once pregnancy has been declared, the licensee or registrant shall make every effort to avoid substantial variation above a uniform monthly exposure rate to a declared pregnant woman in order to satisfy the limit in subsection (1) of this section.

(3) If by the time the woman declares pregnancy to the licensee or registrant, the dose equivalent to the embryo/fetus has exceeded ~~((4.5))~~ 5 mSv ~~((0.45))~~ 0.5 rem, or is within 0.50 mSv (0.05 rem) of this dose, the licensee or registrant shall be deemed to be in compliance with subsection (1) of this section if the additional dose equivalent to the embryo/fetus does not exceed 0.50 mSv (0.05 rem) during the remainder of the pregnancy.

(4) The dose equivalent to an embryo/fetus shall be taken as the sum of:

(a) The deep dose equivalent to the declared pregnant woman; and

(b) The dose equivalent to the embryo/fetus from radionuclides in the embryo/fetus and radionuclides in the declared pregnant woman.

(5) The licensee or registrant shall maintain the records of dose equivalent to an embryo/fetus with the records of dose equivalent to the declared pregnant woman. The declaration of pregnancy, including the estimated date of conception, shall also be kept on file, but may be maintained separately from the dose records.

AMENDATORY SECTION (Amending WSR 14-01-077, filed 12/16/13, effective 1/16/14)

WAC 246-222-080 Inspections not warranted—Informal review. (1) If the department of health, office of radiation protection determines, with respect to a complaint under WAC 246-222-070 that an inspection is not warranted because there are no reasonable grounds to believe that a violation exists or has occurred, the office of radiation protection shall notify the complainant in writing of such determination.

(a) If the complaint resulted from activities concerning naturally occurring or accelerator produced radioactive materials or radiation producing machines: The complainant may obtain review of such determination by submitting a written statement of position to the Assistant Director, Division of Industrial Safety and Health, P.O. Box 4600, Olympia, Washington 98504-4600. Such request for informal review will be processed according to the provisions of WAC ~~((296-350-460))~~ 296-900-12015 and the provisions of the inter-agency agreement between the department of labor and industries and the department of health, office of radiation protection, if any.

(b) If the complaint resulted from activities concerning radioactive material: The complainant may obtain review of such determination by submitting a written statement of position with the Department of Health, Office of Radiation Pro-

tection, P.O. Box 47827, Olympia, Washington 98504-7827 (360-236-3300), who will provide the licensee or registrant with a copy of such statement by certified mail, excluding, at the request of the complainant, the name of the complainant. The licensee or registrant may submit an opposing written statement of position with the department of health, office of radiation protection, who will provide the complainant with a copy of such statement by certified mail. Upon the request of the complainant, the department of health may hold an informal conference in which the complainant and the licensee or registrant may orally present their views. An informal conference may also be held at the request of the licensee or registrant, but disclosure of the identity of the complainant will be made only following receipt of written authorization from the complainant. After considering all written or oral views presented, the department of health shall affirm, modify, or reverse the determination of the office of radiation protection and furnish the complainant and the licensee or registrant a written notification of the decision and the reason(s) therefore.

(2) If the office of radiation protection determines that an inspection is not warranted because the requirements of WAC 246-222-070(1) have not been met, it shall notify the complainant in writing of such determination. Such determination shall be without prejudice to the filing of a new complaint meeting the requirements of WAC 246-222-070(1).

AMENDATORY SECTION (Amending WSR 94-01-073, filed 12/9/93, effective 1/9/94)

WAC 246-225-030 General requirements—Plan review. (1) Before construction, the floor plans and equipment arrangement of medical installations (new or modifications of existing installations) utilizing X rays for diagnostic or therapeutic purposes shall be submitted to:

(a) A qualified expert for determination of shielding requirements using National Council on Radiation Protection and Measurements (NCRP) Report No. ~~((49))~~ 147, available at the NCRP web site at <https://www.ncrppublications.org>, or equivalent; and

(b) The department for subsequent review.

Review shall not imply approval.

(2) The review of such plans shall not preclude the requirement of additional modifications should a subsequent analysis of operating conditions indicate the possibility of an individual receiving a dose in excess of the limits required under WAC 246-221-010, 246-221-050, and 246-221-060.

(3) Diagnostic veterinary, podiatric, and dental facilities shall be exempt from submitting shielding calculations and floor plans.

(4) In order for the department to provide an evaluation, technical advice, and official review of the shielding requirements for a medical radiation installation, a floor plan drawn to scale and the following data are required:

(a) The normal location of the X-ray tube, along with an indication of anode-cathode orientation to the cassette holders;

(b) The limits of the tube travel;

(c) The directions in which the tube is pointed;

(d) Window locations;

- (e) The location of the control booth or operator's position;
 - (f) The exposure switch location;
 - (g) The position of the viewing window, if any;
 - (h) The composition and thickness of the walls;
 - (i) If more than one story, the height floor-to-floor;
 - (j) If more than one story, the composition and thickness of materials in the ceiling or floor;
 - (k) The make and model of the X-ray machine;
 - (l) The maximum kVp and mA;
 - (m) The types of examinations or treatments (for example, chest, spine, general X-ray, or therapy);
 - (n) The identification and occupancy of areas adjacent to the X-ray room;
 - (o) The anticipated X-ray workload expressed in number of patients and exposures per week including:
 - (i) Technique factors used, or milliamperere-seconds or milliamperere-minutes per week; and
 - (ii) Estimates of the percentage of the workload expected to occur for a particular beam direction.
- (5) For new and modified installations only, the following are minimum design requirements for medical X-ray machine operator booths. These requirements do not apply to dental, podiatry, and veterinary installations. See subsections (6) and (7) of this section for dental panoramic and cephalometric requirements.
- (a) The operator shall be allotted 0.7 sq. meters (7.5 sq. ft.) or more of unobstructed floor space in the X-ray booths.
 - (i) The 0.7 sq. meters (7.5 sq. ft.) of minimum space specified under subsection (5)(a) of this section shall be a geometric configuration where no dimension is less than 61.0 centimeters (2.0 ft.).
 - (ii) The allotted space shall exclude an encumbrance by the console, such as an overhang, cables, or other similar encroachment.
 - (iii) An extension of a straight line drawn between any point on the edge of the booth shielding and the nearest vertical edge of a vertical cassette holder, corner of the examination table, or any part of the tube housing assembly shall not impinge on the unobstructed space.
 - (iv) The booth walls shall be 2.1 meters (7.0 ft.) or more and shall be permanently fixed to the floor or other structure as may be necessary.
 - (v) When a door or moveable panel is used as the integral part of the booth structure, it must have a permissive device which will prevent an exposure when the door or panel is not closed.
 - (b) Switch placement. The operator's switch for the radiographic machine shall be fixed within the booth. The switch shall:
 - (i) Be at least 102 centimeters (forty inches) inside the protected area; and
 - (ii) Allow the operator to use the available viewing windows.
 - (c) Viewing system requirements.
 - (i) Each booth shall have at least one viewing device which shall:
 - (A) Be placed so the operator can view the patient during exposure; and

- (B) Be placed so the operator can have full view of the entries into the room.
 - (ii) When the viewing system is a window, the following requirements also apply:
 - (A) The window shall have a visible area of 930 square centimeters (1.0 square foot) or more; and
 - (B) The glass shall have the same lead equivalence or more as that required in the booth's wall where the glass is mounted.
 - (iii) When the viewing system is by mirrors, the mirrors shall be located to accomplish the general requirements under subdivision (i) of this subsection.
 - (iv) When the viewing system is by electronic means (for example, TV):
 - (A) The camera shall be located to accomplish the general requirements under subdivision (i) of this subsection; and
 - (B) There shall be an alternate viewing system as a backup for electronic failure.
 - (d) New or modified facilities shall maintain a copy of the floor plan and shielding calculations required under subsection (1) of this section.
 - (6) Dimensions of primary beam shielding shall exceed the largest possible beam size by 30.5 centimeters (one foot) or more in every direction. Cephalometric primary beam shielding shall be deemed adequate if, for a maximum workload of twenty films a week, two-pound lead is installed (for occupied areas).
 - (7) A viewing device shall be present in dental panoramic and cephalometric X-ray installations, so the requirements of subsection (5)(c) of this section are met.

WSR 17-09-073**PROPOSED RULES****UNIVERSITY OF WASHINGTON**

[Filed April 18, 2017, 3:04 p.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 17-05-027.

Title of Rule and Other Identifying Information: New chapter 478-121 WAC, Student conduct code for the University of Washington, and repeal of current chapter 478-120 WAC (of the same title). Also, amendments to various cross-references in WAC 478-108-010 Matters subject to brief adjudication, 478-108-060 Student conduct code, 478-116-335 Payment of citation fines, 478-124-030 Conduct on campus code—Sanctions, and 478-140-024 Education records—Release.

Hearing Location(s): At the University of Washington (UW) Seattle Campus, Odegaard Undergraduate Library, Video Conference Room 320; at the UW Bothell campus, Rose Room (UW1-280) for video conferencing; and at the UW Tacoma Campus, Cherry Parkes (CP) Room 303 for video conferencing, on May 25, 2017, at 12:30 p.m.

Date of Intended Adoption: July 13, 2017.

Submit Written Comments to: Rebecca Goodwin Dear-dorff, UW, Rules Coordination Office, Box 351210, Seattle, WA 98195, email rules@uw.edu, by May 25, 2017.

Assistance for Persons with Disabilities: Contact disability services office by May 15, 2017, TTY (206) 543-6452 or (206) 543-6450.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: UW's student conduct code contains proposed amendments concerning disciplinary proceedings based on changes to federal laws and guidance and interpretation of state law. Major changes to the chapter include the following:

- Revising the appeal and administrative review processes and related roles.
- Creating a new chapter, which allowed for reformatting the rules into identified "parts" to better clarify both the brief and full adjudicative proceedings.

Reasons Supporting Proposal: UW's faculty senate and the university president endorsed the proposed amendments to the student conduct code through the faculty senate's Class B legislative process finalized on April 10, 2017.

Statutory Authority for Adoption: RCW 28B.20.130.

Statute Being Implemented: RCW 28B.20.130.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: UW, governmental.

Name of Agency Personnel Responsible for Drafting: Jill Lee, Executive Director, Compliance Services, 320 Roosevelt Commons, 4311 11th Ave NE, Seattle, WA 98195, (206) 616-5713 or Amanda Paye, Deputy Title IX/ADA Coordinator, Compliance Services, 320 Roosevelt Commons, 4311 11th Avenue N.E., Seattle, WA 98195, (206) 221-1632; Implementation and Enforcement: Jill Lee, Executive Director, Compliance Services, 320 Roosevelt Commons, 4311 11th Avenue N.E., Seattle, WA 98195, (206) 616-5713; Denzil Suite, Vice President for Student Life, UW Seattle, 101 Gerberding Hall, UW, Seattle Campus, (206) 543-4972; Wolf Yeigh, Chancellor, UW Bothell, UW1-260G UW, Bothell Campus, (425) 352-5221; or Mark Pagano, Chancellor, UW Tacoma, GWP 312, UW, Tacoma Campus, (253) 692-5646.

No small business economic impact statement has been prepared under chapter 19.85 RCW. These rules do not impose a disproportionate impact on small businesses or affect a school district under Title 28A RCW.

A cost-benefit analysis is not required under RCW 34.05.328. UW does not consider this rule making to be a significant legislative rule.

April 18, 2017

Rebecca Goodwin Deardorff
Director of Rules Coordination

AMENDATORY SECTION (Amending WSR 16-05-097, filed 2/17/16, effective 3/28/16)

WAC 478-108-010 Matters subject to brief adjudication. This rule is adopted in accordance with RCW 34.05.482 through 34.05.494, the provisions of which are hereby adopted. Brief adjudicative procedures shall be used in all matters related to:

(1) Appeals from residency classifications under RCW 28B.15.013 as established in chapter 478-160 WAC;

(2) Appeals from traffic and parking violations, and skateboard impoundment, as provided for in chapters 478-116, 478-117 and 478-118 WAC;

(3) Challenges to contents of educational records as provided for in chapter 478-140 WAC;

(4) Proceedings under the animal control policy as detailed in chapter 478-128 WAC;

(5) Requests for reconsideration of admission decisions as provided for in WAC 478-160-060;

(6) Appeals of library charges as provided in chapter 478-168 WAC;

(7) Reviews of denials of public records requests as provided in chapter 478-276 WAC;

(8) Federal financial aid appeals as provided for by federal law;

(9) Collection of outstanding debts owed by students or employees; and

(10) ~~((Disciplinary))~~ Student conduct proceedings ~~((before a university disciplinary committee as provided in))~~ when designated as a brief adjudicative proceeding under chapter ~~((478-120)) 478-121~~ WAC.

AMENDATORY SECTION (Amending WSR 90-15-005, filed 7/6/90, effective 8/6/90)

WAC 478-108-060 Student conduct code. All adjudicative proceedings applicable to student conduct at the University of Washington shall be governed exclusively by the provisions of the student conduct code (chapter ~~((478-120)) 478-121~~ WAC), as they may be amended from time to time, except that any additional procedural protections for adjudicative proceedings in applicable sections of the Washington Administrative Procedure Act shall be available to students through the university processes.

AMENDATORY SECTION (Amending WSR 11-13-058, filed 6/14/11, effective 8/8/11)

WAC 478-116-335 Payment of citation fines. (1) All fines must be paid as designated on the citation within twenty calendar days from the date of the citation. If a parking citation is paid within twenty calendar days, the citation fine shall be discounted according to the amounts listed in WAC 478-116-325.

(2) Fines for parking citations must be delivered in person to the transportation services' office, paid online, or mailed and postmarked on or before the due date specified in these rules to avoid additional penalties.

(3) Fines for traffic citations associated with violations of this chapter must be delivered in person to the UWPD office, or mailed and postmarked on or before the due date specified in these rules to avoid additional penalties.

(4) If any citation has neither been paid nor appealed after twenty calendar days from the date of the citation, the university shall impose an additional fine as specified in WAC 478-116-325 or 478-116-331 and may:

(a) Withhold the violator's degrees, transcripts, grades, refunds, or credits until all fines are paid;

(b) Delay registration for the following quarter;

(c) Impound or immobilize the violator's vehicle after providing notice of nonpayment to the permit holder and/or registered owner;

(d) Deny future parking privileges to the violator; or

(e) Refer outstanding balances associated with unpaid fines for collection in accordance with applicable statutes and university procedure.

(5) An accumulation of traffic and parking violations by a student may be cause for discipline under the student conduct code of the university (see chapter ((478-120)) 478-121 WAC).

(6) In addition to any other penalty which may be imposed as a result of actions described in this chapter, campus parking privileges shall be suspended until all such debts are paid.

REPEALER

The following chapter of the Washington Administrative Code is repealed:

- WAC 478-120-010 Student conduct code—Authority.
- WAC 478-120-012 Preamble.
- WAC 478-120-014 Definitions.
- WAC 478-120-016 Statement of jurisdiction.
- WAC 478-120-020 Standards of conduct.
- WAC 478-120-024 Prohibited conduct.
- WAC 478-120-026 Reporting violations of the student conduct code and initiating conduct proceedings.
- WAC 478-120-030 General procedures for disciplinary sanctions.
- WAC 478-120-032 Participation of advisors and attorneys.
- WAC 478-120-034 Service of notices and orders and time limits.
- WAC 478-120-036 Standard and burden of proof.
- WAC 478-120-038 Interim measures.
- WAC 478-120-040 Disciplinary sanctions.
- WAC 478-120-065 Informal disciplinary hearings.
- WAC 478-120-075 Appeals.
- WAC 478-120-085 The university disciplinary committees.
- WAC 478-120-095 Hearings before the university disciplinary committees.
- WAC 478-120-100 Faculty appeal board.
- WAC 478-120-105 Administrative review by the faculty appeal board.
- WAC 478-120-115 Formal hearings before the faculty appeal board.
- WAC 478-120-125 Review by the president of the university.
- WAC 478-120-135 Reconsideration of final orders.

WAC 478-120-137 Supplementary provisions regarding sexual misconduct.

WAC 478-120-140 Emergency authority of the president and chancellors of the university.

WAC 478-120-145 Recording and maintenance of records.

Chapter 478-121 WAC

STUDENT CONDUCT CODE FOR THE UNIVERSITY OF WASHINGTON

PART I

AUTHORITY, APPLICATION, AND DEFINITIONS

NEW SECTION

WAC 478-121-010 Statement of authority. Pursuant to chapter 34.05 RCW and the authority granted by RCW 28B.20.130, the board of regents of the University of Washington has established rules regarding student conduct and student discipline (code) that are set forth in chapter 478-121 WAC. The university has also developed agency-level policies and procedures regarding the code pursuant to chapter 34.05 RCW. See *Student Governance and Policies*, chapters 209 and 210.

NEW SECTION

WAC 478-121-020 General application of the student conduct code. This conduct code applies to all students from the time of admission through the actual conferral of a degree, including any period between terms of enrollment.

The disciplinary sanctions specified in WAC 478-121-210, up to and including suspension or dismissal, may be imposed on any student or student organization found responsible for prohibited conduct set forth in WAC 478-121-100 through 478-121-173 and as described in relevant university policies.

NEW SECTION

WAC 478-121-030 Application of student conduct code to research misconduct. Research misconduct, as defined in WAC 478-121-145, is a form of prohibited conduct under this code. Federal rules and policies, however, regulate the handling of research misconduct matters when university research is supported by federal funding. These federal requirements are incorporated into the university's Executive Order No. 61, Research Misconduct Policy, which governs the handling of research misconduct allegations against students participating in research on behalf of the university, as is further explained in that executive order. The disciplinary sanction provisions of this code, WAC 478-121-210 through 478-121-213, apply if there has been a finding of research misconduct against a student under Executive Order No. 61. The administrative review provisions of this code, WAC 478-121-320 through 478-121-345, apply to the extent such review is permitted by Executive Order No. 61.

NEW SECTION**WAC 478-121-040 Jurisdiction of the university.** (1)

The scope of the university's jurisdiction includes reports that prohibited conduct occurred:

(a) On any university premises or in connection with any university-sponsored program or activity, regardless of the location of the program or activity; or

(b) Off campus (i.e., conduct that does not occur on university premises or in the context of a university-sponsored program or activity) where: The university reasonably determines that the conduct adversely affects a university interest or, has continuing adverse effects or may create a hostile environment on university premises or in the context of a university-sponsored program or activity.

(2) Nothing in this conduct code shall be construed to limit academic action that may be taken by schools, colleges, or programs against a respondent based on an established violation of this conduct code that demonstrates a failure to meet the academic and/or professional standards of the school, college, or program.

(3) If a respondent withdraws from the university (or fails to reenroll) while a conduct proceeding is pending, the university may move forward with the conduct proceeding and, if so, the respondent will be provided with a continued opportunity to participate.

NEW SECTION

WAC 478-121-045 Severability. If any provision or clause of this chapter 478-121 WAC, or any application thereof to any person or circumstance is held invalid, such invalidity shall not affect other provisions or application and, to this end, the provisions of these rules are declared to be severable.

These rules are additional to any others duly promulgated by the university.

NEW SECTION

WAC 478-121-050 Definitions. For the purposes of this conduct code, the following definitions apply:

(1) **Attorney.** Attorney is a person permitted to practice law in Washington state.

(2) **Complainant.** A complainant is the person who is the subject of the prohibited conduct, whether or not that person made a report that a violation of the code had been committed against them.

(3) **Conduct hold.** A conduct hold refers, collectively, to administrative notes on a student's record, such as registration holds, degree holds, and transcript holds, that enable the conduct officer to monitor the registration and enrollment status of a student for the purpose of administering this code.

(4) **Conduct officer.** Conduct officer is an individual who has the authority to initiate conduct proceedings under this code, including initiating conduct proceedings, completing fact finding, and issuing initial orders. A conduct officer under this code is considered a "presiding officer" under chapter 34.05 RCW for the purpose of conducting a brief adjudicative proceeding.

(5) **Conduct proceedings.** Conduct proceedings refers to brief adjudicative proceedings and full adjudicative proceedings, collectively, under chapter 34.05 RCW.

(6) **FERPA.** FERPA refers to the federal Family Educational Rights and Privacy Act (20 U.S.C. Sec. 1232g) and its implementing regulations (34 C.F.R. Part 99).

(7) **Full hearing.** Full hearing refers to the hearing that occurs when a matter is designated as being appropriate for a full adjudicative proceeding, consistent with WAC 478-121-400 through 478-121-427 of this code.

(8) **Hearing officer.** A hearing officer is a "presiding officer" in a full hearing for the purpose of conducting a full adjudicative proceeding under chapter 34.05 RCW.

(9) **Presiding officer.** Presiding officer refers to conduct officers and hearing officers collectively.

(10) **Respondent.** A respondent is any student or student organization reported to have engaged in or charged with prohibited conduct under the conduct code.

(11) **Review coordinator.** A review coordinator is an individual who may be appointed to a review panel as a non-voting member who manages the administrative review process.

(12) **Review panel.** Review panel is a panel of reviewing officers selected from the pool of reviewing officers appointed to conduct administrative reviews under WAC 478-121-320 through 478-121-345 and 478-121-430 through 478-121-445. The review panel may also include a "review coordinator."

(13) **Reviewing officers.** Reviewing officers are those who conduct administrative reviews for the purpose of full adjudicative proceedings or brief adjudicative proceedings under chapter 34.05 RCW.

(14) **Student.** A student is any person enrolled in or taking courses at or through the university, either full-time or part-time, including credit, noncredit, online, and nondegree courses, and any person who has been notified of acceptance for admission by the university. A student who withdraws from a course or from the university, graduates, or completes courses after the date of an alleged violation, or who is not enrolled for a particular quarter or quarters, but has a continuing relationship with the university, is still considered a student for purposes of this conduct code.

(15) **Student organization.** Student organization is a group of students that has complied with the requirements for university recognition or who is otherwise granted any rights or privileges by the university as a university affiliate. Student organizations include, but are not limited to, athletic teams or clubs, registered student organizations (RSOs), university service clubs, and sororities and fraternities.

(16) **University community.** The university community includes all university students, employees, guests of and visitors to the University of Washington, and other individuals affected by the conduct of a university student.

(17) **University official.** University official means employees of the University of Washington performing their assigned administrative, professional, or paraprofessional duties.

(18) **University premises.** University premises includes all of the University of Washington's campus buildings, grounds, and facilities, all of its extension and research loca-

tions, and all other university-leased, -owned, or -managed buildings, grounds, and facilities, including its global learning centers and study abroad program sites, as well as university-sponsored and/or -hosted online platforms.

PART II

PROHIBITED CONDUCT

NEW SECTION

WAC 478-121-100 General application. Prohibited conduct under this code includes, but is not limited to, the prohibited conduct described in WAC 478-121-100 through 478-121-173 and relevant university policies. For additional interpretation of prohibited conduct, see *Student Governance and Policies*, chapter 210, student conduct policy for discriminatory and sexual harassment, intimate partner violence, sexual misconduct, stalking, and retaliation and chapter 209, student conduct policy for academic misconduct and behavioral misconduct.

NEW SECTION

WAC 478-121-103 Abuse of others. Abuse of others includes assault and other forms of physical abuse of any person, or any conduct intended to threaten bodily harm or to endanger the health or safety of any person.

NEW SECTION

WAC 478-121-105 Abuse of the student conduct process. (1) Abuse of the student conduct process includes:

- (a) Attempting to influence the impartiality or participation of any presiding officer or any reviewing officer;
- (b) Influencing or attempting to influence another person to commit an abuse of the student conduct process; or
- (c) Submitting or providing false or misleading information in bad faith or with a view to personal gain or intentional harm to another in the conduct process.

(2) This provision does not apply to reports made or information provided in good faith, even if the respondent is ultimately found not responsible in that conduct proceeding.

NEW SECTION

WAC 478-121-107 Academic misconduct. Academic misconduct includes:

- (1) "Cheating" which includes, but is not limited to:
 - (a) The use of unauthorized assistance in taking quizzes, tests, or examinations, or completing assignments;
 - (b) The acquisition, use, or distribution of unpublished materials created by another student without the express permission of the original author(s);
 - (c) Using online sources, such as solution manuals, without the permission of the instructor to complete assignments, exams, tests, or quizzes; or
 - (d) Requesting, hiring, or otherwise encouraging someone to take a course, exam, test, or complete assignments for a student.

(2) "Falsification," which is the intentional use or submission of falsified data, records, or other information including, but not limited to, records of internship or practicum experiences or attendance at any required event(s), or scholarly research.

(3) "Plagiarism," which is the submission or presentation of someone else's words, composition, research, or expressed ideas, whether published or unpublished, without attribution. Plagiarism includes, but is not limited to:

(a) The use, by paraphrase or direct quotation, of the published or unpublished work of another person without full and clear acknowledgment; or

(b) The unacknowledged use of materials prepared by another person or acquired from an entity engaging in the selling of term papers or other academic materials.

(4) Unauthorized collaboration.

(5) Engaging in behavior specifically prohibited by an instructor in the course of class instruction or in a course syllabus.

(6) Multiple submissions of the same work in separate courses without the express permission of the instructor(s).

(7) Taking deliberate action to destroy or damage another's academic work in order to gain an advantage for oneself or another.

(8) The recording of instructional content without the express permission of the instructor(s), unless approved as a disability accommodation, and/or the dissemination or use of such unauthorized records.

NEW SECTION

WAC 478-121-110 Acts of dishonesty. Acts of dishonesty include:

(1) Knowingly furnishing false information to any university official;

(2) Impersonating, or providing false information in the name of, any university official;

(3) Forging, altering, or misusing any university document or record, or instrument of identification;

(4) Falsely claiming an academic credential; and

(5) Providing dishonest or misleadingly incomplete information or answers on application forms or in response to other official university requests for information.

NEW SECTION

WAC 478-121-113 Aiding, assisting, and attempting. Students may be found responsible for prohibited conduct if they:

(1) Aid or assist another student or student organization in the commission of prohibited conduct;

(2) Request, hire, or incite another person to commit prohibited conduct, either intending that the other person commit the prohibited conduct or with the knowledge that the other person intends to commit the prohibited conduct; or

(3) Attempt to commit prohibited conduct.

NEW SECTION

WAC 478-121-115 Alcohol violations. The unlawful possession, use, distribution, or manufacture of alcohol.

NEW SECTION

WAC 478-121-117 Computer abuses. Computer abuses include, but are not limited to:

- (1) Unauthorized use of university computer resources;
- (2) Use of another person's university user name and/or password;
- (3) Use of university computing facilities and resources to interfere with the work of another student, an instructor, or other university official;
- (4) Use of university computing facilities or resources to send intimidating, harassing, or threatening messages;
- (5) Use of a computer or software to interfere with normal operations of the university's computing systems;
- (6) Use of the university's computing facilities or resources in violation of any law, including copyright laws; and
- (7) Any violation of the university's computer use policies.

NEW SECTION

WAC 478-121-120 Creating a public nuisance in neighboring communities. In furtherance of the university's interest in maintaining positive relationships with its surrounding communities, the university shall have the authority to hold students accountable under this conduct code for misconduct within any residential or commercial communities adjacent to a university campus. Conduct proceedings may be initiated if the university is made aware that a student or student organization has been contacted by a law enforcement agency regarding, and is determined to have engaged in, conduct that is in violation of a state statute or municipal ordinance and has a direct quality of life impact on community residents or businesses, including, but not limited to, creating a public nuisance due to noise, residential disturbance, intentional destruction of property, urinating in public, or criminal trespass.

NEW SECTION

WAC 478-121-123 Discriminatory harassment. Discriminatory harassment includes verbal, physical, electronic, or other conduct based on an individual's race, color, creed, religion, national origin, citizenship, sex, age, pregnancy, marital status, sexual orientation, gender identity or expression, disability, or veteran status when one of the conditions outlined in subsection (1) or (2) of this section is present:

- (1) Submission to, or rejection of, such conduct is made implicitly or explicitly a term or condition of a person's instruction, academic standing, employment, or participation in any university program, activity, or benefit, or is used as a basis for evaluation in making academic or personnel decisions; or
- (2) Such conduct creates a hostile environment, which is created when the conduct is sufficiently severe, persistent, or pervasive that it unreasonably interferes with an individual's academic or work performance, ability to participate in or benefit from the university's programs, services, opportunities, or activities, or the receipt of legitimately requested ser-

vices when viewed through both a subjective and objective standard.

NEW SECTION

WAC 478-121-125 Disruption or obstruction. Disruption or obstruction includes materially and substantially obstructing or disrupting, through words or conduct, the teaching or learning environment of any university educational setting, or any university functions or activities.

An instructor has the authority to exclude a student from any individual class session or other academic activity in which the student is materially disruptive or obstructive and may also make a report in accordance with this code and university policy.

NEW SECTION

WAC 478-121-127 Drug violations. The possession, use, distribution, or manufacture of controlled substances (as defined in chapter 69.50 RCW or 21 U.S.C. Sec. 802) on university premises or during university-sponsored activities where such possession, use, distribution, or manufacture is illegal under federal, state, or local law is prohibited. This includes the possession, use, distribution, or growing of marijuana in all forms during university-sponsored activities or on university premises, including university housing.

NEW SECTION

WAC 478-121-130 Failure to comply. Failure to comply includes, but is not limited to:

- (1) Any failure to comply with the directions of any university officials acting in the performance of their duties;
- (2) Any failure to identify oneself to university officials when requested to do so; or
- (3) Any failure to comply with the rules, regulations, procedures, policies, standards of conduct, or any order or directive of the university or any of its schools, colleges, and departments.

NEW SECTION

WAC 478-121-133 Harassment or bullying. Harassment or bullying is language or conduct that is unwelcome and sufficiently severe, persistent, or pervasive such that it could reasonably be expected to create an intimidating, hostile, or offensive environment, or has the purpose or effect of unreasonably interfering with a person's academic or work performance, or a person's ability to participate in or benefit from the university's programs, services, opportunities, or activities, when viewed through both an objective and subjective standard. This includes harassment or bullying that occurs through electronic means, such as electronic media, the internet, social networks, blogs, cell phones, or text messages.

NEW SECTION

WAC 478-121-135 Hazing. Hazing includes any method of initiation into a student organization or living

group, or any pastime or amusement engaged in with respect to such an organization or living group, that causes, or is likely to cause, bodily danger or physical harm, or serious mental or emotional harm, to any student or other person. Hazing activities may include, but are not limited to, encouraging or promoting the abuse of alcohol; striking another person whether by use of any object or any part of one's body; causing someone to experience excessive fatigue or physical and/or psychological shock; or causing someone to engage in degrading or humiliating games or activities that create a risk of serious mental, emotional, and/or physical harm. Consent of a victim or victims is not a defense to an allegation of hazing.

NEW SECTION

WAC 478-121-137 Indecent exposure. Indecent exposure includes the exposure of a person's genitals or other private body parts when done in a place or manner in which such exposure is likely to cause affront or alarm, or is against generally accepted standards of decency. Breastfeeding or expressing breast milk is not indecent exposure.

NEW SECTION

WAC 478-121-140 Intimate partner violence. Intimate partner violence includes any act of violence or threatened act of violence that occurs between individuals who are involved or have been involved in a sexual, dating, spousal, domestic, or other intimate relationship. Intimate partner violence may include any form of prohibited conduct under this code, including sexual assault, stalking, and physical abuse of others.

Abuse of others includes assault and other forms of physical abuse of any person, or any conduct intended to threaten bodily harm or to endanger the health or safety of any person.

Intimate partner violence may also include forms of economic or emotional abuse, including behaviors that are intended to intimidate, manipulate, humiliate, or isolate someone.

NEW SECTION

WAC 478-121-143 Possession or use of firearms, explosives, dangerous chemicals, or other dangerous weapons. (1) Possession or use of firearms, explosives, dangerous chemicals, or other dangerous weapons includes unauthorized possession of firearms, explosives, dangerous chemicals, or other dangerous weapons or instrumentalities on university premises, unless specifically authorized by the university president or delegee.

(2) Firearms include, but are not limited to, what are commonly known as air guns or rifles, BB guns, and pellet guns, and any instrument used in the propulsion of shot, shell, bullets, or other harmful objects by the:

- (a) Action of gunpowder or other explosives;
- (b) Action of compressed air; or
- (c) Power of springs or other forms of propulsion.

(3) This includes the exhibition or display of a replica of a dangerous weapon prohibited under this subsection if done

in a manner and at a time or place that either manifests an intent to intimidate another or that warrants alarm for the safety of other persons.

NEW SECTION

WAC 478-121-145 Research misconduct. "Research misconduct" is fabrication, falsification, or plagiarism in proposing, performing, or reviewing research, or in reporting research results, as is further set forth in the university's Executive Order No. 61.

NEW SECTION

WAC 478-121-147 Retaliation. Retaliation includes engaging or attempting to engage in any action, directly or indirectly, including through a third party, that is intended to harass, intimidate, threaten, harm or improperly influence any person because they:

- (1) Make, or intend to make, a report, complaint, grievance, or allegation of prohibited conduct under any university policy or rule, or under any law;
- (2) Participate in and/or cooperate with conduct proceedings; or
- (3) Appear as a witness.

NEW SECTION

WAC 478-121-150 Sexual assault. Sexual assault includes sexual contact with another person without, or that exceeds, that person's consent.

For the purposes of this subsection, "sexual contact" includes:

- (1) Any intentional touching of the intimate parts of another person's clothed or unclothed body, including but not limited to the mouth, neck, buttocks, anus, genitalia, or breast;
- (2) Causing another person to touch their own or another's body in the manner described above; or
- (3) Any penetration, no matter how slight, of the vagina or anus with any body part or object, or oral-genital contact.

For the purposes of this subsection, "consent" means that at the time of and throughout the sexual contact, there are words or conduct that reasonably communicate freely given agreement between or among the parties to engage in the sexual contact. In addition:

- (4) Consent cannot be obtained when force or threat is used to gain consent;
- (5) Consent cannot be obtained where the respondent knew or reasonably should have known that the other person was incapacitated; or
- (6) Consent cannot be given or granted by a person who is under the statutory age of consent in accordance with the criminal code of Washington, chapter 9A.44 RCW, Sex offenses.

A respondent's use of alcohol or drugs is not a valid defense to a charge of sexual assault, and a respondent will be held to the standard of a reasonable sober person in evaluating whether the respondent knew or reasonably should have known that the complainant was incapacitated.

NEW SECTION

WAC 478-121-153 Sexual exploitation. Sexual exploitation involves taking nonconsensual or abusive advantage of another for the purposes of sexual arousal or gratification, financial gain, or other personal benefit. Examples of sexual exploitation include:

(1) Transmitting, distributing, publishing, or threatening to transmit, distribute, or publish photos, video, or other recordings or images of a private and sexual nature, including consensual sexual activity, without the consent of the subject(s);

(2) Taking, making, sharing or directly transmitting photographs, films, or digital images of the private body parts of another person without that person's consent;

(3) Prostituting another person; or

(4) Knowingly allowing another to surreptitiously watch otherwise consensual sexual activity.

NEW SECTION

WAC 478-121-155 Sexual harassment. Sexual harassment is unwelcome sexual advances, requests for sexual favors or other verbal, physical, or electronic conduct of a sexual nature when one of the conditions outlined in subsection (1) or (2) of this section is present:

(1) Submission to, or rejection of, such conduct is made implicitly or explicitly a term or condition of a person's instruction, academic standing, employment, or participation in any university program, activity, or benefit, or is used as a basis for evaluation in making academic or personnel decisions; or

(2) Such conduct creates a hostile environment, which is created when the conduct is sufficiently severe, persistent, or pervasive that it unreasonably interferes with an individual's academic or work performance, ability to participate in or benefit from the university's programs, services, opportunities, or activities, or the receipt of legitimately requested services when viewed through both a subjective and objective standard.

NEW SECTION

WAC 478-121-157 Stalking. (1) Stalking means engaging in a course of conduct directed at another person that would cause a reasonable person to:

(a) Fear for the person's safety or safety of others; or

(b) Suffer substantial emotional distress.

(2) For the purposes of this section, "course of conduct" means two or more acts including, but not limited to, acts in which the respondent directly, indirectly, or through third parties, by any action, method, device, or means, follows, monitors, observes, surveils, threatens, or communicates to or about a person, or interferes with a person's property. Stalking also includes cyberstalking such as through electronic media, the internet, social networks, blogs, cell phones, or text messages.

(3) For the purposes of this section, "substantial emotional distress" means significant mental suffering or anguish that may, but does not necessarily, require medical or other professional treatment or counseling.

NEW SECTION

WAC 478-121-160 Theft. Theft is the taking of property or services without express permission of the owner. This includes, but is not limited to, taking, possessing, or aiding another to take university property or services, or property belonging to members of the university community.

NEW SECTION

WAC 478-121-163 Unauthorized keys, entry, or use. Unauthorized keys, entry, or use includes, but is not limited to:

(1) Unauthorized possession, duplication, or use of keys (including conventional keys, key cards, or alphanumeric passcodes) to any university premises;

(2) Unauthorized entry upon or use of university premises or property; or

(3) Providing keys to an unauthorized person or providing access to an unauthorized person.

NEW SECTION

WAC 478-121-165 Unauthorized recording. (1) Unauthorized recording includes, but is not limited to:

(a) Making audio, video, digital recordings, or photographic images of a person without that person's consent in a location where that person has a reasonable expectation of privacy; or

(b) Storing, sharing, publishing, or otherwise distributing such recordings or images by any means.

(2) When such recordings may fall within WAC 478-121-153 Sexual exploitation, they will be addressed in accordance with that provision and related policies.

NEW SECTION

WAC 478-121-167 Vandalism. Vandalism includes maliciously damaging or misusing university property, or the property of any member of the university community.

NEW SECTION

WAC 478-121-170 Violation of disciplinary sanctions. Violation of disciplinary sanctions includes the violation of any term or condition of any final order issued under this conduct code or the failure to complete a disciplinary sanction in the specified time frame.

NEW SECTION

WAC 478-121-173 Violation of law. Violation of law includes when a student has been convicted of a crime under any federal, state, or local law that adversely affects a university interest.

PART III

CONDUCT PROCEEDINGS, DISCIPLINARY SANCTIONS, AND EVIDENCE

NEW SECTION**WAC 478-121-200 Form of adjudicative proceeding.**

All conduct proceedings under this code shall be conducted in accordance with chapter 34.05 RCW, Administrative Procedure Act and constitutional due process. If there is an irresolvable conflict between this code and the Administrative Procedure Act or constitutional due process, the Administrative Procedure Act and constitutional due process shall supersede these rules.

In applying this code, due consideration shall be given to the fact that the conduct process is administrative and not judicial in nature and that the rules of civil procedure only apply to the extent set forth in this code or in chapter 34.05 RCW. In formal proceedings pursuant to RCW 34.05.413 through 34.05.476, the University of Washington adopts the model rules of procedure, chapter 10-08 WAC, Model rules of procedure. In the case of a conflict between the model rules of procedure and these procedural rules, the procedural rules adopted in these rules shall govern.

Informal settlements may be conducted under the authority of RCW 34.05.060.

NEW SECTION**WAC 478-121-203 Brief adjudicative proceeding.**

When conduct proceedings have been designated as brief adjudication proceedings under this code, they will be conducted in accordance with RCW 34.05.482 through 34.05.494 and the parties will receive notice as set forth in WAC 478-121-235.

NEW SECTION**WAC 478-121-205 Conversion to full adjudicative proceeding.**

Prior to the conclusion of a brief adjudicative proceeding, the conduct officer shall make any inquiries necessary to ascertain whether the proceeding should be converted to a full adjudicative proceeding under RCW 34.05.413 through 34.05.476 of the Administrative Procedure Act. If converted, the conduct officer will take steps necessary to initiate a full hearing and a hearing officer will be assigned.

To the extent feasible, the conduct officer's record will be included in the record for the full hearing. The time of commencement of the full hearing shall be considered to be the time of commencement of the original conduct proceeding.

If not converted by the conduct officer, the parties will be given an opportunity to request a full hearing per WAC 478-121-320 through 478-121-345.

NEW SECTION

WAC 478-121-207 Full adjudicative proceeding. If it becomes apparent that a full adjudicative proceeding is necessary, is in the public interest, or is more appropriate to

resolve issues affecting the participants, a full hearing will be held in accordance with WAC 478-121-400 through 478-121-427 that is in compliance with RCW 34.05.413 through 34.05.476. Factors that may be considered as guidelines to determine whether the issues and interests involved warrant the use of a full adjudicative proceeding consistent with this code will be defined in university policy, including *Student Governance and Policies*, chapters 209 and 210.

NEW SECTION

WAC 478-121-210 Disciplinary sanctions. (1) One or more of the following disciplinary sanctions may be imposed for any violation of this conduct code:

(a) Disciplinary reprimand. A respondent may be issued a written disciplinary reprimand.

(b) Disciplinary probation. A respondent may be placed on disciplinary probation (meaning formal conditions are imposed on the respondent's continued attendance). The time period for the disciplinary probation and any conditions shall be specified. Failure to fulfill conditions of the disciplinary probation in a timely manner will extend the probationary period (and the conditions) and may result in additional disciplinary sanctions.

(c) Restitution. A respondent may be required to make restitution for damage or other loss of property and for injury to persons. The university may put a conduct hold in place if the respondent fails to pay or to make in writing university-approved arrangements to pay restitution.

(d) Loss of privileges. A respondent may be denied specified privileges for a designated period of time such as the privilege to participate in a particular campus activity and may be restricted from any or all university premises for a specific duration.

(e) Suspension. A respondent may be suspended (i.e., temporarily separated) from the university for a specified period of time. Conditions of suspension may be imposed and will be specified. Except as otherwise specified in the final order, all conditions must be fulfilled before the end of the suspension period. Failure to fulfill all conditions of suspension in a timely manner will extend the suspension period and any conditions, and may result in additional disciplinary sanctions. The university may put a conduct hold in place during the suspension period.

(f) Dismissal. A respondent may be dismissed (i.e., permanently separated) from the university.

(g) Sanctions for hazing. In addition to other sanctions, a student who is found responsible for participating in hazing of another shall forfeit any entitlement to state-funded grants, scholarships, or awards for a specified period of time.

(2) In determining an appropriate sanction for a violation of this code, factors that may be considered include, but are not limited to:

(a) The seriousness, severity, persistence, or pervasiveness of the prohibited conduct;

(b) The nature or violence, if applicable, of the prohibited conduct;

(c) The impact on the complainant and/or university community;

(d) The respondent's past disciplinary record with the university;

(e) Whether the respondent has accepted responsibility for the prohibited conduct;

(f) The maintenance of a safe, nondiscriminatory and respectful environment conducive to learning; and/or

(g) Any other mitigating, aggravating, or compelling factors that the presiding officer determines to be relevant and admissible.

(3) The use of alcohol or drugs by a respondent will not be considered a mitigating factor in imposing discipline.

(4) If a respondent withdraws from the university (or fails to reenroll) before completing a sanction, the sanction must be completed prior to or upon the respondent's reenrollment, depending on the nature of the sanction. Completion of disciplinary sanctions may be considered in applications for readmission to the university.

NEW SECTION

WAC 478-121-213 Effective date of sanctions. Sanctions will be implemented when a final order becomes effective in the university's conduct proceeding. An initial order that becomes a final order because no administrative review was requested or initiated becomes effective on the day after the period for requesting review has expired.

NEW SECTION

WAC 478-121-215 Authority to initiate conduct proceedings and delegations of authority in conduct proceedings. (1) The following university officials may initiate conduct proceedings under this conduct code:

(a) The vice president for student life at University of Washington Seattle;

(b) The chancellors at University of Washington Bothell and Tacoma;

(c) Deans of a school or college (including the graduate school) at University of Washington Seattle; and

(d) Deans or directors of any school or program at University of Washington Bothell or Tacoma.

(2) The above named university officials may delegate the authority to one or more individuals to initiate conduct proceedings, engage in fact finding, hold hearings, and issue initial orders under this conduct code. They may also establish student or student-faculty-staff hearing bodies to advise or to act for them in conduct proceedings.

(3) For the purpose of completing administrative reviews under WAC 478-121-320 through 478-121-345 and 478-121-430 through 478-121-445 of this code:

(a) The chair of the faculty senate will appoint one or more faculty to be included in a pool of available reviewing officers; and

(b) The president, vice president for student life at University of Washington Seattle, or the chancellors at University of Washington Bothell and Tacoma may appoint one or more students to be included in a pool of available reviewing officers.

(4) Review panels, composed of multiple reviewing officers, may be created to complete administrative reviews under WAC 478-121-320 through 478-121-345 and 478-

121-430 through 478-121-445 of this code. Review panels may also include a review coordinator.

NEW SECTION

WAC 478-121-217 Appointment of reviewing officers. Faculty and students may be appointed to the pool of available reviewing officers at any time by a university official with authority to appoint such individuals. Efforts will be made to ensure the pool includes available reviewing officers representing the University of Washington Seattle, Bothell, and Tacoma campuses. The appointment will be for a specific term, which may be extended at the discretion of a university official with authority to appoint such individuals, and will include any training and other conditions of service. See *Student Governance and Policies*, chapters 209 and 210.

NEW SECTION

WAC 478-121-220 Selection of review panels. For each administrative review, an odd number of available reviewing officers will be selected from the pool, based on availability, to form the review panel. Those selected for the panel will designate a faculty member of the panel to act as chair, with efforts made that the chair be a representative from the campus where the respondent is enrolled.

NEW SECTION

WAC 478-121-223 Disqualification and substitution of presiding officers and reviewing officers. Consistent with RCW 34.05.425, any presiding officer or reviewing officer is subject to disqualification for bias, prejudice, interest, or any other applicable cause. Any party may petition for the disqualification of an individual promptly after receipt of notice indicating that the individual will preside or, if later, promptly upon discovering facts establishing grounds for disqualification. The individual whose disqualification is requested shall determine whether to grant the petition, stating facts and reasons for the determination. An appropriate individual will then be substituted as a presiding or reviewing officer.

NEW SECTION

WAC 478-121-225 Initiating conduct proceedings. Conduct proceedings may be initiated when the university receives any direct or indirect report of conduct that may violate this code, which may include, but is not limited to, a police report, an incident report, a witness statement, other documentation, or a verbal or written report from a complainant, witness, or other third party.

Conduct matters may be initiated under the conduct code regardless of whether or not the incident in question is the subject of criminal or civil proceedings.

NEW SECTION

WAC 478-121-227 Decision not to initiate a conduct proceeding. If the conduct officer decides not to initiate a conduct proceeding when requested by a complainant who,

otherwise, would be a party to the proceeding, the conduct officer will provide the complainant with a written decision, including a brief statement of the reasons and of any other options for review.

NEW SECTION

WAC 478-121-230 Conduct hold on student record.

A conduct office or other designated university official may place a conduct hold on the student's record if the student is the respondent in a pending report of prohibited conduct, a pending conduct proceeding under this code, or in conjunction with a disciplinary sanction under this code. A conduct hold may restrict the student from registering for classes, requesting an official transcript, or receiving a degree from the university until the hold has been removed. If the conduct hold is put in place pending or during a conduct proceeding, the student will be notified of the hold and be advised how to raise an objection about the hold or request that it be made less restrictive. The hold will remain in place until lifted by the conduct office or other designated university official with authority to do so.

Implementation of any conduct hold does not assume any determination of, or create any expectation of, responsibility for prohibited conduct under this conduct code.

NEW SECTION

WAC 478-121-233 Parties. The parties to conduct proceedings are typically the university and the respondent. In accordance with *Student Governance and Policies*, chapter 210, student conduct policy for discriminatory and sexual harassment, intimate partner violence, sexual misconduct, stalking, and retaliation, in cases involving discriminatory harassment, indecent exposure, intimate partner violence, sexual assault, sexual exploitation, sexual harassment, stalking, or retaliation, the complainant is also a party. In addition, the university may designate other individuals, such as a complainant, as a party to other types of conduct proceedings, or allow individuals to intervene in conduct proceedings. For additional guidance, see *Student Governance and Policies*, chapter 209, student conduct policy for academic misconduct and behavioral misconduct.

NEW SECTION

WAC 478-121-235 Interim protective measures.

After receiving a report of prohibited conduct, the university may implement interim protective measures that impact a respondent at any time prior to the conclusion of a conduct proceeding. When implemented, the respondent will be advised on how to raise an objection about the interim measure or request that it be made less restrictive. Interim measures will remain in place until lifted or modified by a university official with authority to do so.

Implementation of any interim measure does not assume any determination of, or create any expectation of, responsibility for prohibited conduct under this conduct code. A respondent who fails to comply with any interim protective measures may, however, be charged with a "failure to comply" pursuant to WAC 478-121-130.

NEW SECTION

WAC 478-121-237 Emergency authority of the university. If there is reasonable cause to believe that a student's conduct represents a threat to the health, safety, or welfare of the university or any member of the university community, or poses an ongoing threat of substantially disrupting or materially interfering with university activities or operations, the president, the president's delegate, the vice president for student life for the University of Washington Seattle or delegates, and the chancellors of the University of Washington Bothell and Tacoma campuses or delegates, may immediately suspend that student from participation in any or all university functions, privileges, or locations.

In such an emergency situation, the university official placing the student on emergency suspension shall issue a written order to be served upon the student describing the terms of the emergency suspension and the reasons for the emergency suspension. The order shall advise the student how to raise an objection about the emergency suspension or request that it be made less restrictive. The university may also put a conduct hold in place during the emergency suspension period.

The order shall be effective immediately. The proceeding shall then be referred to the appropriate conduct office and the proceeding shall proceed as quickly as feasible. The emergency suspension shall remain in effect until lifted or revised by a university official with authority to do so or until a final order is entered in the proceeding. Once a final order is entered in the proceeding, any emergency suspension shall be lifted and the sanction, if any, will be imposed.

NEW SECTION

WAC 478-121-240 Service of notices, filings, and orders; and time limits. Service of all university notices under this code will be sent by electronic mail (email) addressed to the party's university-issued email address. An alternative email address may be provided to the presiding officers and reviewing officer(s) in writing. Service is complete at the moment the email is sent to the email address. If there is no email on record, service may also be accomplished by personal service or by posting it in the United States mail, properly addressed, and postage prepaid. Service by mail is complete upon deposit in the United States mail.

The parties are permitted to file documents with the presiding officer or reviewing officer(s) via email or other electronic means as determined by the presiding officer or reviewing officer(s). Receipt of such documents will be determined by the date of the email. For documents that must be shared with other parties, the university will be responsible for service of such documents, as above.

In computing any period of time under this conduct code, the day of service of any order, notice, or other document is not counted. The last day of the applicable period of time is counted. If the last day of the applicable period of time falls on a Saturday, Sunday, or official state holiday (which includes the day after Thanksgiving), the period ends on the next business day. When the period of time prescribed or allowed is less than seven days, intermediate Saturdays, Sundays, and holidays shall be excluded in the computation.

The time limit for seeking administrative review of an initial order is based upon the date of service of the initial order.

NEW SECTION

WAC 478-121-243 Participation of advisors and attorneys. The parties to conduct proceedings may, at their own expense, be accompanied by an advisor of their choice, including an attorney, throughout the conduct proceedings. In a brief adjudicative proceeding, an advisor may provide support and advice, but an advisor may not speak on behalf of the student or disrupt or interfere with any aspect of the brief adjudicative proceeding, as determined by the conduct officer. In a full adjudicative proceeding, including any prehearing matters, if the party's advisor is an attorney, the attorney may advise and represent the party, but the advisor may not disrupt or interfere with any aspect of the proceeding, as determined by the hearing officer. For additional guidance, see *Student Governance and Policies*, chapters 209 and 210.

NEW SECTION

WAC 478-121-245 Consolidation. If there are multiple conduct proceedings involving common issues or parties, the parties may request, or the presiding officer may decide, to consolidate the proceedings. This decision is within the sole discretion of the presiding officer.

NEW SECTION

WAC 478-121-247 Burden of proof. The burden of proof in conduct proceedings rests with the university.

NEW SECTION

WAC 478-121-250 Evidence in conduct proceedings. The following evidentiary provisions apply to conduct proceedings under this code. In applying this code, due consideration shall be given to the fact that the conduct process is administrative and not judicial in nature and that rules of evidence only apply to the extent set forth in this code or in chapter 34.05 RCW. The university has also developed agency-level guidance regarding its interpretations of these rules, including in *Student Governance and Policies*, chapters 209 and 210.

While brief adjudicative proceedings do not require the application of rules of evidence, the conduct officer will be guided by the principles underlying the Washington state rules of evidence when they do not conflict with the code or relevant university policies.

NEW SECTION

WAC 478-121-253 Relevant evidence, hearsay, and character evidence. (1) Evidence, including hearsay, is admissible if, in the judgment of the presiding officer, it is the kind of evidence on which reasonably prudent persons are accustomed to rely in the conduct of their affairs. Findings may be based on such evidence even if it would be inadmissible in a civil trial. In a full hearing, however, the hearing

officer shall not base a finding exclusively on such inadmissible evidence unless the hearing officer determines that doing so would not unduly abridge the parties' opportunities to confront witnesses and rebut evidence. The basis for this determination shall appear in the initial order.

(2) The presiding officer will determine the admissibility and relevance of all evidence, including that offered by the parties and/or witnesses, and shall exclude evidence that is excludable on constitutional or statutory grounds or on the basis of evidentiary privilege recognized in the courts of this state. The presiding officer may exclude from consideration evidence that is not relevant. The presiding officer may also exclude from consideration evidence that is immaterial or unduly repetitious.

(3) In general, the presiding officer will not consider statements of personal opinion or statements as to any individual's general reputation or any character trait, unless the presiding officer considers such evidence to be relevant and admissible.

(4) The presiding officer may take official notice of some material that was not offered as evidence by the parties. In full adjudicative proceedings, the process for taking official notice is set forth in RCW 34.05.452.

NEW SECTION

WAC 478-121-255 Prior or subsequent conduct of the respondent. Prior or subsequent conduct of the respondent may be considered in determining opportunity, intent, preparation, plan, knowledge, identity, or absence of mistake. The presiding officer will determine the relevance and admissibility of this evidence.

NEW SECTION

WAC 478-121-257 Prior sexual history. The sexual history of the parties or witnesses will not be used to prove character or reputation. Evidence related to the prior sexual history of the parties or witnesses is generally not relevant to the determination of a violation of this code and will be considered only in limited circumstances. The presiding officer will determine the relevance of this evidence.

NEW SECTION

WAC 478-121-260 Experts. Consistent with RCW 34.05.452(5), presiding officers may consult medical, forensic, technological, or other experts when expertise on a topic is needed in order to achieve a fuller understanding of the issues under investigation. This information will be summarized in the initial order.

Generally, results of polygraph examinations are not considered relevant, even if offered voluntarily.

NEW SECTION

WAC 478-121-263 Self-incriminating evidence. No student shall be compelled to give self-incriminating evidence and a negative inference will not be drawn from a refusal to participate at any stage of the conduct proceeding. The presiding officer may, however, continue with the con-

duct proceeding and reach a finding based on other available and admissible evidence.

NEW SECTION

WAC 478-121-265 Criminal conviction. The presiding officer may accept a conviction of a crime under any federal, state, or local law as the evidentiary basis for establishing prohibited conduct under this code when the elements of that crime establish prohibited conduct under this code that adversely affects a university interest.

PART IV

BRIEF ADJUDICATIVE PROCEEDINGS

NEW SECTION

WAC 478-121-300 Brief adjudicative proceedings—Notice of conduct proceeding and investigative interview. The conduct officer will provide notice to the parties, in writing, of the commencement of conduct proceedings, which will include information on how to petition for disqualification of the conduct officer.

The conduct officer will also schedule an investigative interview with the respondent as part of the fact-finding process.

NEW SECTION

WAC 478-121-305 Brief adjudicative proceedings—Fact finding. Before taking action in a brief adjudication proceeding, the conduct officer shall give each party an opportunity to be informed of the agency's view of the matter and to explain the party's view of the matter. This process includes, without limitation, conducting fact finding and providing the parties with the opportunity to participate in the conduct proceeding by explaining the process to the parties and allowing them to review the allegations, provide evidence, identify witnesses with relevant knowledge, respond to evidence provided by others, and provide the conduct officer with suggested questions for others (collectively, "fact finding").

NEW SECTION

WAC 478-121-310 Brief adjudicative proceedings—Standard of proof. The applicable standard of proof is the "preponderance of evidence" standard. This means that, in order for a respondent to be held responsible for a violation of this conduct code, the conduct officer must conclude, based on all of the evidence in the record, that it is more likely than not that the respondent engaged in an act or acts of conduct prohibited by this code.

NEW SECTION

WAC 478-121-315 Brief adjudicative proceedings—Initial order. At the conclusion of the fact finding, the conduct officer will prepare an initial order. If the respondent is found responsible, the conduct officer will impose a sanction.

The conduct officer will serve the initial order to the parties, simultaneously and in writing. The initial order will include a brief written statement of the reasons for the decision and an explanation of how to request administrative review of the initial order and the time frame to do so.

NEW SECTION

WAC 478-121-320 Brief adjudicative proceedings—Requesting administrative review. A party may request administrative review of the initial order based on the grounds as set forth in WAC 478-121-325.

A request for administrative review must be submitted in writing to the conduct officer within twenty-one days of the date of service of the initial order. The party requesting the review will be provided with an opportunity to explain the reasons for seeking review. If one of the grounds is to consider newly discovered evidence, that evidence must also be provided with the request for review.

If an administrative review is not requested within twenty-one days of service of the initial order, the initial order shall become the final order.

NEW SECTION

WAC 478-121-325 Brief adjudicative proceedings—Grounds for administrative review. A party may request administrative review for any or all of the following reasons:

- (1) To determine whether there was a material error that substantially affected the outcome of the fact finding or sanctioning;
- (2) To consider newly discovered evidence, not reasonably available during the fact finding, that could substantially impact the outcome;
- (3) To determine whether the sanction(s) imposed were appropriate for the violation committed and were not excessively lenient or excessively severe; or
- (4) To determine whether the issue and interests involved warrant a full hearing.

NEW SECTION

WAC 478-121-330 Brief adjudicative proceedings—Notice of administrative review. If administrative review is requested, the university will provide the parties notice, in writing, of the date the administrative review will be initiated and the identities of the reviewing officer(s) selected for the review panel. The parties will also be provided with information on how to petition for disqualification of any reviewing officer(s).

Other parties will be provided with a copy of the request for administrative review and notice of how to submit a written response. Responses must be submitted within five business days of service of the notice of administrative review.

NEW SECTION

WAC 478-121-335 Brief adjudicative proceedings—Procedures for administrative review. (1) When the reviewing officer(s) conducts an administrative review, the review is based on:

- (a) The conduct officer's record and fact finding;
 - (b) Information submitted to the review panel in the request for review or response to request for review; and
 - (c) Newly discovered evidence, if the basis for seeking administrative review is that newly discovered evidence has become available; however the review of newly discovered evidence is limited to determining whether the newly discovered evidence warrants remanding the matter for further proceedings.
- (2) Decisions by a panel of reviewing officers will be determined by majority vote.

NEW SECTION

WAC 478-121-340 Brief adjudicative proceedings—Order from administrative review. (1) Within twenty days after the request is submitted, the review panel will issue an order, which will include the outcome, any sanction, and a brief statement of the reasons for the outcome. All parties will receive simultaneous, written notification of the outcome of the review.

(2) The reviewing officer(s) may reach one of the following results:

- (a) Conclude there is no basis for remand or alteration of sanctions, and issue a final order disposing of the proceeding;
 - (b) Remand for further fact finding or review if newly discovered evidence may have impacted the result or if the record demonstrates material error;
 - (c) Increase or reduce the sanction(s) and issue a final order, if the increased sanction does not warrant a full hearing; or
 - (d) Conclude whether the proceeding should be converted to a full adjudicative proceeding and, if so, take steps necessary to initiate a full hearing.
- (3) If the review panel does not issue an order within twenty days after the request is submitted, the request for review is deemed to be denied.

NEW SECTION

WAC 478-121-345 Brief adjudicative proceedings—Process following remand from administrative review or conversion. If the proceeding is remanded or converted to a full adjudicative hearing following administrative review, the initial order will be rescinded and the reviewing officer(s) will describe, in writing, the reasons for the remand or conversion.

Following remand, additional proceedings will be conducted as necessary to address the reasons for the remand or conversion and will be conducted in accordance with the relevant sections of this code.

PART V**FULL ADJUDICATIVE PROCEEDINGS AND FULL HEARING**NEW SECTION

WAC 478-121-400 Notice of full hearing. The hearing officer shall set the time and place of the full hearing and give

not less than seven days advance written notice to all parties and to all persons who have filed written petitions to intervene in the matter. The notice will include information on how to petition for disqualification of the hearing officer.

NEW SECTION

WAC 478-121-403 Prehearing conferences. (1) Hearing officers upon their own motion or upon request of a party may direct the parties or their representatives to engage in a prehearing conference or conferences to consider:

- (a) Simplification of issues;
- (b) The necessity or desirability of amendments to the pleadings;
- (c) The possibility of obtaining stipulations, admissions of fact and admissions of the genuineness of documents which will avoid unnecessary proof;
- (d) Limitations on the number and consolidation of the examination of witnesses;
- (e) Procedural matters;
- (f) Distribution of written testimony and exhibits to the parties prior to the hearing;
- (g) Such other matters as may aid in the disposition or settlement of the proceeding.

(2) Prehearing conferences may be held by telephone conference call or at a time and place specified by hearing officers.

(3) Following prehearing conferences, hearing officers shall issue an order. Orders are effective when they are served. Hearing officers may, at their discretion, hold more than one prehearing conference and issue orders modifying any prehearing order.

(4) In any full hearing, hearing officers may, in their discretion, conduct a conference prior to the taking of testimony, or may recess the hearing for such conference, for the purpose of carrying out the purpose of this rule. Hearing officers shall state on the record the results of such conference.

NEW SECTION

WAC 478-121-405 Discovery. Discovery, including depositions, interrogatories, requests for production, entry onto land for inspection or other purposes, and physical and mental examinations, are not available in conduct proceedings under this code.

NEW SECTION

WAC 478-121-407 Subpoenas. The hearing officer may issue subpoenas. The parties may also request that the hearing officer issue subpoenas or a party's attorney of record may also issue a subpoena in whose behalf the witness is required to appear at a full hearing. The requesting party is responsible for serving the subpoena upon the witness. In the discretion of the hearing officer, and where the rights of the parties will not be prejudiced thereby, such testimony may be by telephone or other electronic means.

NEW SECTION

WAC 478-121-410 Protective orders. The hearing officer may enter protective orders, which limit the admissibility of evidence or condition it on specified criteria necessary to protect a party or a witness from annoyance, embarrassment, oppression, or undue burden or expense, or to comply with any applicable law.

NEW SECTION

WAC 478-121-413 Pleadings, briefs, and motions. (1) At appropriate stages of full adjudicative proceedings, the hearing officer will give all parties full opportunity to submit and respond to pleadings, motions, objections, and offers of settlement, including motions for summary judgment.

(2) At appropriate stages of full adjudicative proceedings, the hearing officer may give all parties full opportunity to file briefs, proposed findings of fact and conclusions of law, and proposed initial or final orders.

(3) The hearing officer has the discretion to decide and dispose of all issues raised in accordance with this section.

NEW SECTION

WAC 478-121-415 Communications with hearing officer. All communications with the hearing officer, except for communications necessary to procedural aspects of maintaining an orderly process, must be in the presence of, or with a copy to, all other parties. Ex parte communications received by the hearing officer must be placed on the record, and all other parties must be informed of the ex parte communication and given an opportunity to respond on the record.

NEW SECTION

WAC 478-121-417 Standard of proof in full hearings. The applicable standard of proof is the "preponderance of evidence" standard. This means that, in order for a respondent to be held responsible for prohibited conduct under the conduct code, the hearing officer must conclude, based on all of the evidence in the record, that it is more likely than not that the respondent engaged in an act or acts of prohibited conduct.

NEW SECTION

WAC 478-121-420 Continuances. The hearing officer has the discretion to grant postponements, continuances, extensions of time, and adjournments or upon a request of any party, if the party shows good cause.

A request for a continuance may be oral or written. If all parties do not agree to the continuance, the hearing officer may schedule a prehearing conference to receive argument or may rule on the request without argument.

NEW SECTION

WAC 478-121-423 Testimony under oath or affirmation. In a full hearing, all testimony of parties and witnesses shall be made under oath or affirmation.

NEW SECTION

WAC 478-121-425 Remote participation. At the discretion of the hearing officer, and where the rights of the parties will not be prejudiced thereby, all or part of any hearing, including the testimony of witnesses, may be conducted by telephone, or other electronic means. Each party in the hearing must have an opportunity to participate effectively in, to hear, and if technically and economically feasible, to see the entire proceeding while it is taking place. Such measures may be taken to accommodate concerns raised by a complainant, a respondent, or any witness.

NEW SECTION

WAC 478-121-427 Initial order from full hearing. At the conclusion, the hearing officer will issue an initial order, which shall include all matters required by RCW 34.05.-461(3). The hearing officer will serve the initial order to the parties, simultaneously and in writing. The initial order will include an explanation of how to request administrative review of the initial order and the time frame to do so.

If an administrative review is not requested within twenty-one days of service of the initial order, the initial order shall become the final order.

NEW SECTION

WAC 478-121-430 Requesting administrative review from a full hearing. A party may request administrative review of the initial order from a full hearing based on the grounds as set forth in WAC 478-121-433.

A request for administrative review must be submitted in writing to the hearing officer within twenty-one days of the date of the initial order. If one of the grounds is to consider newly discovered evidence, that evidence must be provided with the request for review.

If an administrative review is not requested within twenty-one days the initial order shall become the final order.

NEW SECTION

WAC 478-121-433 Grounds for administrative review from a full hearing. A party may request administrative review for any or all of the following reasons:

(1) To determine whether there was a material error that substantially affected the outcome of the fact finding or sanctioning;

(2) To consider newly discovered evidence, not reasonably available during the fact finding, that could substantially impact the outcome;

(3) To determine whether the sanction(s) imposed were appropriate for the violation committed and were not excessively lenient or excessively severe; or

(4) Any other grounds that would warrant modification, withdrawal, or reversal of the order.

NEW SECTION

WAC 478-121-435 Notice of administrative review from a full hearing. If administrative review is requested, the university will provide the parties notice, in writing, of the date the administrative review will be initiated and the identities of the reviewing officer(s) selected for the review panel. The parties will also be provided with information on how to petition for disqualification of any reviewing officer(s).

Other parties will be provided with a copy of the request for administrative review and notice of how to submit a written response. Responses must be submitted within five business days of service of the notice of administrative review.

NEW SECTION

WAC 478-121-437 Procedures for administrative review from a full hearing. (1) When the reviewing officer(s) conducts an administrative review, the reviewing officer(s) shall:

(a) Personally consider the whole record or such portions of it as may be cited by the parties;

(b) Exercise all the decision-making power that the reviewing officer would have had to decide and enter the final order had the reviewing officer presided over the hearing, except to the extent that the issues subject to review are limited by a provision of law or by the reviewing officer(s) upon notice to all the parties;

(c) Afford each party an opportunity to present written argument and may afford each party an opportunity to present oral argument to explain the party's position but any such argument shall not be considered as evidence;

(d) Review information submitted to the review panel in the request for review or response to request for review; and

(e) Review newly discovered evidence, if the basis for seeking administrative review is that newly discovered evidence has become available; however the review of newly discovered evidence is limited to determining whether the newly discovered evidence warrants remanding the matter for further proceedings.

(2) In reviewing findings of fact by presiding officers, the reviewing officers shall give due regard to the presiding officers' opportunity to observe the witnesses.

(3) Decisions by a panel of reviewing officers will be determined by majority vote.

NEW SECTION

WAC 478-121-440 Communications with reviewing officers. All communications with reviewing officers, except for communications necessary to procedural aspects of maintaining an orderly process, must be in the presence of, or with a copy to, all other parties. Ex parte communications received by reviewing officers must be placed on the record, and all other parties must be informed of the ex parte communication and given an opportunity to respond on the record.

NEW SECTION

WAC 478-121-443 Order from administrative review of a full hearing. (1) Within thirty calendar days of receipt of all response(s) submitted by the parties or oral argument, if any, whichever is later, the reviewing officer(s) will issue an order, which will include the outcome, any sanction, and a brief statement of the reasons for the outcome. All parties will receive simultaneous, written notification of the outcome of the review.

(2) The reviewing officer(s) may reach one of the following results:

(a) Conclude there is no basis for remand or alteration of sanctions, and issue a final order disposing of the proceeding;

(b) Remand for further fact finding or review if newly discovered evidence may have impacted the result or if the record demonstrates material error with instructions to the presiding officer who entered the initial order;

(c) Increase or reduce the sanction(s), and issue a final order disposing of the proceeding; or

(d) Issue a final order disposing of the proceeding or remand the matter for further proceedings on any other grounds that would warrant modification, withdrawal, or reversal of the order, with instructions to the presiding officer who entered the initial order.

(3) When issuing orders under this section, the order shall include, or incorporate by reference to the initial order, all matters required by RCW 34.05.461(3).

(4) The reviewing officer(s) will serve the order to the parties, simultaneously and in writing.

NEW SECTION

WAC 478-121-445 Process following remand from administrative review of a full hearing. (1) If the proceeding is remanded, the initial order will be rescinded and the reviewing officer(s) will describe, in writing, the reasons for the remand. Following remand, additional proceedings will be conducted as necessary to address the reasons for the remand.

(2) At the conclusion, the hearing officer will issue an initial order, which shall include all matters required by RCW 34.05.461(3). The hearing officer will serve the initial order to the parties, simultaneously and in writing. The initial order will include an explanation of how to request administrative review of the initial order and the time frame to do so.

(3) If an administrative review is not requested within twenty-one days of service of the initial order, the initial order shall become the final order.

NEW SECTION

WAC 478-121-447 Reconsideration of final orders. Within ten days of the service of a final order or within ten days of the date an initial order becomes a final order, any party may file a request for reconsideration. The request shall be directed to the officer(s) who issued the final order and state in writing specific reasons for the request. Upon receipt, the officer(s) shall promptly serve all other parties with a copy of the request for reconsideration.

Unless the request for reconsideration is automatically deemed to have been denied under WAC 478-121-450, the request shall be disposed of by the officer(s) who issued the final order, if reasonably available. The disposition shall be in the form of a written order denying the request, granting the request and dissolving or modifying the final order, or granting the request and setting the matter for further hearing.

NEW SECTION

WAC 478-121-450 Denial of request for reconsideration. The request for reconsideration is automatically deemed to have been denied if, within twenty days from the date the request for reconsideration is timely submitted, the officer(s) who issued the final order does not either:

- (1) Dispose of the request; or
- (2) Serve the parties with a written notice specifying the date by which the request will be acted upon.

NEW SECTION

WAC 478-121-453 Privacy in full hearings. (1) In accord with the Family Educational Rights and Privacy Act (20 U.S.C. Sec. 1232g) and its implementing regulations (34 C.F.R. Part 99) (FERPA), all meetings or reviews conducted under this code generally will be held in closed session out of respect for the privacy of all the students involved.

(2) In a full hearing, the hearing officer may close parts of a hearing under any provision of law expressly authorizing closure or under a protective order entered by the hearing officer pursuant to applicable rules and the hearing officer may order the exclusion of witnesses upon a showing of good cause.

(3) Students may, at their sole discretion, waive their rights under FERPA in writing. The scope of any FERPA waiver and any protective order entered by the hearing officer will determine who can have access to information that would otherwise be protected from disclosure by FERPA, including without limitation who can be present at any hearing held in a full adjudicative proceeding under this code. If the hearing is open to public observation, the presiding officer shall conduct the hearing in a room that will accommodate a reasonable number of observers. The hearing officer may issue a protective order to exclude from the hearing any persons who are disruptive of the proceedings and may limit the number and activities of the observers as necessary to protect the safety of the participants and observers and to assure a fair hearing.

(4) To ensure the privacy of all students involved, no cameras or recording devices shall be permitted except for the official recording by the university; however, if FERPA or other federal or state law implicated by RCW 34.05.040 does not preclude it, then any party, at the party's expense, may cause a reporter approved by the agency to prepare a transcript from the agency's record, or cause additional recordings to be made during the hearing if the making of the additional recording does not cause distraction or disruption. If a party intends to make a recording of the proceeding, the party shall advise the hearing officer prior to the prehearing conference so that any issues related to making an additional recording can be addressed prior to the full hearing.

PART VI

RECORDKEEPING

NEW SECTION

WAC 478-121-500 General recordkeeping. Records related to conduct proceedings shall be maintained consistent with RCW 34.05.476 and 34.05.494, university records retention policies, and other relevant policies.

NEW SECTION

WAC 478-121-510 Disciplinary record. Any final order resulting from conduct proceedings shall become a part of the respondent's disciplinary record. Student disciplinary records are "education records" as defined by FERPA and may only be disclosed consistent with FERPA and chapter 478-140 WAC.

AMENDATORY SECTION (Amending WSR 14-17-097, filed 8/19/14, effective 9/19/14)

WAC 478-124-030 Conduct on campus code—Sanctions. (1) Any person while on the university campus who willfully refuses the request of a uniformed campus police officer to desist from conduct prohibited by these rules may be required by such officer to leave such premises.

(2) Disciplinary action which may result in dismissal from the university will be initiated against faculty, staff, or students who violate these rules, in accordance with the applicable disciplinary codes or other appropriate due process procedures.

(3) Sanctions which may be imposed against faculty are set forth in the *Faculty Code*, Chapter 25, Sections 25-51 and 25-71.

(4) Sanctions which may be imposed against students are set forth in WAC (~~478-120-040~~) 478-121-210.

(5) Sanctions which may be imposed against the classified staff are set forth in the relevant University of Washington labor contract for contract-classified staff, and in Title 357 WAC and applicable university policy for classified non-union staff.

(6) Sanctions which may be imposed against the professional staff are set forth in the University of Washington Professional Staff Program.

(7) Violation of any of the above regulations may also constitute violation of the criminal laws or ordinances of the city, the county, the state of Washington, or the United States and may subject a violator to criminal sanctions in addition to any sanctions imposed by the university.

AMENDATORY SECTION (Amending WSR 99-12-110, filed 6/2/99, effective 7/3/99)

WAC 478-140-024 Education records—Release. (1) The university shall not permit access to or the release of education records or personally identifiable information contained therein, other than "directory information" (as defined in subsection (5) of this section), without the written consent of the student, to any party other than the following:

(a) University staff and faculty, and students when officially appointed to a faculty council or administrative committee, when the information is required for a legitimate educational interest in support of the university's mission of education, research and public service and within the performance of their responsibilities to the university. The use of such information will be strictly limited to the performance of those responsibilities.

(b) Authorized representatives of the comptroller general of the United States, the Secretary of the U.S. Department of Education, or state or local authorities requiring access to education records, in connection with the audit or evaluation of a federally or state-supported education program or in connection with the enforcement of the federal or state legal requirements which relate to such a program.

(c) Agencies or organizations requesting information in connection with a student's application for, or receipt of, financial aid if the information is necessary to determine:

- (i)(A) Eligibility for financial aid;
- (B) The amount of financial aid; or
- (C) The conditions for financial aid;
- (ii) Or, enforce the terms and conditions of financial aid.

(d) Organizations conducting studies for or on behalf of the university or educational agencies or institutions for purposes of developing, validating, or administering student aid programs, or improving instruction or student services, if such studies are conducted in such a manner as will not permit the personal identification of students or their parents by persons other than representatives of such organizations, and such information will be destroyed when no longer needed for the purposes for which it was provided.

(e) Accrediting organizations in order to carry out their accrediting functions.

(f) Any person or entity designated by judicial order or lawfully issued subpoena, or as a consequence of the university initiating legal action against a parent or student, upon condition that the university makes a reasonable effort to notify the student of all such orders or subpoenas or of its intent to release records in advance of compliance or release, unless directed otherwise by the court issuing the subpoena. Any university individual(s) or office(s) receiving a subpoena or judicial order for education records should immediately notify the attorney general's division.

(g) Alleged victims of a crime of violence or a nonforcible sexual offense requesting the final results of disciplinary proceedings conducted by the university under its student conduct code against the alleged perpetrator of such crime with respect to such crime.

(h) To others, the final results of a disciplinary proceeding when, at its discretion the university believes that disclosure will serve a legitimate educational interest, and determines through a disciplinary proceeding conducted under its student conduct code that the alleged student perpetrator committed a crime of violence or a nonforcible sexual offense that is a violation of the university's rules or policies with respect to such crime or offense. For purposes of this subsection, "final results" means the name of the student perpetrator, the violation committed, and any sanction imposed by the university on that student. Names of other students involved in the violation, such as a victim or witness, will be

released only with the written consent of that other student or students.

(i) For the purpose of (g) and (h) of this subsection, a "crime of violence" means:

(i) An offense that has an element the use, attempted use, or threatened use of physical force against the person or property of another, or

(ii) An offense that is a felony and that, by its nature, involves a substantial risk that physical force against the person or property of another may be used in the course of committing the offense.

(j) Victims alleging a sexual offense shall be notified of the outcome of disciplinary proceedings through the student conduct code (chapter ((478-120)) 478-121 WAC).

(k) Officials of another institution of postsecondary education where the student seeks to enroll; the university shall provide the student a copy of the records released.

(l) Officials of another postsecondary institution or educational agency in which the student is enrolled or from which the student receives services when there is a legitimate educational interest.

(m) State or local officials or authorities, if a state statute adopted before November 19, 1974, specifically requires disclosures to those officials and authorities. The university may limit the number and type of officials to whom disclosure will be made under this subsection.

(n) A parent of a minor student or a nonminor dependent student, as defined in the Internal Revenue Code and upon submission of a copy of the most recent Internal Revenue Service annual tax return showing the student as a dependent.

(o) When, at its discretion, it believes that disclosure will serve a legitimate educational interest, the university may release to a parent or legal guardian of a student, information regarding that student's violation of any federal, state, or local law, or of any rule or policy of the university, governing the use or possession of alcohol or a controlled substance if:

(i) The student is under the age of twenty-one, and

(ii) The university determines that the student has committed a disciplinary violation with respect to such use or possession.

(p) Appropriate persons in connection with an emergency if knowledge of the information is necessary to protect the health or safety of the student or other individual(s).

(q) Appropriate persons for whom information about the student's university-sponsored student health insurance status is necessary to protect the welfare of the student (e.g., to pay premiums, provide medical treatment, process claims).

(r) For deceased students, members of the family or to other persons with the approval of the family or representatives of the estate. The request for education records must be accompanied by a copy of the death certificate or obituary. Absent approval from the family or representative of the estate, directory information only will be released to persons upon request.

(2) Where the consent of the student is obtained for the release of education records, it shall be in writing, signed and dated by the student, or through the use of computer technology if the identification of the requesting student can be verified by the university, and shall include:

(a) A specification of the records to be released,

(b) The reasons for such release, and

(c) The names of the parties to whom such records may be released.

(3) The university shall keep with the education record released, a log which will indicate the parties which have requested or obtained access to a student's records maintained by the university, including the names of additional parties to whom the receiving party was permitted by the university to disclose the record, and which will indicate the interest claimed by the requesting party. The university need not maintain a log of releases made to university officials who have been determined to have a legitimate educational interest; releases to the student; releases made pursuant to a student's written consent, or releases of directory information only. The log of disclosure may be inspected and reviewed by the student, the university official responsible for the custody of the records, and other authorized parties.

(4) Education records, other than directory information, released to third parties, with or without student consent, shall be accompanied by a written statement indicating that the information cannot be subsequently released to any other parties without obtaining consent of the student and must be destroyed when no longer needed for the purposes for which it was provided. Third parties and their agents may use such information only for the purposes for which it was released.

(5) The term "directory information" used in WAC 478-140-024(1) is defined as a student's name, street address, email address, telephone numbers, date of birth, major and minor field(s) of study, class, participation in officially recognized activities and sports, weight and height if the student is a member of an intercollegiate athletic team, dates of attendance, degrees and awards received, and the most recent previous educational agency or institution attended by the student. Students may restrict release of directory information, or remove a previous directory release restriction, by going to the registration office (225 Schmitz Hall) in person and presenting photo identification, or using STAR online.

WSR 17-09-076

PROPOSED RULES

DEPARTMENT OF COMMERCE

[Filed April 19, 2017, 7:50 a.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 17-06-049.

Title of Rule and Other Identifying Information: New chapter 365-10 WAC, Public records; repealing chapter 130-10 WAC, Public records—Disclosure; and amending WAC 365-04-030 Department organization.

Hearing Location(s): Washington State Department of Commerce, 1011 Plum Street S.E., Olympia, WA 98504, on May 25, 2017, at 11:00 a.m.

Date of Intended Adoption: June 15, 2017.

Submit Written Comments to: Shannon Goudy, Records Management Supervisor, P.O. Box 42525, Olympia, WA 98504-2525, email Shannon.Goudy@commerce.wa.gov, by May 26, 2017.

Assistance for Persons with Disabilities: Contact Jaime Rossman by May 15, 2017, TTY (statewide, toll-free) 711 or (360) 725-2717.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: The proposed rules update commerce's WAC implementing the Public Records Act, and move those rules from Title 130 WAC to Title 365 WAC.

Reasons Supporting Proposal: Changes to the Public Records Act, court decisions, and commerce's organizational structure and records disclosure procedures have made parts of commerce's Public Records Act rules obsolete. Rules are updated to reflect current standards and practices, and the chapter is moved from Title 130 WAC to Title 365 WAC to better align with other commerce WAC. In addition, WAC 365-04-030 is updated to reflect changes to commerce's address and business hours.

Statutory Authority for Adoption: Chapters 42.56 and 43.330 RCW.

Statute Being Implemented: Chapter 42.56 RCW.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: Washington state department of commerce, governmental.

Name of Agency Personnel Responsible for Drafting, Implementation, and Enforcement: Shannon Goudy, 1011 Plum Street S.E., Olympia, WA 98504-2525, (360) 725-2706.

No small business economic impact statement has been prepared under chapter 19.85 RCW. A small business economic impact statement is not required for this rule making as no reporting, recordkeeping, or other compliance requirements are imposed on small businesses. Not applicable.

A cost-benefit analysis is not required under RCW 34.05.328. Subsection (5)(a)(i) of RCW 34.05.328 does not require commerce to provide a cost-benefit analysis. Not applicable.

April 18, 2017
Jaime Rossman
Rules Coordinator

REPEALER

The following chapter of the Washington Administrative Code is repealed:

Chapter 130-10 WAC Public records—Disclosure.

AMENDATORY SECTION (Amending Order 73-4, filed 9/12/73)

WAC 365-04-030 ((Agency)) Department organization. (1) The executive head of the ((agency)) department is a director appointed by the governor. The director may delegate such of his or her functions, powers, and duties to such officers and employees of the ((office)) department as he or she deems expedient to the furtherance of the purposes of the ((agency)) department. The operating sections of the ((agency)) department include the ((comprehensive health planning office, the law and justice planning office, and the

~~local planning assistance, community services, model cities/planned variations, training and education, special projects, and administrative divisions)) administrative services division, the community services and housing division, the office of economic development and competitiveness, the energy division, and the local government division.~~

(2) The principal office of the ~~((agency))~~ department shall be ~~((at Olympia, Washington, in care of the Director of the Planning and Community Affairs Agency, Insurance Building, which office))~~ located at 1011 Plum Street SE, Olympia, Washington. This office shall be open each day for the transaction of business from 8:00 a.m. to 5:00 p.m., (Saturdays, Sundays, and legal holidays excepted). Submissions, requests and communications shall be sent to the Director, ((Planning and Community Affairs Agency, Insurance Building, Olympia, Washington 98504)) Washington State Department of Commerce, P.O. Box 42525, Olympia, Washington 98504-2525.

~~((3) Pursuant to chapter 39.34 RCW and Executive Order 73-03, the director of the agency has entered into a joint venture agreement under which the functions and responsibilities of the planning and community affairs agency's local planning assistance, model cities/planned variations, special projects, training and education, community services, comprehensive health planning, law and justice planning and the Indian economic and employment assistance divisions, sections, and programs; as well as portions of the agency's administrative division and supporting programs have been assigned and delegated to the office of community development. The office of community development shall act as the agent for the planning and community affairs agency in carrying out the agency's functions and responsibilities; the agency shall act through the office of community development in connection with all matters assigned and delegated to the office of community development under the joint venture agreement for the duration of that agreement.))~~

Chapter 365-10 WAC

PUBLIC RECORDS—DISCLOSURE

NEW SECTION

WAC 365-10-010 Purpose. The purpose of this chapter shall be to ensure the department's compliance with the provisions of the Public Records Act, chapter 42.56 RCW.

NEW SECTION

WAC 365-10-020 Definitions. The definitions in this section apply throughout this chapter unless the context clearly requires otherwise:

- (1) "Department" means the department of commerce.
- (2) "Disclosure" means inspection and/or copying.
- (3) "Public record" has the meaning ascribed to it in RCW 42.56.010, available at leg.wa.gov.
- (4) "Writing" has the meaning ascribed to it in RCW 42.56.010, available at leg.wa.gov.

NEW SECTION

WAC 365-10-030 Public disclosure officer. The department shall designate a public disclosure officer who shall be responsible for implementing the department's rules regarding disclosure of public records, coordination of staff in this regard, and generally ensuring compliance by the staff with public records disclosure requirements.

NEW SECTION

WAC 365-10-040 Public records—Availability. (1) Public records are available for public inspection and copying during the department's normal business hours, which can be found in WAC 365-04-030. Records must be inspected at the main office of the department.

(2) The department will at all times take the most timely possible action on requests for disclosure, and shall respond in writing as set forth in WAC 365-10-090 within five business days of receipt of the request for records.

Reviser's note: The unnecessary underscoring 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.

NEW SECTION

WAC 365-10-050 Request for public records. (1) Any person wishing to inspect or copy public records of the department may submit the request in writing to the department, attn. Public Disclosure Officer or via e-mail at publicdisclosure@commerce.wa.gov. The department's current mailing address can be found in WAC 365-04-030. The request should include the following information:

- a) Name of requestor;
- b) Address of requestor;
- c) Other contact information, including telephone number and e-mail address;
- d) Identification of the public records sought adequate for the public records officer to locate the records; and
- e) The date and time of day of the request.

(2) The public records officer may accept public records requests by telephone or in person. However, the requesting party may be asked to submit the request in writing or the public records officer may confirm receipt of the request and restate the substance of the request in writing.

(3) Nothing in this chapter shall be construed to require the department to compile statistics or other information from material contained in public records, where doing so would unduly interfere with other essential functions of the department and is not required for litigation by rules of pretrial discovery.

Reviser's note: The unnecessary underscoring 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.

NEW SECTION

WAC 365-10-060 Fees—Inspection and copying. (1) No fee shall be charged for the inspection of public records.

(2) The charge for providing public records may be the actual cost incident to providing the records.

(a) The charge may include the actual cost of the postage or delivery, including the cost of the shipping container, cost of duplicating tape recordings, videotapes, photographs, slides, disks or similar media.

(b) There will be no charge for e-mailing electronic records to a requestor, unless another cost applies.

(3) If determining the actual cost is too burdensome or if the cost cannot be determined, the department may charge fifteen cents for each page, however produced, and the actual postage or delivery charge and the cost of any container or envelope used to mail the public records to the requestor.

(4) Before beginning to copy public records, the public records officer may require:

(a) A deposit of up to ten percent of the estimated costs of copying all the records selected by the requestor;

(b) The payment of the remainder of the copying costs before providing all the records; or

(c) The payment of the costs of copying an installment before providing that installment. The department will not charge sales tax when it makes copies of public records.

(5) Payment must be made by cash in the exact amount charged, check, or money order to the department.

NEW SECTION

WAC 365-10-070 Protection of public records. (1) No person shall knowingly alter, deface, or destroy public records of the department.

(2) Original copies of public records of the department shall not be removed from the premises where maintained.

(3) Care and safekeeping of public records furnished pursuant to a request for inspection or copying, shall be the sole responsibility of the requestor.

(4) Records furnished for public inspection or copying shall be returned in good condition and in the same file sequence or organization as when furnished.

NEW SECTION

WAC 365-10-080 Records index. The department will maintain and make available for public inspection and copying an index in accordance with RCW 42.56.070(5).

NEW SECTION

WAC 365-10-090 Disclosure procedure. 1) Within five business days of receipt of the public records request, the public records officer will do one or more of the following:

(a) Make the records available for inspection or copying;

(b) If copies are requested and payment of a deposit for the copies, if any, is made or terms of payment are agreed upon, send the copies to the requestor;

(c) Provide a reasonable estimate of when records will be available; or

(d) If the request is unclear or does not sufficiently identify the requested records, obtain clarification from the requestor. The public records officer may then revise the estimate of when records will be available; or

(e) Deny the request.

(2) 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 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 to revise the request, or, if necessary, seek an order from a court to prevent or limit the disclosure pursuant to RCW 42.56.540. The notice to the affected persons will include a copy of the request.

(3) Some records are exempt from disclosure, in whole or in part. If the department believes that an entire record is exempt from disclosure and should be withheld, the public records officer will identify the record, state the specific exemption and provide a brief 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, the public records officer will redact the exempt portions, provide the nonexempt portions, state the specific exemption and provide a brief explanation of why the portions of the record are exempt from disclosure.

(4) When the requestor either withdraws the request or fails to fulfill his or her obligations to inspect the records or pay the deposit or final payment for the requested copies, the public records officer will close the request and indicate to the requestor that the department has closed the request.

(5) When a response to a public records request is complex or involves a large number of records, the public records officer may provide access for inspection and copying in installments pursuant to RCW 42.56.080.

a) The requestor will be notified when an installment is ready for inspection. If, within thirty calendar days, the requestor fails to inspect the entire set of records or one or more of the installments, the public records officer may close the request.

b) When the request is for copies of public records, the public records officer may require payment for each installment either prior to providing the installment or prior to providing subsequent installments. In addition, the requestor may be required to provide a deposit up to ten percent of the estimated cost of copying all records selected by the requestor. If the requestor fails to pay the required cost within thirty days, the public records officer may close the request.

(6) The process for electronic public records is the same as paper public records.

(a) When a requestor requests records in an electronic format, the public disclosure officer will provide available nonexempt electronic public records or portions of such records that are reasonably locatable in an electronic format that is used by the agency and is generally commercially available, or in a format that is reasonably translatable from the format in which the agency keeps the record, or as otherwise agreed to between the requestor and the public disclosure officer.

(b) Whenever possible, the department will provide records in electronic format. If the department has only a paper copy of the record, the department, when feasible, may scan the paper record and provide the resulting electronic copy to the requestor. If the department maintains the record in electronic format, the record will be provided in the maintained electronic format unless the requestor specifically asks

to receive the record in paper copies or it is otherwise not feasible to provide the record in electronic format.

(c) If a record exists on a web page, the department will respond to a request for the record by providing the link to the record on the web page.

(7) The department is not required to create a record that does not otherwise exist.

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.

Reviser's note: The unnecessary underscoring 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.

NEW SECTION

WAC 365-10-100 Exemptions to public records disclosure. (1) The department reserves the right to determine that a public record requested is exempt, in whole or in part, under the provisions of chapter 42.56 RCW or other applicable provision of law.

(2) In addition, there are exemptions outside the Public Records Act that restrict the availability of some documents held by the department for inspection and copying;

(3) The department is prohibited by statute from disclosing lists of individuals for commercial purposes pursuant to RCW 42.56.070(9).

Reviser's note: The unnecessary underscoring 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.

NEW SECTION

WAC 365-10-110 Qualifications on nondisclosure. (1) To the extent that nondisclosable information can be deleted from the specific records sought, the remainder of the records shall be disclosable.

(2) No exemptions shall be construed to require nondisclosure of statistical information not descriptive of identifiable persons, as required by RCW 42.56.210(1).

(3) Inspection and copying of any specific records otherwise nondisclosable is permissible pursuant to an order of the superior court enforcing a subpoena in accordance with the provisions of RCW 42.56.210(2).

Reviser's note: The unnecessary underscoring 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.

NEW SECTION

WAC 365-10-120 Review of denials of public records request. (1)(a) Any person who has been denied an opportunity to inspect or copy a public record by the department, or who believes that the department has not made a reasonable estimate of the time required to respond to a public record request, may petition the department for prompt review of its decision.

(b) The petition shall be in writing and shall include a copy of, or reasonably identify, the written statement by the

public disclosure officer denying the request or providing the estimate.

(c) The petition shall be sent to the public disclosure officer who shall promptly provide the petition and any other relevant information to the department official designated by the department to conduct the review.

(2) The designated official will immediately consider the petition and either affirm or reverse the denial or the estimate. This review will be complete within two business days following the department's receipt of the petition, or within such times as mutually agreed by the department and the requestor.

(3) Administrative remedies shall not be considered exhausted until the department has returned the petition with a decision or until the close of the second business day following denial of inspection, whichever occurs first.

(4) Any person may obtain court review of denials of public records requests pursuant to RCW 42.56.550 at the conclusion of two business days after the initial denial regardless of any internal administrative appeal.

WSR 17-09-077

PROPOSED RULES

DEPARTMENT OF AGRICULTURE

[Filed April 19, 2017, 8:21 a.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 17-05-099.

Title of Rule and Other Identifying Information: Chapter 16-54 WAC, Animal importation.

Hearing Location(s): Department of Agriculture (WSDA), Conference Room 259, 1111 Washington Street S.E., Olympia, WA 98504, on May 24, 2017, at 9:00 a.m.; and at WSDA, Conference Room 238, 21 North First Avenue, Yakima, WA 98902, on May 24, 2017, at 2:00 p.m.

Date of Intended Adoption: June 16, 2017.

Submit Written Comments to: Henri Gonzales, P.O. Box 42560, Olympia, WA 98504-2560, email WSDARulesComments@agr.wa.gov, fax (360) 902-2092, by 5:00 p.m., May 24, 2017.

Assistance for Persons with Disabilities: Contact WSDA receptionist by May 19, 2017, TTY (800) 833-6388 or 711.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: The department proposes to amend chapter 16-54 WAC to:

- Change the requirement that rams must be tested negative on an ELISA test for brucella ovis within thirty days before entering Washington state to sixty days;
- Repeal WAC 16-54-101(4);
- Remove the equine infectious anemia (EIA) test exemption for equine moving to Washington from Idaho and Oregon; and
- Remove the *M. bovis* test requirement for old world primates, gibbons, and great apes.

Reasons Supporting Proposal: Changing the requirement from thirty days to sixty days for rams to be tested negative

for brucella ovis will allow for more flexibility for producers to attend multiple sales and/or shows prior to retesting. The Washington State Sheep Producers petitioned the department to repeal the requirement that black face sheep imported for breeding purposes must be genetically tested before entry to be QR or RR at the 171 codon. This repeal is necessary because most sheep producers are no longer breeding QQ. Washington, Idaho, and Oregon have identified EIA horses in all three states and collectively have chosen to remove the test exemption in all three states. Old world primates, gibbons, and great apes are not subject to M. bovis testing because M. bovis is not seen in nonhuman primates.

Statutory Authority for Adoption: RCW 16.36.040 and chapter 34.05 RCW.

Statute Being Implemented: Chapter 16.36 RCW.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: WSDA, governmental.

Name of Agency Personnel Responsible for Drafting and Implementation: Dr. Brian Joseph, Olympia, (360) 902-1881; and Enforcement: Bryant Blake, Spokane, (509) 607-0687.

No small business economic impact statement has been prepared under chapter 19.85 RCW. RCW 19.85.030(1) requires that WSDA prepare a small business economic impact statement (SBEIS) if proposed rules will impose more than minor costs on affected businesses or industry. The department has analyzed the economic effects of the proposed revisions and has concluded that they do not impose more than minor costs on small businesses in the regulated industry and, therefore, a formal SBEIS is not required.

- Changing the requirement that rams must be tested negative on an ELISA test for brucella ovis within thirty days before entering Washington state to sixty days allows sheep producers more flexibility to attend multiple sales or shows before a retest for brucella ovis is required. There are no added costs to businesses.
- Repealing WAC 16-54-101(4) removes the requirement that black face sheep imported for breeding purposes must be genetic tested before entry to be QR or RR at the 171 codon. The repeal removes a requirement that is no longer necessary because most sheep producers are no longer breeding QQ. There are no added costs to businesses.
- Removing the EIA test exemption for equine moving to Washington from Idaho and Oregon protects horses from EIA disease. There are no added costs to businesses for the following reasons:
 - Most horse owners who move their horses between the three states are individuals rather than businesses.
 - The new testing requirement applies to horses based in other states moving their horses into Washington state; therefore, Washington businesses and individuals are not impacted by the proposed change.
 - Horse owners who move their horses between the three states are most likely traveling the show or rodeo circuit. Since Idaho and Oregon already require EIA testing, the proposed Washington

requirement does not impose a new burden on horse owners.

- Removing the M. bovis test requirement for old world primates, gibbons, and great apes removes an unnecessary test. Old world primates, gibbons, and great apes should not be tested for M. bovis because M. bovis is not present in nonhuman primates. There are no added costs to businesses.

A cost-benefit analysis is not required under RCW 34.05.328. WSDA is not a listed agency in RCW 34.05.328 (5)(a)(i).

April 19, 2017
Lynn M. Briscoe
Assistant Director

AMENDATORY SECTION (Amending WSR 16-23-108, filed 11/18/16, effective 12/19/16)

WAC 16-54-071 Domestic equine and equine reproductive products—Importation requirements. Import health requirements.

(1)(a) In addition to the other requirements of this chapter, all domestic equine and equine reproductive products entering Washington state must be accompanied by a certificate of veterinary inspection.

(b) Equine vaccinated against equine viral arteritis (EVA) must be accompanied by a vaccination certificate.

(c) Reproductive products from donors that test positive for EVA must be accompanied by an application and entry permit.

(d) Domestic equine from the western states of Oregon, Idaho, California, Nevada, Utah, Arizona, Montana, Wyoming, Colorado, and New Mexico may enter Washington state for shows, rides, or other events either with a certificate of veterinary inspection or with a document similar to the Equine Certificate of Veterinary Inspection and Movement Permit. Individual trips cannot exceed ninety days.

(e) An itinerary of interstate travel must be filed with the department within fourteen days of the expiration of the movement permit.

(2) All certificates and forms may be obtained from and sent to:

Washington State Department of Agriculture
Animal Services Division
1111 Washington Street S.E.
P.O. Box 42577
Olympia, Washington 98504-2577
Email: ahealth@agr.wa.gov
Fax: 360-902-2087.

Import test requirements.

Equine infectious anemia (EIA).

(3) All domestic equine, except foals under six months of age accompanying their negative tested dams, must have a negative test for equine infectious anemia (EIA) within twelve months before entering Washington state.

~~(Exemptions to EIA test requirements.~~

~~(4) Domestic equine moving to Washington from Idaho or Oregon are excluded from EIA test requirements.)~~

Equine viral arteritis (EVA).

~~((5))~~ (4) Intact males over six months of age and equine reproductive products from donors that test positive for EVA may enter Washington state only if accompanied by an entry permit and a statement on the certificate of veterinary inspection verifying that the consignee:

(a) Has been advised of the positive antibody test results and the associated risks of EVA infection;

(b) Agrees to follow the recommendations of the Office International des Epizooties of the World Organization of Animal Health regarding EVA and USDA recommendations found in the *Equine Viral Arteritis Uniform Methods and Rules*, effective April 19, 2004; and

(c) Consents to the shipment.

~~((6))~~ (5) Intact males that test antibody positive for EVA are required to have an entry permit and may be subject to quarantine or a hold order.

~~((7))~~ (6) Equine semen and embryos require an entry permit and must originate from donors that have proof of vaccination or a negative antibody test for EVA during the current breeding season.

~~((8))~~ (7) Equine semen and embryos from antibody positive donors must be used or implanted only in vaccinated or seropositive mares. These mares must be isolated for twenty-one days following insemination or implantation.

~~((9))~~ (8) Additional testing for EVA may be required during emergency disease conditions declared by the director.

Piroplasmiasis.

~~((10))~~ (9) Any equine that has ever tested positive for piroplasmiasis may not enter Washington state.

~~((11))~~ (10) Any equine that has originated from a country or state where piroplasmiasis is endemic must be negative to a C-ELISA test within thirty days before entry into Washington state, and are subject to a quarantine order upon arrival and retested within sixty to ninety days. Horses that test positive on the post-arrival C-ELISA test are not permitted to remain in the state and must be removed.

AMENDATORY SECTION (Amending WSR 15-02-025, filed 12/30/14, effective 1/30/15)

WAC 16-54-101 Sheep—Importation and testing requirements. Import health requirements.

(1) A certificate of veterinary inspection must accompany all sheep entering Washington state. The certificate of veterinary inspection must state that the sheep:

(a) Are clinically free from the signs of infectious diseases, including footrot, sore mouth, and caseous lymphadenitis; and

(b) Originated from a flock in which scrapie has not been diagnosed in the past five years or are from a flock enrolled in the USDA Voluntary Scrapie Flock Certification Program described in Title 9 C.F.R. Part 54 (January 1, 2014);

(c) Are officially identified with official individual identification. Sheep required to be officially individually identified include:

(i) All breeding sheep;

(ii) All sexually intact sheep imported for exhibition;

(iii) All sheep over eighteen months of age.

Import test requirements.

(2) All breeding rams over six months of age require an entry permit.

(3) The certificate of veterinary inspection must state that the rams:

(a) Tested negative on an ELISA test for *Brucella ovis* within ~~((thirty))~~ sixty days before entering Washington state; and

(b) Are palpated and certified free of any evidence of epididymitis; and

(c) Are individually identified with an official individual identification. Each ram's official individual identification number, test results, and the date of the test must be entered on the certificate of veterinary inspection accompanying the animal.

~~((4) Any purebred rams of Suffolk, Hampshire, Shropshire, Southdown or Montadale descent, or cross thereof; any nonpurebred rams known to have Suffolk, Hampshire, Shropshire, Southdown or Montadale ancestors; and any nonpurebred rams of unknown ancestry with a black face, except for hair sheep, may enter Washington state for breeding purposes if they are determined by genetic testing before entry to be QR or RR at the 171 codon. Hair sheep known to have Suffolk, Hampshire, Shropshire, Southdown or Montadale ancestors are considered blackface sheep.))~~

Exemptions to import health and test requirements.

~~((5))~~ (4) Sheep entering Washington for show or exhibition purposes and returning to their home state are exempt from testing requirements. A certificate of veterinary inspection is required.

~~((6))~~ (5) Sheep entering Washington state for immediate slaughter at a federally inspected slaughter facility are exempt from the certificate of veterinary inspection and testing requirements.

~~((7))~~ (6) Official individual identification is not required on slaughter sheep less than eighteen months of age.

AMENDATORY SECTION (Amending WSR 16-23-108, filed 11/18/16, effective 12/19/16)

WAC 16-54-180 Wild and exotic animals—Importation and testing requirements. Import health requirements.

(1) Wild and exotic animals entering Washington state must be accompanied by a certificate of veterinary inspection issued by an accredited veterinarian licensed in the state of origin, or accompanied by an international certificate of health unless the animals are prohibited under chapter 16.30 RCW or 232-12 WAC.

(2) All wild and exotic animals must be accompanied by an entry permit.

Import test requirements.

(3) **Brucellosis:** Within thirty days before entering Washington state, negative serologic testing must be conducted on the following categories of captive wild or exotic animals that are more than six months of age:

Table 1.
Wild and exotic animals that must be tested for brucellosis

Tested For	Species Scientific Name	Common Name Examples
<i>Brucella abortus</i>	<i>Camelidae</i>	<ul style="list-style-type: none"> • Vicuna • Guanaco • Camel
	<i>Cervidae</i>	<ul style="list-style-type: none"> • Elk • Caribou • Moose • Reindeer • Deer
	<i>Giraffidae</i>	<ul style="list-style-type: none"> • Giraffe • Okapi
	<i>Bovidae</i>	<ul style="list-style-type: none"> • Wild cattle (gaur, banteng, kaupre, yak) • Bison (American bison, European bison) • Buffalo (Asian water buffalo, tamaraw, lowland anoa, mountain anoa, African buffalo)
	<i>Ovidae, Capridae</i>	<ul style="list-style-type: none"> • Wild sheep (bighorn sheep, Dall's sheep, mouflon, argoli, uriol, blue sheep, barbary sheep, red sheep) • Wild goats (Rocky Mountain goat, ibex, walia ibex, west Caucasian tur, east Caucasian tur, Spanish ibex, markhor)
<i>Brucella suis</i>	<i>Suidae</i>	<ul style="list-style-type: none"> • Wild swine (European wild boar, bearded pig, Jovan pig, pygmy hog, wart hog, giant forest pig, East Indian swine or Babirusa, African bush pig, peccaries)
<i>Brucella suis biovar 4</i>	<i>Cervidae</i>	<ul style="list-style-type: none"> • Caribou • Reindeer
<i>Brucella ovis</i>	<i>Ovidae, Capridae</i>	<ul style="list-style-type: none"> • All wild sheep and goats must be tested and found negative to <i>Brucella ovis</i> within thirty days before entering Washington state

(4) **Tuberculosis** (*Mycobacterium bovis* and *Mycobacterium tuberculosis*):

(a) Animals less than six months of age that are nursing negative tested dams may be excluded from tuberculosis test requirements.

(b) Within thirty days before entering Washington state, the animals listed in the following table must test negative for *M. bovis* and *M. tuberculosis* by a skin test or other approved test that follows federal tuberculosis protocols:

Table 2.
Wild and exotic animals that must be tested for tuberculosis

Species Scientific Name	Common Name Examples
<i>Ceropithecidae</i>	• Old world primates ²
<i>Hylobotidae</i>	• Gibbons ²
	• Lessor apes ²
<i>Pongidae</i>	• Great apes ²
<i>Elephantidae</i>	• Elephants ¹
<i>Bovidae</i>	• Wild cattle
<i>Ovidae, Capridae</i>	• Wild sheep
	• Wild goats
<i>Cervidae</i> ((-Giraffidae))	• Elk
	• Caribou
	• Moose
	• Reindeer
	• Deer
<u><i>Giraffidae</i></u>	• Giraffe
	• Okapi

¹Negative trunk wash or other USDA-validated tuberculosis test every twelve months.

²All nonhuman primates are exempt from the *M. bovis* testing requirement.

(c) *Cervidae*, such as elk, deer, caribou, moose, and reindeer (~~(and *Giraffidae*, such as giraffe and okapi,)~~) must be from herds not known to be infected with, exposed to, or affected by tuberculosis. They must also test negative for *M. bovis* using the testing requirements defined in Title 9 C.F.R. Part 77.33 (January 1, 2014).

(d) For all captive wild or exotic animals not listed in Table 2 of this section, the following statement signed by the animal's owner or agent must be placed on the official certificate of veterinary inspection:

"To my knowledge, the animals listed on this certificate are not infected with tuberculosis and have not been exposed to animals infected with tuberculosis during the past twelve months."

(5) **Pseudorabies:** All wild swine imported for zoos, exhibitions or to a research facility must test negative for pseudorabies no more than thirty days before entry into Washington state and must be held in quarantine for thirty to sixty days pending a postentry retest.

(6) **Equine infectious anemia:** All wild horses, donkeys, and hybrids of the family *Equidae* must test negative on an approved test for equine infectious anemia no more than six months before entry into Washington state.

(7) **Elaphostrongylinae** (*Parelaphostrongylus tenvis* (meningeal worm) and *Elaphostrongylus cervis* (muscle worm)): Before entering Washington state, all *Cervidae* must be examined for *Elaphostrongylinae* infection in the absence of anthelmintic treatment that could mask detection of the parasite.

(a) **All *Cervidae* residing for at least six months** west of a line through the eastern boundaries of North Dakota, South Dakota, Nebraska, Kansas, Oklahoma, and Texas or geographical boundaries as otherwise designated by the state veterinarian must have a negative fecal exam for dorsal-spined larvae made by an approved laboratory using the Baermann technique. Animals must be certified that they have not been treated with or exposed to anthelmintics for at least thirty days before testing.

(b) **All *Cervidae* residing for less than six months** west of a line through the eastern boundaries of North Dakota, South Dakota, Nebraska, Kansas, Oklahoma, and Texas or geographical boundaries as otherwise designated by the state veterinarian or from east of that line must be held in a pre-entry quarantine for thirty to sixty days and have two fecal tests for dorsal-spined larvae made by an approved laboratory using the Baermann technique.

(i) The first test must be conducted at least thirty days and not more than forty days before the second test.

(ii) Fecal samples of at least thirty grams per sample are to be collected by an accredited veterinarian from the animal's rectum and identified by the animal's official identification number.

(iii) During the thirty-day testing period, test animals must be held in quarantine and isolated from all other *Cervidae* not included in the shipment.

(iv) If any animal tests positive to either of the two fecal tests, neither that animal nor any other animal held in quarantine with the infected animal may be imported into Washington state.

(c) All imported *Cervidae* must be held for one hundred eighty days in an on-site quarantine and be available for inspection by the director during this time.

(d) Every thirty, sixty, ninety, one hundred twenty, one hundred fifty, and one hundred eighty days after arrival, fecal samples from the animals must be tested by the Baermann technique in an approved laboratory and be found negative for dorsal-spined larvae. Animals that test positive for dorsal-spined larvae must either be removed from Washington state or destroyed.

(e) To prevent the presence of the gastropod intermediate hosts of *Elaphostrongylinae* larvae, the quarantine site must be prepared and inspected before the imported animals enter. Preparation includes:

(i) Providing a hard surface, such as asphalt or concrete, on which to keep the animals;

(ii) Spraying the quarantine area with an EPA-registered molluscicide; and

(iii) Spraying a four-meter wide tract around the perimeter of the holding compound with an EPA-registered mollus-

cicide. This perimeter tract must be treated once every five days and within twenty-four hours of precipitation (10 mm or more) to ensure that the gastropod population is kept to zero within the compound.

(8) **Rabies:** Any carnivorous mammal taken from the wild is prohibited from entering Washington state if rabies has been diagnosed in the state of origin during the past twelve months.

WSR 17-09-078

PROPOSED RULES

DEPARTMENT OF ECOLOGY

[Order 16-04—Filed April 19, 2017, 8:54 a.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 16-15-073.

Title of Rule and Other Identifying Information: Chapter 173-98 WAC, Uses and limitations of the water pollution control revolving fund and chapter 173-95A WAC, Uses and limitations of the centennial clean water program.

Hearing Location(s): Department of Ecology, 300 Desmond Drive, Lacey, WA 98503, on May 31, 2017, at 1:00 p.m.

The hearing will include a presentation and a question and answer session followed by the formal public hearing.

Webinar: Ecology is also offering the hearing via webinar. Webinars are an online meeting forum that you can attend from any computer using internet access. To join the webinar click on the following link for more information and instructions <https://wadis.webex.com/wadis/j.php?RGID=rcac981bd94bf44f68fee7cca7aacbe1f>.

Comments: Ecology will accept comments at Lacey and through the webinar.

Date of Intended Adoption: August 2, 2017.

Submit Written Comments to: Daniel Thompson, Department of Ecology, Water Quality Program, P.O. Box 47600, Olympia, WA 98504-7600, submit comments online at <http://ws.ecology.commentinput.com/?id=vM3e3>, by June 7, 2017.

Assistance for Persons with Disabilities: Contact water quality program by June 6, 2017, TTY (877) 833-6341 or (360) 407-6600.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: Since rule making in 2011, external stakeholders and ecology have identified several issues related to the lack of clarity and lack of flexibility in the rules. In addition, in 2014 the federal Clean Water Act was amended to allow states to offer loan terms of up to thirty years and to provide loans to acquire land for constructing treatment facilities, and, in 2016, chapter 90.50A RCW was amended to allow ecology to offer loan terms of up to thirty years. The extended loan terms and land acquisition amendments would provide new funding opportunities if the rules are revised. This rule making:

- Addresses "housekeeping" issues.
- Provides more clarity.
- Provides more flexibility.

- Takes advantage of new funding opportunities consistent with state and federal updates.

Reasons Supporting Proposal: The proposed rules will clarify, simplify, and provide more flexibility for ecology and funding applicants/recipients.

Statutory Authority for Adoption: Chapters 90.50A and 70.146 RCW.

Statute Being Implemented: Chapters 90.50A and 70.146 RCW.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: Department of ecology, governmental.

Name of Agency Personnel Responsible for Drafting and Implementation: Daniel Thompson, Lacey, (360) 407-6510.

No small business economic impact statement has been prepared under chapter 19.85 RCW. Ecology analyzed the compliance costs of this rule making. Based on this analysis we determine the proposed rules do not impose more than minor costs on businesses in an industry, as the proposed rule amendments are not likely to impose any additional costs on businesses. Therefore, we are not required to prepare a small business economic impact statement (RCW 19.85.030(1)(a)).

A cost-benefit analysis is required under RCW 34.05.-328. A preliminary cost-benefit analysis may be obtained by contacting Daniel Thompson, Department of Ecology, Water Quality Program, P.O. Box 47600, Olympia, WA 98504-7600, phone (360) 407-6510, email daniel.thompson@ecy.wa.gov.

April 17, 2017
Polly Zehm
Deputy Director

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-95A-015 Integrated funding approach. (1) Where possible, the Washington state department of ecology combines the management of the centennial program with other funding programs, such as the water pollution control revolving fund, the stormwater financial assistance program, and the Clean Water Act section 319 nonpoint source program.

(2) The integrated funding process includes a combined funding cycle, program guidelines, funding offer and applicant list, and statewide funding workshops.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-95A-020 Definitions. For the purposes of this chapter:

- (1) **Activities** see water pollution control activities.
- (2) **Applicant** means a public body that has applied for funding.
- (3) **Best management practices** (BMP) means physical, structural, and/or managerial practices approved by the department that prevent or reduce pollutant discharges.

(4) **Cash match** means (~~(moneys)~~) funds used to match the state share of a grant.

(5) **Ceiling amount** means the highest level of financial assistance the department can provide to a recipient for an individual project.

(6) **Centennial** means the centennial clean water program.

(7) **Commercial, industrial, and institutional flows** mean the portion of the total flows to a facility that originate from large commercial establishments, industrial facilities, or institutional sources such as state schools, hospitals, and prisons.

(8) **Competitive funding** means (~~(moneys)~~) funds available for projects through a statewide evaluation process.

(9) **Completion date** or **expiration date** means the date indicated in the funding agreement in which all milestones and objectives associated with the goals of the project are met.

(10) **Concentrated animal feeding operation** (CAFO) means:

(a) An animal livestock feeding operation that discharges animal waste to the waters of Washington state more frequently than the twenty-five-year, twenty-four-hour storm event; or

(b) An animal livestock feeding operation that is under a department administrative order, notice of violation, or a National Pollution Discharge Elimination System permit; or

(c) An animal livestock feeding operation that will be required to have a National Pollution Discharge Elimination System permit coverage in the near future; or

(d) An animal livestock feeding operation designated by the Environmental Protection Agency as polluting the waters of Washington state.

(11) **Conservation easement** means a recorded legal agreement between a landowner and a public body to allow or restrict certain activities and uses that may take place on his or her property.

(12) **Conservation plan** means a document that outlines how a project site will be managed using best management practices to avoid potential negative environmental impacts.

(13) **Construction** means to erect, install, expand, or improve water pollution control facilities or activities. Construction includes construction phase engineering and preparation of the operation and maintenance manual.

(14) **Cost-effective alternative** means the option selected in an approved (~~(facilities plan)~~) planning document that meets the requirements of the project, recognizes environmental and other nonmonetary impacts, and offers the lowest cost over the life of the project (i.e., (~~(lowest present worth or equivalent annual value)~~) life cycle cost).

(15) **Department** means the Washington state department of ecology.

(16) **Design** means the preparation of the plans and specifications used for construction of water pollution control facilities or activities.

(17) **Director** means the director of the Washington state department of ecology or his or her authorized designee.

(18) **Draft offer and applicant list** means a catalog of all applications for financial assistance considered and those

proposed for funding, based on estimates of state and federal budgets.

(19) **Easement** means a recorded legal agreement between a public body and a landowner that allows the public body to have access to the landowner's property at any time to inspect, maintain, or repair loan-or-grant-funded activities or facilities; sewer use ordinances and other legal documents may be sufficient.

(20) **Effective date** means the date the loan or grant agreement is signed by the department's water quality program manager.

(21) **Eligible cost** means the portion of a facilities or activities project that can be funded based on program eligibility as defined in WAC 173-98-100 and in the most recently updated edition of the *Water Quality Financial Assistance Guidelines* (publication #10-10-049).

(22) **Enforcement order** means an administrative requirement issued by the department under the authority of RCW 90.48.120 that directs a public body to complete a specified course of action within an explicit period to achieve compliance with the provisions of chapter 90.48 RCW.

(23) ~~(Engineering report means a document that includes an evaluation of engineering and other alternatives that meet the requirements in chapter 173-240 WAC, Submission of plans and reports for construction of wastewater facilities.~~

(24)) **Environmental degradation** means the reduced capacity of the environment to meet social and ecological objectives and needs.

((25)) (24) **Environmental emergency** means a problem that a public body and the department agree poses a serious, immediate threat to the environment or to the health or safety of a community and requires immediate corrective action.

((26)) (25) **Equivalent residential unit (ERU)** means a unit of measurement used to express the average sewage loading discharged from a typical full-time single-family dwelling unit.

((27)) (26) **Estimated construction cost** means the expected amount for labor, materials, equipment, and other related work necessary to construct the proposed project.

((28)) (27) **Existing need** means water pollution control facility's capacity reserved for all users, at the time of application.

((29)) (28) **Existing residential need** means that portion of a water pollution control facility's capacity reserved for residential structures that:

(a) Exists within the project service area at the time of application;

(b) Is connected to the facility or is scheduled to be connected to the facility in an approved ~~(engineering report)~~ planning document; and

(c) Will bear the financial burden of paying for the new facility.

((30)) (29) **Extended grant payments** means cash disbursements for eligible project costs made with equal annual payments as established in RCW 70.146.075.

((31)) (30) **Facilities** see water pollution control facility.

~~((32) **Facilities plan** means an engineering report that includes all the elements required by the state environmental review process (SERP), National Environmental Policy Act (NEPA) as appropriate, other federal statutes, and planning requirements under chapter 173-240 WAC.~~

((33)) (31) **Final offer and applicant list** means a catalog of all applications for financial assistance considered and those offered funding, based on adopted state and federal budgets.

((34)) (32) **Force account** means loan or grant project work performed using labor, materials, or equipment of a public body.

((35)) (33) **Funding cycle** means the events related to the competitive process used to allocate ~~(moneys)~~ funds from the water pollution control revolving fund, centennial clean water program, the stormwater financial assistance program, and the Clean Water Act section 319 nonpoint source program for a state fiscal year.

((36)) (34) **Grant agreement** means a contractual arrangement between a public body and the department.

((37)) (35) **Growth** means the portion of the flows to a facility reserved for future residential, commercial, industrial, or institutional flows.

((38)) (36) **Indirect cost** means costs that benefit more than one activity of the recipient and not directly assigned to a particular project objective.

((39)) (37) **In-kind contributions** means the value of noncash contributions provided for a project.

((40)) (38) **Interlocal agreement** means a written arrangement between a grant recipient and another public body to provide eligible grant match contributions to a project. Interlocal agreements are subject to chapter 39.34 RCW, Interlocal Cooperation Act.

((41)) (39) **Interlocal costs** means the value of goods or services provided to a project by a public body under the terms of an interlocal agreement. Interlocal contributions satisfy cash matching requirements.

((42)) (40) **Infiltration and inflow** means water, other than wastewater, that enters a sewer system.

((43)) (41) **Infiltration and inflow correction** means the cost-effective alternative or alternatives identified in an approved ~~(facilities plan or engineering report)~~ planning document for eliminating or reducing the infiltration and inflow to an existing sewer system.

((44)) (42) **Landowner agreement** means a written arrangement between a public body and a landowner that allows the public body to have access to the property to inspect project-related components.

((45)) (43) **Loan agreement** means a contractual arrangement between a public body and the department that involves a disbursement of ~~(moneys)~~ funds that must be repaid.

((46)) (44) **Loan default** means failure to make a loan repayment to the department within sixty days after the payment was due.

((47)) (45) **Match** means the recipient share of eligible project costs.

((48)) (46) **Nonpoint source water pollution** means pollution that enters any waters from widespread water-based or land-use activities. Nonpoint source water pollution

includes, but is not limited to, atmospheric deposition; surface water runoff from agricultural lands, urban areas, and forest lands; subsurface or underground sources; and discharges from boats or other marine vessels.

~~((49))~~ **(47) Plans and specifications** means the construction contract documents and supporting engineering documents prepared in sufficient detail to allow contractors to bid on and construct water pollution control facilities. "Plans and specifications" and "design" may be used interchangeably.

~~((50))~~ **(48) Preliminary project priority list** means a catalog of all applications for financial assistance considered for funding and submitted to the Washington state legislature for its consideration during budget development.

~~((51))~~ **(49) Project** means a water quality improvement effort funded with a grant or loan.

~~((52))~~ **(50) Project completion or expiration** means the date indicated in the funding agreement in which all milestones and objectives associated with the goals are met.

~~((53))~~ **(51) Public body** means a state of Washington county, city or town, conservation district, other political subdivision, municipal corporation, quasi-municipal corporation, those Indian tribes recognized by the federal government, or institutions of higher education when the proposed project is not part of the school's statutory responsibility.

~~((54))~~ **(52) Public health emergency** means a situation declared by the Washington state department of health in which illness or exposure known to cause illness is occurring or is imminent.

~~((55))~~ **(53) Recipient** means a public body that has an effective loan or grant agreement with the department.

~~((56))~~ **(54) Residential** means the portion of the total flows to a facility that originates from single family houses, apartments, mobile home parks, small commercial facilities, and community facilities such as local K-12 public schools, libraries, and fire stations.

~~((57))~~ **(55) Revolving fund** means Washington state's water pollution control revolving fund.

~~((58))~~ **(56) Riparian buffer or zone** means a swath of vegetation along a channel bank that provides protection from the erosive forces of water along the channel margins and external nonpoint sources of pollution.

~~((59))~~ **(57) Scope of work** means a detailed description of project tasks, milestones, and measurable objectives.

~~((60))~~ **(58) Service area population** means the number of people served in the area of the project.

~~((61))~~ **(59) Severe public health hazard** means a situation declared by the Washington state department of health in which the potential for illness exists, but illness is not occurring or imminent.

~~((62))~~ **(60) Sewer** means the pipe and related pump stations located on public property or on public rights of way and easements that convey wastewater from buildings.

~~((63))~~ **(61) Side sewer** means a sanitary sewer service extension from the point five feet outside the building foundation to the publicly owned collection sewer.

~~((64))~~ **(62) State environmental review process (SERP)** means the National Environmental Policy Act (NEPA)-like environmental review process adopted to comply with the requirements of the Environmental Protection

Agency's Code of Regulations (40 C.F.R. § 35.3140). SERP combines the State Environmental Policy Act (SEPA) review with additional elements to comply with federal requirements.

~~((65))~~ **(63) Total eligible project cost** means the sum of all expenses associated with a water quality project that are eligible for funding.

~~((66))~~ **(64) Total project cost** means the sum of all expenses associated with a water quality project.

~~((67))~~ **(65) Water pollution** means contamination or other alteration of the physical, chemical, or biological properties of any waters of the state, including change in temperature, taste, color, turbidity, or odor; or any discharge of a liquid, gas, solid, radioactive substance, or other substance into any waters of the state that creates a nuisance or renders the waters harmful, detrimental, or injurious to the public, to beneficial uses, or to livestock, wild animals, birds, fish, or other aquatic life.

~~((68))~~ **(66) Water pollution control activities or activities** means actions taken by a public body for the following purposes:

(a) To prevent or mitigate pollution of underground water;

(b) To control nonpoint sources of water pollution;

(c) To restore the water quality of freshwater lakes; and

(d) To maintain or improve water quality through the use of water pollution control facilities or other means.

~~((69))~~ **(67) Water pollution control facility or facilities** means any facilities or systems for the control, collection, storage, treatment, disposal, or recycling of wastewater~~(s)~~ including, but not limited to, sanitary sewage, stormwater, residential, commercial, industrial, and agricultural wastes. Facilities include all necessary equipment, utilities, structures, real property, and interests in and improvements on real property.

~~((70))~~ **(68) Water resource inventory area (WRIA)** means one of the watersheds in the state of Washington, each composed of the drainage areas of a stream or streams, as established in the Water Resources Management Act of 1971 (chapter 173-500 WAC).

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-95A-100 Grant and loan eligible. Certain projects or project elements, including but not limited to the following may be eligible for centennial loan or grant assistance:

(1) **Aquatic plant control** when the water quality degradation is due to the presence of aquatic plants, and the source(s) of pollution can be addressed sufficiently to ensure that the pollution is eliminated;

(2) **BMP implementation** on private property:

(a) Best management practices that consist of new, innovative or alternative technology not yet demonstrated in the department's region in which it is proposed;

(b) Best management practices in the riparian buffer or zone, such as revegetation or fence construction and where a conservation easement or landowner agreement is granted by the landowner; and

(c) Other water quality best management practices that are evaluated and approved by the department on a case-by-case basis, and where a conservation easement or landowner agreement is granted by the landowner;

(3) **BMP implementation** on public property;

(4) **Computer equipment and software** specific to the funded project and preapproved by the department;

(5) **Diagnostic studies** to assess current water quality;

(6) **Education and outreach** efforts for the public;

(7) **Environmental checklists**, assessments, and impact statements necessary to satisfy requirements for the SEPA, the NEPA, and the SERP;

(8) **Equipment and tools** as identified in a grant or loan agreement;

(9) **Groundwater protection activities** such as well-head protection and critical aquifer recharge area protection;

(10) **Hardship assistance** for wastewater (~~treatment~~) facilities construction, on-site sewage system repair and replacement, and construction elements of (~~a design-build-operate~~) an alternative public works contracting project;

(11) **Implementation** of eligible projects identified in water quality plans;

(12) **Indirect costs** as defined in the most recently updated edition of *Administrative Requirements for Ecology Grants and Loans* (publication #91-18);

(13) **Lake implementation and planning activities** on lakes with public access;

(14) **Land acquisition:**

(a) For wetland habitat preservation;

(b) For riparian area preservation; or

(c) For drinking water source protection;

(15) **Landscaping for erosion control** directly related to a project, or site-specific landscaping to mitigate site conditions and comply with requirements in the State Environmental Policy Act or the National Environmental Policy Act;

~~((15))~~ (16) **Light refreshments** for meetings when specified in the loan or grant agreement;

~~((16))~~ (17) **Monitoring BMP effectiveness;**

~~((17))~~ (18) **Monitoring equipment** used for water quality assessment;

~~((18))~~ (19) **Monitoring water quality;**

~~((19))~~ (20) **On-site sewage systems:**

(a) **Development and administration of a local loan fund for on-site sewage system repair and replacement** for residential and small commercial systems; and

(b) **On-site sewage** system surveys;

~~((20))~~ (21) **Model ordinances** development and dissemination of model ordinances to prevent or reduce pollution from nonpoint sources;

~~((21))~~ (22) **Planning**, including comprehensive basin plans, watershed plans, and area-wide water quality plans;

~~((22))~~ (23) **Planning and design** for hardship wastewater facilities;

(24) **Riparian and wetlands habitat restoration** and enhancement, including revegetation;

~~((23))~~ (25) **Sales tax;**

~~((24))~~ (26) **Stream restoration** that meets recognized water quality standards;

~~((25))~~ (27) **Stormwater** activities that are certain non-permit-related planning activities, such as education and out-

reach, establishing a stormwater utility, identifying and mapping of pollution sources, and department-approved erosion control;

~~((26))~~ (28) **Total maximum daily load study** development and implementation;

~~((27))~~ (29) **Training** to develop specific skills that are necessary to directly satisfy the scope of work. Training, conference registration, or annual meeting fees must be preapproved by the department;

~~((28))~~ (30) **Wastewater or stormwater utility development;**

~~((29))~~ (31) **Wastewater or stormwater utility rate** or development impact fee studies;

~~((30))~~ (32) **Water quality education** and stewardship programs; and

~~((31))~~ (33) **Wellhead protection.**

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-95A-110 Loan only eligible. Certain projects or project elements(~~(s)~~) including, but not limited to, the following may be eligible for centennial loan assistance:

(1) **CAFOs**, for BMP implementation;

(2) **Environmental emergencies** as defined in WAC 173-95A-020 and applied for in accordance with the provisions described in the published funding guidelines for the funding cycle in which the emergency occurs;

(3) **Facilities** for nonhardship wastewater and stormwater:

(a) **Planning:**

(i) **Comprehensive sewer planning**, including wastewater elements of capital facilities planning under the Growth Management Act;

(ii) ~~((Facilities))~~ **Planning** for water pollution control facilities; and

(iii) **Stormwater** planning for permitted facilities;

(b) **Design** preparation of plans and specifications for water pollution control facilities;

(c) **Construction** of:

(i) Combined sewer overflow abatement;

(ii) ~~((Side sewers or individual pump stations or other appurtenances on private residential property;~~

~~((Sewers and side sewers on public property for infiltration and inflow correction projects, and to replace existing water pollution control facilities;~~

~~((iv))~~ Facilities for the control, storage, treatment, conveyance, disposal, or recycling of stormwater; and

~~((v))~~ (iii) Water pollution control facility construction to meet existing residential needs;

(d) **Value engineering** for water pollution control facilities;

~~((e) Design or construction costs associated with design-build or design-build-operate contracts;~~

~~((3))~~ (4) **Land acquisition:**

(a) As an integral part of the treatment process (e.g., land application); or

(b) ~~((For prevention of water pollution;~~

~~((e))~~ For siting of water pollution control facilities, sewer rights of way, easements, and associated costs; ~~((e~~

~~((d))~~ for wetland habitat preservation;

~~((4))~~ ~~((5))~~ **Legal expenses** will be determined on a case-by-case basis, such as development of local ordinances, use of a bond counsel, review of technical documents;

~~((5))~~ ~~((6))~~ **On-site sewage systems:**

(a) **Local loan fund** program development and administration;

(b) **New sewer systems** to eliminate failing or failed on-site sewer systems;

~~((6))~~ ~~((7))~~ **Spare parts**, an initial set of spare parts for equipment that is critical for a facility to operate in compliance with discharge permit requirements; and

~~((7))~~ ~~((8))~~ **Transferring ownership** of a small wastewater system to a public body.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-95A-120 Projects ineligible for centennial program funding. While it is impossible to list every project or project element that is not eligible, some examples of ineligible projects include:

(1) **Abandonment** or demolition of existing structures;

~~((2))~~ ~~((Acts of nature that alter the natural environment, thereby causing water quality problems;~~

~~((3))~~ **Commercial, institutional or industrial** wastewater pretreatment;

~~((4))~~ ~~((3))~~ **Compensation** or damages for any claim or injury of any kind arising out of the project, including any personal injury, damage to any kind of real or personal property, or any kind of contractual damages, whether direct, indirect, or consequential;

~~((5))~~ ~~((4))~~ **Cost-plus-a-percentage-of-cost contracts** (also known as multiplier contracts), time and materials contracts, and percent-of-construction contracts in facilities projects a negotiated fee in general contractor/construction manager contracts is not a cost-plus-a-percentage-of-cost contract);

~~((6))~~ ~~((5))~~ **Facilities** intended solely to control, transport, treat, dispose, or otherwise manage commercial, institutional, or industrial wastewater;

~~((7))~~ ~~((6))~~ **Fines and penalties** due to violations of or failure to comply with federal, state, or local laws;

~~((8))~~ ~~((7))~~ **Flood control**, projects or project elements intended solely for flood control;

~~((9))~~ ~~((8))~~ **Funding application preparation** for loans or grants;

~~((10))~~ ~~((9))~~ **Interest** on bonds, interim financing, and associated costs to finance projects;

~~((11))~~ ~~((10))~~ **Landscaping** for aesthetic reasons;

~~((12))~~ ~~((11))~~ **Legal expenses** associated with claims and litigation;

~~((13))~~ ~~((12))~~ **Lobbying** or expenses associated with lobbying;

~~((14))~~ ~~((13))~~ **Monitoring equipment** for sampling and analysis of commercial, institutional, or industrial discharges;

~~((15))~~ ~~((14))~~ **Office furniture** not included in the recipient's indirect rate;

~~((16))~~ ~~((15))~~ **Operating expenses** of local government, such as the salaries and expenses of a mayor, city councilmember, and city attorney;

~~((17))~~ ~~((16))~~ **Operation and maintenance costs** for work not performed by contract and that is performed on a regularly scheduled basis (e.g., daily, weekly, monthly, seasonally, semiannually, but not less frequently than once per year), to service, check, or replace items that are not broken; or work not performed by contract that is not regularly scheduled but is required to maintain the asset so that repair does not become necessary;

~~((18))~~ ~~((17))~~ **Overtime** differential paid to employees of a public body to complete administrative or force account work;

~~((19))~~ ~~((18))~~ **Permit fees** not directly required for the completion of the project;

~~((20))~~ ~~((19))~~ **Professional dues;**

~~((21))~~ ~~((20))~~ **Reclamation** of abandoned mines;

~~((22))~~ ~~((21))~~ **Refinance** of existing debt;

~~((23))~~ ~~((22))~~ **Rework costs** or previously funded objectives;

~~((24))~~ ~~((23))~~ **Solid or hazardous waste;**

~~((25))~~ ~~((24))~~ **Utility local improvement district** formation;

~~((26))~~ ~~((25))~~ **Vehicle purchase**, except for vehicles intended for the transportation of liquid or dewatered sludge or septage; and

~~((27))~~ ~~((26))~~ **Water quantity** or other water resource projects that solely address water quantity issues such as reservoirs and dams.

AMENDATORY SECTION (Amending WSR 07-14-096, filed 6/29/07, effective 7/30/07)

WAC 173-95A-200 Centennial clean water program loan interest rates. ~~((The department bases loan recipient interest rates on the average market interest rate. The average market interest rate is based on the daily market rate published in the bond buyer's index for tax exempt municipal bonds for the period from sixty to thirty days before the annual funding application cycle begins. See WAC 173-95A-400 for hardship interest rates.~~

Loan terms and interest rates are as follows:

Repayment Period	Interest Rate
Up to five years:	Thirty percent of the average market rate.
More than five but no more than twenty years:	Sixty percent of the average market rate.)

Loan interest rates are determined by the provisions in WAC 173-98-400.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

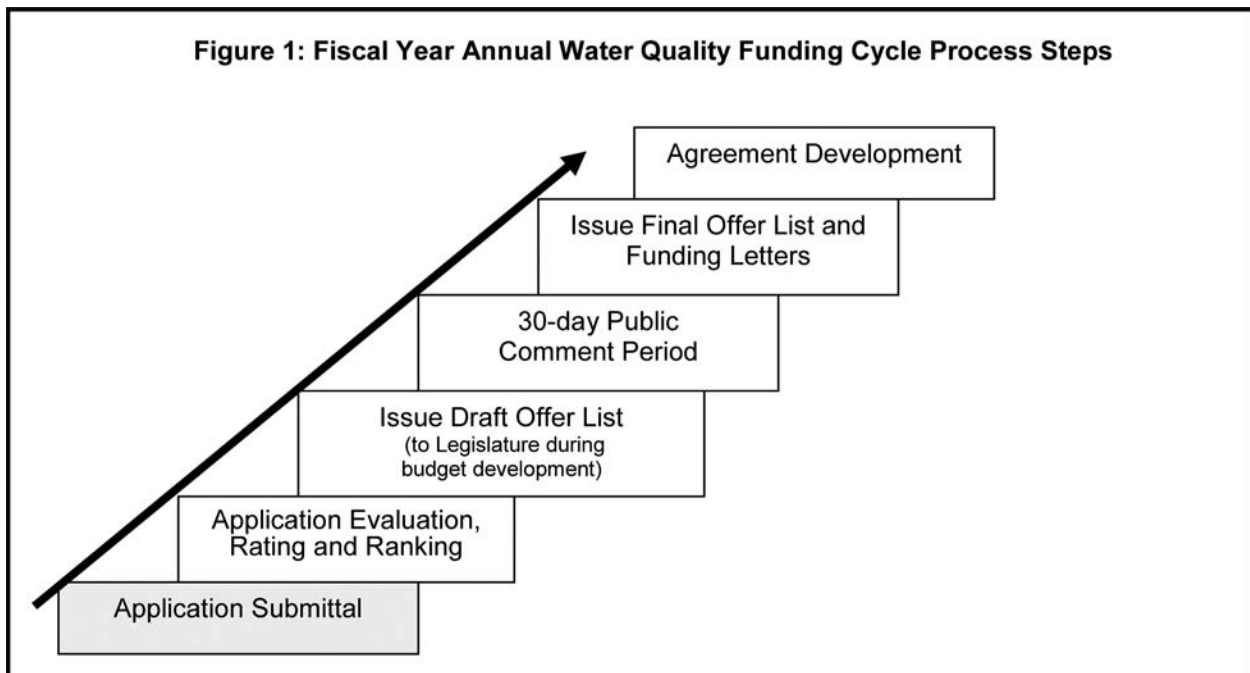
WAC 173-95A-300 Application for funding. (1) To apply for funding the applicant must submit a completed application to the department. The department will provide the application on the department web site.

- (2) ~~((The applicant may be asked to provide the following project information:~~
- ~~(a) Basic information such as names of contacts, addresses, and other tracking information;~~
 - ~~(b) Project summary;~~
 - ~~(c) Project goals, objectives, and milestones;~~
 - ~~(d) Overall water quality benefits;~~
 - ~~(e) Public health benefits;~~
 - ~~(f) Sources of pollution addressed;~~
 - ~~(g) How the project will address state and federal mandates, elements in Washington's Water Quality Plan to Control Nonpoint Sources of Pollution, or other such plans;~~
 - ~~(h) Performance measures and postproject assessment monitoring;~~
 - ~~(i) Readiness to proceed, likelihood of success, and measures of success specific to the project;~~
 - ~~(j) Local initiatives, commitments, or priorities related to the project; or~~
 - ~~(k) Other information requested by the department.~~

- ~~(3))~~ Minimum score on application.
- (a) An applicant must receive a minimum score equal to fifty percent of the available points on ~~((section three,))~~ the water quality and public health improvements form, of the water quality financial assistance application to be rated for the *Draft Offer and Applicant List* and *Final Offer and Applicant List*. ~~((An applicant with fewer than fifty percent of the points available on section three of the application is not eligible for funding consideration.))~~ The department may offer funding to applicants with fewer than fifty percent of the points available on ~~((section three))~~ the form if demand for funding is low.
- (b) An applicant must receive a minimum score equal to sixty percent of the available points on the water quality financial assistance application to be eligible for funding consideration. The department may offer funding to applicants with fewer than sixty percent of the points available on the financial assistance application if demand for funding is low.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-95A-310 ((Ecology's)) The department's responsibilities. (1) A general funding cycle schedule is provided in Figure 1.



- (2) In general, ~~((ecology))~~ the department will provide the following services, although annual modifications may be made to accommodate legislative schedules and requirements:
- (a) Make available the application and applicable guidelines before the associated funding cycle begins;
 - (b) Conduct at least one application workshop in each of ecology's four regions;
 - (c) Conduct preapplication workshops to discuss regional level priorities if applicable;
 - (d) After the application deadline, complete an initial review of project proposals for funding eligibility;

- ~~(e) Request other agencies to provide evaluation assistance as needed;~~
- ~~(f) Rate and rank the applications using a consistent scoring system;~~
- ~~(g) ((Prepare a combined preliminary project priority list, after evaluation and scoring of all applications;~~
- ~~(h) Submit preliminary project priority list to the state legislature during budget development;~~
- ~~(i))~~ Develop a combined *Draft Offer and Applicant List*;
- ~~((j))~~ (h) Facilitate a public review and comment period for the combined *Draft Offer and Applicant List*;

~~((4))~~ (i) Sponsor at least one public meeting to explain the combined *Draft Offer and Applicant List*;

~~((4))~~ (j) Develop a combined *Final Offer and Applicant List*. Public comments collected during ~~((draft))~~ the public review period will be incorporated ~~((and result in a responsiveness summary))~~;

~~((m))~~ (k) Issue funding decision letters to all applicants; and

~~((n))~~ (l) Negotiate, develop, and finalize loan or grant agreements.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-95A-320 Final offer and applicant list.

Loan and grant offers identified on the *Final Offer and Applicant List* will be effective for up to one year from the publication date of the *Final Offer and Applicant List*. Loan and grant offers that do not result in a signed agreement ~~((are automatically))~~ may be ended.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-95A-400 Wastewater ~~((treatment))~~ facilities construction. ~~((1))~~ There are three primary factors considered in determining hardship funding for the construction portion of a wastewater treatment facilities projects:

(a) Service area population;

(b) Existing residential need at the time of application; and

(c) Level of financial burden placed on the ratepayers.

~~(2)~~ **Service area population.** Applicants serving an area of twenty five thousand or less can request hardship funding consideration by submitting a financial hardship analysis form, provided by the department, along with the grant and loan funding application. If the service area population is different from the population of the applicant, the applicant must show that the hardship assistance is solely used to benefit the population of the service area.

~~(3)~~ **Existing residential need.** Water pollution control facilities construction costs that are associated with existing residential need at the time of application may be eligible for funding. Additional reserve capacity for growth is not eligible for grant funding.

~~(4)~~ **Level of financial burden.**

(a) Financial burden for the sewer ratepayer is determined by calculating the residential sewer user fee as a percent of the median household income (MHI) for the project area. The annual residential sewer user fee is calculated using:

(i) Estimated construction costs;

(ii) Existing annual operation and maintenance costs;

(iii) Discounted, existing annual operation and maintenance costs as a result of constructing the project;

(iv) Projected future operation and maintenance costs for the total facility;

(v) The applicant's current and future annual debt service on the project;

(vi) The annual debt service for the project if funded with a water pollution control revolving fund loan;

(vii) Other grants and loans funding the project;

(viii) The applicant's level of debt for other wastewater facilities not associated with the project;

(ix) The total number of households or equivalent residential units (ERUs) existing at the time of application that will be served by the project;

(x) The nonresidential share of the total annual costs; and

(xi) The MHI for the project area;

(b) The sewer user fee as a percentage of the MHI is the basis for the department's grant and loan hardship funding continuum (shown below in figure 2 and figure 3);

(c) The most recent available American community survey data determines the MHI; and

(d) If MHI data are not available for a community, the county MHI in which the community resides will be used;

(e) If the applicant disputes the data used by the department, the department may allow an applicant to conduct a scientific survey to determine the MHI for the project area.

~~(5)~~ **Hardship grant ceiling amounts.** The department uses the grant hardship funding continuum, shown in figure 2 below, to determine the percent of grant awarded. There is a funding ceiling of five million dollars per project.

For example:

When a grant applicant with a service area population of twenty five thousand or less can demonstrate that its sewer user rates for the proposed project are between three and five percent of the median household income, the applicant may receive a grant of seventy five percent of eligible project costs, not to exceed five million dollars (see figure 2 below).

(6) If a project in the hardship category receives partial funding due to department funding constraints, the department may offer the remaining funding, up to five million dollars, in the next funding cycle, and on a case-by-case basis. The department may require further hardship analysis before offering the remaining moneys.

~~(7)~~ **Loan terms and interest rates.** The department uses the loan hardship funding continuum, shown in figure 2 below, to determine the hardship loan interest rates. There is a funding ceiling of five million dollars. In addition to a reduced interest rate, the applicant may receive longer loan repayment terms, not to exceed twenty years.

For example:

Assuming that the average market rate for tax-exempt municipal bonds is five percent, the following would apply.

When a loan applicant with a service area population of twenty five thousand or less can demonstrate that its sewer user rates for the proposed project are between three and five percent of the median household income, the applicant may be eligible for a twenty-year repayment term and a one percent interest rate. This interest rate represents twenty percent of the average market rate for tax-exempt municipal bonds (see figure 3 below).

~~(8)~~ **Design-build-operate (construction portion).**

(a) Design-build or design-build-operate projects must be consistent with applicable statutes, such as chapter 39.10 RCW, Alternative public works contracting procedures; chapter 70.150 RCW, Water Quality Joint Development Act;

and/or chapter 35.58 RCW, Metropolitan municipal corporations;

(b) The construction portion of a design-build-operate project under chapter 70.150 RCW, Water Quality Joint Development Act, may be eligible for a grant if the public body can demonstrate financial hardship in accordance with WAC 173-95A-400. Hardship grant ceiling amounts found in WAC 173-95A-520 apply;

(c) Design-build-operate projects must comply with chapter 35.58 RCW, Metropolitan municipal corporations;

(d) The project scope of work must implement a department-approved facilities plan;

(e) In addition to the project application information found in WAC 173-95A-300, the project will be evaluated on the applicant's level of administrative and technical expertise;

(f) At the time of application, the following must be provided:

(i) A legal opinion from an attorney of the public body indicating that the public body has sufficient legal authority to use the process;

(ii) A department-approved facilities plan;

(10) Figure 2: Grant Hardship Funding Continuum

Sewer User Fee divided by MHH	Below two percent	Two percent and above, but below three percent	Three percent and above, but below five percent	Five percent and above
Hardship Designation	<i>Nonhardship</i> (Low sewer user rates in relation to MHH) (Not funded with grant dollars)	<i>Moderate Hardship</i>	<i>Elevated Hardship</i>	<i>Severe Hardship</i> (Very high sewer user rates in relation to median household income (MHH))
Grant Hardship-Funding Continuum	Zero percent Grant	Fifty percent Grant (up to five million dollars)	Seventy five percent Grant (up to five million dollars)	One hundred percent Grant (up to five million dollars)

(11) Figure 3: Loan Hardship Funding Continuum

Sewer User Fee divided by MHH	Below two percent	Two percent and above, but below three percent	Three percent and above, but below five percent	Five percent and above
Hardship Designation	<i>Nonhardship</i> (Low sewer user rates in relation to MHH) (Not funded with grant dollars)	<i>Moderate Hardship</i>	<i>Elevated Hardship</i>	<i>Severe Hardship</i> (Very high sewer user rates in relation to median household income (MHH))
Loan Hardship-Funding Continuum	Loan at sixty percent of market rate	Loan at forty percent of market rate	Loan at twenty percent of market rate	Loan at zero percent interest))

Financial hardship for wastewater facilities construction is determined by the provisions in WAC 173-98-300.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-95A-500 Funding allocation. There are two project categories in which the competitive funding is allocated: Activities and facilities.

(iii) A report detailing the projected savings based on a cost and time-to-complete as compared to the traditional design-bid-construct process;

(g) The department may require that the public body obtain delegation authority consistent with chapter 90.48 RCW, Water pollution control, and assume the responsibility for sequential review and approval of plans, specifications, and change orders. The department will continue to make all eligibility determinations;

(h) Costs associated with change orders are not eligible for reimbursement;

(i) Projects must be completed according to the timeline in WAC 173-95A-700 and 173-95A-710; and

(j) Before the loan agreement is signed, the following must be approved by the department:

(i) Primary design elements;

(ii) Final service agreements.

(9) **Extended grant payments.** In some cases, the legislature may appropriate extended grant payments per RCW 70.146.075.

(1) The scores derived from the application rating and ranking process will determine the allocation of the competitive funding;

(2) No more than two-thirds of the fund can go to either category;

(3) If the demand for funding is low in either category, then ((moneys)) funds may be shifted amongst categories; and

(4) The department will adjust the funding allocation based on the following:

(a) To provide match for other funding sources, such as the Clean Water Act section 319 nonpoint source program or other funding programs; or

(b) To comply with funding restrictions in legislative appropriations.

For example:

If fifty percent of the competitive centennial program funding is comprised of state building construction account ~~((moneys))~~ funds, then fifty percent of the centennial program funding must be allocated to projects approved for that funding source.

AMENDATORY SECTION (Amending WSR 07-14-096, filed 6/29/07, effective 7/30/07)

WAC 173-95A-510 Funding recognition. (1) The recipient must acknowledge department funding in reports, technical documents, publications, brochures, and other materials.

(2) Site-specific projects must ~~((display a sign acknowledging department funding. The sign must be large enough to be seen from nearby roadways, and include a department logo))~~ acknowledge department funding by one of the following means:

(a) Standard signage (appropriately sized and weather resistant);

(b) Posters and wall signage in a public building or location;

(c) Newspaper or periodical advertisement for project construction, groundbreaking ceremony, or operation of the new or improved facility;

(d) Online signage placed on community web site or social media outlet; or

(e) Press release.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-95A-520 Ceiling amounts. (1) **Activities projects.** Grants for activities projects made under the centennial program are subject to ceiling amounts of:

(a) Five hundred thousand dollars if the match for the grant is in the form of cash and/or interlocal costs; or

(b) Two hundred fifty thousand dollars if any part of the match is in the form of in-kind goods and services; and

(c) Five hundred thousand dollars for activities project loans.

(2) **Facilities projects.** Loans are subject to ceiling amounts of five million dollars.

(3) **Hardship projects.**

(a) Grants for facilities construction projects are subject to ceiling amounts of five million dollars. If a centennial program grant is provided for a hardship project in conjunction with a water pollution control revolving fund (revolving fund) forgivable principal loan award for hardship, then the ceiling amount for the combined revolving fund forgivable principal loan and centennial program grant is five million dollars; and

(b) Grants for facilities planning and design may not exceed fifty percent of the total eligible costs.

(4) **Water pollution control facilities construction bid overruns.**

(a) If the low responsive responsible construction bid(s) exceeds the engineer's estimate of construction costs, the department may approve funding increases for up to ten percent of the engineer's ~~((original))~~ cost estimate as supplied with the bid documents;

(b) The ceiling amounts in the year the project was offered funding and as established in WAC 173-95A-520 apply; and

(c) First priority for availability of ~~((moneys))~~ funds will be given to hardship communities based on the severity of financial need. For more information, see WAC 173-95A-400.

(5) **Water pollution control facilities construction change orders:**

(a) The department may approve funding for change orders for up to five percent of the eligible portion of the low responsive responsible construction bid(s);

(b) The department may approve funding for change orders for greater than five percent of the eligible portion of the low responsive responsible construction bid(s) only if the recipient can demonstrate that the additional funding is needed to remedy unforeseeable, extraordinary site-specific conditions;

(c) The ceiling amounts in the year the project was offered funding and as established in WAC 173-95A-520 apply; and

~~((c))~~ (d) First priority for availability of ~~((moneys))~~ funds will be given to hardship communities based on the severity of financial need. For more information on hardship, see WAC 173-95A-400.

AMENDATORY SECTION (Amending WSR 07-14-096, filed 6/29/07, effective 7/30/07)

WAC 173-95A-530 Match. (1) Depending on the grant amount, match can consist of cash or interlocal and in-kind contributions that total twenty-five percent of the total eligible project cost.

(2) No match is required for loans under the centennial program.

(3) No match is required for grants for wastewater facility hardship projects.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-95A-540 Step process for facilities. ~~((+))~~ The step process is required for facilities construction projects. The process begins with site-specific planning, and continues through design to construction or implementation. At the time of application, all previous steps must be approved by the department. Draft documents must be sent to the department's engineers at least sixty days before end of application cycle for approval by end of application cycle. Funding for one step does not guarantee the future funding of subsequent steps.

(2) The step process includes the following:

(a) **Planning (step one):** Step one involves the preparation of a site specific facilities plan that identifies the cost-effective alternatives for addressing a water pollution control problem. There is no prerequisite for planning. If there is an existing engineering report, it must be upgraded to a facilities plan;

(b) **Design (step two):** Step two includes the preparation of plans and specifications for use in construction. These must be based on the preferred cost-effective alternative identified in the facilities plan. Facilities plans must be approved by the department before an application for design can be considered for funding. Facilities plans approved by the department more than two years before the close of the application period must contain evidence of recent review by the department to ensure the document reflects current conditions; and

(c) **Construction (step three):** Step three includes the actual building of facilities based on the approved design. Design must be approved by the department before an application for construction can be considered for funding. The applicant must also have a current rate study that includes the proposed project before an application for construction can be considered for funding. The utility rate proposed in the rate study must be adequate to pay for O&M, debt service, and replacement of short lived assets, and any other associated project costs. The applicant must have an adopted fee ordinance based on the current rate study that includes the proposed project before the department will sign a loan agreement.

(3) **Combined steps for smaller design bid construct projects (step four):** In some cases, design and construction may be combined into one loan. Step four applicants must demonstrate that step two (design) can be completed and approved by the department within one year of the effective date of the funding agreement. The applicant must also complete a rate study that includes the proposed project and adopt a fee ordinance based on the rate study before the department will approve plans and specifications as required in WAC 173-98-560, approval of plans and specifications. The utility rate proposed in the rate study must be adequate to pay for O&M, debt service, and replacement of short lived assets, and any other associated project costs. The total project costs for step four projects must be five million dollars or less.

(4) **Step deviations.** During the application phase of the funding cycle, the department may allow an applicant to deviate from the traditional step requirements if:

(a) The Washington state department of health has declared a public health emergency; and

(b) The proposed project would remedy this situation.

No loan agreement will be signed until all previous steps have been completed and approved by the department.)) Wastewater facility projects must follow the step process provisions in WAC 173-98-530.

AMENDATORY SECTION (Amending WSR 07-14-096, filed 6/29/07, effective 7/30/07)

WAC 173-95A-550 Commercial, industrial, and institutional flows. (1) The portion of a project designed to

serve the needs of commercial, industrial, and institutional customers may be funded using loans only.

(2) Capacity to serve local public primary and secondary schools may be grant eligible if the applicant can demonstrate financial hardship according to WAC ((173-95A-400)) 173-98-300.

AMENDATORY SECTION (Amending WSR 07-14-096, filed 6/29/07, effective 7/30/07)

WAC 173-95A-560 ((Step)) Process for water pollution control activities. The ((step)) following process is required for lake projects and recommended for all water pollution control activities projects.

(1) **Planning** involves the identification of problems ((and)), evaluation of cost-effective alternatives in accordance with WAC 173-98-730, and preparation of a planning document.

(2) **Implementation** is the actual implementation of the project based on the planning document. ((Where the project includes construction, a design element may be included before the implementation step.))

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-95A-600 General requirements. (1) Recipients must fully comply with all applicable federal, state, and local laws and rules relating to topics such as procurement, discrimination, labor, job safety, drug-free environments, and minority and women owned businesses.

(2) Ongoing management of most aspects of loan projects is subject to the most recent edition of *Administrative Requirements for Recipients of Ecology Grants and Loans* (publication #91-18) or *Administrative Requirements for Recipients of Ecology Grants and Loans Managed in EAGL* (publication #14-01-002).

(3) Ongoing management of all aspects of loan projects is subject to the associated funding program guidelines.

(4) The applicant shall secure all necessary permits required by authorities having jurisdiction over the project. Copies must be available to the department upon request.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-95A-610 The Growth Management Act. (1) ((A local government not in compliance with the Growth Management Act may not receive loans or grants from the department, except, in limited circumstances, where a local government must address a public health need or substantial environmental degradation.)) A county, city, or town that has been offered a loan or grant for a water pollution control facilities project may not receive loan or grant funding while the county, city, or town is not in compliance with the Growth Management Act unless:

(a) Documentation showing that a public health need has been provided by the Washington state department of health; or documentation showing that a substantial environmental degradation exists has been provided by the department; and

~~(b) The county, city, or town has provided documentation to the department that actions or measures are being implemented to address the public health need or substantial environmental degradation; and~~

~~(c) The department has determined that the project is designed to address only the public health need or substantial environmental degradation described in the documentation, and does not address unrelated needs including, but not limited to, provisions for additional growth.~~

(2) For the purposes of this section, "compliance with the Growth Management Act" means that ~~(a)~~ a county, city, or town that must or chooses to plan under RCW 36.70A.040 ~~and~~ has adopted a comprehensive plan, including a capital facilities plan element, and development regulations as required by chapter 36.70A RCW.

(3) For the purposes of this chapter, a public health need related to a loan or grant must be documented by a letter signed by the secretary of the Washington state department of health or his or her designee and addressed to the public official who signed the loan or grant application. "Public health need" means a situation where:

(a) There is a documented potential for:

(i) Contaminating a source of drinking water; or

(ii) Failure of existing wastewater system or systems resulting in contamination being present on the surface of the ground in the quantities and locations as to create a potential for public contact; or

(iii) Contamination of a commercial or recreational shellfish bed as to create a critical public health risk associated with consumption of the shellfish; or

(iv) Contamination of surface water so as to create a critical public health risk associated with recreational use; and

(b) The problem generally involves a serviceable area including, but not limited to, a subdivision, town, city, or county, or an area serviced by on-site sewage disposal systems; and

(c) The problem cannot be corrected through more efficient operation and maintenance of an existing wastewater disposal system or systems.

(4) For the purposes of this chapter, a substantial environmental degradation related to a loan or grant must be documented by a letter signed by the director and addressed to the public official who signed the loan or grant application. "Substantial environmental degradation" means that:

(a) There is a situation causing real, documented, critical environmental contamination that:

(i) Contributes to violations of the state's water quality standards; or

(ii) Interferes with beneficial uses of the waters of the state; and

(b) The problem generally involves a serviceable area including, but not limited to, a subdivision, town, city, or county, or an area serviced by on-site sewage disposal systems; and

(c) The problem cannot be corrected through more efficient operation and maintenance of an existing wastewater disposal system or systems.

~~((5) A county, city, or town that has been offered a loan or grant for a water pollution control facilities project may not receive loan or grant funding while the county, city, or~~

~~town is not in compliance with the Growth Management Act unless:~~

~~(a) Documentation showing that a public health need has been provided by the Washington state department of health; or documentation showing that a substantial environmental degradation exists has been provided by the department; and~~

~~(b) The county, city, or town has provided documentation to the department that actions or measures are being implemented to address the public health need or substantial environmental degradation; and~~

~~(c) The department has determined that the project is designed to address only the public health need or substantial environmental degradation described in the documentation, and does not address unrelated needs including, but not limited to, provisions for additional growth.))~~

PART 7

TIMELY USE OF CENTENNIAL PROGRAM ((MON- EYS)) FUNDS

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-95A-700 Starting a project. ~~((Costs incurred before a grant or loan agreement is effective are not eligible for reimbursement, unless prior authorization is granted by the department.~~

~~(1) **Prior authorization to incur costs.**~~

~~(a) An applicant may request prior authorization to incur eligible project costs if the following applies:~~

~~(i) The project is identified on the *Final Offer and Applicant List*;~~

~~(ii) Costs are incurred between the publication date of the *Final Offer and Applicant List* and when the funding agreement is signed by the water quality program manager or other schedules set in the prior authorization letter; and~~

~~(iii) The written request is made to the water quality program manager;~~

~~(b) The water quality program manager will send the applicant a letter approving or denying the prior authorization; and~~

~~(c) Any project costs incurred before the publication date of the *Final Offer and Applicant List* are not eligible for reimbursement. All costs incurred before the agreement is signed by the water quality program manager are at the applicant's own risk.~~

~~(2))~~ **(1) Project initiation.** Grant or loan ~~((moneys))~~ funds must be spent in a timely fashion. The recipient must consistently meet the performance measures agreed to in the grant or loan agreement. These performance measures include, but are not limited to, the following:

(a) Work on a project must be started within ~~((sixteen))~~ ten months of the publication date of the *Final Offer and Applicant List* on which the project was proposed.

(b) Starting a project means making any measurable steps toward achieving the milestones, objectives, and overall goals of the project.

~~((c))~~ Loan and grant offers identified on the *Final Offer and Applicant List* will be effective for up to one year from

the publication date of the *Final Offer and Applicant List*. Loan and grant offers that do not result in a signed agreement are automatically ended, see WAC 173-95A-320.

(3)) (2) **Project initiation extension.** Certain circumstances may allow a time extension of no more than twelve months for starting a project. For example:

(a) Schedules included in water quality permits, consent decrees, or enforcement orders; or

(b) There is a need to do work during an environmental window in a specific season of the year.

AMENDATORY SECTION (Amending WSR 07-14-096, filed 6/29/07, effective 7/30/07)

WAC 173-95A-800 Accounting requirements for grant and loan recipients. (1) Recipients must maintain ~~((accounting records in accordance with RCW 43.09.200, Local government accounting—Uniform system of accounting. For example, charges must be properly supported, related to eligible costs, and documented by appropriate records. These records must be maintained separately))~~ accurate records and accounts for the project in accordance with Generally Accepted Accounting Principles (GAAP) as issued by the Governmental Accounting Standards Board (GASB), including standards related to the reporting of infrastructure assets, or in accordance with the state standards in RCW 43.09.200 Local government accounting—Uniform system of accounting.

(2) Accounting irregularities may result in an immediate payment hold. The director may require immediate repayment of misused loan or grant ~~((moneys))~~ funds.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-95A-810 Appealing a department decision. If a dispute arises concerning eligibility decisions made by the department within the context of a loan agreement, the decision may be appealed. A lawsuit cannot be brought to superior court unless the aggrieved party follows these procedures, which are intended to encourage the informal resolution of disputes consistent with RCW 34.05.060.

(1) First, the recipient may seek review of the financial assistance program's initial decision within thirty days of the decision by a written appeal to the water quality program manager. The program manager will consider the appeal information and may choose to discuss the matter by telephone or in person;

(2) The program manager will issue a written decision within thirty days from the time the appeal is received;

(3) If the recipient is not satisfied with the program manager's decision, the recipient may request review of the decision within thirty days to the deputy director;

(4) The deputy director will consider the appeal information, and may ~~((choose))~~ choose to discuss the matter by telephone or in person. The deputy director will issue a written decision within thirty days from the time the appeal is received, and that decision will be the final decision of the department;

(5) If the recipient is not satisfied with the deputy director's final decision, the recipient may appeal to the Thurston

County superior court, pursuant to RCW 34.05.570(4), which pertains to the review of "other agency action"; and

(6) Unless all parties to the appeal agree that a different time frame is appropriate, the parties shall attempt to bring the matter for a superior court determination within four months of the date in which the administrative record is filed with the court. This time frame is to ensure minimal disruptions to the program.

AMENDATORY SECTION (Amending WSR 07-14-096, filed 6/29/07, effective 7/30/07)

WAC 173-95A-820 Audit requirements for grant and loan recipients. The department, or at the department's discretion another authorized auditor, ~~((will))~~ may audit the grant or loan agreement and records.

REPEALER

The following section of the Washington Administrative Code is repealed:

WAC 173-95A-580 Approval of plans and specifications.

AMENDATORY SECTION (Amending WSR 13-24-005, filed 11/20/13, effective 12/21/13)

WAC 173-98-010 Purpose. The purpose of this chapter is to set forth requirements for the Washington state department of ecology's (department) administration of Washington state's water pollution control revolving fund (revolving fund), and the water pollution control revolving administration account (administration account) as authorized by chapter 90.50A RCW, water pollution control facilities ~~((financing))~~ federal capitalization grants.

The revolving fund is primarily comprised of federal capitalization grants, state matching ~~((moneys))~~ funds, and principal and interest repayments. It is used to provide loan assistance to public bodies for statewide, high-priority water quality projects that are consistent with the Clean Water Act, 33 U.S.C. ~~((4251-1387))~~ 1251-1388.

The administration account is comprised of an administration charge applied to the outstanding loan balance on revolving fund loans. The administration account may be used for the following:

(1) Administration costs associated with conducting application processes, managing contracts, collecting loan repayments, managing the revolving fund, providing technical assistance, and meeting state and federal reporting requirements; and

(2) Information and data system costs associated with loan tracking and fund management.

At the point where the administration account adequately covers the program administration costs, the department may no longer use the federal administration allowance. If a federal capitalization grant is awarded after that point, all federal capitalization grant dollars must be used for making loans.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-020 Integrated funding approach. (1)

Where possible, the department combines the management of the revolving fund with other funding programs, such as the centennial clean water program, the stormwater financial assistance program, and the federal Clean Water Act section 319 nonpoint source program.

(2) The integrated funding process includes a combined funding cycle, program guidelines, funding offer and applicant list, and statewide funding workshops.

AMENDATORY SECTION (Amending WSR 13-24-005, filed 11/20/13, effective 12/21/13)

WAC 173-98-030 Definitions. For the purposes of this chapter:

(1) **Act** means the federal Clean Water Act (33 U.S.C. ~~((1251-1387))~~ 1251-1388).

(2) **Activities**, see water pollution control activities.

(3) **Annual debt service** means the amount of debt the applicant is obligated to pay on the loan in one year.

(4) **Applicant** means a public body that has applied for funding.

(5) **Best management practices (BMP)** means physical, structural, and/or managerial practices approved by the department that prevent or reduce pollutant discharges.

(6) **Capitalization grant** means a federal grant awarded by the U.S. Environmental Protection Agency (EPA) to the state to help expand the revolving fund.

(7) **Ceiling amount** means the highest level of financial assistance the department can provide to a recipient for an individual project.

(8) **Commercial, industrial, and institutional flows** mean the portion of the total flows to a facility that originate from large commercial establishments, industrial facilities, or institutional sources such as state schools, hospitals, and prisons.

(9) **Competitive funding** means ~~((moneys))~~ funds available for projects through a statewide evaluation process.

(10) **Completion date** or **expiration date** means the date indicated in the funding agreement in which all milestones and objectives associated with the goals of the project are met.

(11) **Concentrated animal feeding operation (CAFO)** means:

(a) An animal livestock feeding operation that discharges animal waste to the waters of Washington state more frequently than the twenty-five-year, twenty-four-hour storm event;

(b) An animal livestock feeding operation that is under a department administrative order, notice of violation, or a National Pollution Discharge Elimination System permit;

(c) An animal livestock feeding operation that will be required to have a National Pollution Discharge Elimination System permit coverage in the near future; or

(d) An animal livestock feeding operation designated by the Environmental Protection Agency as polluting the waters of Washington state.

(12) **Conservation easement** means a recorded legal agreement between a landowner and a public body to allow or restrict certain activities and uses that may take place on his or her property.

(13) **Conservation plan** means a document that outlines how a project site will be managed using best management practices to avoid potential negative environmental impacts.

(14) **Construction** means to erect, install, expand, or improve water pollution control facilities or activities. Construction includes construction phase engineering and preparation of the operation and maintenance manual.

(15) **Cost-effective alternative** means the option selected in an approved ~~((facilities plan))~~ planning document that meets the requirements of the project, recognizes environmental and other nonmonetary impacts, and offers the lowest cost over the life of the project (i.e., ~~((lowest present worth or equivalent annual value))~~ life cycle cost).

(16) **Debt service** means the total of all principal, interest, and administration charges associated with a water pollution control revolving fund loan that must be repaid to the department by the public body.

(17) **Department** means the Washington state department of ecology.

(18) **Design** means the preparation of the plans and specifications used for construction of water pollution control facilities or activities.

(19) **Director** means the director of the Washington state department of ecology or his or her authorized designee.

(20) **Draft offer and applicant list** means a catalog of all applications for financial assistance considered and those proposed for funding, based on estimates of state and federal budgets.

(21) **Easement** means a recorded legal agreement between a public body and a landowner that allows the public body to have access to the landowner's property at any time to inspect, maintain, or repair loan-funded activities or facilities; sewer use ordinances and other legal documents may be sufficient.

(22) **Effective date** means the date the loan agreement is signed by the department's water quality program manager.

(23) **Eligible cost** means the portion of a facilities or activities project that can be funded based on program eligibility as defined in WAC 173-98-100 and in the most recently updated edition of the *Water Quality Financial Assistance Guidelines* (publication # 10-10-049).

(24) **Energy efficiency** means the use of improved technologies and practices to reduce the energy consumption of water quality projects, use energy in a more efficient way, and produce/use renewable energy.

(25) **Enforcement order** means an administrative requirement issued by the department under the authority of RCW 90.48.120 that directs a public body to complete a specified course of action within an explicit period to achieve compliance with the provisions of chapter 90.48 RCW.

(26) ~~((Engineering report means a document that includes an evaluation of engineering and other alternatives that meet the requirements in chapter 173-240 WAC.~~

~~((27))~~ **Environmental degradation** means the reduced capacity of the environment to meet social and ecological objectives and needs.

~~((28))~~ (27) Environmental emergency means a problem that a public body and the department agree poses a serious, immediate threat to the environment or to the health or safety of a community and requires immediate corrective action.

~~((29))~~ (28) Environmentally innovative means projects that demonstrate new or innovative approaches to managing water quality issues in a more sustainable way.

~~((30))~~ (29) Equivalent residential unit (ERU) means a unit of measurement used to express the average sewage loading discharged from a typical full-time single-family dwelling unit.

~~((31))~~ (30) Estimated construction cost means the expected amount for labor, materials, equipment, and other related work necessary to construct the proposed project.

~~((32))~~ (31) Existing need means water pollution control facility's capacity reserved for all users, at the time of application.

~~((33))~~ (32) Existing residential need means that portion of a water pollution control facility's capacity reserved for residential structures that:

(a) Exist within the project service area at the time of application;

(b) Are connected to the facility or scheduled to be connected to the facility in an approved ~~((engineering report))~~ planning document; and

(c) Will bear the financial burden of paying for the new facility.

~~((34))~~ (33) Facilities, see water pollution control facility.

~~((35) Facilities plan means an engineering report that includes all the elements required by the state environmental review process (SERP), National Environmental Policy Act (NEPA) as appropriate, other federal statutes, and planning requirements under chapter 173-240 WAC.~~

~~((36))~~ (34) Federal capitalization grant, see capitalization grant.

~~((37))~~ (35) Final offer and applicant list means a catalog of all applications for financial assistance considered and those offered funding, based on adopted state and federal budgets.

~~((38))~~ (36) Force account means loan project work performed using labor, materials, or equipment of a public body.

~~((39))~~ (37) Forgivable principal means the portion of a loan made by the department that is not required to be paid back by the borrower if allowable by the act or Congress through federal appropriation.

~~((40))~~ (38) Funding category see "water pollution control activities funding category," "water pollution control facilities funding category," and "preconstruction funding category(~~(, and "green project reserves funding category"))~~."

~~((41))~~ (39) Funding cycle means the events related to the competitive process used to allocate ~~((moneys))~~ funds from the revolving fund, centennial clean water program, stormwater financial assistance program, and the Clean Water Act section 319 nonpoint source program for a state fiscal year.

~~((42))~~ (40) General obligation debt means an obligation of the recipient secured by annual ad valorem taxes lev-

ied by the recipient and by the full faith, credit, and resources of the recipient.

~~((43))~~ (41) Green infrastructure means a wide array of practices at multiple scales that manage wet weather and that maintain and restore natural hydrology by infiltrating, evapotranspiring and harvesting and using stormwater.

~~((44))~~ (42) Green project reserve~~((s))~~ means water efficiency, energy efficiency, green infrastructure, and environmentally innovative projects.

~~((45) Green project reserves funding category means that portion of the revolving fund dedicated to green project reserves projects.~~

~~((46))~~ (43) Growth means the portion of the total flows to a facility that is reserved for future residential, commercial, industrial, and institutional flows.

~~((47))~~ (44) Indirect cost means costs that benefit more than one activity of the recipient and not directly assigned to a particular project objective.

~~((48))~~ (45) Infiltration and inflow means water, other than wastewater, that enters a sewer system.

~~((49))~~ (46) Infiltration and inflow correction means the cost-effective alternative or alternatives and the associated corrective actions identified in an approved ~~((facilities plan or engineering report))~~ planning document for eliminating or reducing the infiltration and inflow to existing sewer system.

~~((50))~~ (47) Initiation of operation means the actual date the recipient begins using, or could begin using, the facilities for its intended purpose. This date may occur before final inspection or project completion.

~~((51))~~ (48) Intended use plan means a document identifying the types of projects proposed and the amount of all money available for financial assistance from the revolving fund for a fiscal year as described in section 606(c) of the act.

~~((52))~~ (49) Landowner agreement means a written arrangement between a public body and a landowner that allows the public body to have access to the property to inspect project-related components.

~~((53))~~ (50) Loan agreement means a contractual arrangement between a public body and the department that involves a disbursement of ~~((moneys))~~ funds that must be repaid.

~~((54))~~ (51) Loan default means failure to make a loan repayment to the department within sixty days after the payment was due.

~~((55))~~ (52) Nonpoint source water pollution means pollution that enters any waters from widespread water-based or land-use activities. Nonpoint source water pollution includes, but is not limited to atmospheric deposition; surface water runoff from agricultural lands, urban areas, and forest lands; subsurface or underground sources; and discharges from some boats or other marine vessels.

~~((56))~~ (53) Perpetuity means ~~((the point at which the revolving fund is earning at least fifty percent of the market rate for tax-exempt municipal bonds on its loan portfolio.~~

~~((57))~~ the department will seek to manage the revolving fund account so that available future funds at least match the rate of growth of *Engineering News-Record* "Construction Cost Index" for the city of Seattle.

~~((54))~~ **(54) Plans and specifications** means the construction contract documents and supporting engineering documents prepared in sufficient detail to allow contractors to bid on and construct water pollution control facilities. "Plans and specifications" and "design" may be used interchangeably.

~~((58))~~ **(55) Preconstruction** means facility planning, facility design, rate studies, value engineering, sewer use ordinances, and utility formation.

~~((59))~~ **(56) Preconstruction funding category** means that portion of the revolving fund dedicated to preconstruction projects.

~~((60))~~ **(57) Preliminary project priority list** means a catalog of all applications for financial assistance considered for funding and submitted to the Washington state legislature for its consideration during budget development.

~~((61))~~ **(58) Project** means a water quality improvement effort funded with a grant or loan.

~~((62))~~ **(59) Project completion or expiration** means the date indicated in the funding agreement in which all milestones and objectives associated with the goals are met.

~~((63))~~ **(60) Public body** means a state of Washington county, city or town, conservation district, other political subdivision, municipal corporation, quasi-municipal corporation, those Indian tribes recognized by the federal government, or institutions of higher education when the proposed project is not part of the school's statutory responsibility.

~~((64))~~ **(61) Public health emergency** means a situation declared by the Washington state department of health in which illness or exposure known to cause illness is occurring or is imminent.

~~((65))~~ **(62) Recipient** means a public body that has an effective loan agreement with the department.

~~((66))~~ **(63) Reserve account** means an account created by the recipient to secure the payment of the principal and interest on the revolving fund loan.

~~((67))~~ **(64) Residential** means the portion of the total flows to a facility that originates from single-family houses, apartments, mobile home parks, small commercial facilities, and community facilities such as local K-12 public schools, libraries, and fire stations.

~~((68))~~ **(65) Revenue-secured debt** means an obligation of the recipient secured by a pledge of the revenue of a utility.

~~((69))~~ **(66) Revolving fund** means Washington state's water pollution control revolving fund.

~~((70))~~ **(67) Riparian buffer or zone** means a swath of vegetation along a channel bank that provides protection from the erosive forces of water along the channel margins and external nonpoint sources of pollution.

~~((71))~~ **(68) Scope of work** means a detailed description of project tasks, milestones, and measurable objectives.

~~((72))~~ **(69) Senior lien obligations** means all revenue bonds and other obligations of the recipient outstanding on the date of execution of a loan agreement (or subsequently issued on a parity therewith, including refunding obligations) or issued after the date of execution of a loan agreement having a claim or lien on the gross revenue of the utility prior and superior to the claim or lien of the loan, subject only to maintenance and operation expense.

~~((73))~~ **(70) Service area population** means the number of people served in the area of the project.

~~((74))~~ **(71) Severe public health hazard** means a situation declared by the Washington state department of health in which the potential for illness exists, but illness is not occurring or imminent.

~~((75))~~ **(72) Sewer** means the pipe and related pump stations located on public property, or on public rights of way and easements that convey wastewater from buildings.

~~((76))~~ **(73) Side sewer** means a sanitary sewer service extension from the point five feet outside the building foundation to the publicly owned collection sewer.

~~((77))~~ **(74) State environmental review process (SERP)** means the National Environmental Policy Act (NEPA)-like environmental review process adopted to comply with the requirements of the Environmental Protection Agency's Code of Regulations (40 C.F.R. § 35.3140). SERP combines the State Environmental Policy Act (SEPA) review with additional elements to comply with federal requirements.

~~((78))~~ **(75) Total eligible project cost** means the sum of all expenses associated with a water quality project that are eligible for funding.

~~((79))~~ **(76) Total project cost** means the sum of all expenses associated with a water quality project.

~~((80))~~ **(77) Water efficiency projects** means the use of improved technologies and practices to deliver equal or better water quality services with less water. Water efficiency encompasses conservation and reuse efforts, as well as water loss reduction and prevention, to protect water resources for the future.

~~((81))~~ **(78) Water pollution** means contamination or other alteration of the physical, chemical, or biological properties of any waters of the state, including change in temperature, taste, color, turbidity, or odor of the waters; or any discharge of a liquid, gas, solid, radioactive substance, or other substance into any waters of the state that creates a nuisance or renders the waters harmful, detrimental, or injurious to the public, to beneficial uses, or to livestock, wild animals, birds, fish, or other aquatic life.

~~((82))~~ **(79) Water pollution control activities or activities** means actions taken by a public body for the following purposes:

(a) To prevent or mitigate pollution of underground water;

(b) To control nonpoint sources of water pollution;

(c) To restore the water quality of freshwater lakes; and

(d) To maintain or improve water quality through the use of water pollution control facilities or other means.

~~((83))~~ **(80) Water pollution control activities funding category** means that portion of the revolving fund dedicated to nonpoint source pollution projects.

~~((84))~~ **(81) Water pollution control facility or facilities** means any facilities or systems for the control, collection, storage, treatment, disposal, or recycling of wastewater, including, but not limited to, sanitary sewage, stormwater, residential, commercial, industrial, and agricultural wastes. Facilities include all necessary equipment, utilities, structures, real property, and interests in and improvements on real property.

~~((85))~~ **(82) Water pollution control facilities funding category** means that portion of the revolving fund dedicated to facilities projects.

~~((86))~~ **(83) Water pollution control revolving fund** (revolving fund) means the water pollution control revolving fund established by RCW 90.50A.020.

~~((87))~~ **(84) Water resource inventory area** (WRIA) means one of the watersheds in the state of Washington, each composed of the drainage areas of a stream or streams, as established in the Water Resources Management Act of 1971 (chapter 173-500 WAC).

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-040 Revolving fund uses. The revolving fund may be used for the following purposes:

(1) To provide loans to finance the planning, design, and/or construction of water pollution control facilities;

(2) To provide loans for nonpoint source pollution control management projects that implement the *Washington's Water Quality Management Plan to Control Nonpoint Sources of Pollution*, and for developing and implementing a conservation and management plan under section 320 of the act;

~~(3) To provide loans for up to twenty years reserve capacity for water pollution control facilities;~~

~~(4))~~ To buy or refinance the debt obligations incurred by applicants after March 7, 1985, for the construction of water pollution control facilities;

~~((5))~~ **(4)** To guarantee or buy insurance for local obligations to improve credit market access or reduce interest rates;

~~((6))~~ **(5)** As a source of revenue or security for the payment of principal and interest on revenue or general obligation bonds issued by the state if the proceeds of those bonds will be deposited in the revolving fund;

~~((7))~~ **(6)** To finance administration costs incurred by the department as authorized by the act and chapter 90.50A RCW; and

~~((8))~~ **(7)** To provide loan subsidies in the form of reduced interest rates and forgivable principal to public bodies for statewide, high-priority water quality projects that are consistent with the Clean Water Act, 33 U.S.C. ~~((1251-1387))~~ 1251-1388.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-100 Eligible. Certain projects or project elements may be eligible for loan assistance including, but not limited to, the following:

(1) Alternative public works contracting for water pollution control facilities allowed under state statute including, but not limited to, design-build, design-build-operate, and general contractor/construction manager;

(2) **Aquatic plant control** when the water quality degradation is due to the presence of aquatic plants, and the source(s) of pollution is addressed sufficiently to ensure that the pollution is eliminated;

~~((2))~~ **(3) BMP implementation** on private property:

(a) Best management practices that consist of new, innovative, or alternative technology not yet demonstrated in the department's region in which it is proposed;

(b) Best management practices in the riparian buffer or zone, such as revegetation or fence construction and where a conservation easement or landowner agreement is granted by the landowner; and

(c) Other water quality best management practices that are evaluated and approved by the department on a case-by-case basis, and where a conservation easement or landowner agreement is granted by the landowner.

~~((3))~~ **(4) BMP implementation** on public property;

~~((4))~~ **(5) Capacity for growth.** Loans for up to twenty years capacity for water pollution control facilities. Capacity in excess of the twenty year design capacity are not eligible;

~~((5))~~ **(6) Computer equipment and software** specific to the funded project and preapproved by the department;

~~((6))~~ **(7) Confined animal feeding operations** (CAFO) water pollution control projects located in federally designated national estuaries;

~~((7))~~ **(8) Conservation planning;**

~~((8) Design-build or design-build-operate (alternative contracting/service agreements) for water pollution control facilities and other alternative public works contracting procedures;))~~

(9) **Diagnostic studies** to assess current water quality;

(10) **Education and outreach** efforts for the public;

(11) **Environmental checklists**, assessments, and impact statements necessary to satisfy requirements for the SEPA, the NEPA, and the SERP;

(12) **Environmental emergencies** as defined in WAC 173-98-030 and applied for in accordance with the provisions described in the published funding guidelines for the funding cycle in which the emergency occurs;

(13) Equipment and tools as identified in a loan agreement;

~~((13))~~ **(14) Facilities** for the control, storage, treatment, conveyance, disposal, or recycling of domestic wastewater and stormwater for residential, and/or a combination of residential, commercial, institutional and industrial:

(a) **Planning:**

(i) **Comprehensive sewer planning**, including wastewater elements of capital facilities planning under the Growth Management Act;

(ii) **Stormwater planning;**

(iii) **Facilities planning** for water pollution control facilities~~(s)~~.

(b) **Design** preparation of plans and specifications for water pollution control facilities;

(c) **Construction** of:

(i) Facilities for the control, storage, treatment, conveyance, disposal, or recycling of domestic wastewater and stormwater;

(ii) Combined sewer overflow abatement;

(iii) ~~((Facilities to meet existing needs plus twenty years for growth;~~

~~(iv))~~ Side sewers ~~((or individual))~~, pump stations, or other appurtenances on public property or private ~~((residen-~~

the)) property if solving a nonpoint source pollution problem, such as failing on-site sewage systems; and

~~((v))~~ (iv) Side sewers (existing), pump stations, or other appurtenances on public property or private property ((with an easement)) to correct infiltration and inflow ((and replace existing water pollution control facilities; and

(vi) New sewer systems to eliminate failing or failed on-site sewage systems;).

(d) **Value engineering** for water pollution control facilities(;

~~(e) **Design or construction** costs associated with design-build or design-build-operate contracts).~~

~~((14))~~ (15) **Green project reserve(s)** projects such as water efficiency, energy efficiency, green infrastructure, and environmentally innovative projects or project elements as ((outlined in WAC 173-98-125, and as)) defined by EPA guidance(;-);

~~((15))~~ (16) **Groundwater protection activities** such as wellhead protection and critical aquifer recharge area protection;

~~((16))~~ (17) **Hardship assistance** for preconstruction projects, wastewater treatment facilities construction, and on-site sewage system repair and replacement;

~~((17))~~ (18) **Indirect costs** as defined in the most recently updated edition of *Administrative Requirements for Recipients of Ecology Grants and Loans* (publication #91-18) or *Administrative Requirements for Recipients of Ecology Grants and Loans Managed in EAGL* (publication #14-01-002);

~~((18))~~ (19) **Lake implementation and associated planning activities** on lakes with public access;

~~((19))~~ (20) **Land acquisition:**

(a) As an integral part of the treatment process (e.g., land application); ~~((or))~~

(b) For siting of water pollution control facilities;

(c) For wetland habitat preservation;

~~((20))~~ (d) For riparian area preservation; or

(e) For drinking water source protection.

(21) **Landscaping for erosion control** directly related to a project, or site-specific landscaping to mitigate site conditions and comply with requirements in the SERP;

~~((21))~~ (22) **Legal expenses** will be determined on a case-by-case basis, such as development of local ordinances, use of a bond counsel, review of technical documents;

~~((22))~~ (23) **Light refreshments** for meetings when preapproved by the department;

~~((23))~~ (24) **Mitigation**, determined on a case-by-case basis, that addresses water quality impacts directly related to the project;

~~((24))~~ (25) **Monitoring BMP effectiveness;**

~~((25))~~ (26) **Monitoring equipment** used for water quality assessment;

~~((26))~~ (27) **Monitoring water quality;**

~~((27))~~ (28) **Model ordinances** development and dissemination of model ordinances to prevent or reduce pollution from nonpoint sources;

~~((28))~~ (29) **On-site sewage systems:**

(a) **On-site sewage system repair and replacement** for residential and small commercial systems;

(b) **On-site sewage system** surveys;

(c) **Local loan fund** program development and implementation(;-).

~~((29))~~ (30) **Planning**, including comprehensive basin plans, watershed plans, and area-wide water quality plans;

~~((30))~~ (31) **Refinancing** of water pollution control facility debt;

~~((31))~~ (32) **Riparian and wetlands habitat restoration** and enhancement, including revegetation;

~~((32))~~ (33) **Sales tax;**

~~((33))~~ (34) **Spare parts**, an initial set of spare parts for equipment that is critical for a facility to operate in compliance with discharge permit requirements;

~~((34))~~ (35) **Stream restoration projects;**

~~((35))~~ (36) **Total maximum daily load study** development and implementation;

~~((36))~~ (37) **Training** to develop specific skills that are necessary to directly satisfy the funding agreement scope of work. Training, conference registration or annual meeting fees must be preapproved by the department;

~~((37))~~ (38) **Transferring ownership** of a small wastewater system to a public body;

~~((38))~~ (39) **Wastewater or stormwater utility development;**

~~((39))~~ (40) **Wastewater or stormwater utility rate** or development impact fee studies;

~~((40))~~ (41) **Water quality education** and stewardship programs.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-110 Ineligible. Certain projects or project elements are not eligible for loan assistance including, but not limited to, the following:

(1) **Abandonment** or demolition of existing structures not interfering with proposed construction of a wastewater or stormwater treatment facility;

(2) ~~((Acts of nature that alter the natural environment, thereby causing water quality problems;~~

~~(3))~~ **Aquatic plant control** for aesthetic reasons, navigational improvements, or other purposes unrelated to water quality;

~~((4))~~ (3) **Bond costs** for debt issuance;

~~((5))~~ (4) **Bonus or acceleration payments** to contractors to meet contractual completion dates for construction;

~~((6))~~ (5) **Commercial, institutional or industrial** wastewater pollution control ~~((activities or))~~ facilities or portions of those facilities that are solely intended to control, transport, treat, dispose, or otherwise manage commercial, institutional, or industrial wastewater;

~~((7))~~ (6) **Commercial, institutional or industrial** monitoring equipment for sampling and analysis of discharges from municipal water pollution control facilities;

~~((8))~~ (7) **Commercial, institutional or industrial** wastewater pretreatment;

~~((9))~~ (8) **Compensation** or damages for any claim or injury of any kind arising out of the project, including any personal injury, damage to any kind of real or personal property, or any kind of contractual damages, whether direct, indirect, or consequential;

~~((10))~~ (9) Cost-plus-a-percentage-of-cost contracts (also known as multiplier contracts), time and materials contracts, and percent-of-construction contracts in facilities projects (a negotiated fee in general contractor/construction manager contracts is not a cost-plus-a-percentage-of-cost contract);

~~((11))~~ **Engineering reports;**

~~((12))~~ (10) Fines and penalties due to violations of or failure to comply with federal, state, or local laws;

~~((13))~~ (11) Flood control(s) projects or project elements intended solely for flood control;

~~((14))~~ (12) Funding application preparation for loans or grants;

~~((15))~~ (13) Interest on bonds, interim financing, and associated costs to finance projects;

~~((16))~~ (14) Landscaping for aesthetic reasons;

~~((17))~~ (15) Legal expenses associated with claims and litigation;

~~((18))~~ (16) Lobbying or expenses associated with lobbying;

~~((19))~~ (17) Mitigation is not eligible unless it addresses water quality impacts directly related to the project, and will be determined on a case-by-case basis;

~~((20))~~ (18) Office furniture not included in the recipient's indirect rate;

~~((21))~~ (19) Operating expenses of local government, such as the salaries and expenses of a mayor, city councilmember, and city attorney;

~~((22))~~ (20) Operation and maintenance costs for work not performed by contract and that is performed on a regularly scheduled basis (e.g., daily, weekly, monthly, seasonally, semiannually, but not less frequently than once per year), to service, check, or replace items that are not broken; or work not performed by contract that is not regularly scheduled but is required to maintain the asset so that repair does not become necessary;

~~((23))~~ (21) Overtime differential paid to employees of public body to complete administrative or force account work;

~~((24))~~ (22) Permit fees not directly required for the completion of a project;

~~((25))~~ (23) Personal injury compensation or damages arising out of the project, whether determined by adjudication, arbitration, negotiation, or other means;

~~((26))~~ (24) Professional dues;

~~((27))~~ (25) Reclamation of abandoned mines;

~~((28))~~ (26) Refinancing of existing debt not related to a water pollution control facility;

~~((29))~~ (27) Solid or hazardous waste cleanup;

~~((30))~~ (28) Utility local improvement district (ULID) formation;

~~((31))~~ (29) Vehicle purchase, except for vehicles intended for the transportation of liquid, dewatered sludge, septage, or special purpose vehicles as approved by the department; and

~~((32))~~ (30) Water quantity or other water resource projects that solely address water quantity issues such as reservoirs and dams.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-200 Application for funding. (1) To apply for funding, the applicant must submit a completed application to the department. The department will provide the application on the department web site.

(2) ~~((The applicant may be asked to provide the following project information:~~

~~(a) Basic information such as names of contacts, addresses, and other tracking information;~~

~~(b) Project summary;~~

~~(c) Project goals, objectives, and milestones;~~

~~(d) Overall water quality benefits;~~

~~(e) Public health benefits;~~

~~(f) Sources of pollution addressed;~~

~~(g) How the project will address state and federal mandates, elements in Washington's Water Quality Plan to Control Nonpoint Sources of Pollution, or other such plans;~~

~~(h) Performance measures and postproject assessment monitoring;~~

~~(i) Readiness to proceed, likelihood of success, and measures of success specific to the project;~~

~~(j) Local initiatives, commitments, or priorities related to the project; or~~

~~(k) Other information requested by the department.~~

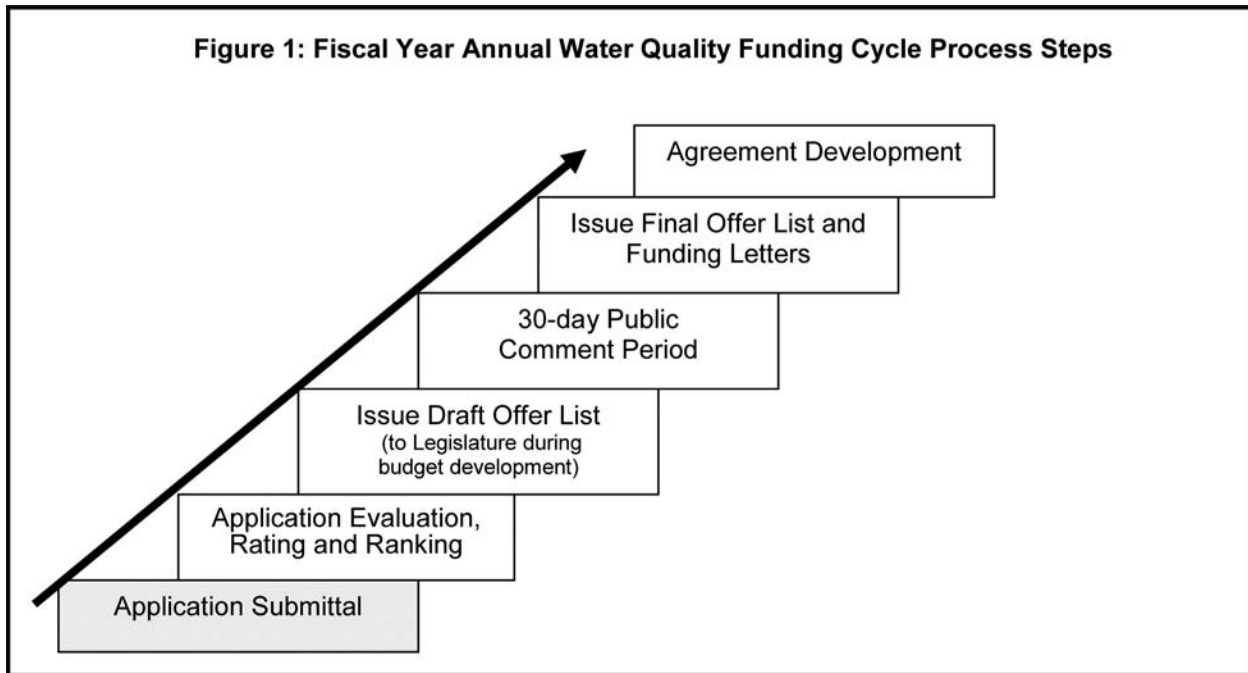
~~(3))~~ **Minimum score on application.**

(a) An applicant must receive a minimum score equal to fifty percent of the available points on ~~((section three,))~~ the water quality and public health improvements form, of the water quality financial assistance application to be eligible for funding consideration. The department may offer funding to applicants with fewer than fifty percent of the points available on ~~((section three))~~ the form if demand for funding is low; and

(b) An applicant must also receive a minimum score equal to sixty percent of the available points on the entire water quality financial assistance application to be eligible for funding consideration. The department may offer funding to applicants with fewer than sixty percent of the points available on the financial assistance application if demand for funding is low.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-210 ((Ecology's)) The department's responsibilities. (1) A general funding cycle schedule is provided in Figure 1.



(2) In general, ~~((ecology))~~ the department will provide the following services, although ~~((annual))~~ modifications may be made to accommodate legislative schedules and requirements:

(a) Make available the application and applicable guidelines before the associated funding cycle begins;

(b) Conduct ~~((at least one))~~ application workshops ~~((in each of ecology's four regions))~~ that are accessible statewide;

(c) Conduct preapplication workshops to discuss regional level priorities if applicable;

(d) Complete an initial review of project proposals for funding eligibility after the application deadline;

(e) Request other agencies to provide evaluation assistance as needed;

(f) Rate and rank the applications using a consistent scoring system;

(g) ~~((Prepare a combined preliminary project priority list, after evaluation and scoring of all applications;~~

~~((h))~~ Submit a preliminary project priority list to the state legislature during budget development;

~~((i))~~ Develop a combined *Draft Offer and Applicant List* and a *Draft Intended Use Plan (IUP)*;

~~((j))~~ Facilitate a public review and comment period for the combined *Draft Offer and Applicant List* and *Draft IUP*;

~~((k))~~ Sponsor at least one public meeting to explain the combined *Draft Offer List and Applicant List* and *Draft IUP*;

~~((l))~~ Develop a combined *Final Offer and Applicant List* and a *Final IUP*. Public comments collected during ~~((draft))~~ the public review period will be incorporated ~~((and result in a responsiveness summary))~~;

~~((m))~~ Issue funding decision letters to all applicants; and

~~((n))~~ Negotiate, develop, and finalize loan agreements.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-220 Final offer and applicant list. Loan offers identified on the *Final Offer and Applicant List* will be effective for up to one year from the publication date of the *Final Offer and Applicant List*. Loan offers that do not result in a signed agreement ~~((are automatically))~~ or a letter of binding commitment may be ended.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-230 Revolving fund intended use plan (IUP). (1) As required by the EPA, the department issues a *Draft IUP* and a *Final IUP* for each funding cycle.

(2) The ~~((Final IUP is issued in conjunction with the Final Offer and Applicant List.~~

~~((3))~~ IUP contains a detailed report of how the department expects to allocate ~~((moneys))~~ funds available in the current funding cycle.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-300 Wastewater treatment facilities construction. (1) There are three primary factors considered

in determining hardship funding for the construction portion of wastewater treatment facilities projects:

- (a) Service area population;
 - (b) Existing residential need at the time of application;
- and

(c) Level of financial burden placed on the ratepayers.

(2) **Service area population.** Applicants with a service area population of twenty-five thousand or less can request ~~((hardship funding))~~ hardship funding consideration by submitting a financial hardship analysis form along with the funding application. If the service area population is different from the population of the applicant, the applicant must show that the hardship assistance is solely used to benefit the population of the service area.

(3) **Existing residential need.** The applicant and the department calculate the water pollution control facilities construction costs that are associated with existing residential need at the time of application.

(4) **Level of financial burden.**

(a) Financial burden for the sewer ratepayer is determined by calculating the residential sewer user fee as a percent of the median household income (MHI) for the project area. The annual residential sewer user fee is calculated using:

- (i) Estimated construction costs;
- (ii) Existing annual operation and maintenance costs;
- (iii) Discounted, existing annual operation and maintenance costs as a result of constructing the project;
- (iv) Projected future annual operation and maintenance costs for the total facility;
- (v) The applicant's current and future annual debt service on the project;
- (vi) The annual debt service for the project if funded with a revolving fund loan;
- (vii) Other grants and loans funding the project;
- (viii) The applicant's level of debt for other wastewater facilities not associated with the project;

(6) **Figure 2. Loan Hardship-Funding Continuum**

Sewer User Fee divided by MHI	Below two percent	Two percent and above, but Below three percent	Three percent and above, but Below five percent	Five percent and above
Hardship Designation	<i>Nonhardship</i> (Low sewer user rates in relation to MHI) (Not funded with grant or forgivable principal dollars)	<i>Moderate Hardship</i>	<i>Elevated Hardship</i>	<i>Severe Hardship</i> (Very high sewer user rates in relation to MHI)
Loan Hardship-Funding Continuum	Loan at sixty percent of market rate	Loan at forty percent of market rate	Loan at twenty percent of market rate	Loan at zero percent interest

(7))

(ix) The total number of households or equivalent residential units (ERUs) existing at the time of application that will be served by the project;

(x) The nonresidential share of the total annual costs is deducted; and

(xi) MHI for the project area;

(b) The sewer user fee as a percentage of MHI is the basis for the department's hardship loan (~~((hardship funding continuum))~~) interest rates shown in ~~((figure 2))~~ Table 1;

(c) The most recent available American Community Survey data determines the MHI;

(d) If MHI data are not available for a community, the county MHI in which the community resides will be used; and

(e) If the applicant disputes the data used by the department, the department may allow an applicant to conduct a scientific survey to determine the MHI for the project area.

(5) **Loan terms and interest rates.** The department uses ~~((the loan hardship funding continuum))~~ Table 1 to determine the ~~((hardship loan))~~ hardship loan interest rates. ~~((Not more than fifty percent of the funding category can be awarded to any one applicant per funding cycle. In addition to a reduced interest rate, the applicant may receive longer loan repayment terms, not to exceed twenty years, and for-givable principal loans as specified in WAC 173-98-330.~~

For example:

Assuming that the average market rate for tax-exempt municipal bonds is five percent, the following would apply.

When an applicant with a service area population of twenty-five thousand or less can demonstrate that its sewer user rates for the proposed project are between three and five percent of the MHI, the applicant may be eligible for a twenty-year repayment term and a one percent interest rate. This interest rate represents twenty percent of the average market rate for tax-exempt municipal bonds (see figure 2).

Table 1
Hardship Loan Interest Rates

<u>Sewer fee divided by MHI is:</u>	<u>Below two percent (nonhardship)</u>	<u>Above two but below three percent (moderate hardship)</u>	<u>Above three but below five percent (elevated hardship)</u>	<u>Above five percent (severe hardship)</u>
<u>One to five years term:</u>	Thirty percent of market rate	Twenty percent of market rate	Ten percent of market rate	Zero percent
<u>Six to twenty years term:</u>	Sixty percent of market rate	Forty percent of market rate	Twenty percent of market rate	Zero percent
<u>Twenty-one to thirty years term:</u>	Eighty percent of market rate	Sixty percent of market rate	Forty percent of market rate	Twenty percent of market rate

(6) **Partially funded projects:** If a project in the hardship category receives partial funding due to department funding constraints, the department may offer the remaining funding, subject to funding ceilings, in the next funding cycle (and on a case-by-case basis). The department may require further hardship analysis before offering the remaining funds.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-310 On-site sewage system repair and replacement programs. (1) Applicants may apply for a revolving fund loan to establish or continue programs that provide funding for on-site sewage repair and replacement for homeowners and small commercial enterprises.

(2) **Final loan blended interest rate.** The department may adjust the recipient's interest rates based on the proportion of loans that the recipient charged provided to homeowners (and small commercial enterprises. To receive the adjusted interest rate, the recipient must issue loans shown in figure 3.

(3) Figure 3 shows the interest rate schedule for loans targeted to homeowners at three levels of county MHI. For information on how the market rate is determined, see WAC 173-98-400.

Figure 3.

<u>Homeowner Income is:</u>	<u>Twenty-Year Term</u>	<u>Five-Year Term</u>	<u>Hardship Level</u>
Above eighty percent county MHI	Sixty percent of MR	Thirty percent of MR	Nonhardship
Fifty-eighty percent county MHI	Thirty percent of MR	Up to fifteen percent of MR	Moderate
Below fifty percent county MHI	Up to fifteen percent of MR	Zero percent	Severe

(4) Figure 4 shows the interest rate schedules for loans targeted to small commercial enterprises at three levels of annual gross revenue. For example, in order for a small commercial enterprise to be considered for moderate to severe

hardship, the business must provide documentation to substantiate that annual gross revenue is less than one hundred thousand dollars.

Figure 4.

<u>Small Commercial Enterprise Annual Gross Revenue is:</u>	<u>Twenty-Year Term</u>	<u>Five-Year Term</u>	<u>Hardship Level</u>
Above one hundred thousand dollars	Sixty percent of MR	Thirty percent of MR	Nonhardship
Fifty thousand dollars-one hundred thousand dollars	Thirty percent of MR	Up to fifteen percent of MR	Moderate
Below fifty thousand dollars	Up to fifteen percent of MR	Zero percent	Severe

(5)) in accordance with Table 2. Loans provided to small commercial enterprises do not affect the final loan blended interest rate.

Table 2
Interest Rate Schedule for Loans Targeted to Homeowners

<u>Homeowner income is:</u>	<u>Above eighty percent of county MHI (nonhardship)</u>	<u>Above fifty but below eighty percent of county MHI (moderate hardship)</u>	<u>Below fifty percent of county MHI (severe hardship)</u>
<u>One to five years term:</u>	Thirty percent of market rate	Fifteen percent of market rate	Zero percent
<u>Six to twenty years term:</u>	Sixty percent of market rate	Thirty percent of market rate	Fifteen percent of market rate
<u>Twenty-one to thirty years term:</u>	Eighty percent of market rate	Forty percent of market rate	Twenty percent of market rate

(3) For the purposes of this section, small commercial enterprises are those with an average daily flow of less than three thousand five hundred gallons.

(4) The recipient ~~((agrees to))~~ must submit a final compilation of the local loans provided to homeowners ~~((and small commercial enterprises))~~ throughout the duration of the project. The list will include information provided by the recipient regarding the number and final dollar amounts of loans funded in the following respective homeowner income ~~((and small commercial enterprise revenue))~~ levels:

- (a) ~~((Homeowner income:))~~
 - (i) Above eighty percent of county MHI;
 - ~~((ii))~~ (b) Fifty to eighty percent of county MHI;
 - ~~((iii))~~ (c) Below fifty percent of county MHI.
- ~~((b))~~ Small commercial enterprise annual gross revenue:
 - (i) Above one hundred thousand dollars;

- (ii) Fifty thousand dollars to one hundred thousand dollars;
- ~~((iii))~~ Below fifty thousand dollars.)

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-320 Forgivable principal. ~~((+))~~ Forgivable principal. The department will ~~((apply the funding hardship continuum provided in figure 5 below))~~ use Table 3 to determine the amount of forgivable principal loan funding provided to an eligible hardship project. Financial hardship will be determined based on the provisions in WAC 173-98-300(:

~~((2))~~ Figure 5. Forgivable principal hardship continuum ~~((to determine amounts of forgivable principal loan allowed for eligible costs using revolving funds):~~

Figure 5.

Sewer User Fee divided by MHI	Below two percent	Two percent and above, but Below three percent	Three percent and above, but Below five percent	Five percent and above
Hardship Designation	<i>Nonhardship</i> (Low sewer user rates in relation to MHI)	<i>Moderate Hardship</i>	<i>Elevated Hardship</i>	<i>Severe Hardship</i> (Very high sewer user rates in relation to MHI)
Loan Hardship Funding Continuum	Not eligible for forgivable principal loan	Fifty percent forgivable principal loan up to ceiling amount defined in WAC 173-98-520	Seventy-five percent forgivable principal loan up to ceiling amount defined in WAC 173-98-520	One hundred percent forgivable principal loan up to ceiling amount defined in WAC 173-98-520))

and the ceiling amounts in WAC 173-98-520. In addition, in accordance with the act, the department must consider unemployment for the purposes of awarding forgivable principal loan for hardship.

Table 3
Forgivable Principal for Hardship

Sewer user fee divided by MHI is:	Below two percent (nonhardship)	Above two but below three percent (moderate hardship)	Above three but below five percent (elevated hardship)	Above five percent (severe hardship)
Forgivable principal eligibility:	Not eligible	Fifty percent up to ceiling amount	Seventy-five percent up to ceiling amount	One hundred percent up to ceiling amount

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-330 Preconstruction category. (1) An applicant ~~((can request hardship funding consideration))~~ will be considered for hardship funding when submitting a funding application if the service area population is twenty-five thousand or less and the MHI is less than eighty percent of the state MHI.

(2) If the service area population is different from the population of the applicant, the applicant must show that the hardship assistance is solely used to benefit the population of the service area.
is "deferred interest." Deferred interest is added to the princi-

(3) The most recent available American community survey data determines the MHI.

(4) If MHI data are not available for a community then the county MHI in which the community resides will be used.

(5) If the applicant disputes the data used by the department, the department may allow an applicant to conduct a scientific survey to determine the MHI for the project area.

AMENDATORY SECTION (Amending WSR 13-24-005, filed 11/20/13, effective 12/21/13)

WAC 173-98-400 Loan interest rates. (1) Interest will accrue on each disbursement as it is paid to the recipient. This pal at project completion.

- (2) The department bases loan interest rates on the average market interest rate. The average market interest rate is:
 - (a) Based on the daily market rate published in the bond buyer's index for tax-exempt municipal bonds; and
 - (b) Taken from the period ~~((sixty to thirty))~~ one hundred eighty days before the ~~((annual))~~ funding application cycle begins.
- (3) See WAC 173-98-300 and 173-98-310 for hardship interest rates.

((Figure 6:)) Table 4
Standard Loan ((Terms and)) Interest Rates

<u>((Repayment Period))</u> <u>Loan term</u>	<u>Interest rate</u>
((Up)) <u>One</u> to five years:	Thirty percent of ((the average)) market rate ((/-))
((More than five but no more than)) <u>Six</u> to twenty years:	Sixty percent of ((the average)) market rate ((/-))
<u>Twenty-one</u> to thirty years:	<u>Eighty percent of market rate</u>

(4) The standard interest rates for water pollution control activities projects are the rates calculated for "moderate" hardship in accordance with Table 1 in WAC 173-98-300.

(5) The director may ~~((approve lower))~~ adjust interest rates for the ~~((annual))~~ funding application cycle if a financial analysis of the revolving fund demonstrates that ~~((lower))~~ the interest rates ~~((for that year))~~ are not detrimental to the perpetuity of the revolving fund.

~~((5))~~ (6) Prior to issuing its Final Offer and Applicant List the department will examine and may lower interest rates if the rates for tax-exempt municipal bonds are significantly lower than when the funding cycle interest rate was determined in accordance with subsection (2) of this section.

(7) An administration charge will be applied to all loans that enter repayment after the effective date of this section. The following conditions apply to the administration charge.

- (a) The administration charge will be applied to the outstanding loan balance at the time of each payment.
- (b) The administration charge will be subtracted from the interest rate established in the loan agreement so there is no additional cost to the borrower.
- (c) The administration charge will not be applied to loans with interest rates less than the administration charge.
- (d) The maximum allowable administration charge is one percent. Initially the administration charge will be set at this level.

(e) Beginning with its 2017-2019 biennial operating budget submittal and each biennium thereafter, the department will compare the projected administration account balance and the projected administration charge income with projected program costs, including an adequate working capital reserve as defined by the office of financial management. In its submittal to the office of financial management, the department may:

- (i) Find that the projected administration charge income is inadequate to fund the cost of administering the program,

and that the rate of the charge must be increased; however, the administration charge may never exceed one percent;

(ii) Find that the projected administration charge income exceeds what is needed to fund the cost of administering the program, and that the rate of the charge must be decreased;

(iii) Find that there is an excess balance in the administration account, and that the excess must be transferred to the water pollution control revolving fund to be used for loans; or

(iv) Find that there is no need for any rate adjustments or balance transfers.

(f) If the department determines the administration charge should be adjusted, it will increase (up to the maximum of one percent) or decrease the administration charge and apply the new administration charge to loans that enter repayment after the administration charge has been adjusted. Loans already in repayment will not be affected by the adjusted administration charge.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-410 Refinancing. (1) There are two kinds of refinance with different rules: Standard refinance and interim refinance.

(2) **Standard refinance** refers to a completed project funded with ~~((moneys))~~ funds from a source other than the department. It is limited to water pollution control facilities where project construction began after March 7, 1985.

- (a) Applicants requesting standard refinancing must meet all the requirements contained in the act;
- (b) Standard refinance projects will only be funded if there is limited demand for ~~((moneys))~~ funds for new projects;
- (c) All department prerequisites and revolving fund conditions must have been met at the time the project was undertaken;

(d) If multiple standard refinance applications are received, priority will be given based on impacts to the rate-payers in the service area of the project;

- (e) Standard refinance projects are not eligible for hardship financial assistance; and
- (f) Repayment begins six months after a funding agreement becomes effective.

(3) **Interim refinance** applies to a project that is in progress using ~~((moneys))~~ funds from a source other than the department. Interim refinance retires existing debt and also covers the remaining eligible project costs. Interim refinance projects must meet all applicable requirements of this chapter.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-450 Loan reserve requirements. ~~((For a revenue obligation secured loan with terms more than five years, the recipient must accumulate a reserve account equivalent to the annual debt service on the loan. This reserve must be established before or during the first five years of the loan repayment period. The reserve account may be used to make the last two payments))~~ The department may require a recip-

ient to create a reserve account to secure the payment of the principal and interest on the revolving fund loan.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-460 Loan default. In the event of loan default, the state of Washington may withhold any amounts due to the recipient from the state for other purposes. The ~~((moneys))~~ funds will be applied to the debt.

AMENDATORY SECTION (Amending WSR 07-14-096, filed 6/29/07, effective 7/30/07)

WAC 173-98-470 Late payments. A late fee of one percent per month on the past due amount ~~((will))~~ may be assessed starting on the date the debt becomes past due and until it is paid in full.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-500 Funding categories. (1) The revolving fund is divided into ~~((four))~~ three funding categories:

(a) ~~((Green project reserves category: An amount equal to twenty-five percent of the capitalization grant is allocated to the green project reserves category.~~

~~((b) Moneys for the green project reserves category are allocated before the remaining revolving fund is divided between the other categories; and~~

~~((c)) Water pollution control facilities category: ~~((After allocating revolving fund moneys to the green project reserves category;))~~ Seventy-five percent of the ~~((remaining))~~ revolving fund will be available for facilities projects ~~((as established under section 212 of the act; and;))~~~~

~~((d)) (b) Preconstruction category: ~~((After allocating revolving fund moneys to the green project reserves category;))~~ Five percent of the ~~((remaining))~~ revolving fund will be available for preconstruction category; and~~

~~((e)) (c) Water pollution control activities category: ~~((After allocating revolving fund moneys to the green project reserves category;))~~ Twenty percent of the ~~((remaining))~~ revolving fund will be available for the implementation of programs or projects established under the *Washington's Water Quality Management Plan to Control Nonpoint Sources of Pollution*.~~

(2) Forgivable principal.

(a) Additional subsidization in the form of forgivable principal loans may be provided at an amount equal to ~~((nine percent of the capitalization grant;~~

~~((b) The amount of forgivable principal provided may be adjusted up to an amount equal to thirty percent of the capitalization grant to meet minimum requirements for green project reserves and demand for hardship funding; and~~

~~((c) The percentages listed in (a) and (b) of this subsection for forgivable principal offered may be adjusted as required to meet federal laws)) the maximum allowed by the act and/or a capitalization grant;~~

~~((d)) (b) Additional subsidization in the form of forgivable principal loans may be provided for eligible hardship~~

projects, eligible green project reserve~~((s))~~ projects or project elements, and eligible preconstruction projects.

(3) If the demand is limited in any of the funding categories or to meet funding levels required in federal laws, the department can shift ~~((moneys))~~ funds between the funding categories.

~~((a) The amount of revolving funds dedicated to the green project reserves category may be adjusted as required to meet minimum requirements for forgivable principal or to meet funding levels required in federal laws;~~

~~((b) The amount of forgivable principal provided to the green project reserves category may be adjusted as required to meet green project reserves minimum requirements or to meet funding levels required in federal laws.))~~

AMENDATORY SECTION (Amending WSR 07-14-096, filed 6/29/07, effective 7/30/07)

WAC 173-98-510 Funding recognition. (1) Where applicable, the recipient must acknowledge department and EPA funding in reports, technical documents, publications, brochures, and other materials.

(2) Where applicable, the recipient must ~~((display signs for site-specific projects acknowledging department and EPA funding. The sign must be large enough to be seen from nearby roadways and include a department or EPA logo))~~ acknowledge department and EPA funding for site-specific projects by one of the following means:

(a) Standard signage (appropriately sized and weather resistant);

(b) Posters and wall signage in a public building or location;

(c) Newspaper or periodical advertisement for project construction, groundbreaking ceremony, or operation of the new or improved facility;

(d) Online signage placed on community web site or social media outlet; or

(e) Press release.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-520 Ceiling amounts. (1) **Green project reserve~~((s category))~~:**

~~((a) No more than fifty percent of the revolving fund in this category will be available to any one applicant per funding cycle; and~~

~~((b)) The ceiling amount for forgivable principal provided for eligible green project reserve~~((s))~~ projects is up to ~~((fifty))~~ twenty-five percent of the total green project reserve-eligible portion of the project costs. ~~((If demand is limited for green project reserves projects, the ceiling amount may be raised to fully use available funding.))~~~~

(2) **Preconstruction category:**

(a) No more than twenty percent of the revolving fund in this category will be available to any one applicant per funding cycle.

(b) The ceiling amount for a forgivable principal loan provided for financial hardship for WAC 173-98-330 is up to fifty percent of the eligible project costs. ~~((If demand is lim-~~

~~ited for projects eligible for preconstruction category, the ceiling amount may be raised to fully use available funding.)~~

(c) The ceiling amount for this category applies to the combined total of all preconstruction elements for loans and forgivable principal loans.

(3) Water pollution control facilities category:

(a) No more than fifty percent of the revolving fund in this category will be available to any one applicant per funding cycle;

(b) The ceiling amount for a forgivable principal loan provided for financial hardship for WAC 173-98-330 is five million dollars. If a forgivable principal loan is provided for a hardship project in conjunction with a centennial program grant award for hardship, then the ceiling amount for the combined forgivable principal loan and centennial program grant is five million dollars; and

(c) No more than ~~(five)~~ seven million dollars is available for each smaller combined design-construct project (step four). See WAC 173-98-530 for information on smaller combined design-construct projects (step four).

(4) Water pollution control activities category: ~~(Not)~~ No more than fifty percent of the revolving fund in this category will be available to any one applicant per funding cycle.

(5) Water pollution control facilities construction bid overruns:

(a) If the low responsive responsible construction bid(s) exceeds the engineer's estimate of construction costs, the department may approve funding increases for up to ten percent of the engineer's ~~((original estimate))~~ cost estimate as supplied with the bid documents;

(b) The ceiling amounts that were established in the fiscal year in which the project was offered funding apply; and

(c) First priority for funding bid overruns will be given to hardship communities based on the severity of financial need.

(6) Water pollution control facilities construction change orders:

(a) The department may approve funding for change orders for up to five percent of the eligible portion of the low responsive responsible construction bid(s);

(b) The department may approve funding for change orders for greater than five percent of the eligible portion of the low responsive responsible construction bid(s) only if the recipient can demonstrate that the additional funding is needed to remedy unforeseeable, extraordinary site-specific conditions;

(c) The ceiling amounts that were established in the fiscal year in which the project was offered funding apply; and

~~((e))~~ (d) First priority for funding change orders will be given to hardship communities based on the severity of financial need.

(7) If a project qualifies for both hardship funding and green project reserve(s) funding, then the ceiling amount for total forgivable principal and centennial grant funding for the project is the combined ceiling amount of both hardship and green project reserve(s) categories.

(8) If demand is limited for projects eligible for any category, the ceiling amounts may be raised in other categories to fully use available funding.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-530 Step process for water pollution control facilities. (1) The step process is required for waste-water facilities projects. The process begins with site-specific planning, and continues through design to construction.

(2) For steps one through three, an applicant may only apply for funding for one step of the process at a time. ~~((At the time of application, completion of the previous steps must be approved by the department.))~~ Funding of one step does not guarantee the funding of subsequent steps.

(3) The step process includes the following:

(a) **Planning (step one):** Step one involves the preparation of a site-specific ~~((facilities plan))~~ planning document that identifies the cost-effective alternatives for addressing a water pollution control problem in accordance with WAC 173-98-730. There is no prerequisite for planning ~~((If there is an existing engineering report, it must be upgraded to a facilities plan))~~;

(b) **Design (step two):** Step two includes the preparation of plans and specifications for use in construction. These must be based on the preferred cost-effective alternative identified in the ~~((facilities plan. A facilities plan))~~ planning document. In order to be eligible for design a planning document must be approved by the department ~~((before an application for design can be considered for funding))~~ without conditions at least thirty days before issuance of the *Draft Offer and Applicant List*.

~~((Facilities plans))~~ Planning documents approved by the department more than two years before the close of the application period must contain evidence of recent review by the department to ensure the document reflects current conditions; and

(c) **Construction (step three):** Step three includes ~~((the actual building))~~ construction of facilities based on the approved design. ~~((Design))~~ In order to be eligible for construction, design plans and specifications must be approved by the department ~~((before an application for construction can be considered for funding. The applicant must also have a current rate study that includes the proposed project before an application for construction can be considered for funding. The utility rate proposed in the rate study must be adequate to pay for O&M, debt service, and replacement of short lived assets, and any other associated project costs. The applicant must have an adopted fee ordinance based on the current rate study that includes the proposed project before the department will sign a loan agreement))~~ without conditions, in accordance with WAC 173-240-030, at least thirty days before issuance of the *Draft Offer and Applicant List*.

(4) **Combined steps for smaller design-construct projects (step four):** In some cases, design and construction may be combined into one ~~((loan))~~ project. Step four applicants must demonstrate that step two (design) can be completed and approved by the department within one year of the ~~((effective))~~ signature date of the funding agreement. ~~((The applicant must also complete a rate study that includes the proposed project and adopt a fee ordinance based on the rate study before the department will approve plans and specifications as required in WAC 173-98-560, approval of plans and specifications. The utility rate proposed in the rate study must~~

be adequate to pay for O&M, debt service, and replacement of short lived assets, and any other associated project costs.)) In order to be eligible for step four, a planning document must be approved by the department without conditions at least thirty days before issuance of the *Draft Offer and Applicant List*. The total project costs for step four projects must be ((five)) seven million dollars or less.

(5) **Step deviations.** During the application phase of the funding cycle, the department may allow an applicant to deviate from the traditional step requirements if:

(a) The Washington state department of health has declared a public health emergency((:)),₂ and

((((b))) the proposed project would remedy this situation((:

No loan agreement will be signed until all previous steps have been completed and approved by the department)); or

(b) The department has declared an environmental emergency, and the proposed project would remedy this situation.

AMENDATORY SECTION (Amending WSR 07-14-096, filed 6/29/07, effective 7/30/07)

WAC 173-98-540 ((Step)) Process for water pollution control activities. The ((step)) following process is required for lake projects and recommended for all water pollution control activities projects.

(1) **Planning** involves the identification of problems ((and)),₂ evaluation of cost-effective alternatives in accordance with WAC 173-98-730, and preparation of a planning document.

(2) **Implementation** is the actual implementation of the project based on the planning document. ((Where the project includes construction, a design element may be included before the implementation step.))

PART 6

~~((DESIGN-BUILD AND DESIGN-BUILD-OPERATE-PROJECTS))~~ ALTERNATIVE PUBLIC WORKS CONTRACTING

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-600 ((Design-build and design-build-operate project)) Alternative public works contracting requirements. ((1) ~~Design-build or design-build-operate~~) Alternative public works contracting projects must be consistent with the applicable ((statutes, such as)) sections of chapter 39.10 RCW, Alternative public works contracting procedures, chapter 70.150 RCW, Water Quality Joint Development Act, and/or chapter 35.58 RCW, Metropolitan municipal corporations.

((2) ~~The construction portions of a design-build-operate project under chapter 70.150 RCW, Water Quality Joint Development Act, may be eligible for reduced interest rate and a forgivable principal loan if the public body can demonstrate financial hardship in accordance with WAC 173-98-300.~~

(3) ~~The following conditions apply to design-build-and design-build-operate projects:~~

~~(a) The ceiling amounts in WAC 173-98-520;~~

~~(b) If eligible project costs exceed the ceiling amounts in WAC 173-98-520, then public bodies can compete for additional funding in the subsequent funding cycle;~~

~~(c) Interest rates for nonhardship projects are set according to WAC 173-98-400;~~

~~(d) In the case of hardship, a reduced interest rate and a forgivable principal loan may be available for the construction portion of a design-build-operate project;~~

~~(e) The project scope of work must implement a department approved facilities plan;~~

~~(f) In addition to the project application information listed in WAC 173-98-200, the project will be evaluated on the applicant's level of administrative and technical expertise;~~

~~(g) Applicants may apply for up to one hundred ten percent of the facilities planning estimate for design and construction. The loan agreement will be written for the final negotiated contract price;~~

~~(h) At the time of application, the following must be provided:~~

~~(i) A legal opinion from an attorney of the public body indicating that the public body has sufficient legal authority to use the process;~~

~~(ii) A department approved facilities plan;~~

~~(iii) A report detailing the projected savings based on a cost and time to complete as compared to the traditional design-bid-construct process;~~

~~(i) The department may require that the public body obtain delegation authority consistent with chapter 90.48 RCW, Water pollution control, and assume the responsibility for sequential review and approval of plans, specifications, and change orders. The department will continue to make all eligibility determinations;~~

~~(j) Costs associated with change orders are not eligible for reimbursement;~~

~~(k) Before delegation authority is granted to the applicant and the loan agreement is signed, the following must be approved by the department:~~

~~(i) Primary design elements;~~

~~(ii) Final service agreements and/or contracts;~~

~~(l) Projects funded before the effective date of this rule will continue to be managed in accordance with the program guidelines for the year the project was funded; and~~

~~(m) Projects must be completed according to the timeline in WAC 173-98-800 and 173-98-810.))~~

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-700 General requirements. (1) Recipients must fully comply with all applicable federal, state, and local laws and rules relating to topics such as procurement, discrimination, labor, job safety, drug-free environments, and minority and women owned businesses.

(2) Ongoing management of most aspects of loan projects is subject to the most recent edition of *Administrative Requirements for Recipients of Ecology Grants and Loans* (publication #91-18) or *Administrative Requirements for*

Recipients of Ecology Grants and Loans Managed in EAGL (publication #14-01-002).

(3) Ongoing management of all aspects of loan projects is subject to the associated funding program guidelines.

(4) The applicant shall secure all necessary permits required by authorities having jurisdiction over the project. Copies must be available to the department upon request.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-710 The Growth Management Act. (1) ~~((A local government not in compliance with the Growth Management Act may not receive loans or grants from the department, except, in limited circumstances, where a local government must address a public health need or substantial environmental degradation.))~~ A county, city, or town that has been offered a loan for a water pollution control facilities project may not receive loan funds while the county, city, or town is not in compliance with the Growth Management Act unless:

(a) Documentation showing that a public health need has been provided by the Washington state department of health; or documentation showing that a substantial environmental degradation exists has been provided by the department;

(b) The county, city, or town has provided documentation to the department that actions or measures are being implemented to address the public health need or substantial environmental degradation; and

(c) The department has determined that the project is designed to address only the public health need or substantial environmental degradation described in the documentation, and does not address unrelated needs including, but not limited to, provisions for additional growth.

(2) For the purposes of this section, "compliance with the Growth Management Act" means: A county, city, or town that must or chooses to plan under RCW 36.70A.040 and has adopted a comprehensive plan, including a capital facilities plan element, and development regulations as required by chapter 36.70A RCW.

(3) For the purposes of this chapter, a public health need related to a loan must be documented by a letter signed by the secretary of the Washington state department of health or his or her designee and addressed to the public official who signed the loan application. "Public health need" means a situation where:

(a) There is a documented potential for:

(i) Contaminating a source of drinking water; or

(ii) Failure of existing wastewater system or systems resulting in contamination being present on the surface of the ground in the quantities and locations as to create a potential for public contact; or

(iii) Contamination of a commercial or recreational shellfish bed as to create a critical public health risk associated with consumption of the shellfish; or

(iv) Contamination of surface water so as to create a critical public health risk associated with recreational use; and

(b) The problem generally involves a serviceable area including, but not limited to, a subdivision, town, city, or

county, or an area serviced by on-site sewage disposal systems; and

(c) The problem cannot be corrected through more efficient operation and maintenance of an existing wastewater disposal system or systems.

(4) For the purposes of this chapter, a substantial environmental degradation related to a loan must be documented by a letter signed by the director and addressed to the public official who signed the loan application. "Substantial environmental degradation" means that:

(a) There is a situation causing real, documented, critical environmental contamination that:

(i) Contributes to violations of the state's water quality standards; or

(ii) Interferes with beneficial uses of the waters of the state;

(b) The problem generally involves a serviceable area including, but not limited to, a subdivision, town, city, or county, or an area serviced by on-site sewage disposal systems; and

(c) The problem cannot be corrected through more efficient operation and maintenance of an existing wastewater disposal system or systems.

~~((5) A county, city, or town that has been offered a loan for a water pollution control facilities project may not receive loan funds while the county, city, or town is not in compliance with the Growth Management Act unless:~~

~~(a) Documentation showing that a public health need has been provided by the Washington state department of health; or documentation showing that a substantial environmental degradation exists has been provided by the department;~~

~~(b) The county, city, or town has provided documentation to the department that actions or measures are being implemented to address the public health need or substantial environmental degradation; and~~

~~(c) The department has determined that the project is designed to address only the public health need or substantial environmental degradation described in the documentation, and does not address unrelated needs including, but not limited to, provisions for additional growth.))~~

AMENDATORY SECTION (Amending WSR 07-14-096, filed 6/29/07, effective 7/30/07)

WAC 173-98-720 State environmental review process (SERP). (1) All recipients of funding for water pollution control facility projects must comply with the SERP.

(2) SERP includes all the provisions of the State Environmental Policy Act (SEPA), chapter 43.21C RCW, and the SEPA rules, chapter 197-11 WAC, and applicable federal requirements.

(3) All mitigation measures committed to in documents developed in the SERP process, such as the environmental checklist, environmental report, SEPA environmental impact statement (EIS), the finding of no significant impact/environmental assessment, or record of decision/federal EIS will become revolving fund loan agreement conditions. Failure to abide by these conditions will result in withholding of payments and may result in immediate repayment of the loan.

AMENDATORY SECTION (Amending WSR 07-14-096, filed 6/29/07, effective 7/30/07)

WAC 173-98-730 Cost-effectiveness analysis ~~(for water pollution control facilities)~~. (1) Funding will only be considered if ~~((the))~~ a project is shown to be the cost-effective alternative/solution to ~~((the))~~ a water ~~((pollution control))~~ quality problem and that the project maximizes the potential for energy conservation and efficient water use, reuse, recapture, and conservation. The cost-effective alternative is determined using a cost-effectiveness analysis.

(2) A cost-effectiveness analysis ~~((must be included in the facilities plan and))~~ must include ~~((the following:~~

~~((a))~~ a comparison of the ~~((total cost, total present worth or annual equivalent))~~ life cycle costs of alternatives considered for the planning period

~~((b) The no action alternative; and~~

~~((c) A consideration of the monetary or nonmonetary costs/benefits of each alternative, such as the environmental impact, energy impacts, growth impacts, and community priorities))~~ taking into account:

(a) The cost of constructing the project or activity;

(b) The cost of operating and maintaining the project or activity over the life of the project or activity; and

(c) The cost of replacing the project or activity.

(3) ~~((Facilities plans))~~ Applicants proposing ~~((design-build or design-build-operate))~~ alternative public works contracting for projects must demonstrate that this approach is the cost-effective alternative for procurement.

PART 8

TIMELY USE OF REVOLVING FUND LOAN ~~((MON- EYS))~~ FUNDS

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-800 Starting a project. ~~((Costs incurred before a loan agreement is effective are not eligible for reimbursement, unless prior authorization is granted by the department or interim refinancing is approved. For more information on interim refinancing, see WAC 173-98-410.~~

~~((1) Prior authorization to incur eligible costs.~~

~~((a) An applicant may request prior authorization to incur eligible project costs if the following applies:~~

~~((i) The project is identified on the *Final IUP*;~~

~~((ii) Costs are incurred between the publication date of the *Final Offer and Applicant List* and when the funding agreement is signed by the water quality program manager or other schedules set in the prior authorization letter; and~~

~~((iii) The written request is made to the water quality program manager;~~

~~((b) The water quality program manager will send the applicant a letter approving or denying the prior authorization; and~~

~~((c) Any project costs incurred before the publication date of the *Final Offer and Applicant List* are not eligible for reimbursement. All costs incurred before the agreement is signed by the water quality program manager are at the applicant's own risk.~~

~~((2))~~ **(1) Project initiation.** Loan ~~((moneys))~~ funds must be spent in a timely fashion. The recipient must consistently meet the performance measures agreed to in the loan agreement. These performance measures include, but are not limited to, the following:

(a) Work on a project must be started within ~~((sixteen))~~ ten months of the publication date of the *Final Offer and Applicant List* on which the project was proposed.

(b) Starting a project means making any measurable step toward achieving the milestones, objectives, and overall goals of the project.

~~((c) Loan offers identified on the *Final Offer and Applicant List* will be effective for up to one year from the publication date of the *Final Offer and Applicant List*. Loan offers that do not result in a signed agreement are automatically ended, see WAC 173-98-220.~~

~~((3))~~ **(2) Project initiation extension.** Certain circumstances may allow a time extension of no more than twelve months for starting a project. For example:

(a) Schedules included in water quality permits, consent decrees, or enforcement orders; or

(b) There is a need to do work during an environmental window in a specific season of the year; or

(c) Other reasons as identified by the department on a case-by-case basis.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-900 Revolving fund perpetuity. (1) The act requires that the revolving fund be managed in perpetuity.

(2) The department will strive to achieve perpetuity, as defined by WAC 173-98-030 ~~((, by 2016))~~.

AMENDATORY SECTION (Amending WSR 07-14-096, filed 6/29/07, effective 7/30/07)

WAC 173-98-910 Accounting requirements ~~((for loan recipients))~~. (1) Recipients must maintain ~~((accounting records in accordance with RCW 43.09.200 Local government accounting—Uniform system of accounting—))~~ accurate records and accounts for the project in accordance with generally accepted accounting principles (GAAP) as issued by the Governmental Accounting Standards Board (GASB), including standards related to the reporting of infrastructure assets, or in accordance with the state standards in RCW 43.09.200 "Local government accounting—Uniform system of accounting."

(2) Accounting irregularities may result in a payment hold until irregularities are resolved. The director may require immediate repayment of misused loan ~~((moneys))~~ funds.

AMENDATORY SECTION (Amending WSR 07-14-096, filed 6/29/07, effective 7/30/07)

WAC 173-98-940 Insurance for water pollution control facilities projects. Recipients shall maintain comprehensive insurance coverage on the project for an amount equal to the ~~((moneys))~~ funds disbursed.

AMENDATORY SECTION (Amending WSR 11-20-036, filed 9/27/11, effective 10/28/11)

WAC 173-98-970 Self-certification. (1) The department may authorize a recipient to certify compliance with selected program requirements. The recipient must:

- (a) Request certification authority;
- (b) Document that it has the capability and resources;
- (c) Document that it is in the best interest of the state;

and

(d) Demonstrate that the request is consistent with state and federal laws and rules.

(2) ((Concurrences)) Determinations required in the environmental review process cannot be delegated to recipients.

REPEALER

The following sections of the Washington Administrative Code are repealed:

- WAC 173-98-130 Green project reserves projects.
 WAC 173-98-560 Approval of plans and specifications.
 WAC 173-98-820 Declaration of construction after project completion.

WSR 17-09-079

WITHDRAWAL OF PROPOSED RULES DEPARTMENT OF AGRICULTURE

[Filed April 19, 2017, 9:27 a.m.]

The Washington state department of agriculture is providing notice of withdrawal of WSR 16-21-105 that was filed on October 19, 2016, regarding amendments to chapter 16-536 WAC (Washington pulse crops commission).

Kirk Robinson
Deputy Director

WSR 17-09-084

PROPOSED RULES OFFICE OF ADMINISTRATIVE HEARINGS

[Filed April 19, 2017, 9:53 a.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 16-18-096.

Title of Rule and Other Identifying Information: WAC 10-08-055 Suitable representation, this rule relates to the assessment process and accommodation response for litigants requesting suitable representation in administrative hearings before the office of administrative hearings (OAH).

Hearing Location(s): OAH, 2420 Bristol Court S.W., Olympia, WA 98502, on May 30, 2017, at 10:00 a.m.

Date of Intended Adoption: June 20, 2017.

Submit Written Comments to: Ed Pesik, Deputy Chief Administrative Law Judge (ALJ), P.O. Box 42488, Olympia, WA 98504-2488, email ed.pesik@oah.wa.gov, fax (360) 664-8721, by May 29, 2017.

Assistance for Persons with Disabilities: Contact Johnette Sullivan, assistant chief, Americans with Disabilities Act (ADA) coordinator, email Johnette.sullivan@oah.wa.gov, (360) 407-2700, by May 23, 2017.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: This rule making is initiated in response to the petition filed by CB (a resident of Washington), the Fred T. Korematsu Center for Law & Equality at Seattle University School of Law, and Disability Rights Washington. The petition requested that a new rule be adopted to provide an assessment for representational accommodation for appellants in administrative hearings. The Access to Justice Board submitted a letter of support urging rule making on this topic.

Main objectives:

- Establish within OAH a process for the referral of a pro se party with disabilities to the OAH ADA coordinator. Establish a network of individuals to assist those pro se parties with accessing OAH's administrative appeals processes (comparable to nondisabled pro se appellants) and to ensure that they are not denied equal and meaningful access to the hearing process.
- Establish a training program for (1) OAH ALJs and support staff and (2) individuals who are trained to assist pro se parties determined to need assistance with the OAH hearing process.

Rule proposal elements:

Assessment:

- Establish a process for OAH ALJs, the referring agency, or the appellant to refer a party to the OAH ADA coordinator when an issue is raised on whether a party's disabilities precludes meaningful access to the OAH adjudicative process.
- Establish a "reasonable belief" standard for when an ALJ's referral to the ADA coordinator is appropriate.
- Establish separate process and file for responding to the party's need due to disabilities.
- Protect the party's privacy interest by maintaining a separate file that is kept confidential (from the other party) and from the ALJ presiding over the hearing on the merits.
- Establish the OAH ADA coordinator as the first decision-maker on whether accommodation is necessary with an appeal opportunity to the chief ALJ.

Accommodation response:

- If accommodation is determined to be necessary, OAH will provide a suitable representative to assist the party at no cost to the party.
- OAH will establish a network of individuals who can be appointed by OAH to assist these individuals.

Training:

- OAH will provide all staff with initial and annual refresher training commensurate with the scope of their duties.
- OAH's ADA coordinator will also receive specialized training initially and thereafter as necessary to ensure an adequate knowledge and understanding of the requirements of federal and state law with respect to assessing the need for reasonable accommodations.
- OAH will establish uniform qualification training for individuals who can serve as a suitable representative to assist those who are determined by OAH as needing representational accommodation because of cognitive disabilities and to ensure that they are not denied equal and meaningful access to OAH hearing process.

Data collection:

- Two years following the effective date of this rule the program's effectiveness will be reviewed with results made publicly available, including tracking of the: Timeliness of the process; hearing outcomes; number of suitable representation requests granted and denied; sources of referrals to the OAH ADA coordinator; number and outcome of appeals of denials to the chief ALJ; and feedback from parties, OAH's ADA coordinator, persons appointed as suitable representatives, ALJs, referring agency representatives on how this rule may be improved.

Statutory Authority for Adoption: RCW 34.12.080 and 34.05.250.

Statute Being Implemented: RCW 34.12.030, 34.12.080.

Rule is not necessitated by federal law, federal or state court decision.

Agency Comments or Recommendations, if any, as to Statutory Language, Implementation, Enforcement, and Fiscal Matters: This rule is necessary for OAH to meet its obligation to ensure that parties receive appropriate accommodations to meaningfully participate in adjudicative proceedings. OAH is obligated to ensure parties have access to its services under ADA and Washington law against discrimination. OAH intends to implement the rule with existing staff. OAH will collaborate with other state agencies, ombuds programs, legal clinics, legal services, and others to establish a network of individuals to be appointed by the chief ALJ as suitable representatives. Two years following the effective date of this rule, the program will be reviewed and assessed for its effectiveness.

Name of Proponent: OAH, P.O. Box 42488, Olympia, WA 98504-2488, governmental.

Name of Agency Personnel Responsible for Drafting, Implementation, and Enforcement: Ed Pesik, Deputy Chief ALJ, 2420 Bristol Court S.W., Olympia, WA 98502, (360) 407-2700.

No small business economic impact statement has been prepared under chapter 19.85 RCW. The proposed rule making does not result in any economic impact on small business or fiscal impact on school districts

A cost-benefit analysis is not required under RCW 34.05.328. OAH's proposed rule does not involve rules of any of the agencies identified in RCW 34.05.328(5) for which a cost-benefit analysis is required.

April 19, 2017

Lorraine Lee

Chief Administrative Law Judge

NEW SECTION

WAC 10-08-055 Suitable representation. (1) Accommodation requests under the federal Americans with Disabilities Act (ADA) are handled pursuant to the office of administrative hearings' policy. This rule applies to requests for representation as an accommodation in adjudicative proceedings before the office of administrative hearings. The appointment of a suitable representative may be an appropriate response in those cases where the party is unable to meaningfully participate in the administrative hearing process. This rule is intended to ensure that all requests for accommodation are addressed in accordance with the requirements of the ADA and that any accommodation response is the minimum necessary to effectively address the needs of the appellant.

(2) Definitions.

(a) "Disability" as used in this section is defined under 42 U.S.C. Sec. 12102. Disability does not include factors such as lack of education, lack of English proficiency, or other non-disability factors.

(b) "Suitable representative" means an individual who is qualified under subsection (11) of this section to provide the assistance needed to enable an otherwise unrepresented party with a disability to meaningfully participate in the proceeding.

(c) "Agency ADA coordinator" is an administrative law judge designated by the chief administrative law judge to make the assessment and accommodation determinations described in subsection (3) of this section.

(3) If, during any stage of an administrative proceeding, the administrative law judge, the referring agency or its representative, or the appellant has a reasonable belief that an otherwise unrepresented party may be unable to meaningfully participate in the proceeding because of a disability, with that party's consent the administrative law judge shall refer the party to the agency ADA coordinator and delay commencing or resuming the proceeding until the accommodation request is addressed.

(4) The agency ADA coordinator will expedite the assessment and accommodation process to the greatest extent practicable and consistent with the party's limitations.

(5) All records pertaining to the decision whether to appoint a suitable representative shall be kept confidential and held separately from the hearing record.

(6) Upon a party's request for a suitable representative or referral from the administrative law judge, the agency ADA coordinator must determine whether the party is a person with a disability. The agency ADA coordinator may require documentation from the party at the coordinator's discretion.

(7) If the party is a person with a disability, the agency ADA coordinator must next determine whether the party is unable to meaningfully participate in the hearing process as a

result of the disability. The existing assistance of a legal guardian, near relative, or friend shall not affect the agency ADA coordinator's determination of whether the party is able to meaningfully participate in the hearing process. In making this determination, the agency ADA coordinator shall consider the following:

(a) Whether the party has a rational and factual understanding of:

- (i) The nature and object of the proceeding;
- (ii) The privilege of representation by a suitable representative;
- (iii) The right to present, examine, and object to evidence;
- (iv) The right to cross-examine witnesses; and
- (v) The right to appeal.

(b) Whether the party has sufficient present ability to:

- (i) Exercise the rights in (a) of this subsection;
- (ii) Make informed decisions about whether to waive the rights in (a) of this subsection;
- (iii) Respond to any allegations, issues, arguments, and evidence presented by other parties;
- (iv) Evaluate and coherently discuss legal arguments and defenses;
- (v) Present information and evidence relevant to eligibility for relief;
- (vi) Present rational and coherent testimony based upon adequate recall; and
- (vii) Act upon instructions and information presented by other parties and the administrative law judge.

(c) Whether the party has sufficient energy and stamina to participate in the proceeding and if doing so could jeopardize the party's health.

(8) If the party is unable to meaningfully participate in the hearing process as a result of a disability, the agency ADA coordinator will commence an interactive process with the party to determine the type of accommodation required to allow the party to meaningfully participate in the hearing process; or whether an alternative accommodation can adequately address the party's specific disability-related limitations; or whether a suitable representative is the most appropriate accommodation.

(9) If the agency ADA coordinator determines that appointment of a suitable representative is not the accommodation needed, the agency ADA coordinator will inform the party in writing, or any other communication appropriate to the situation, of the denial of a suitable representative, including how to seek review of the decision under subsection (17) of this section.

(10) If the agency ADA coordinator determines that appointment of a suitable representative is the accommodation necessary for a party's meaningful participation in an adjudicative proceeding, the agency ADA coordinator will identify an agency, organization or individual to assist the party at no cost to the party.

(11) To identify an individual, the agency ADA coordinator will consider the needs identified in the assessment under subsection (7) of this section and any other factors, including:

- (a) The party's preferences;

(b) The knowledge, skills and abilities of the individual being considered, including:

- (i) Knowledge of or the ability to attain knowledge of the procedural rules;
- (ii) Knowledge of or ability to attain knowledge of the substance at issue;
- (iii) Education;
- (iv) Certifications or licenses in good standing;
- (v) Experience and training in advocating for others; and
- (vi) The individual's availability to meet the timelines and duration of the particular proceeding.

(c) An individual is not eligible to be appointed as a suitable representative if the individual is employed by the office of administrative hearings, or is employed by another state agency and prohibited by law from representing the opposing party.

(d) The agency ADA coordinator will inform the party with a disability that an individual has been identified to assist as the party's suitable representative. The party will show acceptance of the appointment in writing or in any other form consistent with the party's disability. If the party disagrees with the appointment, the party will contact the agency ADA coordinator. The agency ADA coordinator will evaluate the party's reconsideration request, and may consider identifying another individual to be appointed as the party's suitable representative, if the request for reconsideration contains new disability or suitability related information.

(12) The appointment of a suitable representative is made by the chief administrative law judge. The appointment is effective upon acceptance of the accommodation by the party with a disability. The party has the right to reject the appointment of a suitable representative.

(13) The suitable representative will file a notice of appearance under WAC 10-08-083 or other applicable rule or law to inform all parties and representatives of record of the suitable representative's name, address, and telephone number.

(14) If a suitable representative files a petition for review for a party with a disability, the suitable representative may ask for continuing representational accommodation with the reviewing agency's ADA coordinator or pursuant to Washington rules of court general rule 33.

(15) The appointment under this rule ends when the time expires to file a petition for review, unless earlier terminated by the party or the suitable representative.

(16) In the event a higher authority remands the case to the office of administrative hearings, the agency ADA coordinator will determine if the individual previously appointed is available or will identify another individual to be the suitable representative. The party with a disability may state a preference for or disagree with an individual's appointment, or reject an appointment.

(17) If the party is not satisfied with the decision by the agency ADA coordinator, the party may request review of the accommodation request by the chief administrative law judge, whose decision shall be final.

(18) The office of administrative hearings will establish a network of individuals who are able and available to be appointed by the chief administrative law judge as suitable representatives.

(19) The chief administrative law judge will ensure that all office of administrative hearings staff receive both initial and annual refresher training commensurate with the scope of their duties. The training selected will include specific reference to the requirements of the ADA, as amended, as well as the Washington state law against discrimination, as they relate to the issues of reasonable accommodation throughout the administrative hearing process, with particular regard to the process for assessing and determining accommodations necessary to ensure meaningful participation in an administrative hearing.

(20) The agency ADA coordinator will also receive specialized training initially and thereafter as necessary to assure an adequate knowledge and understanding of the requirements of federal and state law with respect to assessing the need for reasonable accommodations. The agency ADA coordinator will make recommendations to the chief administrative law judge regarding the necessary training for agency staff and for suitable representatives.

(21) Persons selected by the agency ADA coordinator as suitable representatives must also have received uniform qualification training established by the chief administrative law judge.

(22) The chief administrative law judge or his/her designee will develop routine reports that reflect the number of requests for accommodation pursuant to this rule, the result of those requests, and the costs, if any, associated with any such accommodation. Personal health information and other confidential data will be redacted from reports in order to comply with relevant privacy laws.

(23) Two years following the effective date of this rule the program will be reviewed and assessed for its effectiveness. The results of this assessment will be made available on the OAH public web site for inspection and will also be provided to the office of financial management and all persons or organizations who express an interest in receiving the report. The assessment will include a review of:

(a) The timeliness of the process, including the suitable representative process and the impact on the scheduling of the hearing;

(b) The hearing outcome for parties with suitable representation, including how many cases resulted in: Settlement, orders affirming or reversing agency action, or defaults;

(c) The number of suitable representation requests granted and denied;

(d) The sources of referrals to the agency ADA coordinator;

(e) The number and outcome of appeals of denials to the chief administrative law judge; and

(f) Feedback from parties, the agency ADA coordinator, persons appointed as suitable representatives, administrative law judges, and referring agency representatives on how the provisions of this rule may be improved.

WSR 17-09-088**PROPOSED RULES****LIQUOR AND CANNABIS****BOARD**

[Filed April 19, 2017, 10:44 a.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 16-22-096.

Title of Rule and Other Identifying Information: WAC 314-03-020 Consumer orders, internet sales, and delivery for grocery stores and beer and wine specialty shops, 314-03-030 Consumer orders, internet sales, and delivery for spirits retail licensees, 314-03-035 Consumer orders, internet sales, and delivery for on-premises beer and/or wine liquor licensees, and 314-03-040 Consumer orders, internet sales, and delivery for beer and/or wine gift delivery licenses.

Hearing Location(s): Washington State Liquor and Cannabis Board, Board Room, 3000 Pacific Avenue S.E., Olympia, WA 98504, on June 14, 2017, at 10:00 a.m.

Date of Intended Adoption: June 28, 2017.

Submit Written Comments to: Karen McCall, P.O. Box 43080, Olympia, WA 98504, email rules@lcb.wa.gov, fax (360) 664-9689, by June 14, 2017.

Assistance for Persons with Disabilities: Contact Karen McCall by June 14, 2017, (360) 664-1631.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: As part of the board's ongoing rules review process, this chapter is being reviewed for relevance, clarity, and accuracy. Rules are also being proposed to address alcohol purchases using mobile applications.

Reasons Supporting Proposal: Clarification of current rules.

Statutory Authority for Adoption: RCW 66.08.030.

Statute Being Implemented: RCW 66.24.363, 66.24.371, 66.24.550, 66.24.630.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: Washington state liquor and cannabis board, governmental.

Name of Agency Personnel Responsible for Drafting: Karen McCall, Rules Coordinator, 3000 Pacific Avenue S.E., Olympia, WA 98504, (360) 664-1631; Implementation: Becky Smith, Licensing Director, 3000 Pacific Avenue S.E., Olympia, WA 98504, (360) 664-1615; and Enforcement: Justin Nordhorn, Chief Enforcement, 3000 Pacific Avenue S.E., Olympia, WA 98504, (360) 664-1726.

No small business economic impact statement has been prepared under chapter 19.85 RCW. A small business economic impact statement was not required.

A cost-benefit analysis is not required under RCW 34.05.328.

April 19, 2017
Jane Rushford
Chair

AMENDATORY SECTION (Amending WSR 10-04-018, filed 1/25/10, effective 2/25/10)

WAC 314-03-020 Consumer orders, internet sales, and delivery for grocery stores and beer and wine specialty shops. A grocery store or beer and wine specialty shop licensee may accept orders for beer or wine from, and deliver beer or wine to, customers.

(1) **Resale.** Liquor shall not be for resale.

(2) **Stock location.** Liquor must come directly from a licensed retail location.

(3) **How to place an order.** Liquor may be ordered in person at a licensed location, by mail, telephone or internet, or by other similar methods.

(4) **Sales and payment.**

(a) Only a licensee or a licensee's direct employees may accept and process orders and payments. A contractor may not do so on behalf of a licensee, except for transmittal of payment through a third-party service. ~~((A third-party service may not solicit customer business on behalf of a licensee.))~~ The use of internet or mobile applications for retail customers to purchase alcohol in Washington state are allowed under the following conditions:

(i) The sale must be made by the licensee;

(ii) The licensee processes payment for the sale; and

(iii) The liquor licensee pays the owner of the mobile application a service fee.

(b) All orders and payments shall be fully processed before liquor transfers ownership or, in the case of delivery, leaves a licensed premises.

(c) **Payment method.** Payment methods include, but are not limited to: Cash, credit or debit card, check or money order, electronic funds transfer, or an existing prepaid account. An existing prepaid account may not have a negative balance.

(d) **Internet.** To sell liquor via the internet, a new license applicant must request internet-sales privileges in his or her application. An existing licensee must notify the board prior to beginning internet sales. A corporate entity representing multiple stores may notify the board in a single letter on behalf of affiliated licensees, as long as the liquor license numbers of all licensee locations utilizing internet sales privileges are clearly identified.

(5) **Delivery location.** Delivery shall be made only to a residence or business that has an address recognized by the United States postal service; however, the board may grant an exception to this rule at its discretion. A residence includes a hotel room, a motel room, or other similar lodging that temporarily serves as a residence.

(6) **Hours of delivery.** Liquor may be delivered each day of the week between the hours of six a.m. and two a.m. Delivery must be fully completed by two a.m.

(7) **Age requirement.**

(a) Per chapter 66.44 RCW, any person under twenty-one years of age is prohibited from purchasing, delivering, or accepting delivery of liquor.

(b) A delivery person must verify the age of the person accepting delivery before handing over liquor.

(c) If no person twenty-one years of age or older is present to accept a liquor order at the time of delivery, the liquor shall be returned to the licensee.

(8) **Intoxication.** Delivery of liquor is prohibited to any person who shows signs of intoxication.

(9) **Containers and packaging.**

(a) Individual units of liquor must be factory sealed in bottles, cans or other like packaging. Delivery of growlers, jugs or other similar, nonfactory-sealed containers is prohibited. Delivery of malt liquor in kegs or other containers capable of holding four gallons or more of liquid is allowed, provided that kegs or containers are factory sealed and that the keg sales requirements (see WAC 314-02-115) are met prior to delivery. For the purposes of this subsection, "factory sealed" means that a unit is in one hundred percent resalable condition, with all manufacturer's seals intact.

(b) The outermost surface of a liquor package, delivered by a third party, must have language stating that:

(i) The package contains liquor;

(ii) The recipient must be twenty-one years of age or older; and

(iii) Delivery to intoxicated persons is prohibited.

(10) **Required information.**

(a) Records and files shall be retained at a licensed premises. Each delivery sales record shall include the following:

(i) Name of the purchaser;

(ii) Name of the person who accepts delivery;

(iii) Street addresses of the purchaser and the delivery location; and

(iv) Times and dates of purchase and delivery.

(b) A private carrier must obtain the signature of the person who receives liquor upon delivery.

(c) A sales record does not have to include the name of the delivery person, but it is encouraged.

(11) **Web site requirements.** When selling over the internet, all web site pages associated with the sale of liquor must display a licensee's registered trade name.

(12) **Accountability.** A licensee shall be accountable for all deliveries of liquor made on its behalf.

(13) **Violations.** The board may impose administrative enforcement action upon a licensee, or suspend or revoke a licensee's delivery privileges, or any combination thereof, should a licensee violate any condition, requirement or restriction.

AMENDATORY SECTION (Amending WSR 12-23-003, filed 11/7/12, effective 12/8/12)

WAC 314-03-030 Consumer orders, internet sales, and delivery for spirits retail licensees. A spirit retail licensee may accept orders for spirits from, and deliver spirits to, customers.

(1) **Resale.** Spirits shall not be for resale.

(2) **Stock location.** Spirits must come directly from a licensed retail location.

(3) **How to place an order.** Spirits may be ordered in person at a licensed location, by mail, telephone, or internet, or by other similar methods.

(4) **Sales and payment.**

(a) Only a spirits retail licensee or a licensee's direct employees may accept and process orders and payments. A contractor may not do so on behalf of a spirits retail licensee, except for transmittal of payment through a third-party ser-

vice. ~~((A third party service may not solicit customer business on behalf of a spirits retail licensee.))~~ The use of internet or mobile applications for retail customers to purchase alcohol in Washington state are allowed under the following conditions:

- (i) The sale must be made by the licensee;
- (ii) The licensee processes the payment for the sale; and
- (iii) The liquor licensee pays the owner of the mobile application a service fee.

(b) All orders and payments shall be fully processed before spirits transfers ownership or, in the case of delivery, leaves a licensed premises.

(c) Payment method. Payment methods include, but are not limited to: Cash, credit or debit card, check or money order, electronic funds transfer, or an existing prepaid account. An existing prepaid account may not have a negative balance.

(d) Internet. To sell spirits via the internet, a new spirits retail license applicant must request internet-sales privileges in his or her application. An existing spirits retail licensee must notify the board prior to beginning internet sales. A corporate entity representing multiple stores may notify the board in a single letter on behalf of affiliated spirits retail licensees, as long as the liquor license numbers of all licensee locations utilizing internet sales privileges are clearly identified.

(5) **Delivery location.** Delivery shall be made only to a residence or business that has an address recognized by the United States postal service; however, the board may grant an exception to this rule at its discretion. A residence includes a hotel room, a motel room, or other similar lodging that temporarily serves as a residence.

(6) **Hours of delivery.** Spirits may be delivered each day of the week between the hours of 6:00 a.m. and 2:00 a.m. Delivery must be fully completed by 2:00 a.m.

(7) Age requirement.

(a) Under chapter 66.44 RCW, any person under twenty-one years of age is prohibited from purchasing, delivering, or accepting delivery of liquor.

(b) A delivery person must verify the age of the person accepting delivery before handing over liquor.

(c) If no person twenty-one years of age or older is present to accept a liquor order at the time of delivery, the liquor shall be returned to the licensee.

(8) **Intoxication.** Delivery of liquor is prohibited to any person who shows signs of intoxication.

(9) Containers and packaging.

(a) Individual units of spirits must be factory sealed in bottles. For the purposes of this subsection, "factory sealed" means that a unit is in one hundred percent resalable condition, with all manufacturer's seals intact.

(b) The outermost surface of a liquor package, delivered by a third party, must have language stating that:

- (i) The package contains liquor;
- (ii) The recipient must be twenty-one years of age or older; and
- (iii) Delivery to intoxicated persons is prohibited.

(10) Required information.

(a) Records and files shall be retained at the licensed premises. Each delivery sales record shall include the following:

- (i) Name of the purchaser;
- (ii) Name of the person who accepts delivery;
- (iii) Street addresses of the purchaser and the delivery location; and
- (iv) Time and date of purchase and delivery.

(b) A private carrier must obtain the signature of the person who receives liquor upon delivery.

(c) A sales record does not have to include the name of the delivery person, but it is encouraged.

(11) **Web site requirements.** When selling over the internet, all web site pages associated with the sale of liquor must display the spirits retail licensee's registered trade name.

(12) **Accountability.** A spirits retail licensee shall be accountable for all deliveries of liquor made on its behalf.

(13) **Violations.** The board may impose administrative enforcement action upon a licensee, or suspend or revoke a licensee's delivery privileges, or any combination thereof, should a licensee violate any condition, requirement, or restriction.

AMENDATORY SECTION (Amending WSR 15-21-097, filed 10/21/15, effective 11/21/15)

WAC 314-03-035 Consumer orders, internet sales, and delivery for on-premises beer and/or wine liquor licensees. An on-premises beer and/or wine licensee may accept orders for beer or wine from, and deliver beer or wine to, customers.

(1) **Resale.** Beer and wine shall not be for resale.

(2) **Stock location.** Beer and wine must come directly from a licensed on-premises retail location.

(3) **How to place an order.** Beer and wine may be ordered in person at a licensed location, by mail, telephone, internet, or by other similar methods.

(4) Sales and payment.

(a) Only a licensee or a licensee's direct employees may accept and process orders and payments. A contractor may not do so on behalf of a licensee, except for transmittal of payment through a third-party service. ~~((A third party service may not solicit customer business on behalf of a licensee.))~~

The use of internet or mobile applications for retail customers to purchase alcohol in Washington state are allowed under the following conditions:

- (i) The sale must be made by the licensee;
- (ii) The licensee processes the payment; and
- (iii) The liquor licensee pays the owner of the mobile application a service fee.

(b) All orders and payments shall be fully processed before liquor transfers ownership or, in the case of delivery, leaves a licensed premises.

(c) Payment method. Payment methods include, but are not limited to: Cash, credit or debit card, check or money order, electronic funds transfer, or an existing prepaid account. An existing prepaid account may not have a negative balance.

(d) **Internet.** To sell beer and wine via the internet, a new license applicant must request internet-sales privileges in his or her application. An existing licensee must notify the board prior to beginning internet sales. A corporate entity representing multiple stores may notify the board in a single letter on behalf of affiliated licensees, as long as the liquor license numbers of all licensee locations utilizing internet sales privileges are clearly identified.

(5) **Delivery location.** Delivery shall be made only to a residence or business that has an address recognized by the United States Postal Service; however, the board may grant an exception to this rule at its discretion. A residence includes a hotel room, a motel room, or other similar lodging that temporarily serves as a residence.

(6) **Hours of delivery.** Beer and wine may be delivered each day of the week between the hours of 6:00 a.m. and 2:00 a.m. Delivery must be fully completed by 2:00 a.m.

(7) **Age requirement.**

(a) Per chapter 66.44 RCW, any person under twenty-one years of age is prohibited from purchasing, delivering, or accepting delivery of beer and wine.

(b) A delivery person must verify the age of the person accepting delivery before handing over beer and wine.

(c) If no person twenty-one years of age or older is present to accept a beer and wine order at the time of delivery, the beer and wine shall be returned to the licensee.

(8) **Intoxication.** Delivery of beer and wine is prohibited to any person who shows signs of intoxication.

(9) **Containers and packaging.**

(a) Individual units of beer and wine must be factory sealed in bottles, cans or other like packaging. Delivery of growlers, jugs or other similar, nonfactory sealed containers is prohibited. Delivery of malt liquor in kegs or other containers capable of holding four gallons or more of liquid is allowed, provided that kegs or containers are factory sealed and that the keg sales requirements (see WAC 314-02-115) are met prior to delivery. For the purposes of this subsection, "factory sealed" means that a unit is in one hundred percent resalable condition, with all manufacturer's seals intact.

(b) The outermost surface of a beer and wine package, delivered by a third party, must have language stating that:

(i) The package contains liquor;

(ii) The recipient must be twenty-one years of age or older; and

(iii) Delivery to intoxicated persons is prohibited.

(10) **Required information.**

(a) Records and files shall be retained at a licensed premises. Each delivery sales record shall include the following:

(i) Name of the purchaser;

(ii) Name of the person who accepts delivery;

(iii) Street addresses of the purchaser and the delivery location; and

(iv) Times and dates of purchase and delivery.

(b) A private carrier must obtain the signature of the person who receives beer and wine upon delivery.

(c) A sales record does not have to include the name of the delivery person, but it is encouraged.

(11) **Web site requirements.** When selling over the internet, all web site pages associated with the sale of beer and wine must display a licensee's registered trade name.

(12) **Accountability.** A licensee shall be accountable for all deliveries of beer and wine made on its behalf.

(13) **Violations.** The board may impose administrative enforcement action upon a licensee, or suspend or revoke a licensee's delivery privileges, or any combination thereof, should a licensee violate any condition, requirement or restriction.

AMENDATORY SECTION (Amending WSR 16-07-025, filed 3/9/16, effective 4/9/16)

WAC 314-03-040 Consumer orders, internet sales, and delivery for beer and/or wine gift delivery licenses. A beer and/or wine gift delivery licensee may accept orders for beer or wine from, and deliver beer or wine to, customers.

(1) **Resale.** Liquor shall not be for resale.

(2) **Stock location.** Liquor must come directly from a licensed retail location.

(3) **How to place an order.** Liquor may be ordered in person at a licensed location, by mail, telephone or internet, or by other similar methods.

(4) **Sales and payment.**

(a) Only a licensee or a licensee's direct employees may accept and process orders and payments. A contractor may not do so on behalf of a licensee, except for transmittal of payment through a third-party service. ~~((A third party service may not solicit customer business on behalf of a licensee.))~~ The use of internet or mobile applications for retail customers to purchase alcohol in Washington state are allowed under the following conditions:

(i) The sale must be made by the licensee;

(ii) The licensee processes the payment; and

(iii) The liquor licensee pays the owner of the mobile application a service fee.

(b) All orders and payments shall be fully processed before liquor transfers ownership or, in the case of delivery, leaves a licensed premises.

(c) **Payment method.** Payment methods include, but are not limited to: Cash, credit or debit card, check or money order, electronic funds transfer, or an existing prepaid account. An existing prepaid account may not have a negative balance.

(d) **Internet.** To sell liquor via the internet, a new license applicant must request internet-sales privileges in his or her application. An existing licensee must notify the board prior to beginning internet sales. A corporate entity representing multiple stores may notify the board in a single letter on behalf of affiliated licensees, as long as the liquor license numbers of all licensee locations utilizing internet sales privileges are clearly identified.

(5) **Delivery location.** Delivery shall be made only to a residence or business that has an address recognized by the United States postal service; however, the board may grant an exception to this rule at its discretion. A residence includes a hotel room, a motel room, or other similar lodging that temporarily serves as a residence.

(6) **Hours of delivery.** Liquor may be delivered each day of the week between the hours of 6:00 a.m. and 2:00 a.m. Delivery must be fully completed by 2:00 a.m.

(7) Age requirement.

(a) Per chapter 66.44 RCW, any person under twenty-one years of age is prohibited from purchasing, delivering, or accepting delivery of liquor.

(b) A delivery person must verify the age of the person accepting delivery before handing over liquor.

(c) If no person twenty-one years of age or older is present to accept a liquor order at the time of delivery, the liquor shall be returned to the licensee.

(8) **Intoxication.** Delivery of liquor is prohibited to any person who shows signs of intoxication.

(9) Containers and packaging.

(a) Individual units of liquor must be factory sealed in bottles, cans or other like packaging. Delivery of growlers, jugs or other similar, nonfactory sealed containers is prohibited. For the purposes of this subsection, "factory sealed" means that a unit is in one hundred percent resalable condition, with all manufacturer's seals intact.

(b) The outermost surface of a liquor package, delivered by a third party, must have language stating that:

(i) The package contains liquor;

(ii) The recipient must be twenty-one years of age or older; and

(iii) Delivery to intoxicated persons is prohibited.

(10) Required information.

(a) Records and files shall be retained at the licensed premises. Each delivery sales record shall include the following:

(i) Name of the purchaser;

(ii) Name of the person who accepts delivery;

(iii) Street addresses of the purchaser and the delivery location; and

(iv) Time and date of purchase and delivery.

(b) A private carrier must obtain the signature of the person who receives liquor upon delivery.

(c) A sales record does not have to include the name of the delivery person, but it is encouraged.

(11) **Web site requirements.** When selling over the internet, all web site pages associated with the sale of liquor must display a licensee's registered trade name.

(12) **Accountability.** A licensee shall be accountable for all deliveries of liquor made on its behalf.

(13) **Violations.** The board may impose administrative enforcement action upon a licensee, or suspend or revoke a licensee's delivery privileges, or any combination thereof, should a licensee violate any condition, requirement or restriction.

Title of Rule and Other Identifying Information: New WAC 170-290-0023 Homeless grace period (HG) [(HGP)]; and amending WAC 170-290-0003 Definitions.

Hearing Location(s): Department of Early Learning (DEL), State Office, 1110 Jefferson Street S.E., Room 113, Olympia, WA, on May 24, 2017, at 10:00 a.m.

Date of Intended Adoption: May 26, 2017.

Submit Written Comments to: Rules Coordinator, DEL, P.O. Box 40970, Olympia, WA 98504-0970, email rules@del.wa.gov, fax (360) 725-4925, by May 25, 2017.

Assistance for Persons with Disabilities: Contact DEL rules coordinator by May 18, 2017, (360) 725-4670.

Purpose of the Proposal and Its Anticipated Effects, Including Any Changes in Existing Rules: Proposed rules define "homeless" and provide consumers who are experiencing homelessness a twelve month certification period during which they are able to participate in subsidy child care programs. The first four months of the certification period are established as the period during which these consumers must provide any required verifications that allow them to participate in the program.

Reasons Supporting Proposal: These rules remove barriers from receiving child care for families who are experiencing homelessness by giving them more time to produce verifications that allow them to participate in child care programs.

Statutory Authority for Adoption: RCW 43.215.060, 43.215.070, and chapter 43.215 RCW.

Statute Being Implemented: Chapter 43.215 RCW.

Rule is not necessitated by federal law, federal or state court decision.

Name of Proponent: DEL, governmental.

Name of Agency Personnel Responsible for Drafting: Matt Judge, 1110 Jefferson Street S.E., Olympia, WA, (360) 407-1999; Implementation and Enforcement: DEL licensing offices, statewide.

No small business economic impact statement has been prepared under chapter 19.85 RCW. The proposed rules are not expected to impose new costs on businesses that are required to comply. If the rules result in costs, those costs are not expected to be "more than minor" as defined in chapter 19.85 RCW.

A cost-benefit analysis is not required under RCW 34.05.328. DEL is not among the agencies listed as required to comply with RCW 34.05.328 (5)(a)(i). Further, DEL does not voluntarily make that section applicable to the adoption of this rule.

April 19, 2017

Ross Hunter
Director

WSR 17-09-094
PROPOSED RULES
DEPARTMENT OF
EARLY LEARNING

[Filed April 19, 2017, 11:13 a.m.]

Original Notice.

Preproposal statement of inquiry was filed as WSR 16-22-080.

AMENDATORY SECTION (Amending WSR 16-19-107, filed 9/21/16, effective 10/22/16)

WAC 170-290-0003 Definitions. The definitions in this section apply throughout this chapter unless the context clearly requires otherwise.

"**Able**" means being physically and mentally capable of caring for a child in a responsible manner.

"Authorization" means the transaction created by DSHS which allows the provider the ability to claim payment during a certification period. The transaction may be adjusted based on the family need.

"Available" means being free to provide care when not participating in an approved activity under WAC 170-290-0040, 170-290-0045, 170-290-0050, or 170-290-0055 during the time child care is needed.

"Benefit" means a regular payment made by a government agency to a person qualified to receive it.

"Calendar year" means those dates between and including January 1st and December 31st.

"Capacity" means the maximum number of children the licensee is authorized by the department to have in care at any given time.

"Collective bargaining agreement" or **"CBA"** means the most recent agreement that has been negotiated and entered into between the exclusive bargaining representative for all licensed and license-exempt family child care providers as defined in chapter 41.56 RCW.

"Consumer" means the person receiving:

- (a) WCCC benefits as described in part II of this chapter; or
- (b) SCC benefits as described in part III of this chapter.

"Copayment" means the amount of money the consumer is responsible to pay the child care provider toward the cost of child care, whether provided under a voucher or contract, each month.

"Days" means calendar days unless otherwise specified.

"DEL" means the department of early learning.

"DSHS" means the department of social and health services.

"Early achievers" means a program that improves the quality of early learning programs and supports and rewards providers for their participation.

"Eligibility" means that a consumer has met all of the requirements of:

- (a) Part II of this chapter to receive WCCC program subsidies; or
- (b) Part III of this chapter to receive SCC program subsidies.

"Employment" or **"work"** means engaging in any legal, income generating activity that is taxable under the United States Tax Code or that would be taxable with or without a treaty between an Indian Nation and the United States. This includes unsubsidized employment, as verified by DSHS, and subsidized employment, such as:

- (a) Working in a federal or state paid work study program; or
- (b) VISTA volunteers, AmeriCorps, JobCorps, and Washington Service Corps (WSC) if the income is taxed.

"Existing child care provider" means a licensed or certified provider who received a state subsidy payment between July 1, 2015, and June 30, 2016.

"Homeless" means homeless as defined by the McKinney-Vento Homeless Assistance Act of 1987.

"In-home/relative provider" or **"license-exempt provider,"** referred to in the collective bargaining agreement as **"family, friends and neighbors provider"** or **"FFN pro-**

vider," means a provider who meets the requirements in WAC 170-290-0130 through 170-290-0167.

"In loco parentis" means the adult caring for an eligible child in the absence of the biological, adoptive, or step-parents, and who is not a relative, court-ordered guardian, or custodian, and is responsible for exercising day-to-day care and control of the child.

"New child care provider" means a licensed or certified provider who did not receive a state subsidy payment between July 1, 2015, and June 30, 2016.

"Night shift" means employment for a minimum of six hours between the hours of 8 p.m. and 8 a.m.

"Nonschool age child" means a child who is six years of age or younger and is not enrolled in public or private school.

"Phase out period" means a three-month eligibility period a consumer may be eligible for at reapplication when the consumer's household income is greater than two hundred percent of the federal poverty guidelines (FPG) but less than two hundred twenty percent of the FPG.

"Preschool age child" means a child age thirty months through six years of age who is not attending kindergarten or elementary school.

"Private school" means a private school approved by the state under chapter 28A.195 RCW.

"SCC" means the seasonal child care program, which is a child care subsidy program described in part III of this chapter that assists eligible families who are seasonally employed in agriculturally related work outside of the consumer's home to pay for licensed or certified child care.

"School age child" means a child who is between five years of age through twelve years of age and who is attending public or private school or is receiving home-based instruction under chapter 28A.200 RCW.

"Seasonally available agricultural related work" means work that is directly related to the cultivation, production, harvesting or processing of fruit trees or crops.

"Self-employment" means engaging in any legal income generating activity that is taxable under the United States Tax Code or that would be taxable with or without a treaty between an Indian Nation and the United States, as verified by Washington state business license, or a tribal, county, or city business or occupation license, as applicable, and a uniform business identification (UBI) number for approved self-employment activities that occur outside of the home. Incorporated businesses are not considered self-employment enterprises.

"Waiting list" means a list of applicants or reapplicants eligible to receive subsidy benefits but funding is not available.

"WCCC" means the working connections child care program, which is a child care subsidy program described in part II of this chapter that assists eligible families in obtaining subsidy for child care.

NEW SECTION

WAC 170-290-0023 Homeless grace period (HGP).
(1) Families experiencing homelessness will be eligible for HGP and will have a certification period of twelve months:

(a) When verified homelessness within thirty days of the date of application or reapplication;

(b) When HGP has not been received in the twelve calendar months prior to the month of application or reapplication; and

(c) When the family meets all eligibility requirements under WAC 170-290-0005 and 170-290-0030, except:

(i) Verifying participation or participating in approved activities in WAC 170-290-0040, 170-290-0045, 170-290-0050, or 170-290-0055; or

(ii) Providing required third-party verification of income and employment within thirty days of receipt of an application or reapplication; or

(iii) Having an outstanding copayment or not having a payment plan for the outstanding copayment.

(2) Families must report changes as required in WAC 170-290-0031 and will remain eligible for HGP through the end of the fourth month, if their homeless status changes.

(3) HGP families will have a period of four months to provide:

(a) Verification of participation in approved activities in WAC 170-290-0040, 170-290-0045, 170-290-0050, or 170-290-0055; or

(b) Required third-party verification of income and employment; or

(c) Verification of payment or payment plan arrangements for an outstanding copayment.

(4) Once received in months one through four, the verification required in subsection (3) of this section will not need reverification for care to continue during months five through twelve.

(5) The four-month period begins on the first date of eligibility, which is the date of application or reapplication and the first month may be a partial month. The four-month period ends on the last day of the fourth month.

(6) Termination of HGP families will occur on the last day of the fourth month if:

(a) The family does not verify they have entered an approved activity; or

(b) The family does not provide the required third-party verification of income and employment; or

(c) The family does not pay or make payment arrangements of an outstanding copayment.

(7) DSHS will approve HGP for families using WCCC for the fourteen-day wait period (WAC 170-290-0055) and the family has verified their homeless status and not entered the approved activity by the fourteenth day:

(a) Approve HGP the first day following the end of the fourteen-day wait period instead of terminating WCCC;

(b) Waive the copayment effective the first day of the month following the last day of the fourteen-day wait period;

(c) Waive the copayment for the remainder of the four-month period, even if it is less than four months;

(d) When homelessness is verified and HGP approved, do not establish an overpayment for the fourteen-day wait period.

(8) DSHS will approve HGP for families using WCCC for the sixty days of self-attestation of new employment and the family has verified their homeless status and not provided

the required income and employment verification by the sixtieth day:

(a) Approve HGP the first day following the end of the sixty days of self-attestation period instead of terminating WCCC;

(b) Waive the copayment effective the first day of the month following the last day of the sixty days of self-attestation period;

(c) Waive the copayment for the remainder of the four-month period, even if it is less than four months;

(d) When homelessness is verified and HGP approved, do not establish an overpayment for the period of the sixty days of self-attestation.

(9)(a) HGP copayments will be determined at initial eligibility determination and be waived for the first four months. A copayment is required beginning in month five through month twelve.

(b) If the copayment exceeds fifteen dollars, the family will not be eligible for the fifteen dollars copayment during the first two months of paying a required copayment.

(10) Families will be approved for full-time care during the four months of HGP and the remainder of the eligibility period. Full-time care means:

(a) Twenty-three full day units when the child needs five or more hours of care per day; or

(b) Thirty half day units when the child needs less than five hours of care per day; or

(c) Thirty half day units during the months of September through June when the child is school-aged; or

(d) Forty-six half day units during the months of July and August when the child is school-aged.

(11)(a) Only licensed, certified or DEL-contracted providers shall provide care during the four months of HGP. Payment to the provider will be either the provider rate or state rate, whichever is less.

(b) In-home/relative providers shall not provide care during the four months of HGP, regardless of changes reported.

(c) Families may choose in-home/relative providers to provide care during months five through twelve, under WAC 170-290-0125, 170-290-0130 and 170-290-0190.

(d) The four months of HGP are nontransferable; families cannot change the four months of HGP, even if care is not provided.