

WSR 17-12-002
PERMANENT RULES
DEPARTMENT OF
SOCIAL AND HEALTH SERVICES
(Developmental Disabilities Administration)
[Filed May 24, 2017, 12:14 p.m., effective June 24, 2017]

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

Purpose: The department is amending WAC 388-845-0603 Who is eligible to receive community access services?, to clarify the eligibility requirements and the nine month supported employment exceptions for community access services.

Citation of Existing Rules Affected by this Order:
Amending WAC 388-845-0603.

Statutory Authority for Adoption: RCW 71A.12.030.

Adopted under notice filed as WSR 17-08-102 on April 5, 2017.

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 0, Amended 1, Repealed 0.

Number of Sections Adopted at Request of a Nongovernmental Entity: New 0, Amended 0, Repealed 0.

Number of Sections Adopted on the Agency's Own Initiative: New 0, Amended 0, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 0, Repealed 0.

Number of Sections Adopted Using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 1, Repealed 0.

Date Adopted: May 24, 2017.

Katherine I. Vasquez
Rules Coordinator

AMENDATORY SECTION (Amending WSR 13-24-045, filed 11/26/13, effective 1/1/14)

WAC 388-845-0603 Who is eligible to receive community access services? You are eligible ~~((to receive))~~ for community access services ~~((when))~~ if you are enrolled in the basic plus or core waivers and ~~((you meet one of the following conditions below))~~:

(1) You are ~~((age))~~ sixty-two or older; or

(2) You ~~((are twenty-one or older))~~ meet age requirements under WAC 388-845-2110(1) and;

(a) You have participated in ~~((a DDA))~~ the developmental disabilities administration (DDA's) supported employment ~~((program))~~ services for nine consecutive months; or

~~((3)) You and/or your legal representative request that DDA grant an exception, per chapter 71A.12 RCW, to the requirement that you participate in an employment program for nine months prior to transitioning to a community access service)) (b) DDA has determined that you are exempt from the nine-month DDA supported employment service requirement because:~~

~~((a) You have a)) (i) Your medical or behavioral health records document a condition that ~~((requires hospitalization or ongoing care by a medical professional and that affects your ability to participate in daily activities to the degree that employment would:))~~ prevents you from completing nine consecutive months of DDA supported employment services; or~~

~~((i) Result in a significant decline in your ability to function; or))~~

(ii) ~~((Seriously endanger your health.~~

~~(b)) You ~~((have been available for employment planning activities and an employment provider has))~~ were referred to and were available for DDA supported employment services, but the service was not ~~((provided services))~~ delivered within ninety days of ~~((your request for employment services))~~ the referral.~~

WSR 17-12-011
PERMANENT RULES
DEPARTMENT OF
SOCIAL AND HEALTH SERVICES
(Developmental Disabilities Administration)
[Filed May 26, 2017, 8:36 a.m., effective June 26, 2017]

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

Purpose: The department is amending WAC 388-845-1610 and 388-845-1615 to remove references to overnight planned respite (OPR), which were mistakenly added to these sections under a previous rule making filed as WSR 16-17-003. OPR is still an available service and is not impacted by these amendments. Other amendments to these rules clarify rule language.

Citation of Existing Rules Affected by this Order:
Amending WAC 388-845-1610 and 388-845-1615.

Statutory Authority for Adoption: RCW 71A.12.030.

Adopted under notice filed as WSR 17-08-066 on March 31, 2017.

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

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

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

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

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

Date Adopted: May 24, 2017.

Katherine I. Vasquez
Rules Coordinator

AMENDATORY SECTION (Amending WSR 16-17-003, filed 8/4/16, effective 9/4/16)

WAC 388-845-1610 Where ~~((ean))~~ may respite care be provided? (1) Respite care ~~((ean))~~ may be provided in any of the following ~~((location))~~ licensed or certified settings that have a respite contract with the developmental disabilities administration (DDA):

- ~~(a) (Individual's home or place of residence;~~
- ~~(b) Relative's home;~~
- ~~(c) Licensed children's foster home;~~
- ~~(d) Licensed, contracted and DDA certified group home;~~
- ~~(e) Licensed assisted living facility contracted as an adult residential center;~~
- ~~(f) Adult residential rehabilitation center;~~
- ~~(g) Licensed and contracted adult family home;~~
- ~~(h) Children's licensed group home, licensed staffed residential home, or licensed child care center;~~
- ~~(i) Other community settings such as camp, senior center, or adult day care center; and~~
- ~~(j) Certified overnight planned respite services home)~~

Adult family home:

- (b) Assisted living facility;
- (c) Child care center;
- (d) Children's foster home;
- (e) Children's group home;
- (f) Group home;
- (g) Group training home;
- (h) Staffed residential home.

(2) Respite care may also be provided in:

- (a) The individual's home or place of residence;
- (b) The individual's relative's home; and
- (c) Other DDA-contracted community settings such as a camp, senior center, and adult day care center.

~~((2) Additionally,)) (3) Your respite care provider may take you into the community while providing respite services.~~

AMENDATORY SECTION (Amending WSR 16-17-003, filed 8/4/16, effective 9/4/16)

WAC 388-845-1615 Who ~~((are))~~ may be qualified providers of respite care? Providers of respite care ~~((ean))~~ may be any of the following individuals or agencies contracted with ~~((DDA))~~ the developmental disabilities administration (DDA) for respite care:

- (1) Individuals ~~((meeting))~~ who meet the provider qualifications under chapter 388-825 WAC;
- (2) Homecare/home health agencies~~((;))~~ licensed under chapter 246-335 WAC, Part 1;
- (3) Licensed and contracted group homes, foster homes, child placing agencies, staffed residential homes, and foster group care homes;
- (4) Licensed and contracted adult family homes;
- (5) Licensed and contracted adult residential care facilities;
- (6) Licensed and contracted adult residential treatment facilities under chapter 246-337 WAC;
- (7) Licensed child care centers under chapter 170-295 WAC;
- (8) Licensed child day care centers under chapter 170-295 WAC;

(9) Adult day care providers under chapter 388-71 WAC contracted with DDA;

(10) Certified ~~((provider))~~ providers under chapter 388-101 WAC when respite is provided within the DDA contract for certified residential services; or

~~((Certified overnight planned respite services providers under chapter 388-829R WAC; or~~

~~((12)))~~ Other DDA contracted providers such as a community center, senior center, parks and recreation, and summer programs.

WSR 17-12-012

PERMANENT RULES

DEPARTMENT OF

SOCIAL AND HEALTH SERVICES

(Developmental Disabilities Administration)

[Filed May 26, 2017, 9:05 a.m., effective June 26, 2017]

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

Purpose: The department is amending WAC 388-828-1520 to require the department to ask any individual receiving a developmental disabilities administration (DDA) paid service in their home or place of residence for permission to view their living quarters during the DDA assessment and any follow up visit.

Citation of Existing Rules Affected by this Order: Amending WAC 388-828-1520.

Statutory Authority for Adoption: RCW 71A.12.030.

Other Authority: RCW 71A.12.310.

Adopted under notice filed as WSR 17-08-067 on March 31, 2017.

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

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

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

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

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

Date Adopted: May 24, 2017.

Katherine I. Vasquez
Rules Coordinator

AMENDATORY SECTION (Amending WSR 16-17-009, filed 8/4/16, effective 9/4/16)

WAC 388-828-1520 Where is the DDA assessment and reassessment administered? (1) DDA assessments and reassessments are administered ~~((in your home, place of resi-~~

~~ence, or at another~~) at a location that is convenient to you, such as your home or place of residence.

(2) If you receive or plan to receive a DDA-paid service in your home or place of residence and the DDA assessment is not administered in your home or place of residence (~~and if you receive a DDA-paid service in your home or residence~~), DDA will conduct a follow-up home visit to ensure your person-centered service plan/individual support plan can be implemented in your living environment.

(3) If you receive or plan to receive a DDA-paid service in your home or place of residence, DDA must ask permission to view your living quarters during the DDA assessment or follow-up home visit.

WSR 17-12-013
PERMANENT RULES
DEPARTMENT OF
EARLY LEARNING

[Filed May 26, 2017, 1:42 p.m., effective June 26, 2017]

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

Purpose: Define "homeless" and provide families who are experiencing homelessness a twelve month certification period during which they are able to participate in subsidy child care programs. Rules also establish a grace period for submitting any verification required for program participation, which is intended to remove the barrier of quickly producing documentation that makes participation in these programs difficult for homeless families.

Citation of Existing Rules Affected by this Order: Amending WAC 170-290-0003.

Statutory Authority for Adoption: RCW 43.215.060, 43.215.070, and chapter 43.215 RCW.

Adopted under notice filed as WSR 17-09-094 on May 24 [April 19], 2017.

Changes Other than Editing from Proposed to Adopted Version: The requirement to provide third-party verification of income was removed from WAC 170-290-0023 [(1)(c)(ii), (3)[(2)](b), (6)(b), and (8)].

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

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

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

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

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

Date Adopted: May 26, 2017.

Ross Hunter
Director

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 provider,"** 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 homelessness is verified within thirty days of the date of application or reapplication;

(b) When the family has not received HGP 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 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 eligible for HGP 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;

(b) Required third-party verification of employment; and

(c) Verification of payment or payment plan arrangements for an outstanding copayment.

(3) 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.

(4) If 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 will occur on the last day of the fourth month if the family does not:

(a) Verify they have entered an approved activity;

(b) Provide the required third-party verification of employment;

(c) 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). If the family has verified their homeless status but not entered the approved activity by the fourteenth day:

(a) HGP is approved the first day following the end of the fourteen-day wait period instead of terminating WCCC;

(b) The copayment is waived effective the first day of the month following the last day of the fourteen-day wait period; and

(c) The copayment is waived for the remainder of the four-month period, even if it is less than four months.

(d) When homelessness is verified and HGP approved, an overpayment will not be established 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 (WAC 170-290-0012). If the family has verified their homeless status but not provided the required employment verification by the sixtieth day:

(a) HGP is approved the first day following the end of the sixty days of self-attestation period instead of terminating WCCC;

(b) The copayment is waived effective the first day of the month following the last day of the sixty days of self-attestation period; and

(c) The copayment is waived for the remainder of the HGP, even if it is less than four months.

(d) An overpayment is not established for the sixty days of self-attestations if homelessness is verified and HGP is approved.

(9)(a) HGP copayments will be determined at initial eligibility determination and be waived for the first four months. A copayment is required for months 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;

(b) Thirty half day units when the child needs less than five hours of care per day;

(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 be authorized to provide child 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 be authorized to provide child care for families during the 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 may not change the four months of HGP, even when care was not provided.

Purpose: 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.

Citation of Existing Rules Affected by this Order: Amending WAC 182-548-1400 and 182-549-1400.

Statutory Authority for Adoption: RCW 41.05.021, 41.05.160.

Adopted under notice filed as WSR 17-09-060 on April 18, 2017.

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

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

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

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

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

Date Adopted: May 30, 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(§).

WSR 17-12-016
PERMANENT RULES
HEALTH CARE AUTHORITY

(Washington Apple Health)

[Filed May 30, 2017, 10:07 a.m., effective July 1, 2017]

Effective Date of Rule: July 1, 2017.

(b) Upon availability of the FQHC's first audited medic-aid 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

$$\text{Specific FQHC Base Encounter Rate} = \frac{(\text{Year 1999 Rate} \times \text{Year 1999 Encounters}) + (\text{Year 2000 Rate} \times \text{Year 2000 Encounters})}{(\text{Year 1999 Encounters} + \text{Year 2000 Encounters}) \text{ for each FQHC}}$$

(c) Beginning in calendar year 2002 and any year there- after, 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 Janu- ary 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 Janu- ary 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 encoun- ter 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 contain- ing 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

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:

(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 profession- als with different specialties; or~~

~~(b) There are separate visits with unrelated diagnoses.~~

~~(9) FQHC services and supplies incidental to the pro- vider'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, baseline 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

$$\text{Specific RHC Base Encounter Rate} = \frac{(\text{Year 1999 Rate} \times \text{Year 1999 Encounters}) + (\text{Year 2000 Rate} \times \text{Year 2000 Encounters})}{(\text{Year 1999 Encounters} + \text{Year 2000 Encounters}) \text{ for each RHC}}$$

(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.

(3) 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,

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.

(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:

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 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 17-12-017

PERMANENT RULES

HEALTH CARE AUTHORITY

(Washington Apple Health)

[Filed May 30, 2017, 10:52 a.m., effective June 30, 2017]

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

Purpose: 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.

Citation of Existing Rules Affected by this Order: Amending WAC 182-500-0050, 182-503-0010, 182-503-0505, 182-504-0015, 182-505-0211, and 182-514-0260.

Statutory Authority for Adoption: RCW 41.05.021, 41.05.160.

Adopted under notice filed as WSR 17-09-052 on April 17, 2017.

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

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

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

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

Number of Sections Adopted Using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 6, Repealed 0.

Date Adopted: May 30, 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 ~~((can))~~ may apply. (1) You may apply for Washington apple health ~~((WAH))~~ for yourself.

(2) You ~~((can))~~ 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 17-12-018

PERMANENT RULES

HEALTH CARE AUTHORITY

(Washington Apple Health)

[Filed May 30, 2017, 10:55 a.m., effective June 30, 2017]

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

Purpose: The agency is updating these rules to correct the federal poverty level and to eliminate the contradiction between WAC 182-505-0210 and long-term care rules.

Citation of Existing Rules Affected by this Order: Repealing WAC 182-505-0235 and 182-505-0237; and amending WAC 182-505-0100, 182-505-0210, 182-505-0215, 182-505-0225, 182-505-0240, and 182-505-0300.

Statutory Authority for Adoption: RCW 41.05.021, 41.05.160.

Adopted under notice filed as WSR 17-08-093 on April 5, 2017.

Changes Other than Editing from Proposed to Adopted Version: WAC 182-505-0100 [(1)](b): The agency determines income eligibility by comparing countable income as determined ~~under WAC 182-509-0300 to~~ of the person's medical assistance unit (MAU), as determined under WAC 182-506-0010 and 182-506-0012, to the applicable income standard. Rules for determining countable income are in chapter 182-509 WAC.

WAC 182-505-0210 MAGI-based eligibility groups. A child age eighteen and younger is eligible for CN coverage based on modified adjusted gross income (MAGI): ...

(3)(c) ~~MAGI-based long-term care coverage.~~ Under chapter 182-514 WAC if the child needs long-term care services ...

(3)(d) WAC 182-505-0117, if a child is pregnant.

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

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

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

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 6, Repealed 2.

Number of Sections Adopted Using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 6, Repealed 2.

Date Adopted: May 30, 2017.

Wendy Barcus
Rules Coordinator

AMENDATORY SECTION (Amending WSR 14-16-052, filed 7/29/14, effective 8/29/14)

~~WAC 182-505-0100 ((Washington apple health))~~ **Monthly income standards ((based on the federal poverty level (FPL))) for MAGI-based programs.** (1) Each year, the federal government publishes new federal poverty level (FPL) income standards in the Federal Register found at <http://aspe.hhs.gov/poverty/index.shtml>.

(a) The income standards for the following Washington apple health ((WAH)) programs change on the first day of April every year based on the new FPL((-

(a) ~~WAH for~~), except for subsections (2) and (3) of this section.

(b) The agency determines income eligibility by comparing countable income as determined of the person's medical assistance unit (MAU), as determined under WAC 182-506-0010 and 182-506-0012, to the applicable income standard. Rules for determining countable income are in chapter 182-509 WAC.

(2) ~~Parents and caretaker relatives ((up to fifty-four percent of FPL (see)) under WAC 182-505-0240((- Persons enrolled in WAH for))~~ must have countable income equal to or below the following standards:

<u>Medical Assistance Unit Size</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11+</u>
<u>Income Standard</u>	<u>\$511</u>	<u>\$658</u>	<u>\$820</u>	<u>\$972</u>	<u>\$1,127</u>	<u>\$1,284</u>	<u>\$1,471</u>	<u>\$1,631</u>	<u>\$1,792</u>	<u>\$1,951</u>	<u>\$1,951</u>

(3) ~~Parents and caretaker relatives ((whose)) with earned income ((increases)) above ((this)) the limits in subsection (2) of this section are the only ((persons)) people who may be eligible for the ((WAH)) transitional medical program described in WAC 182-523-0100(;~~

(b) ~~Modified adjusted gross income (MAGI)-based WAH for adults up to one hundred thirty-three percent of FPL;~~

(e) ~~WAH for pregnant women up to).~~

(4) Adults described in WAC 182-505-0250 who are not eligible under subsection (2) or (3) of this section must have countable income equal to or below one hundred thirty-three percent of the FPL.

(5) Pregnant people described in WAC 182-505-0115 must have countable income equal to or below one hundred ninety-three percent of the FPL(;

(d) ~~WAH for children up to).~~

(6) Children with countable income:

(a) Equal to or below two hundred ten percent of the FPL(; ~~and~~

(e) ~~Premium-based coverage under WAH for children over two hundred ten percent of FPL, but not over three hundred twelve percent of FPL.~~

(2) ~~The agency uses the FPL income standards to determine the premium amount, if any, for a child-) as described in WAC 182-505-0210 (3)(a)(i) receive coverage at no cost.~~

(b) Greater than two hundred ten percent but equal to or less than three hundred twelve percent as described in WAC 182-505-0210 (3)(a)(ii) receive premium-based coverage. Premium amounts are described in WAC 182-505-0225.

AMENDATORY SECTION (Amending WSR 16-01-034, filed 12/8/15, effective 1/8/16)

~~WAC 182-505-0210 ((Washington apple health))~~ **Eligibility for children.** ~~((1) Unless otherwise stated in this section, a child is a person age eighteen or younger (including the month the child turns nineteen). To be eligible for one of the Washington apple health (WAH) for kids programs, a child must:~~

(a) ~~Be a resident of Washington state under WAC 182-503-0520 and 182-503-0525;~~

(b) ~~Provide a Social Security number (SSN) under WAC 182-503-0515 unless exempt; and~~

(e) ~~Meet any additional requirements listed for the specific program.~~

(2) Children younger than age one are eligible for WAH categorically needy (CN) coverage, without a new application, when they are born to a mother who is eligible for WAH:

(a) On the date of the newborn's birth, including a retroactive eligibility determination; or

(b) Based on meeting a medically needy (MN) spenddown liability with expenses incurred by the date of the newborn's birth.

(3) Children are eligible for WAH at no cost when they:

(a) Have countable family income that is no more than two hundred ten percent of the federal poverty level (FPL) under WAC 182-505-0100;

(b) Are currently eligible for supplemental security income (SSI); or

(c) Received SSI payments in August 1996 and would continue to be eligible for those payments except for the August 1996 passage of amendments to federal disability definitions.

(4) Children are eligible for premium-based WAH under WAC 182-505-0215 when they:

(a) Have countable family income that is not more than three hundred twelve percent of FPL under WAC 182-505-0100;

(b) Do not have other creditable health insurance under WAC 182-500-0020; and

(c) Pay the required monthly premiums under WAC 182-505-0225.

(5) Children are eligible for WAH home and community based waiver programs under chapter 182-515 WAC when they:

(a) Meet citizenship or immigration status under WAC 182-503-0535;

(b) Meet SSI-related eligibility requirements under chapter 182-512 WAC; and

(c) Meet program-specific age requirements.

(6) Children are eligible for the WAH long-term care program when they meet the institutional program rules under chapter 182-513 or 182-514 WAC, and either:

(a) Reside or are expected to reside in a medical institution, intermediate care facility for the intellectually disabled (ICF/ID), hospice care center, or nursing home for thirty days or longer; or

(b) Reside or are expected to reside in an institution for mental diseases (IMD) (as defined in WAC 182-500-0050(1)) or inpatient psychiatric facility:

(i) For ninety days or longer and are age seventeen or younger; or

(ii) For thirty days or longer and are age eighteen through twenty-one.

(7) Children are eligible for the WAH-MN program under WAC 182-519-0100 when they:

(a) Meet citizenship or immigrant status under WAC 182-503-0535;

(b) Have countable family income that exceeds three hundred twelve percent of FPL under WAC 182-505-0100; or

(c) Have countable family income that is more than two hundred ten percent of FPL, but are not eligible for premium-

based WAH as described in subsection (4) of this section because of creditable coverage; and

(d) Meet a spenddown liability under WAC 182-519-0110, if required.

(8) Children are eligible for WAH SSI-related programs under chapter 182-512 WAC when they:

(a) Meet citizenship or immigration status under WAC 182-503-0535;

(b) Meet SSI-related eligibility under chapter 182-512 WAC; and

(c) Meet an MN spenddown liability under WAC 182-519-0110, if required.

(9) Children who are not eligible for WAH under subsections (5) through (8) of this section because of their immigration status, are eligible for the WAH alien emergency medical program if they:

(a) Meet the eligibility requirements of WAC 182-507-0110;

(b) Have countable family income:

(i) That exceeds three hundred twelve percent of FPL under WAC 182-505-0100; or

(ii) That is more than two hundred ten percent of FPL, but they are not eligible for premium-based WAH, as described in subsection (4) of this section because of creditable coverage; and

(c) Meet a spenddown liability under WAC 182-519-0110, if required.

(10) Children who are in foster care or receive subsidized adoption services are eligible for coverage under the WAH foster care program described in WAC 182-505-0211.

(11) Children who are incarcerated in a public institution (as defined in WAC 182-500-0050(4)) that is not an IMD, are not eligible for any WAH program unless they are receiving inpatient hospital services outside of the public institution.

(12) Children who reside in a public institution that is an IMD are eligible for WAH under this section but are not eligible to receive inpatient hospital services outside of the IMD unless they are unconditionally discharged from the IMD before receiving the services.)) **(1) General eligibility.** For purposes of this section, a child must:

(a) Be a Washington state resident under WAC 182-503-0520 and 182-503-0525;

(b) Provide a Social Security number under WAC 182-503-0515, unless exempt; and

(c) Meet program-specific requirements.

(2) Deemed eligibility groups. A child is automatically eligible for coverage without an application if the child meets the program-specific requirements in (a) through (c) of this subsection.

(a) Newborn coverage. A child under age one is eligible for categorically needy (CN) coverage if the birth parent was eligible for Washington apple health on the date of delivery:

(i) Including a retroactive eligibility determination; or

(ii) By meeting a medically needy (MN) spenddown liability with expenses incurred by the date of the newborn's birth;

(b) Washington apple health for supplemental security income (SSI) recipients. A child who is eligible for SSI is automatically eligible for CN coverage under WAC 182-510-0001.

(c) **Foster care coverage.** A child age twenty and younger is eligible for CN coverage under WAC 182-505-0211 when the child is in foster care or receives subsidized adoption services. For children who age out of the foster care program, see WAC 182-505-0211(3).

(3) **MAGI-based eligibility groups.** A child age eighteen and younger is eligible for CN coverage based on modified adjusted gross income (MAGI):

(a) At no cost when the child's countable income does not exceed the standard in WAC 182-505-0100 (6)(a);

(b) With payment of a premium when the child's countable income does not exceed the standard in WAC 182-505-0100 (6)(b), and the child meets additional eligibility criteria in WAC 182-505-0215;

(c) Under chapter 182-514 WAC, if the child needs long-term care services because the child resides or is expected to reside in an institution, as defined in WAC 182-500-0050, for thirty days or longer. An institutionalized child is eligible for coverage under the medically needy program if income exceeds the CN income standard for a person in an institution (special income level);

(d) Under WAC 182-505-0117, if a child is pregnant.

(4) **Non-MAGI-based children's programs.** The agency determines eligibility for the:

(a) Medically needy (MN) program according to WAC 182-510-0001(6) and 182-519-0100. A child age eighteen and younger is eligible if the child:

(i) Is not eligible for MAGI-based coverage under subsection (3) of this section;

(ii) Meets citizenship or immigration requirements under WAC 182-503-0535 (2)(a), (b), (c), or (d); and

(iii) Meets any spenddown liability required under WAC 182-519-0110.

(b) **SSI-related program.** A child age eighteen and younger is eligible for CN or MN SSI-related coverage if the child meets:

(i) SSI-related eligibility under chapter 182-512 WAC;

(ii) Citizenship or immigration requirements under WAC 182-503-0535 (2)(a), (b), (c), or (d); and

(iii) Any MN spenddown liability under WAC 182-519-0110.

(c) **SSI-related long-term care program.**

(i) A child age eighteen and younger is eligible for home and community based (HCB) waiver programs under chapter 182-515 WAC if the child meets:

(A) SSI-related eligibility under chapter 182-512 WAC;

(B) Citizenship or immigration requirements under WAC 182-503-0535 (2)(a), (b), (c), or (d); and

(C) Program-specific age and functional requirements under chapters 388-106 and 388-845 WAC.

(ii) A child age eighteen and younger who resides or is expected to reside in a medical institution as defined in WAC 182-500-0050 is eligible for institutional medical under chapter 182-513 WAC if the child meets:

(A) Citizenship or immigration requirements under WAC 182-503-0535 (2)(a), (b), (c), or (d);

(B) Blindness or disability criteria under WAC 182-512-0050; and

(C) Nursing facility level of care under chapter 388-106 WAC.

(5) **Alien emergency medical program.** A child age twenty and younger who does not meet the eligibility requirements for a program described under subsections (2) through (4) of this section is eligible for the alien emergency medical (AEM) program if the child meets:

(a) The eligibility requirements of WAC 182-507-0110; and

(b) MN spenddown liability, if any, under WAC 182-519-0110.

(6) **Other provisions.**

(a) A child residing in an institution for mental disease (IMD) as defined in WAC 182-500-0050(1) is not eligible for inpatient hospital services, unless the child is unconditionally discharged from the IMD before receiving the services.

(b) A child incarcerated in a public institution as defined in WAC 182-500-0050(4) is only eligible for inpatient hospital services.

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

AMENDATORY SECTION (Amending WSR 14-16-052, filed 7/29/14, effective 8/29/14)

WAC 182-505-0215 Children's Washington apple health~~((Premium-based children's program Purpose and scope))~~ with premiums. ((The medicaid agency administers the programs included in Washington apple health (WAH) for kids that provide premium-based coverage through a combination of state and federal funding sources as described below:

~~(1) Federally matched health care coverage as authorized by Title XXI of the Social Security Act state children's health insurance program (CHIP) and RCW 74.09.450 for citizen and federally qualified immigrant children whose family income is above two hundred ten percent of the federal poverty level (FPL) but is not above three hundred twelve percent FPL.~~

~~(2) State funded health care coverage for children with family income above two hundred ten percent FPL, but not above three hundred twelve percent FPL, who are ineligible for federally matched health care coverage due to immigration status.))~~ (1) A child is eligible for Washington apple health with premiums if the child:

(a) Meets the requirements in WAC 182-505-0210(1);

(b) Has countable income below the standard in WAC 182-505-0100 (6)(b); and

(c) Pays the required premium under WAC 182-505-0225, unless the child is exempt under WAC 182-505-0225 (2)(c).

(2) A child is not eligible for Washington apple health with premiums if the child:

(a) Is eligible for no-cost Washington apple health;

(b) Has creditable health insurance coverage as defined in WAC 182-500-0020; or

(c) Is eligible for public employees benefits board health insurance coverage based on a family member's employment with a Washington state agency, or a Washington state university, community, or technical college.

AMENDATORY SECTION (Amending WSR 12-13-056, filed 6/15/12, effective 7/1/12)

WAC 182-505-0225 (~~Premium requirements for premium-based health care coverage under programs included in apple health for kids.~~) Children's Washington apple health with premiums—Calculation and determination of premium amount. (1) For the purposes of this chapter, "**premium**" means an amount paid for health care coverage under ~~((programs included in apple health for kids as described in WAC 388-505-0210 (4) and (5)).~~

~~(2) Payment of a premium is required as a condition of eligibility for premium-based coverage under programs included in apple health for kids, as described in WAC 388-505-0210 (4) and (5), unless the child is:~~

~~(a) Pregnant; or~~

~~(b) An American Indian or Alaska native.~~

~~(3) The premium requirement begins the first of) WAC 182-505-0215.~~

(2) Premium requirement. Eligibility for Washington apple health premium-based program under WAC 182-505-0215 requires payment of a monthly premium.

(a) The first monthly premium is due in the month following the determination of eligibility.

(b) There is no premium requirement for ~~((medical))~~ health care coverage received in ~~((a))~~ the month ~~((or months before the determination of))~~ eligibility is determined or in any prior month.

(c) A child who is American Indian or Alaska native is exempt from the monthly premium requirement.

(3) Monthly premium amount.

~~((4)) (a) The premium amount for the medical assistance unit ((AU)) (MAU) is based on ~~((the net))~~ countable income ~~((as described in WAC 388-450-0210))~~ under chapter 182-509 WAC and the number of ~~((children))~~ people in the ((AU. If the household includes more than one AU, the premium amount billed for the AUs may be different amounts)) MAU under chapter 182-506 WAC.~~

~~((5)) (b) The premium amount is ~~((limited to a monthly maximum of two premiums for households with two or more children.~~~~

~~(6) The premium amount for each U.S. citizen or lawfully present alien child described in WAC 388-505-0210(4) is:~~

~~(a) Twenty dollars per month per child for households with income above two hundred percent FPL, but not above two hundred and fifty percent FPL; or~~

~~(b) Thirty dollars per month per child for households with income above two hundred and fifty percent FPL, but not above three hundred percent FPL.~~

~~(7) The premium amount for each noncitizen child described in WAC 388-505-0210(5) who is not a lawfully present qualified or nonqualified alien is no greater than the average of the state share of the per capita cost for state-funded children's health coverage. The premium amount is set every two years, based on the forecasted per capita costs for that period.~~

~~(8) All children in an AU are ineligible for health care coverage when the head of household fails to pay required premium payments for three consecutive months.~~

~~(9) When the agency or the agency's designee terminates the medical coverage of a child due to nonpayment of premiums, the child's eligibility is restored only when the:~~

~~(a) Past due premiums are paid in full prior to the end of the certification period; or~~

~~(b) The child becomes eligible for coverage under a non-premium-based CN health care program.~~

~~((10)) as follows:~~

~~(i) If the MAU's countable income exceeds two hundred ten percent of the federal poverty level (FPL) but does not exceed two hundred sixty percent of the FPL, the monthly premium for each child is \$20.~~

~~(ii) If the MAU's countable income exceeds two hundred sixty percent of the FPL but does not exceed three hundred twelve percent of the FPL, the monthly premium for each child is \$30.~~

~~(iii) The medicaid agency charges a monthly premium for no more than two children per household.~~

~~(iv) Payment of the full premium is required. Partial payments cannot be designated for a specific child or month.~~

~~(v) Any third party may pay the premium on behalf of the household. Failure of a third party to pay the premium does not eliminate the obligation of the household to pay past due premiums.~~

~~(c) A change that affects the premium amount takes effect the month after the change is reported.~~

~~(4) Nonpayment of premiums.~~

~~(a) Premium-based coverage ends for all children in the household if the required premiums are not paid for three consecutive months.~~

~~(b) Premium-based coverage is restored back to the month coverage ended if the unpaid premiums are fully paid before the certification period ends.~~

~~(c) The household may reapply for premium-based coverage ninety days after the coverage ended for nonpayment.~~

~~(d) The agency ~~((or the agency's designee))~~ writes off past-due premiums after twelve months.~~

~~((11) If all past due premiums are paid after the certification period is over:~~

~~(a) Eligibility for prior months is not restored; and~~

~~(b) Children are not eligible for premium-based coverage under apple health for kids until:~~

~~(i) The month the premiums are paid or the agency writes off the debt; and~~

~~(ii) The family reapplies and is found eligible.~~

~~(12) A family cannot designate partial payment of the billed premium amount as payment for a specific child in the AU. The full premium amount is the obligation of the head of household of the AU. A family can decide to request health care coverage only for certain children in the AU, if they want to reduce premium obligation.~~

~~(13) A change that affects the premium amount is effective the month after the change is reported and processed.~~

~~(14) A sponsor or other third party may pay the premium on behalf of the child or children in the AU. The premium payment requirement remains the obligation of head of household of the AU. The failure of a sponsor or other third party to pay the premium does not eliminate the obligation of the head of household to pay past due premiums.)~~

AMENDATORY SECTION (Amending WSR 14-16-052, filed 7/29/14, effective 8/29/14)

WAC 182-505-0240 (~~Washington apple health~~)
Parents and caretaker relatives. (1) A person is eligible for Washington apple health (~~(WAH)~~) categorically needy (CN) coverage when (~~he or she~~) the person:

- (a) Is a parent or caretaker relative of a dependent child who meets the criteria described in WAC 182-503-0565(2);
 - (b) Meets citizenship and immigration status requirements described in WAC 182-503-0535;
 - (c) Meets general eligibility requirements described in WAC 182-503-0505; and
 - (d) Has countable income below (~~fifty-four percent of the federal poverty level (FPL)~~) the standard in WAC 182-505-0100(2).
- (2) To be eligible for (~~WAH~~) coverage as a caretaker relative, a person must be related to a dependent child who meets the criteria described in WAC 182-503-0565(2).
- (3) A person must cooperate with the state of Washington in the identification, use and collection of medical support from responsible third parties as described in WAC 182-503-0540.
- (4) A person who does not cooperate with the requirements in subsection (3) of this section is not eligible for (~~WAH~~) coverage.

AMENDATORY SECTION (Amending WSR 15-06-039, filed 2/26/15, effective 3/29/15)

WAC 182-505-0300 (~~Washington apple health~~)
Hospital presumptive eligibility. (1) **Purpose.** The hospital presumptive eligibility (HPE) program provides temporary Washington apple health (~~(WAH)~~) coverage to HPE-eligible persons who enroll through an HPE-qualified hospital.

- (2) **HPE-eligible persons.** To be HPE-eligible:
- (a) A person must:
 - (i) Be younger than age sixty-five; and
 - (ii) Meet the eligibility requirements for one or more of the following programs:
 - (A) (~~WAH~~) Washington apple health for pregnant women (chapter 182-505 WAC);
 - (B) (~~WAH~~) Washington apple health for kids (chapter 182-505 WAC);
 - (C) (~~WAH~~) Washington apple health for foster care (chapter 182-505 WAC);
 - (D) (~~WAH~~) Washington apple health for parents and caretaker relatives (chapter 182-505 WAC);
 - (E) (~~WAH~~) Washington apple health for adults (chapter 182-505 WAC); or
 - (F) TAKE CHARGE for family planning services (chapter 182-532 WAC).
 - (b) A person must not:
 - (i) Be (~~a WAH~~) an apple health beneficiary;
 - (ii) Be a supplemental security income beneficiary; or
 - (iii) Have received HPE coverage within the preceding twenty-four months.
- (3) **HPE-qualified hospitals.** To be HPE-qualified, a hospital must:
- (a) Operate in Washington state;

- (b) Submit a signed core provider agreement (CPA) to the agency;
- (c) Submit a signed HPE agreement to the agency;
- (d) Comply with the terms of the CPA and HPE agreements;
- (e) Determine HPE eligibility using only those employees who have successfully completed the agency's HPE training;
- (f) Agree to provide HPE-application assistance to anyone who requests it; and
- (g) Agree to be listed on the agency's web site as an HPE-application assistance provider.

(4) Limitations.

- (a) An HPE-qualified hospital must attempt to help the person complete a regular (~~(WAH)~~) apple health application before filing an HPE application. If the person cannot indicate whether (~~he or she~~) they expect(~~(s)~~) to file a federal tax return or be claimed as a tax dependent, the HPE-qualified hospital may treat the person as a nonfiler under WAC 182-506-0010 (5)(c) for HPE purposes.
- (b) HPE coverage begins on the earlier of:
 - (i) The day the HPE-qualified hospital determines the person is eligible; or
 - (ii) The day the HPE-qualified hospital provides a covered medical service to the person, but only if the hospital determines the person is eligible and submits the decision to the agency no later than five calendar days after the date of service.

(c) HPE coverage ends on the earlier of:

- (i) The last day of the month following the month in which HPE coverage began; or
 - (ii) The day the agency determines the person is eligible for other (~~WAH~~) apple health coverage.
- (d) HPE coverage does not qualify a person for continuous eligibility under WAC 182-504-0015.
- (e) If HPE coverage is based on pregnancy, the pregnant (~~woman~~) person is eligible for HPE coverage only once for that pregnancy.
- (f) The HPE program covers only those services included in the programs listed in subsection (2)(e) of this section, except that pregnancy-related services are limited to ambulatory prenatal care.
- (g) A child born to a (~~woman~~) person with HPE coverage is ineligible for (~~WAH~~) apple health under WAC 182-505-0210(2). An HPE-qualified hospital must complete a separate HPE determination for the newborn child.

REPEALER

The following sections of the Washington Administrative Code are repealed:

- WAC 182-505-0235 Washington apple health—Premium-based children's program—Order of payments.
- WAC 182-505-0237 Premium-based Washington apple health for kids—Other rules that apply.

WSR 17-12-019
PERMANENT RULES
HEALTH CARE AUTHORITY

(Washington Apple Health)

[Filed May 30, 2017, 11:16 a.m., effective July 1, 2017]

Effective Date of Rule: July 1, 2017.

Purpose: The agency is adopting these rules to implement newly funded programs, medicaid alternative care (MAC) and tailored supports for older adults (TSOA), that provide benefits for person-centered long-term services and supports (LTSS) to unpaid family members caring for medicaid-eligible clients. The agency is amending WAC 182-503-0510 Washington apple health—Program summary, to include TSOA as a program not based on modified adjusted gross income, social security income, or temporary assistance for needy families methodologies. Other changes to WAC 182-503-0510 are housekeeping changes. The agency is amending WAC 182-527-2734 Liens during a client's lifetime, to clarify when a client is not expected to return home in terms of when the agency can file a lien. The agency is amending WAC 182-527-2742 Estate recovery—Service-related limitations, to exclude the medicaid transformation project services when determining the amount of liens.

Citation of Existing Rules Affected by this Order: Amending WAC 182-503-0510, 182-527-2734, and 182-527-2742.

Statutory Authority for Adoption: RCW 41.05.021, 41.05.160, 2ESHB 2376, section 213 (1)(e), chapter 36, Laws of 2016, 65th [64th] legislature, 2016 1st sp. sess.; and Section 1115 of the Social Security Act; 42 C.F.R. Sec. 431.400 through 431.428.

Adopted under notice filed as WSR 17-08-095 on April 5, 2017.

Changes Other than Editing from Proposed to Adopted Version: **WAC 182-513-1600(1)**, fixed WAC reference:

(1) For services included with the MAC benefit package, see WAC 388-106-1900 through ~~388-106-1985~~ 388-106-1990.

WAC 182-513-1610 (1)(b), fixed WAC reference:

(b) Meets the functional requirements under WAC 388-106-1900 through ~~388-106-1985~~ 388-106-1990.

WAC 182-513-1625 (2)(a), added clarifying language:

(a) The medicaid agency or the agency's designee provides help with the application or renewal process in a manner that is accessible to people with disabilities, limitations, or other impairments as described in WAC 182-503-0120 and to those who are limited-English proficient as described in WAC 182-503-0110;

WAC 182-513-1625(4), added clarifying language:

(4) A phone interview is required to establish TSOA financial eligibility, but may be waived if the applicant is unable to comply:

WAC 182-513-1630 (1)(h), added clarifying language:

(h) Ask for an appeal if the person disagrees with the agency or the agency's designee's decision. A person can also ask a department supervisor or administrator to review the decision or action without affecting the right to a fair hearing;

WAC 182-513-1650 (3), (4), and (5), reorganized and consolidated the sections as follows:

~~(3) When TSOA terminates due to one of the following changes, the effective date is the date of change: Effective date of changes.~~

~~(a) When TSOA terminates because the recipient dies, the effective date is the date of death.~~

~~(b) When TSOA terminates because of one of the following reasons, the effective date is the first day of the month following the advance notice period described in subsection (4) of this section. The TSOA recipient:~~

~~(i) The person admits Is admitted to an institution as defined in WAC 182-503-0050, and is expected to reside there for thirty days or longer;~~

~~(b ii) The person is Is approved for coverage under a home and community-based waiver program;~~

~~(§ iii) No longer meets nursing facility level of care under WAC 388-106-0355; or~~

~~(e) The person becomes eligible for categorically needy (CN or alternative benefits plan (ABP) Washington apple health coverage; or~~

~~(d) The person dies.~~

~~(4) When TSOA terminates because the person becomes eligible for CN or ABP apple health coverage, the effective date is the date the CN or ABP coverage starts. The person may qualify for other long-term services and supports under chapters 182-513 and 182-515 WAC, as well as services similar to those provided under TSOA by the medicaid alternative care program under WAC 182-513-1600.~~

~~(iv) Becomes eligible for categorically need (CN) or alternative benefits plan (ABP) apple health coverage. The recipient may continue to receive authorized services through the medical alternative care (MAC) program under WAC 182-513-1600. The person may also apply for other long-term services and supports available under chapters 182-513 and 182-515 WAC.~~

Number of Sections Adopted in Order to Comply with Federal Statute: New 0, Amended 0, Repealed 0; Federal Rules or Standards: New 0, Amended 0, Repealed 0; or Recently Enacted State Statutes: New 13, Amended 3, Repealed 0.

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

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

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

Number of Sections Adopted Using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 13, Amended 3, Repealed 0.

Date Adopted: May 30, 2017.

Wendy Barcus
Rules Coordinator

AMENDATORY SECTION (Amending WSR 14-06-068, filed 2/28/14, effective 3/31/14)

WAC 182-503-0510 Washington apple health—Program summary. (1) The agency categorizes Washington

apple health ((WAH)) programs into three groups based on the income methodology used to determine eligibility:

(a) Those that use a modified adjusted gross income (MAGI)-based methodology described in WAC 182-509-0300, called MAGI-based ((WAH)) apple health programs;

(b) Those that use an income methodology other than MAGI, called non-MAGI-based ((WAH)) apple health programs, which include:

(i) Supplemental security income (SSI)-related ((WAH)) apple health programs;

(ii) Temporary assistance for needy families (TANF)-related ((WAH)) apple health programs; and

(iii) Other ((WAH)) apple health programs not based on MAGI, SSI, or TANF methodologies.

(c) Those that provide coverage based on a specific status or entitlement in federal rule and not on countable income, called deemed eligible ((WAH)) apple health programs.

(2) MAGI-based ((WAH)) apple health programs include the following:

(a) ((WAH)) Apple health parent and caretaker relative program described in WAC 182-505-0240;

(b) MAGI-based ((WAH)) apple health adult medical program described in WAC 182-505-0250, for which the scope of coverage is called the alternative benefits plan (ABP) described in WAC 182-500-0010;

(c) ((WAH)) Apple health for pregnant women program described in WAC 182-505-0115;

(d) ((WAH)) Apple health for kids program described in WAC 182-505-0210 (3)(a);

(e) Premium-based ((WAH)) apple health for kids described in WAC 182-505-0215;

(f) ((WAH)) Apple health long-term care for children and adults described in chapter 182-514 WAC; and

(g) ((WAH)) Apple health alien emergency medical program described in WAC 182-507-0110 through 182-507-0125 when the person is eligible based on criteria for a MAGI-based ((WAH)) apple health program.

(3) Non-MAGI-based ((WAH)) apple health programs include the following:

(a) SSI-related programs which use the income methodologies of the SSI program (except where the agency has adopted more liberal rules than SSI) described in chapter 182-512 WAC to determine eligibility:

(i) ((WAH)) Apple health for workers with disabilities (HWD) described in chapter 182-511 WAC;

(ii) ((WAH)) Apple health SSI-related programs described in chapters 182-512 and 182-519 WAC;

(iii) ((WAH)) Apple health long-term care and hospice programs described in chapters 182-513 and 182-515 WAC;

(iv) ((WAH)) Apple health medicare savings programs described in chapter 182-517 WAC; and

(v) ((WAH)) Apple health alien emergency medical (AEM) programs described in WAC 182-507-0110 and 182-507-0125 when the person meets the age, blindness or disability criteria specified in WAC 182-512-0050.

(b) TANF-related programs which use the income methodologies based on the TANF cash program described in WAC 388-450-0170 to determine eligibility, with variations

as specified in WAC 182-509-0001(5) and program specific rules:

(i) ((WAH)) Refugee medical assistance (RMA) program described in WAC 182-507-0130; and

(ii) ((WAH)) Apple health medically needy (MN) coverage for pregnant women and children who do not meet SSI-related criteria.

(c) Other programs:

(i) ((WAH)) Breast and cervical cancer program described in WAC 182-505-0120;

(ii) ((WAH)) TAKE CHARGE program described in WAC 182-532-0720;

(iii) ((WAH)) Medical care services described in WAC 182-508-0005;

(iv) ((WAH)) Apple health for pregnant minors described in WAC 182-505-0117; ~~(and)~~

(v) ((WAH)) Kidney disease program described in chapter 182-540 WAC; and

(vi) Tailored supports for older adults described in WAC 182-513-1610.

(4) Deemed eligible ((WAH)) apple health programs include:

(a) ((WAH)) Apple health SSI medical program described in chapter 182-510 WAC, or a person who meets the medicaid eligibility criteria in 1619b of the Social Security Act;

(b) ((WAH)) Newborn medical program described in WAC 182-505-0210(2);

(c) ((WAH)) Foster care program described in WAC 182-505-0211;

(d) ((WAH)) Medical extension program described in WAC 182-523-0100; and

(e) ((WAH)) Family planning extension described in WAC 182-505-0115(5).

(5) A person is eligible for categorically needy (CN) health care coverage when the household's countable income is at or below the categorically needy income level (CNIL) for the specific program.

(6) If income is above the CNIL, a person is eligible for the MN program if the person is:

(a) A child;

(b) A pregnant woman; or

(c) SSI-related (aged sixty-five, blind or disabled).

(7) MN health care coverage is not available to parents, caretaker relatives, or adults unless they are eligible under subsection (6) of this section.

(8) A person who is eligible for the ((WAH)) apple health MAGI-based adult program listed in subsection (2)(b) of this section is eligible for ABP health care coverage as defined in WAC 182-500-0010. Such a person may apply for more comprehensive coverage through another ((WAH)) apple health program at any time.

(9) For the other specific program requirements a person must meet to qualify for ((WAH)) apple health, see chapters 182-503 through 182-527 WAC.

NEW SECTION

WAC 182-513-1600 Medicaid alternative care (MAC)—Overview. Medicaid alternative care (MAC) is a

Washington apple health benefit authorized under section 1115 of the Social Security Act. It enables the medicaid agency and the agency's designees to deliver an array of person-centered long-term services and supports (LTSS) to unpaid caregivers caring for a medicaid-eligible person who meets nursing facility level of care under WAC 388-106-0355.

(1) For services included with the MAC benefit package, see WAC 388-106-1900 through 388-106-1990.

(2) For financial eligibility for MAC services, see WAC 182-513-1605.

NEW SECTION

WAC 182-513-1605 Medicaid alternative care (MAC)—Eligibility. (1) The person receiving care must meet the financial eligibility criteria for medicaid alternative care (MAC).

(2) To be eligible for MAC services, the person receiving care must:

(a) Be age fifty-five or older;

(b) Be assessed as meeting nursing facility level of care under WAC 388-106-0355, and choose to receive services under the MAC program instead of other long-term services and supports;

(c) Meet residency requirements under WAC 182-503-0520;

(d) Live at home and not in a residential or institutional setting;

(e) Have an eligible unpaid caregiver under WAC 388-106-1905;

(f) Meet citizenship and immigration status requirements under WAC 182-503-0535 (2)(a) or (b); and

(g) Be eligible for either:

(i) A noninstitutional medicaid program, which provides categorically needy (CN) or alternative benefit plan (ABP) scope of care under WAC 182-501-0060; or

(ii) An SSI-related CN program by using spousal impoverishment protections institutionalized (SIPI) spouse rules under WAC 182-513-1660.

(3) An applicant whose eligibility is limited to one or more of the following programs is not eligible for MAC:

(a) The medically needy program under WAC 182-519-0100;

(b) The medicare savings programs under WAC 182-517-0300;

(c) The family planning program under WAC 182-505-0115;

(d) The TAKE CHARGE program under WAC 182-532-720;

(e) The medical care services (MCS) program under WAC 182-508-0005;

(f) The alien emergency medical (AEM) program under WAC 182-507-0110 through 182-507-0120;

(g) The state funded long-term care for noncitizens program under WAC 182-507-0125;

(h) The kidney disease program under chapter 182-540 WAC; or

(i) The tailored supports for older adults (TSOA) program under WAC 182-513-1610.

(4) The following rules do not apply to services provided under the MAC benefit:

(a) Transfer of asset penalties under WAC 182-513-1363;

(b) Excess home equity under WAC 182-513-1350; and

(c) Estate recovery under chapter 182-527 WAC.

NEW SECTION

WAC 182-513-1610 Tailored supports for older adults (TSOA)—Overview. (1) The tailored supports for older adults (TSOA) program is a federally funded program approved under section 1115 of the Social Security Act. It enables the medicaid agency and the agency's designees to deliver person-centered long-term services and supports (LTSS) to a person who:

(a) Meets nursing facility level of care described in WAC 388-106-0355; and

(b) Meets the functional requirements under WAC 388-106-1900 through 388-106-1990.

(2) For the purposes of TSOA, the applicant is the person receiving care even though services may be authorized to the person providing care.

(3) TSOA does not provide Washington apple health coverage.

NEW SECTION

WAC 182-513-1615 Tailored supports for older adults (TSOA)—General eligibility. (1) The person receiving care must meet the financial eligibility criteria for tailored supports for older adults (TSOA).

(2) To be eligible for the TSOA program, the person receiving care must:

(a) Be age fifty-five or older;

(b) Be assessed as meeting nursing facility level of care under WAC 388-106-0355;

(c) Meet residency requirements under WAC 182-503-0520;

(d) Live at home and not in a residential or institutional setting;

(e) Have an eligible unpaid caregiver under WAC 388-106-1905, or meet the criteria under WAC 388-106-1910 if the person does not have an eligible unpaid caregiver;

(f) Meet citizenship or immigration status requirements under WAC 182-503-0535. To be eligible for TSOA, a person must be a:

(i) U.S. citizen under WAC 182-503-0535 (1)(c);

(ii) U.S. national under WAC 182-503-0535 (1)(d);

(iii) Qualifying American Indian born abroad under WAC 182-503-0535 (1)(f); or

(iv) Qualified alien under WAC 182-503-0535 (1)(b) and have either met or is exempt from the five-year bar requirement for medicaid.

(g) Provide a valid Social Security number under WAC 182-503-0515;

(h) Have countable resources within specific program limits under WAC 182-513-1640; and

(i) Meet income requirements under WAC 182-513-1635.

(3) TSOA applicants who receive coverage under Washington apple health programs are not eligible for TSOA, unless their enrollment is limited to the:

- (a) Medically needy program under WAC 182-519-0100;
- (b) Medicare savings programs under WAC 182-517-0300;
- (c) Family planning program under WAC 182-505-0115;
- (d) TAKE CHARGE program under WAC 182-532-720; or
- (e) Kidney disease program under chapter 182-540 WAC.

(4) A person who receives apple health coverage under a categorically needy (CN) or alternative benefit plan (ABP) program is not eligible for TSOA but may qualify for:

- (a) Caregiver supports under medicaid alternative care (MAC) under WAC 182-513-1605; or
 - (b) Other long-term services and supports under chapter 182-513 or 182-515 WAC.
- (5) The following rules do not apply to services provided under the TSOA benefit:
- (a) Transfer of asset penalties under WAC 182-513-1363;
 - (b) Excess home equity under WAC 182-513-1350;
 - (c) Client financial responsibility under WAC 182-515-1509;
 - (d) Estate recovery under chapter 182-527 WAC;
 - (e) Disability requirements under WAC 182-512-0050;
 - (f) Requirement to do anything necessary to obtain income under WAC 182-512-0700(1); and
 - (g) Assignment of rights and cooperation under WAC 182-503-0540.

NEW SECTION

WAC 182-513-1620 Tailored supports for older adults (TSOA)—Presumptive eligibility (PE). (1) A person may be determined presumptively eligible for tailored supports for older adults (TSOA) services upon completion of a prescreening interview.

(2) The prescreening interview may be conducted by either:

- (a) The area agency on aging (AAA); or
- (b) A home and community services intake case manager or social worker.

(3) To receive services under presumptive eligibility (PE), the person must meet:

- (a) Nursing facility level of care under WAC 388-106-0355;
 - (b) TSOA income limits under WAC 182-513-1635; and
 - (c) TSOA resource limits under WAC 182-513-1640.
- (4) The PE period begins on the date the determination is made and:

(a) Ends on the last day of the month following the month of the PE determination if a full TSOA application is not completed and submitted by that date; or

(b) Continues through the date the final TSOA eligibility determination is made if a full TSOA application is submitted before the last day of the month following the month of the PE determination.

(5) If the person applies and is not determined financially eligible for TSOA, there is no overpayment or liability on the part of the applicant for services received during the PE period.

(6) The medicaid agency or the agency's designee sends written notice as described in WAC 182-518-0010 when PE for TSOA is approved or denied.

(7) A person may receive only one PE period within a twelve-consecutive-month period.

(8) If the agency establishes a waitlist for TSOA services under WAC 388-106-1975, then PE does not apply.

NEW SECTION

WAC 182-513-1625 Tailored supports for older adults (TSOA)—Applications. (1) Applications for tailored supports for older adults (TSOA) are submitted:

(a) Online at Washington Connection at www.washingtonconnection.org;

(b) By sending a completed HCA 18-008 application for TSOA form to P.O. Box 45826, Olympia, WA 98605;

(c) By faxing a completed HCA 18-008 application for TSOA form to 1-855-635-8305;

(d) By contacting the local area agency on aging (AAA) office at 1-855-567-0252; or

(e) By contacting the local home and community services (HCS) office. To find the local HCS office, see www.altsa.dshs.wa.gov/Resources/clickmap.htm.

(2) Help filing an application:

(a) The medicaid agency or the agency's designee provides help with the application or renewal process in a manner that is accessible to people with disabilities, limitations, or other impairments as described in WAC 182-503-0120 and to those who are limited-English proficient as described in WAC 182-503-0110;

(b) For help filing an application, a person may:

(i) Contact a local AAA office;

(ii) Contact a local HCS office; or

(iii) Have an authorized representative apply on the person's behalf.

(3) The following people can apply for the TSOA program:

(a) The applicant (the person receiving care);

(b) The applicant's spouse;

(c) The applicant's caregiver (person providing in-home caregiver services);

(d) A legal guardian; or

(e) An authorized representative, as defined in WAC 182-500-0010.

(4) A phone interview is required to establish TSOA financial eligibility, but may be waived if the applicant is unable to comply:

(a) Due to the applicant's medical condition; and

(b) Because the applicant does not have another person that is able to conduct the interview on the applicant's behalf.

(5) The agency or the agency's designee processes TSOA applications using the same timelines under WAC 182-503-0060.

(6) TSOA begins on the date the person is determined presumptively eligible for TSOA under WAC 182-513-1620,

or on the date all eligibility requirements are established if the person is not found presumptively eligible.

(7) When the person withdraws an application for TSOA, or is determined ineligible for TSOA services, the agency or the agency's designee denies the application under WAC 182-503-0080.

NEW SECTION

WAC 182-513-1630 Tailored supports for older adults (TSOA)—Rights and responsibilities. (1) A person applying for or receiving tailored supports for older adults (TSOA) has the right to:

(a) Have TSOA rights and responsibilities explained and provided in writing;

(b) Be treated politely and fairly without regard to race, color, political beliefs, national origin, religion, age, gender (including gender identity and sex stereotyping), sexual orientation, disability, honorably discharged veteran or military status, or birthplace;

(c) Get help with the TSOA application if requested;

(d) Have an application processed promptly and no later than the timelines described in WAC 182-503-0060;

(e) Have at least ten calendar days to give the medicaid agency or the agency's designee information needed to determine eligibility and be given more time if asked for;

(f) Have personal information kept confidential. The agency or the agency's designee may share information with other state and federal agencies for purposes of eligibility and enrollment in other Washington apple health programs;

(g) Get written notice, in most cases, at least ten calendar days before the agency or the agency's designee denies, terminates, or changes eligibility for TSOA;

(h) Ask for an appeal if the person disagrees with the agency or the agency's designee's decision. A person can also ask a department supervisor or administrator to review the decision or action without affecting the right to a fair hearing;

(i) Ask for and get interpreter or translator services at no cost and without delay;

(j) Ask for voter registration assistance;

(k) Refuse to speak to an investigator if the person's case is audited. If the person does not want to let the investigator enter their home, there is no requirement to do so and the person may ask the investigator to come back at another time. Such a request will not affect a person's eligibility for TSOA; and

(l) Get equal access services under WAC 182-503-0120 if eligible.

(2) An applicant or recipient of TSOA is responsible to:

(a) Report changes in household or family circumstances as required under WAC 182-513-1650;

(b) Provide the agency or the agency's designee with any information or proof needed to determine eligibility. If the person has trouble getting proof, the agency or the agency's designee helps get the proof needed or contacts other persons or agencies for it;

(c) Provide a valid Social Security number or immigration document number in order to verify identity, citizenship, immigration status, date of birth, and whether the person has

other health care coverage. This information is not shared with the department of homeland security;

(d) Complete renewals when requested; and

(e) Cooperate with quality assurance when requested.

NEW SECTION

WAC 182-513-1635 Tailored supports for older adults (TSOA)—Income eligibility. (1) To determine income eligibility for the tailored supports for older adults (TSOA) program, the medicaid agency or the agency's designee uses the following rules depending on whether the person is single or married.

(2) If the TSOA applicant is single, the agency or the agency's designee:

(a) Determines available income under WAC 182-513-1325;

(b) Excludes income under WAC 182-513-1340; and

(c) Compares remaining gross nonexcluded income to the special income level (SIL). To be eligible, a person's gross income must be equal to or less than the SIL (three hundred percent of the federal benefit rate (FBR)).

(3) If the TSOA applicant is married, the agency or the agency's designee:

(a) Determines available income under WAC 182-513-1330 with the exception of subsections (5) and (6) of that section;

(b) Excludes income under WAC 182-513-1340; and

(c) Compares the applicant's remaining gross nonexcluded income to the SIL. To be eligible, a person's gross income must be equal to or less than the SIL (three hundred percent of the FBR).

NEW SECTION

WAC 182-513-1640 Tailored supports for older adults (TSOA)—Resource eligibility. (1) The resource standard for a single applicant for tailored supports for older adults (TSOA) is \$53,100.

(2) The resource standard for a married couple is \$53,100 for the TSOA applicant plus the state spousal resource standard for the spousal impoverishment protections community (SIPC) spouse. The state spousal resource standard may change annually on July 1st. The resource standards are found at www.hca.wa.gov/free-or-low-cost-health-care/program-administration/program-standard-income-and-resources.

(3) The medicaid agency or the agency's designee uses rules in WAC 182-513-1350 (1), (3) and (4) to determine general eligibility relating to resources, availability of resources, and which resources count.

(4) The TSOA recipient has one year from the date of initial eligibility of TSOA to transfer resources in excess of the TSOA standard to the SIPC spouse.

NEW SECTION

WAC 182-513-1645 Tailored supports for older adults (TSOA)—Certification periods. (1) A certification period is the period of time a person is determined eligible for the tailored supports for older adults (TSOA) program. It

begins on the first day of the month that the medicaid agency or the agency's designee determines the person is eligible for TSOA services, and continues through the last day of the month of the certification period.

(2) TSOA is certified for twelve months of continuous coverage regardless of a change in circumstances, unless the person:

- (a) Moves out-of-state;
 - (b) Meets institutional status under WAC 182-513-1320;
 - (c) Becomes eligible for a categorically needy or alternate benefit plan Washington apple health program; or
 - (d) Dies.
- (3) Financial eligibility for the TSOA program may not be approved prior to the date of a presumptive or full eligibility determination.

NEW SECTION

WAC 182-513-1650 Tailored supports for older adults (TSOA)—Changes of circumstances requirements.

(1) Changes in tailored supports for older adults (TSOA) household and family circumstances described in subsection (2) of this section must be reported to the medicaid agency or the agency's designee within thirty days of the date of the change.

(2) The following changes must be reported:

(a) A change in residential or mailing address, including if the TSOA recipient moves out-of-state;

(b) When the TSOA recipient admits to an institution, as defined in WAC 182-500-0050, and is likely to reside there for thirty days or longer; or

(c) When the TSOA recipient dies.

(3) Effective date of changes.

(a) When TSOA terminates because the recipient dies, the effective date is the date of death.

(b) When TSOA terminates because of one of the following reasons, the effective date is the first day of the month following the advance notice period described in subsection (4) of this section. The TSOA recipient:

(i) Is admitted to an institution as defined in WAC 182-503-0050, and is expected to reside there for thirty days or longer;

(ii) Is approved for coverage under a home and community-based waiver program;

(iii) No longer meets nursing facility level of care under WAC 388-106-0355; or

(iv) Becomes eligible for categorically need (CN) or alternative benefits plan (ABP) apple health coverage. The recipient may continue to receive authorized services through the medical alternative care (MAC) program under WAC 182-513-1600. The person may also apply for other long-term services and supports available under chapters 182-513 and 182-515 WAC.

(4) The advance notice period:

(a) Begins on the day the letter about the change is mailed; and

(b) Is determined according to the rules in WAC 182-518-0025.

(5) When a law or regulation requires a change in TSOA, the date specified by the law or regulation is the effective date of the change.

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.

NEW SECTION

WAC 182-513-1655 Tailored supports for older adults (TSOA)—Renewals. (1) A person who receives tailored supports for older adults (TSOA) services must complete a renewal of all eligibility factors for the program at least every twelve months.

(2) Forty-five days prior to the end of the certification period, notice is sent to the recipient with the HCA 18-008 application for TSOA form. The TSOA recipient may complete the TSOA renewal in any of the following ways:

(a) Complete the TSOA application form, sign it, and mail it to P.O. Box 45826, Olympia, WA 98605 by the due date on the letter;

(b) Complete the TSOA application form, sign it, and fax it to 1-855-635-8305 by the due date on the letter;

(c) Renew online at Washington connection at www.washingtonconnection.org by the due date on the letter; or

(d) Call the local home and community services office at the telephone number on the letter by the due date on the letter.

(3) During the renewal process, the medicaid agency or the agency's designee reviews all eligibility factors to determine ongoing eligibility for TSOA, and may request additional verification of eligibility factors under WAC 182-503-0050 if unable to verify information through existing data sources. If additional information is needed, the agency or the agency's designee sends written notice under WAC 182-518-0015.

(4) If the agency or the agency's designee is unable to complete the renewal or determine eligibility for TSOA beyond the certification period, prior to ending eligibility for TSOA, the agency or the agency's designee sends a written termination notice as described in WAC 182-518-0025.

(5) A person who is terminated from TSOA for failure to renew has thirty days from the termination date to submit a completed renewal. If still the person is eligible, TSOA is reopened without a break in eligibility.

(6) Equal access services as described in WAC 182-503-0120 are provided for anyone who needs help meeting the requirements of this section.

(7) A person who disagrees with an action regarding TSOA eligibility may ask for a hearing under chapter 182-526 WAC.

NEW SECTION

WAC 182-513-1660 Medicaid alternative care (MAC) and tailored supports for older adults (TSOA)—Spousal impoverishment. (1) The medicaid agency or the agency's designee determines financial eligibility for medicaid alternative care (MAC) or tailored supports for older

adults (TSOA) using spousal impoverishment protections under this section, when an applicant or recipient:

(a) Is married to, or marries, a person who is not in a medical institution; and

(b) Is ineligible for a noninstitutional categorically needy (CN) SSI-related program or the TSOA program due to:

(i) Spousal deeming rules under WAC 182-512-0920 for MAC;

(ii) Exceeding the resource limit in WAC 182-512-0010 for MAC, or the limit under WAC 182-513-1640 for TSOA; or

(iii) Both (b)(i) and (ii) of this subsection.

(2) When a resource test applies, the agency or the agency's designee determines countable resources using the SSI-related resource rules under chapter 182-512 WAC, except pension funds owned by the spousal impoverishment protections community (SIPC) spouse are not excluded as described under WAC 182-512-0550:

(a) Resource standards:

(i) For MAC, the resource standard is \$2,000; or

(ii) For TSOA, the resource standard is \$53,100.

(b) Before determining countable resources used to establish eligibility for the applicant, the agency or the agency's designee allocates the state spousal resource standard to the SIPC spouse.

(c) The resources of the SIPC spouse are unavailable to the spousal impoverishment protections institutionalized (SIPI) spouse the month after eligibility for MAC or TSOA services is established.

(3) The SIPI spouse has until the end of the month of the first regularly scheduled eligibility review to transfer countable resources in excess of \$2,000 (for MAC) or \$53,100 (for TSOA) to the SIPC spouse.

(4) Income eligibility:

(a) For MAC:

(i) The agency or the agency's designee determines countable income using the SSI-related income rules under chapter 182-512 WAC, but uses only the applicant or recipient's income;

(ii) If the applicant's or recipient's countable income is at or below the SSI categorically needy income level (CNIL), the applicant or recipient is considered a SIPI spouse and is income eligible for noninstitutional CN coverage and MAC services;

(iii) If the applicant is employed and the applicant's countable income is at or below the standard under WAC 182-511-1060, the applicant is considered a SIPI spouse and is income eligible for noninstitutional CN coverage under the health care for workers with disabilities (HWD) program and MAC services.

(b) For TSOA, see WAC 182-513-1635.

(5) Once a person no longer receives MAC services, eligibility is redetermined without using spousal impoverishment protections under WAC 182-504-0125.

(6) If the applicant's separate countable income is above the standards described in subsection (4) of this section, the applicant is not income eligible for MAC or TSOA services.

(7) The spousal impoverishment protections described in this section are time-limited and expire on December 31, 2018.

(8) Standards described in this chapter are located at www.hca.wa.gov/free-or-low-cost-health-care/program-administration/program-standard-income-and-resources.

AMENDATORY SECTION (Amending WSR 16-05-054, filed 2/12/16, effective 3/14/16)

WAC 182-527-2734 Liens during a client's lifetime.

For the purposes of this section, the term "agency" includes the agency's designee.

(1) When the agency may file.

(a) The agency may file a lien against the property of a Washington apple health client during the client's lifetime if:

(i) The client resides in a skilled nursing facility, intermediate care facility for individuals with an intellectual disability, or other medical institution under WAC 182-500-0050;

(ii) The agency (~~has determined~~) determines that ~~(the)~~ a client cannot reasonably be expected to return home because:

(A) The agency receives a physician's verification that the client will not be able to return home; or

(B) The client has resided for six months or longer in an institution as defined in WAC 182-500-0050; and

(iii) None of the following people lawfully reside in the client's home:

(A) The client's spouse or state-registered domestic partner;

(B) The client's child who is age twenty or younger, or is blind or permanently disabled as defined in WAC 182-512-0050; or

(C) A client's sibling who has an equity interest in the home and who has been residing in the home for at least one year immediately before the client's admission to the medical institution.

(b) If the client returns home from the medical institution, the agency releases the lien.

(2) Amount of the lien.

(a) The agency may file a lien to recoup the cost of all non-MAGI-based and deemed eligible services under WAC 182-503-0510 it correctly purchased on the client's behalf, regardless of the client's age on the date of service.

(b) Services provided under the medicaid transformation project, defined in WAC 182-500-0070, are excluded when determining the amount of the lien.

(3) Notice requirement.

(a) Before the agency may file a lien under this section, it sends notice via first class mail to:

(i) The client's last known address;

(ii) The client's authorized representative, if any;

(iii) The address of the property subject to the lien; and

(iv) Any other person known to hold title to the property.

(b) The notice states:

(i) The client's name;

(ii) The agency's intent to file a lien against the client's property;

(iii) The county in which the property is located; and

(iv) How to request an administrative hearing.

(4) Interest assessed on past-due debt.

(a) Interest on a past-due debt accrues at a rate of one percent per month under RCW 43.17.240.

(b) A lien under this section becomes a past-due debt when the agency has recorded the lien in the county where the property is located and:

(i) Thirty days have passed since the property was transferred; or

(ii) Nine months have passed since the lien was filed.

(c) The agency may waive interest if reasonable efforts to sell the property have failed.

(5) **Administrative hearing.** An administrative hearing under this section is governed by WAC 182-527-2753.

AMENDATORY SECTION (Amending WSR 16-05-054, filed 2/12/16, effective 3/14/16)

WAC 182-527-2742 Estate recovery—Service-related limitations. For the purposes of this section, the term "agency" includes the agency's designee.

The agency's payment for the following services is subject to recovery:

(1) State-only funded services, except:

(a) Adult protective services;

(b) Offender reentry community safety program services;

(c) Supplemental security payments (SSP) authorized by the developmental disabilities administration (DDA); and

(d) Volunteer chore services.

(2) For dates of service (~~(beginning)~~) on and after January 1, 2014:

(a) Basic plus waiver services;

(b) Community first choice (CFC) services;

(c) Community option program entry system (COPES) services;

(d) Community protection waiver services;

(e) Core waiver services;

(f) Hospice services;

(g) Intermediate care facility for individuals with intellectual disabilities services provided in either a private community setting or in a rural health clinic;

(h) Individual and family services;

(i) Medicaid personal care services;

(j) New Freedom consumer directed services;

(k) Nursing facility services;

(l) Personal care services funded under Title XIX or XXI;

(m) Private duty nursing administered by the aging and long-term support administration (AL TSA) or the DDA;

(n) Residential habilitation center services;

(o) Residential support waiver services;

(p) Roads to community living demonstration project services;

(q) The portion of the managed care premium used to pay for AL TSA-authorized long-term care services under the program of all-inclusive care for the elderly (PACE); and

(r) The hospital and prescription drug services provided to a client while the client was receiving services listed in this subsection.

(3) For dates of service beginning January 1, 2010, through December 31, 2013:

(a) Medicaid services;

(b) Premium payments to managed care organizations (MCOs); and

(c) The client's proportional share of the state's monthly contribution to the Centers for Medicare and Medicaid Services to defray the costs for outpatient prescription drug coverage provided to a person who is eligible for medicare Part D and medicaid.

(4) For dates of service beginning June 1, 2004, through December 31, 2009:

(a) Medicaid services;

(b) Medicare premiums for people also receiving medicaid;

(c) Medicare savings programs (MSPs) services for people also receiving medicaid; and

(d) Premium payments to MCOs.

(5) For dates of service beginning July 1, 1995, through May 31, 2004:

(a) Adult day health services;

(b) Home and community-based services;

(c) Medicaid personal care services;

(d) Nursing facility services;

(e) Private duty nursing services; and

(f) The hospital and prescription drug services provided to a client while the client was receiving services listed in this subsection.

(6) For dates of service beginning July 1, 1994, through June 30, 1995:

(a) Home and community-based services;

(b) Nursing facility services; and

(c) The hospital and prescription drug services provided to a client while the client was receiving services listed in this subsection.

(7) For dates of service beginning July 26, 1987, through June 30, 1994: Medicaid services.

(8) For dates of service through December 31, 2009. If a client was eligible for the MSP, but not otherwise medicaid eligible, the client's estate is liable only for any sum paid to cover medicare premiums and cost-sharing benefits.

(9) For dates of service beginning January 1, 2010. If a client was eligible for medicaid and the MSP, the client's estate is not liable for any sum paid to cover medical assistance cost-sharing benefits.

(10) For dates of service beginning July 1, 2017, long-term services and supports authorized under the medicaid transformation project are exempt from estate recovery. Exempted services include those provided under:

(a) Medicaid alternative care under WAC 182-513-1600;

(b) Tailored supports for older adults under WAC 182-513-1610;

(c) Supportive housing under WAC 388-106-1700 through 388-106-1765; or

(d) Supported employment under WAC 388-106-1800 through 388-106-1865.

**WSR 17-12-020
PERMANENT RULES
DEPARTMENT OF
LABOR AND INDUSTRIES**

[Filed May 30, 2017, 11:32 a.m., effective June 30, 2017]

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

Purpose: See below for a list of amended 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. With 2011 enrollment, additional plan selection options were introduced, creating more 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.

Citation of Existing Rules Affected by this Order: Amending 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.

Statutory Authority for Adoption: RCW 51.18.010(2), 51.04.020.

Adopted under notice filed as WSR 17-09-061 on April 18, 2017.

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

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

Number of Sections Adopted on the Agency's Own Initiative: New 0, Amended 18, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 18, Repealed 0.

Number of Sections Adopted Using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 18, Repealed 0.

Date Adopted: May 30, 2017.

Joel Sacks
Director

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.

<u>Risk Classification</u>	<u>Hazard Group</u>
((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
521	7
540	8
541	9
550	9

Risk Classification	Hazard Group	Risk Classification	Hazard Group
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
1801	9	3414	6
1802	5	3415	9
2002	6	3501	6
2004	4	3503	3

Risk Classification	Hazard Group	Risk Classification	Hazard Group
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
4802	7	5300	2
4803	2	5301	3
4804	2	5302	5
4805	2	5305	1

Risk Classification	Hazard Group	Risk Classification	Hazard Group
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
6503	5	7107	2
6504	1	7108	4
6505	1	7109	4
6506	2	7110	5

<u>Risk Classification</u>	<u>Hazard Group</u>	<u>Risk Classification</u>	<u>Hazard Group</u>
7111	4	<u>217</u>	<u>8</u>
7112	4	<u>219</u>	<u>8</u>
7113	3	<u>301</u>	<u>5</u>
7114	3	<u>302</u>	<u>9</u>
7115	3	<u>303</u>	<u>9</u>
7116	8	<u>306</u>	<u>8</u>
7117	3	<u>307</u>	<u>7</u>
7118	7	<u>308</u>	<u>3</u>
7119	6	<u>403</u>	<u>7</u>
7120	9	<u>502</u>	<u>8</u>
7121	9	<u>504</u>	<u>9</u>
7122	5	<u>507</u>	<u>8</u>
7200	3	<u>508</u>	<u>9</u>
7201	5	<u>509</u>	<u>9</u>
7202	6	<u>510</u>	<u>7</u>
7203	1	<u>511</u>	<u>7</u>
7301	6	<u>512</u>	<u>9</u>
7302	7	<u>513</u>	<u>7</u>
7307	5	<u>514</u>	<u>6</u>
7308	1	<u>516</u>	<u>8</u>
7309	2	<u>517</u>	<u>9</u>
7400	6	<u>518</u>	<u>9</u>
		<u>519</u>	<u>8</u>
		<u>521</u>	<u>8</u>
		<u>540</u>	<u>9</u>
		<u>541</u>	<u>9</u>
		<u>550</u>	<u>9</u>
		<u>551</u>	<u>9</u>
		<u>601</u>	<u>7</u>
7205))		<u>602</u>	<u>8</u>
<u>101</u>	<u>9</u>	<u>603</u>	<u>9</u>
<u>103</u>	<u>9</u>	<u>604</u>	<u>7</u>
<u>104</u>	<u>8</u>	<u>606</u>	<u>4</u>
<u>105</u>	<u>4</u>	<u>607</u>	<u>6</u>
<u>106</u>	<u>7</u>	<u>608</u>	<u>7</u>
<u>107</u>	<u>9</u>	<u>701</u>	<u>8</u>
<u>108</u>	<u>9</u>	<u>803</u>	<u>4</u>
<u>112</u>	<u>7</u>	<u>901</u>	<u>9</u>
<u>201</u>	<u>9</u>	<u>1002</u>	<u>7</u>
<u>202</u>	<u>9</u>	<u>1003</u>	<u>6</u>
<u>210</u>	<u>9</u>	<u>1004</u>	<u>5</u>
<u>212</u>	<u>9</u>	<u>1005</u>	<u>8</u>
<u>214</u>	<u>8</u>	<u>1006</u>	<u>4</u>

The following classes have no hazard group assigned to them

<u>Risk Classification</u>	<u>Hazard Group</u>	<u>Risk Classification</u>	<u>Hazard Group</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>
<u>2401</u>	<u>4</u>	<u>3708</u>	<u>5</u>
<u>2903</u>	<u>4</u>	<u>3802</u>	<u>4</u>
<u>2904</u>	<u>4</u>	<u>3808</u>	<u>7</u>
<u>2905</u>	<u>5</u>	<u>3901</u>	<u>1</u>

<u>Risk Classification</u>	<u>Hazard Group</u>	<u>Risk Classification</u>	<u>Hazard Group</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>4903</u>	<u>2</u>	<u>6202</u>	<u>6</u>
<u>4904</u>	<u>2</u>	<u>6203</u>	<u>1</u>
<u>4905</u>	<u>1</u>	<u>6204</u>	<u>2</u>
<u>4906</u>	<u>2</u>	<u>6205</u>	<u>3</u>

<u>Risk Classification</u>	<u>Hazard Group</u>	<u>Risk Classification</u>	<u>Hazard Group</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>
<u>6705</u>	<u>1</u>	<u>7201</u>	<u>6</u>
<u>6706</u>	<u>4</u>	<u>7202</u>	<u>5</u>
<u>6707</u>	<u>1</u>	<u>7203</u>	<u>1</u>
<u>6708</u>	<u>7</u>	<u>7301</u>	<u>6</u>

Risk Classification	Hazard Group
<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 (~~(fifty)~~) 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 premi-

ums, 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.

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)) 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))
<u>1</u>	<u>.16</u>
<u>2</u>	<u>.28</u>
<u>3</u>	<u>.50</u>
<u>4</u>	<u>.61</u>
<u>5</u>	<u>.83</u>
<u>6</u>	<u>1.00</u>
<u>7</u>	<u>1.40</u>
<u>8</u>	<u>1.85</u>
<u>9</u>	<u>2.64</u>

(4) Average hazard index table.

Hazard Group Number	Average Hazard Index Value is at Least:	But Less Than or Equal to:
((1)) 1	0.000	0.239
2	0.240	0.314
3	0.315	0.439
4	0.440	0.629
5	0.630	0.874
6	0.875	1.109
7	1.110	1.489
8	1.490	2.269

Hazard Group Number	Average Hazard Index Value is at Least:	But Less Than or Equal to:
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)) 6	\$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 $((2,510,000)) \frac{2,500,000}{\$3,000,000} = ((0.837)) 0.833$ to three decimal places. This value $((0.837)) 0.833$ is in the range between $((0.630 \text{ and } 0.874)) 0.720$ 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 ((tend)) 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>	.8641	.8494	.8361	.8239	.8126	.8020	.7920	.7826	.7736	.7650	.7567	.7488	.7411
<u>2</u>	.8566	.8408	.8266	.8136	.8016	.7904	.7797	.7697	.7601	.7509	.7421	.7336	.7253
<u>3</u>	.8498	.8331	.8181	.8044	.7917	.7798	.7686	.7579	.7478	.7380	.7287	.7197	.7109
<u>4</u>	.8430	.8255	.8097	.7952	.7818	.7693	.7574	.7462	.7355	.7252	.7153	.7057	.6964
<u>5</u>	.8364	.8179	.8013	.7861	.7720	.7588	.7463	.7344	.7231	.7122	.7018	.6917	.6819
<u>6</u>	.8298	.8105	.7930	.7771	.7623	.7484	.7352	.7227	.7108	.6993	.6883	.6777	.6674
<u>7</u>	.8233	.8031	.7848	.7681	.7525	.7379	.7241	.7110	.6984	.6864	.6748	.6637	.6530
<u>8</u>	.8169	.7957	.7766	.7591	.7428	.7275	.7130	.6992	.6860	.6734	.6613	.6497	.6385
<u>9</u>	.8105	.7884	.7685	.7501	.7331	.7170	.7018	.6874	.6737	.6605	.6479	.6357	.6240
<u>10</u>	.8043	.7812	.7604	.7413	.7234	.7067	.6908	.6758	.6614	.6477	.6345	.6219	.6097
<u>11</u>	.7981	.7741	.7524	.7324	.7138	.6963	.6798	.6641	.6492	.6349	.6212	.6081	.5955
<u>12</u>	.7919	.7670	.7444	.7235	.7041	.6859	.6687	.6524	.6369	.6221	.6079	.5943	.5812
<u>13</u>	.7858	.7598	.7363	.7146	.6944	.6755	.6576	.6407	.6246	.6092	.5945	.5804	.5669
<u>14</u>	.7797	.7527	.7283	.7057	.6847	.6651	.6465	.6290	.6123	.5964	.5812	.5666	.5527
<u>15</u>	.7737	.7457	.7203	.6968	.6751	.6547	.6355	.6173	.6001	.5836	.5680	.5530	.5386
<u>16</u>	.7676	.7386	.7122	.6879	.6654	.6443	.6244	.6056	.5878	.5709	.5547	.5393	.5245

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

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
30	.0000	.0030	.0116	.0247	.0416	.0839	.1348	.1925	.2554
31	.0000	.0027	.0107	.0232	.0393	.0802	.1300	.1864	.2484
32	.0000	.0025	.0099	.0217	.0372	.0767	.1251	.1805	.2414
33	.0000	.0022	.0091	.0203	.0350	.0732	.1203	.1745	.2345
34	.0000	.0020	.0083	.0189	.0330	.0697	.1156	.1686	.2276
35	.0000	.0017	.0076	.0176	.0310	.0663	.1109	.1627	.2207
36	.0000	.0015	.0070	.0163	.0290	.0630	.1062	.1569	.2138
37	.0000	.0014	.0063	.0150	.0271	.0597	.1016	.1511	.2070
38	.0000	.0012	.0057	.0139	.0253	.0564	.0970	.1454	.2002
39	.0000	.0010	.0052	.0127	.0235	.0533	.0925	.1397	.1935
40	.0000	.0009	.0047	.0117	.0218	.0502	.0881	.1341	.1869
41	.0000	.0008	.0042	.0107	.0201	.0472	.0838	.1286	.1803
42	.0000	.0007	.0037	.0097	.0186	.0444	.0796	.1232	.1739
43	.0000	.0006	.0033	.0088	.0171	.0416	.0755	.1179	.1675
44	.0000	.0005	.0029	.0080	.0157	.0389	.0716	.1127	.1613
45	.0000	.0004	.0026	.0072	.0144	.0363	.0677	.1076	.1551
46	.0000	.0004	.0023	.0065	.0131	.0338	.0639	.1026	.1490
47	.0000	.0003	.0020	.0058	.0119	.0314	.0602	.0977	.1431
48	.0000	.0002	.0017	.0052	.0108	.0291	.0566	.0929	.1372
49	.0000	.0002	.0015	.0046	.0098	.0269	.0532	.0882	.1313
50	.0000	.0002	.0013	.0041	.0088	.0248	.0498	.0836	.1256
51	.0000	.0001	.0011	.0036	.0079	.0227	.0465	.0791	.1200
52	.0000	.0001	.0009	.0031	.0070	.0208	.0433	.0747	.1144
53	.0000	.0001	.0008	.0027	.0062	.0190	.0403	.0703	.1089
54	.0000	.0001	.0007	.0023	.0055	.0172	.0373	.0661	.1035
55	.0000	.0001	.0006	.0020	.0048	.0156	.0344	.0620	.0982
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

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
72	.0000	.0000	.0000	.0000	.0001	.0006	.0033	.0109	.0268
73	.0000	.0000	.0000	.0000	.0000	.0004	.0026	.0093	.0241
74	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0083	.0224))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	<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>
2	<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>
3	<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>
4	<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>
5	<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>
6	<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>
7	<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>
8	<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>
9	<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>
10	<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>
11	<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>
12	<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>
13	<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>
14	<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>
15	<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>
16	<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>
17	<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>
18	<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>
19	<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>
20	<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>
21	<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>
22	<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>
23	<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>
24	<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>
25	<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>
26	<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>
27	<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>
28	<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>
29	<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>
30	<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>
31	<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>
32	<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>
33	<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>
34	<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>
35	<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>
36	<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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<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>
<u>38</u>	<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>
<u>39</u>	<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>
<u>40</u>	<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>
<u>41</u>	<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>
<u>42</u>	<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>
<u>43</u>	<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>
<u>44</u>	<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>
<u>45</u>	<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>
<u>46</u>	<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>
<u>47</u>	<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>
<u>48</u>	<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>
<u>49</u>	<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>
<u>50</u>	<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>
<u>51</u>	<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>
<u>52</u>	<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>
<u>53</u>	<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>
<u>54</u>	<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>
<u>55</u>	<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>
<u>56</u>	<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>
<u>57</u>	<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>
<u>58</u>	<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>
<u>59</u>	<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>
<u>60</u>	<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>
<u>61</u>	<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>
<u>62</u>	<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>
<u>63</u>	<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>
<u>64</u>	<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>
<u>65</u>	<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>
<u>66</u>	<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>
<u>67</u>	<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>
<u>68</u>	<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>
<u>69</u>	<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>
<u>70</u>	<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>
<u>71</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>.0020</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>.0000</u>	<u>.0003</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 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 Limit*	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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
53	\$120	.5763	.4979	.4285	.3734	.3317	.2991	.2742	.2555	.2417	.2317	.2246	.2197	.2162
	\$160	.5726	.4947	.4257	.3648	.3168	.2783	.2471	.2224	.2032	.1883	.1769	.1684	.1620
	\$250	.5676	.4904	.4219	.3616	.3086	.2623	.2237	.1922	.1661	.1446	.1270	.1128	.1014
	\$275	.5667	.4897	.4213	.3611	.3082	.2620	.2222	.1896	.1624	.1398	.1213	.1061	.0937
	\$380	.5649	.4881	.4200	.3599	.3072	.2611	.2211	.1865	.1568	.1318	.1109	.0934	.0789
54	\$120	.5724	.4923	.4214	.3674	.3258	.2936	.2692	.2512	.2382	.2289	.2224	.2180	.2149
	\$160	.5686	.4891	.4186	.3571	.3098	.2713	.2406	.2165	.1979	.1838	.1731	.1652	.1595
	\$250	.5637	.4849	.4150	.3534	.2996	.2529	.2152	.1840	.1584	.1375	.1206	.1071	.0964
	\$275	.5628	.4842	.4144	.3529	.2991	.2524	.2133	.1810	.1543	.1323	.1144	.0999	.0883
	\$380	.5610	.4826	.4130	.3518	.2982	.2515	.2112	.1767	.1474	.1230	.1028	.0860	.0722
55	\$120	.5685	.4869	.4144	.3615	.3200	.2881	.2644	.2471	.2348	.2263	.2204	.2164	.2138
	\$160	.5648	.4837	.4117	.3504	.3029	.2645	.2343	.2108	.1929	.1795	.1696	.1624	.1572
	\$250	.5599	.4794	.4081	.3453	.2906	.2444	.2069	.1761	.1510	.1307	.1145	.1018	.0919
	\$275	.5591	.4788	.4075	.3448	.2902	.2431	.2046	.1726	.1464	.1251	.1078	.0941	.0832
	\$380	.5573	.4772	.4062	.3437	.2892	.2420	.2015	.1670	.1384	.1146	.0950	.0790	.0659
	\$500	.5566	.4767	.4057	.3433	.2889	.2418	.2013	.1668	.1376	.1131	.0926	.0757	.0618
56	\$120	.5648	.4815	.4089	.3557	.3143	.2828	.2598	.2432	.2317	.2238	.2186	.2151	.2129
	\$160	.5611	.4783	.4048	.3439	.2961	.2579	.2281	.2052	.1881	.1755	.1663	.1598	.1551
	\$250	.5562	.4741	.4013	.3372	.2816	.2361	.1988	.1683	.1437	.1241	.1088	.0968	.0876
	\$275	.5554	.4734	.4007	.3368	.2812	.2344	.1960	.1644	.1387	.1180	.1015	.0885	.0784
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.5430	.4562	.3790	.3114	.2534	.2042	.1631	.1292	.1018	.0797	.0623	.0485	.0378
	\$550	.5429	.4561	.3789	.3114	.2533	.2041	.1630	.1292	.1016	.0795	.0619	.0480	.0372
60	\$120	.5515	.4610	.3879	.3332	.2922	.2629	.2429	.2297	.2213	.2162	.2132	.2114	.2104
	\$160	.5479	.4580	.3793	.3181	.2694	.2322	.2047	.1850	.1712	.1619	.1557	.1517	.1492
	\$250	.5431	.4540	.3747	.3056	.2494	.2035	.1670	.1385	.1168	.1006	.0886	.0800	.0738
	\$275	.5423	.4534	.3741	.3049	.2477	.2007	.1628	.1330	.1100	.0925	.0794	.0698	.0628
	\$380	.5405	.4519	.3729	.3039	.2448	.1955	.1551	.1224	.0965	.0762	.0605	.0485	.0395
	\$500	.5399	.4514	.3725	.3036	.2445	.1949	.1537	.1202	.0933	.0721	.0555	.0426	.0328
	\$550	.5398	.4513	.3724	.3035	.2445	.1948	.1537	.1201	.0931	.0718	.0550	.0420	.0321
	\$800	.5397	.4512	.3724	.3035	.2445	.1948	.1536	.1200	.0930	.0715	.0546	.0415	.0313
61	\$120	.5486	.4563	.3828	.3276	.2868	.2582	.2390	.2268	.2193	.2148	.2123	.2108	.2101
	\$160	.5450	.4533	.3738	.3117	.2629	.2261	.1993	.1804	.1676	.1592	.1537	.1503	.1482
	\$250	.5402	.4494	.3683	.2984	.2415	.1955	.1593	.1315	.1107	.0954	.0844	.0766	.0712
	\$275	.5394	.4487	.3677	.2974	.2396	.1923	.1548	.1256	.1033	.0868	.0747	.0659	.0598
	\$380	.5377	.4473	.3665	.2961	.2361	.1865	.1461	.1139	.0887	.0693	.0545	.0435	.0354
	\$500	.5371	.4468	.3661	.2958	.2358	.1856	.1444	.1113	.0851	.0647	.0490	.0371	.0282
	\$550	.5370	.4467	.3661	.2957	.2357	.1855	.1443	.1111	.0848	.0643	.0484	.0364	.0273
	\$800	.5369	.4466	.3660	.2957	.2357	.1855	.1443	.1110	.0846	.0639	.0479	.0357	.0265
62	\$120	.5458	.4518	.3777	.3221	.2815	.2536	.2354	.2241	.2174	.2136	.2115	.2104	.2098
	\$160	.5423	.4488	.3683	.3054	.2564	.2200	.1939	.1761	.1642	.1567	.1519	.1491	.1474
	\$250	.5375	.4449	.3620	.2913	.2337	.1876	.1517	.1247	.1048	.0905	.0804	.0735	.0689
	\$275	.5368	.4443	.3615	.2901	.2315	.1841	.1468	.1182	.0969	.0814	.0702	.0624	.0571
	\$380	.5350	.4428	.3603	.2883	.2275	.1775	.1372	.1056	.0811	.0626	.0489	.0388	.0316
	\$500	.5344	.4423	.3599	.2880	.2270	.1763	.1351	.1025	.0770	.0575	.0428	.0319	.0239
	\$550	.5344	.4423	.3598	.2880	.2269	.1762	.1350	.1023	.0767	.0571	.0422	.0311	.0230
	\$800	.5342	.4422	.3598	.2879	.2269	.1762	.1350	.1021	.0764	.0566	.0415	.0303	.0220
	\$1,000	.5342	.4421	.3597	.2879	.2269	.1762	.1350	.1021	.0764	.0565	.0415	.0302	.0219
63	\$120	.5434	.4474	.3727	.3166	.2763	.2491	.2319	.2216	.2157	.2125	.2109	.2100	.2096
	\$160	.5398	.4445	.3629	.2991	.2500	.2139	.1887	.1719	.1611	.1544	.1504	.1481	.1468
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$550	.5297	.4339	.3477	.2726	.2093	.1575	.1166	.0849	.0610	.0435	.0308	.0218	.0156
	\$800	.5296	.4338	.3476	.2725	.2092	.1575	.1163	.0845	.0605	.0427	.0298	.0207	.0143
	\$1,000	.5296	.4338	.3476	.2725	.2092	.1575	.1164	.0845	.0604	.0426	.0297	.0205	.0141
65	\$120	.5391	.4394	.3626	.3055	.2658	.2405	.2256	.2173	.2130	.2110	.2100	.2096	.2094
	\$160	.5356	.4365	.3523	.2865	.2370	.2020	.1788	.1643	.1556	.1507	.1480	.1466	.1459
	\$250	.5309	.4327	.3439	.2700	.2101	.1637	.1294	.1051	.0885	.0776	.0706	.0664	.0638
	\$275	.5301	.4321	.3434	.2684	.2072	.1592	.1232	.0972	.0792	.0670	.0591	.0541	.0510
	\$380	.5284	.4307	.3423	.2654	.2016	.1504	.1108	.0811	.0596	.0445	.0342	.0273	.0228
	\$500	.5278	.4302	.3419	.2650	.2004	.1483	.1076	.0768	.0541	.0379	.0266	.0189	.0138
	\$550	.5277	.4301	.3419	.2650	.2004	.1482	.1073	.0763	.0535	.0371	.0257	.0178	.0126
	\$800	.5276	.4300	.3418	.2649	.2004	.1481	.1071	.0759	.0528	.0363	.0246	.0166	.0112
	\$1,000	.5276	.4300	.3418	.2649	.2004	.1481	.1070	.0759	.0528	.0362	.0244	.0164	.0109
66	\$120	.5373	.4357	.3576	.2998	.2606	.2364	.2227	.2155	.2120	.2104	.2097	.2094	.2093
	\$160	.5338	.4329	.3470	.2801	.2304	.1961	.1741	.1608	.1533	.1492	.1472	.1461	.1457
	\$250	.5291	.4291	.3384	.2629	.2021	.1557	.1221	.0989	.0836	.0740	.0681	.0646	.0627
	\$275	.5284	.4285	.3377	.2612	.1989	.1508	.1154	.0905	.0737	.0629	.0561	.0520	.0496
	\$380	.5267	.4271	.3366	.2579	.1929	.1412	.1019	.0732	.0529	.0392	.0301	.0242	.0206
	\$500	.5261	.4266	.3362	.2574	.1915	.1389	.0984	.0684	.0469	.0320	.0220	.0154	.0112
	\$550	.5260	.4266	.3362	.2573	.1914	.1387	.0980	.0679	.0462	.0311	.0210	.0143	.0100
	\$800	.5259	.4265	.3361	.2573	.1914	.1385	.0977	.0673	.0454	.0301	.0197	.0129	.0084
	\$1,000	.5259	.4265	.3361	.2573	.1914	.1385	.0976	.0672	.0453	.0300	.0196	.0127	.0082
67	\$120	.5358	.4324	.3525	.2941	.2554	.2324	.2200	.2139	.2111	.2100	.2095	.2093	.2093
	\$160	.5323	.4296	.3418	.2737	.2238	.1903	.1695	.1576	.1512	.1480	.1465	.1458	.1455
	\$250	.5277	.4258	.3331	.2558	.1940	.1476	.1148	.0929	.0791	.0707	.0659	.0632	.0618
	\$275	.5269	.4252	.3323	.2539	.1906	.1424	.1076	.0840	.0686	.0592	.0535	.0503	.0486
	\$380	.5252	.4238	.3311	.2504	.1840	.1319	.0931	.0654	.0465	.0342	.0264	.0217	.0189
	\$500	.5246	.4234	.3307	.2497	.1825	.1292	.0891	.0600	.0399	.0265	.0178	.0124	.0092
	\$550	.5245	.4233	.3307	.2497	.1823	.1290	.0887	.0594	.0391	.0255	.0167	.0112	.0079
	\$800	.5244	.4232	.3306	.2496	.1822	.1287	.0882	.0588	.0382	.0244	.0154	.0097	.0062
	\$1,000	.5244	.4232	.3306	.2496	.1822	.1287	.0882	.0587	.0381	.0242	.0151	.0094	.0059
68	\$120	.5346	.4294	.3474	.2883	.2502	.2285	.2175	.2125	.2105	.2097	.2094	.2093	.2093
	\$160	.5311	.4266	.3366	.2670	.2170	.1845	.1652	.1547	.1495	.1471	.1460	.1456	.1454
	\$250	.5265	.4229	.3279	.2486	.1857	.1393	.1075	.0871	.0748	.0679	.0641	.0622	.0612
	\$275	.5257	.4223	.3271	.2467	.1821	.1337	.0998	.0776	.0639	.0558	.0514	.0490	.0478
	\$380	.5240	.4209	.3258	.2429	.1750	.1224	.0841	.0577	.0404	.0296	.0232	.0196	.0175
	\$500	.5234	.4204	.3254	.2421	.1732	.1194	.0797	.0518	.0332	.0214	.0142	.0099	.0075
	\$550	.5234	.4204	.3254	.2420	.1731	.1191	.0792	.0511	.0323	.0203	.0130	.0086	.0062
	\$800	.5233	.4203	.3253	.2420	.1729	.1188	.0786	.0503	.0313	.0190	.0115	.0070	.0044
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.5248	.4197	.3221	.2392	.1732	.1247	.0920	.0714	.0595	.0529	.0496	.0480	.0472
	\$380	.5231	.4183	.3207	.2353	.1656	.1125	.0749	.0500	.0346	.0255	.0205	.0179	.0166
	\$500	.5225	.4178	.3203	.2344	.1636	.1092	.0700	.0436	.0268	.0168	.0110	.0079	.0063
	\$550	.5224	.4178	.3203	.2343	.1635	.1088	.0694	.0428	.0258	.0156	.0098	.0066	.0049
	\$800	.5223	.4177	.3202	.2342	.1632	.1084	.0687	.0418	.0246	.0142	.0082	.0048	.0031
	\$1,000	.5223	.4177	.3202	.2343	.1632	.1084	.0686	.0417	.0244	.0139	.0079	.0045	.0027
70	\$120	.5330	.4245	.3366	.2757	.2393	.2211	.2133	.2105	.2096	.2093	.2093	.2093	.2092
	\$160	.5295	.4217	.3260	.2529	.2026	.1725	.1569	.1498	.1469	.1458	.1454	.1453	.1453
	\$250	.5249	.4180	.3179	.2336	.1679	.1218	.0927	.0761	.0675	.0634	.0616	.0608	.0606
	\$275	.5241	.4174	.3171	.2315	.1637	.1152	.0838	.0654	.0554	.0505	.0483	.0473	.0469
	\$380	.5224	.4161	.3158	.2275	.1556	.1020	.0653	.0424	.0291	.0219	.0183	.0167	.0159
	\$500	.5219	.4156	.3154	.2265	.1535	.0982	.0599	.0353	.0207	.0126	.0085	.0064	.0055
	\$550	.5218	.4156	.3154	.2264	.1533	.0978	.0592	.0344	.0196	.0114	.0071	.0050	.0041
	\$800	.5217	.4155	.3153	.2263	.1530	.0973	.0584	.0333	.0182	.0098	.0054	.0032	.0022
	\$1,000	.5217	.4155	.3153	.2263	.1530	.0972	.0583	.0331	.0180	.0095	.0051	.0029	.0018
71	\$120	.5324	.4212	.3151	.2476	.2182	.2106	.2094	.2093	.2092	.2092	.2092	.2092	.2092
	\$160	.5289	.4184	.3096	.2246	.1737	.1525	.1466	.1455	.1453	.1453	.1453	.1453	.1453
	\$250	.5243	.4148	.3069	.2093	.1355	.0909	.0702	.0629	.0609	.0605	.0604	.0604	.0604
	\$275	.5235	.4142	.3065	.2080	.1314	.0831	.0594	.0502	.0475	.0468	.0467	.0467	.0467
	\$380	.5218	.4128	.3055	.2055	.1238	.0678	.0366	.0226	.0175	.0159	.0155	.0154	.0154
	\$500	.5213	.4124	.3051	.2050	.1219	.0636	.0299	.0139	.0076	.0055	.0050	.0048	.0048
	\$550	.5212	.4123	.3051	.2050	.1217	.0631	.0290	.0127	.0063	.0041	.0035	.0034	.0033
	\$800	.5211	.4122	.3050	.2049	.1215	.0625	.0280	.0113	.0046	.0023	.0016	.0014	.0014
	\$1,000	.5211	.4122	.3050	.2049	.1215	.0624	.0278	.0110	.0042	.0019	.0012	.0011	.0010
72	\$120	.5324	.4210	.3099	.2365	.2126	.2094	.2092	.2092	.2092	.2092	.2092	.2092	.2092
	\$160	.5289	.4183	.3079	.2132	.1623	.1475	.1454	.1453	.1453	.1453	.1453	.1453	.1453
	\$250	.5243	.4146	.3052	.2007	.1207	.0780	.0637	.0608	.0604	.0604	.0604	.0604	.0604
	\$275	.5235	.4140	.3048	.1998	.1166	.0690	.0515	.0474	.0467	.0467	.0467	.0467	.0467
	\$380	.5218	.4127	.3038	.1982	.1091	.0514	.0253	.0174	.0157	.0154	.0154	.0154	.0154
	\$500	.5213	.4122	.3034	.1979	.1073	.0465	.0173	.0075	.0052	.0049	.0048	.0048	.0048
	\$550	.5212	.4121	.3034	.1979	.1071	.0459	.0163	.0062	.0038	.0034	.0033	.0033	.0033
	\$800	.5211	.4121	.3033	.1979	.1069	.0452	.0150	.0045	.0019	.0015	.0014	.0014	.0014
	\$1,000	.5211	.4121	.3033	.1979	.1068	.0451	.0147	.0042	.0016	.0011	.0010	.0010	.0010
73	\$120	.5324	.4210	.3096	.2250	.2096	.2092	.2092	.2092	.2092	.2092	.2092	.2092	.2092
	\$160	.5289	.4183	.3076	.2022	.1518	.1454	.1453	.1453	.1453	.1453	.1453	.1453	.1453
	\$250	.5243	.4146	.3049	.1956	.1051	.0664	.0607	.0604	.0604	.0604	.0604	.0604	.0604
	\$275	.5235	.4140	.3045	.1953	.1012	.0556	.0472	.0467	.0467	.0467	.0467	.0467	.0467
	\$380	.5218	.4127	.3035	.1947	.0949	.0343	.0173	.0155	.0154	.0154	.0154	.0154	.0154
	\$500	.5213	.4122	.3032	.1944	.0935	.0283	.0077	.0050	.0048	.0048	.0048	.0048	.0048
	\$550	.5212	.4121	.3031	.1944	.0933	.0276	.0064	.0035	.0033	.0033	.0033	.0033	.0033
	\$800	.5211	.4121	.3030	.1944	.0932	.0267	.0047	.0016	.0014	.0014	.0014	.0014	.0014
	\$1,000	.5211	.4120	.3030	.1944	.0931	.0265	.0044	.0012	.0010	.0010	.0010	.0010	.0010

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
74	\$120	.5324	.4210	.3096	.2166	.2092	.2092	.2092	.2092	.2092	.2092	.2092	.2092	.2092
	\$160	.5289	.4183	.3076	.1969	.1464	.1453	.1453	.1453	.1453	.1453	.1453	.1453	.1453
	\$250	.5243	.4146	.3049	.1952	.0937	.0612	.0604	.0604	.0604	.0604	.0604	.0604	.0604
	\$275	.5235	.4140	.3045	.1949	.0907	.0483	.0467	.0467	.0467	.0467	.0467	.0467	.0467
	\$380	.5218	.4127	.3035	.1943	.0870	.0222	.0154	.0154	.0154	.0154	.0154	.0154	.0154
	\$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

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
56	\$120	.0000	.0000	.0004	.0017	.0041	.0139	.0327	.0623	.1035
-	\$250	.0000	.0000	.0005	.0017	.0041	.0139	.0316	.0578	.0930
57	\$120	.0000	.0000	.0004	.0014	.0035	.0125	.0303	.0590	.0996
-	\$250	.0000	.0000	.0004	.0014	.0036	.0125	.0289	.0539	.0882
58	\$120	.0000	.0000	.0003	.0012	.0030	.0112	.0281	.0559	.0958
-	\$250	.0000	.0000	.0003	.0012	.0031	.0111	.0263	.0502	.0834
-	\$500	.0000	.0000	.0003	.0012	.0031	.0111	.0264	.0501	.0829
59	\$120	.0000	.0000	.0002	.0010	.0026	.0100	.0259	.0529	.0922
-	\$250	.0000	.0000	.0002	.0010	.0026	.0098	.0239	.0466	.0788
-	\$500	.0000	.0000	.0002	.0010	.0026	.0098	.0240	.0464	.0780
60	\$120	.0000	.0000	.0002	.0008	.0022	.0089	.0239	.0500	.0886
-	\$250	.0000	.0000	.0002	.0008	.0022	.0086	.0216	.0431	.0744
-	\$500	.0000	.0000	.0002	.0008	.0022	.0086	.0216	.0429	.0732
61	\$120	.0000	.0000	.0001	.0006	.0018	.0079	.0220	.0472	.0851
-	\$250	.0000	.0000	.0001	.0006	.0018	.0074	.0194	.0398	.0701
-	\$500	.0000	.0000	.0001	.0006	.0018	.0075	.0194	.0394	.0686
62	\$120	.0000	.0000	.0001	.0005	.0015	.0070	.0202	.0445	.0818
-	\$250	.0000	.0000	.0001	.0005	.0015	.0064	.0174	.0367	.0659
-	\$500	.0000	.0000	.0001	.0005	.0015	.0064	.0173	.0361	.0640
63	\$120	.0000	.0000	.0001	.0004	.0012	.0061	.0185	.0419	.0786
-	\$250	.0000	.0000	.0001	.0004	.0012	.0055	.0155	.0337	.0619
-	\$500	.0000	.0000	.0001	.0004	.0012	.0055	.0154	.0329	.0597
64	\$120	.0000	.0000	.0001	.0003	.0010	.0054	.0169	.0395	.0755
-	\$250	.0000	.0000	.0001	.0003	.0010	.0047	.0137	.0309	.0581
-	\$500	.0000	.0000	.0001	.0003	.0010	.0046	.0135	.0299	.0554
-	\$1,000	.0000	.0000	.0001	.0003	.0010	.0047	.0135	.0299	.0554
65	\$120	.0000	.0000	.0000	.0002	.0008	.0047	.0154	.0371	.0724
-	\$250	.0000	.0000	.0000	.0002	.0008	.0039	.0121	.0282	.0543
-	\$500	.0000	.0000	.0000	.0002	.0008	.0039	.0118	.0270	.0514
-	\$1,000	.0000	.0000	.0000	.0002	.0008	.0039	.0118	.0270	.0513
66	\$120	.0000	.0000	.0000	.0002	.0006	.0040	.0140	.0349	.0696
-	\$250	.0000	.0000	.0000	.0002	.0006	.0032	.0106	.0256	.0508
-	\$500	.0000	.0000	.0000	.0002	.0006	.0032	.0102	.0243	.0474
-	\$1,000	.0000	.0000	.0000	.0002	.0006	.0032	.0102	.0243	.0474
67	\$120	.0000	.0000	.0000	.0001	.0005	.0035	.0127	.0328	.0668
-	\$250	.0000	.0000	.0000	.0001	.0004	.0027	.0092	.0232	.0474
-	\$500	.0000	.0000	.0000	.0001	.0004	.0026	.0088	.0217	.0437
-	\$1,000	.0000	.0000	.0000	.0001	.0004	.0026	.0088	.0217	.0436
68	\$120	.0000	.0000	.0000	.0001	.0004	.0030	.0115	.0307	.0641
-	\$250	.0000	.0000	.0000	.0001	.0003	.0022	.0080	.0210	.0441

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
-	\$500	.0000	.0000	.0000	.0001	.0003	.0021	.0075	.0193	.0401
-	\$1,000	.0000	.0000	.0000	.0001	.0003	.0021	.0075	.0192	.0399
69	\$120	.0000	.0000	.0000	.0001	.0003	.0025	.0104	.0288	.0616
-	\$250	.0000	.0000	.0000	.0001	.0002	.0017	.0068	.0189	.0410
-	\$500	.0000	.0000	.0000	.0001	.0002	.0016	.0063	.0170	.0366
-	\$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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
43	\$120	.0006	.0040	.0110	.0213	.0505	.0894	.1364	.1903
	\$160	.0006	.0040	.0110	.0213	.0505	.0894	.1364	.1903
44	\$120	.0005	.0034	.0097	.0192	.0468	.0841	.1297	.1824
	\$160	.0005	.0034	.0097	.0192	.0468	.0841	.1297	.1824
45	\$120	.0004	.0029	.0086	.0173	.0432	.0789	.1231	.1746
	\$160	.0004	.0029	.0086	.0173	.0432	.0789	.1231	.1746
46	\$120	.0003	.0025	.0075	.0155	.0397	.0738	.1166	.1669
	\$160	.0003	.0025	.0075	.0155	.0397	.0738	.1166	.1669
47	\$120	.0002	.0021	.0065	.0138	.0364	.0689	.1102	.1592
	\$160	.0002	.0021	.0065	.0138	.0364	.0689	.1102	.1592
	\$250	.0002	.0021	.0065	.0138	.0364	.0689	.1102	.1592
48	\$120	.0002	.0017	.0056	.0122	.0332	.0641	.1038	.1518
	\$160	.0002	.0017	.0056	.0122	.0332	.0641	.1038	.1516
	\$250	.0002	.0017	.0056	.0122	.0332	.0641	.1038	.1516
	\$275	.0002	.0017	.0056	.0122	.0332	.0641	.1038	.1516
49	\$120	.0001	.0014	.0049	.0108	.0303	.0596	.0980	.1455
	\$160	.0001	.0014	.0049	.0108	.0303	.0596	.0980	.1444
	\$250	.0001	.0014	.0049	.0108	.0303	.0596	.0980	.1444
	\$275	.0001	.0014	.0049	.0108	.0303	.0596	.0980	.1444
50	\$120	.0001	.0012	.0042	.0095	.0276	.0553	.0922	.1395
	\$160	.0001	.0012	.0042	.0095	.0276	.0553	.0922	.1373
	\$250	.0001	.0012	.0042	.0095	.0276	.0553	.0922	.1373
	\$275	.0001	.0012	.0042	.0095	.0276	.0553	.0922	.1373
51	\$120	.0001	.0010	.0036	.0083	.0249	.0511	.0866	.1337
	\$160	.0001	.0010	.0036	.0083	.0249	.0511	.0865	.1305
	\$250	.0001	.0010	.0036	.0083	.0249	.0511	.0865	.1303
	\$275	.0001	.0010	.0036	.0083	.0249	.0511	.0865	.1303
52	\$120	.0001	.0008	.0030	.0072	.0224	.0470	.0815	.1280
	\$160	.0001	.0008	.0030	.0072	.0224	.0470	.0809	.1239
	\$250	.0001	.0008	.0030	.0072	.0224	.0470	.0809	.1233
	\$275	.0001	.0008	.0030	.0072	.0224	.0470	.0809	.1233
	\$380	.0001	.0008	.0030	.0072	.0224	.0470	.0809	.1233
53	\$120	.0001	.0006	.0025	.0062	.0200	.0430	.0766	.1224
	\$160	.0001	.0006	.0025	.0062	.0200	.0430	.0753	.1175
	\$250	.0001	.0006	.0025	.0062	.0200	.0430	.0753	.1163
	\$275	.0001	.0006	.0025	.0062	.0200	.0430	.0753	.1163
	\$380	.0001	.0006	.0025	.0062	.0200	.0430	.0753	.1163
54	\$120	.0001	.0005	.0021	.0052	.0177	.0391	.0718	.1168
	\$160	.0001	.0005	.0021	.0052	.0177	.0391	.0700	.1112
	\$250	.0001	.0005	.0021	.0052	.0177	.0391	.0698	.1094

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$275	.0001	.0005	.0021	.0052	.0177	.0391	.0698	.1094
	\$380	.0001	.0005	.0021	.0052	.0177	.0391	.0698	.1094
55	\$120	.0001	.0004	.0017	.0044	.0155	.0355	.0672	.1113
	\$160	.0001	.0004	.0017	.0044	.0155	.0354	.0649	.1052
	\$250	.0001	.0004	.0017	.0044	.0155	.0354	.0644	.1025
	\$275	.0001	.0004	.0017	.0044	.0155	.0354	.0644	.1025
	\$380	.0001	.0004	.0017	.0044	.0155	.0354	.0644	.1025
	\$500	.0001	.0004	.0017	.0044	.0155	.0354	.0644	.1025
	\$550	.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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0000	.0001	.0004	.0014	.0067	.0187	.0392	.0693
	\$500	.0000	.0001	.0004	.0014	.0067	.0187	.0392	.0693
	\$550	.0000	.0001	.0004	.0014	.0067	.0187	.0392	.0693
	\$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
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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
65	\$120	.0000	.0000	.0001	.0002	.0018	.0087	.0262	.0596
	\$160	.0000	.0000	.0001	.0002	.0017	.0074	.0218	.0493
	\$250	.0000	.0000	.0001	.0002	.0016	.0066	.0186	.0409
	\$275	.0000	.0000	.0001	.0002	.0016	.0066	.0184	.0402
	\$380	.0000	.0000	.0001	.0002	.0016	.0066	.0180	.0389
	\$500	.0000	.0000	.0001	.0002	.0016	.0066	.0180	.0387
	\$550	.0000	.0000	.0001	.0002	.0016	.0066	.0180	.0387
	\$800	.0000	.0000	.0001	.0002	.0016	.0066	.0180	.0387
	\$1,000	.0000	.0000	.0001	.0002	.0016	.0066	.0180	.0387
66	\$120	.0000	.0000	.0000	.0001	.0013	.0068	.0226	.0546
	\$160	.0000	.0000	.0000	.0001	.0011	.0057	.0183	.0440
	\$250	.0000	.0000	.0000	.0001	.0010	.0049	.0151	.0354
	\$275	.0000	.0000	.0000	.0001	.0010	.0049	.0149	.0347
	\$380	.0000	.0000	.0000	.0001	.0010	.0048	.0145	.0333
	\$500	.0000	.0000	.0000	.0001	.0010	.0048	.0144	.0330
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0000	.0000	.0000	.0001	.0002	.0013	.0057	.0175
	\$500	.0000	.0000	.0000	.0001	.0002	.0013	.0056	.0172
	\$550	.0000	.0000	.0000	.0001	.0002	.0013	.0056	.0172
	\$800	.0000	.0000	.0000	.0001	.0002	.0013	.0056	.0172
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0013	.0056	.0172
70	\$120	.0000	.0000	.0000	.0001	.0002	.0015	.0095	.0336
	\$160	.0000	.0000	.0000	.0001	.0002	.0010	.0063	.0230
	\$250	.0000	.0000	.0000	.0001	.0002	.0007	.0040	.0149
	\$275	.0000	.0000	.0000	.0001	.0002	.0007	.0039	.0141
	\$380	.0000	.0000	.0000	.0001	.0002	.0006	.0035	.0127
	\$500	.0000	.0000	.0000	.0001	.0002	.0006	.0034	.0123
	\$550	.0000	.0000	.0000	.0001	.0002	.0006	.0034	.0123
	\$800	.0000	.0000	.0000	.0001	.0002	.0006	.0034	.0123
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0006	.0034	.0123
71	\$120	.0000	.0000	.0000	.0000	.0001	.0001	.0011	.0121
	\$160	.0000	.0000	.0000	.0000	.0001	.0001	.0005	.0060
	\$250	.0000	.0000	.0000	.0000	.0001	.0001	.0002	.0027
	\$275	.0000	.0000	.0000	.0000	.0001	.0001	.0002	.0025
	\$380	.0000	.0000	.0000	.0000	.0001	.0001	.0002	.0021
	\$500	.0000	.0000	.0000	.0000	.0001	.0001	.0002	.0020
	\$550	.0000	.0000	.0000	.0000	.0001	.0001	.0002	.0020
	\$800	.0000	.0000	.0000	.0000	.0001	.0001	.0002	.0020
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0001	.0002	.0020
72	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0054
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0018
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0005
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0004
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
73	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0009
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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.

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

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
28	.7586	.7025	.6529	.6087	.5688	.5325	.4994	.4691	.4411	.4153	.3914	.3692	.3485	.3292
29	.7547	.6972	.6466	.6013	.5605	.5235	.4897	.4588	.4304	.4043	.3800	.3575	.3366	.3172
30	.7509	.6921	.6402	.5939	.5522	.5144	.4801	.4486	.4198	.3932	.3687	.3460	.3248	.3052
31	.7471	.6869	.6339	.5865	.5440	.5055	.4705	.4385	.4092	.3823	.3574	.3345	.3132	.2934
32	.7434	.6818	.6276	.5792	.5358	.4965	.4609	.4284	.3986	.3714	.3462	.3230	.3015	.2816
33	.7397	.6768	.6213	.5719	.5276	.4876	.4513	.4183	.3882	.3605	.3351	.3117	.2900	.2699
34	.7360	.6718	.6151	.5647	.5194	.4787	.4418	.4082	.3777	.3497	.3240	.3003	.2785	.2582
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	.9030	.8875	.8736	.8609	.8491	.8380	.8276	.8178	.8084	.7994	.7907	.7824	.7744
2	.8951	.8786	.8638	.8502	.8376	.8259	.8148	.8043	.7942	.7846	.7754	.7665	.7579
3	.8880	.8706	.8549	.8406	.8273	.8148	.8031	.7920	.7814	.7712	.7614	.7520	.7429
4	.8809	.8626	.8461	.8310	.8170	.8039	.7915	.7797	.7685	.7577	.7474	.7374	.7277
5	.8739	.8547	.8373	.8214	.8067	.7929	.7798	.7675	.7556	.7442	.7333	.7228	.7126
6	.8671	.8469	.8287	.8120	.7965	.7820	.7682	.7552	.7427	.7307	.7192	.7081	.6974
7	.8603	.8391	.8201	.8026	.7863	.7711	.7566	.7429	.7298	.7172	.7051	.6935	.6823
8	.8536	.8315	.8115	.7932	.7762	.7602	.7450	.7306	.7169	.7037	.6911	.6789	.6672
9	.8469	.8238	.8030	.7838	.7660	.7492	.7334	.7183	.7039	.6902	.6770	.6643	.6520
10	.8404	.8163	.7946	.7746	.7559	.7384	.7219	.7061	.6911	.6768	.6630	.6498	.6371
11	.8340	.8089	.7862	.7654	.7459	.7276	.7103	.6940	.6784	.6634	.6492	.6354	.6222
12	.8275	.8014	.7778	.7560	.7358	.7167	.6988	.6817	.6655	.6500	.6352	.6210	.6073
13	.8211	.7940	.7694	.7467	.7256	.7058	.6871	.6695	.6526	.6366	.6212	.6065	.5924
14	.8147	.7865	.7610	.7374	.7155	.6949	.6756	.6572	.6398	.6232	.6073	.5921	.5775
15	.8084	.7792	.7526	.7281	.7054	.6841	.6640	.6450	.6270	.6099	.5935	.5778	.5628
16	.8021	.7718	.7442	.7189	.6953	.6732	.6525	.6328	.6142	.5965	.5797	.5635	.5481
17	.7958	.7644	.7358	.7095	.6851	.6623	.6409	.6206	.6014	.5832	.5658	.5493	.5334
18	.7896	.7570	.7274	.7003	.6750	.6515	.6293	.6084	.5887	.5699	.5521	.5351	.5189
19	.7834	.7496	.7191	.6910	.6649	.6406	.6178	.5963	.5760	.5567	.5384	.5210	.5044
20	.7772	.7423	.7107	.6817	.6548	.6297	.6062	.5841	.5633	.5435	.5248	.5070	.4901
21	.7709	.7349	.7023	.6723	.6446	.6188	.5947	.5720	.5506	.5303	.5112	.4930	.4757
22	.7647	.7275	.6938	.6630	.6344	.6079	.5831	.5598	.5378	.5172	.4976	.4790	.4614
23	.7585	.7201	.6854	.6536	.6243	.5970	.5715	.5476	.5252	.5040	.4841	.4652	.4473
24	.7523	.7128	.6770	.6443	.6141	.5860	.5599	.5355	.5125	.4910	.4706	.4514	.4332
25	.7461	.7054	.6685	.6349	.6038	.5751	.5483	.5233	.4999	.4779	.4572	.4376	.4191
26	.7399	.6980	.6601	.6255	.5936	.5641	.5367	.5112	.4873	.4649	.4438	.4239	.4052
27	.7338	.6906	.6516	.6160	.5834	.5532	.5252	.4991	.4747	.4519	.4305	.4103	.3914
28	.7276	.6832	.6431	.6066	.5731	.5422	.5136	.4870	.4621	.4389	.4172	.3968	.3776
29	.7214	.6758	.6346	.5972	.5629	.5313	.5020	.4749	.4496	.4261	.4040	.3833	.3639
30	.7153	.6684	.6261	.5877	.5526	.5203	.4905	.4628	.4371	.4132	.3909	.3700	.3503
31	.7092	.6610	.6176	.5783	.5423	.5093	.4789	.4508	.4247	.4004	.3778	.3566	.3368
32	.7031	.6536	.6091	.5688	.5320	.4983	.4673	.4387	.4122	.3876	.3647	.3433	.3233
33	.6970	.6462	.6006	.5593	.5217	.4873	.4557	.4266	.3997	.3748	.3516	.3300	.3098
34	.6909	.6388	.5920	.5498	.5114	.4763	.4442	.4146	.3873	.3621	.3386	.3168	.2965
35	.6849	.6314	.5835	.5403	.5011	.4654	.4326	.4026	.3749	.3494	.3257	.3036	.2831
36	.6788	.6240	.5749	.5307	.4907	.4543	.4210	.3905	.3624	.3365	.3126	.2904	.2697
37	.6727	.6165	.5663	.5211	.4802	.4431	.4092	.3783	.3498	.3236	.2994	.2770	.2563
38	.6667	.6091	.5577	.5115	.4698	.4320	.3976	.3662	.3374	.3109	.2864	.2639	.2430
39	.6607	.6017	.5491	.5019	.4594	.4209	.3860	.3541	.3249	.2981	.2735	.2508	.2299
40	.6548	.5944	.5406	.4923	.4490	.4098	.3743	.3419	.3124	.2853	.2605	.2378	.2169
41	.6490	.5872	.5321	.4829	.4387	.3988	.3627	.3299	.3000	.2727	.2478	.2250	.2042
42	.6434	.5800	.5238	.4735	.4284	.3879	.3512	.3180	.2878	.2603	.2352	.2125	.1917
43	.6378	.5730	.5155	.4642	.4183	.3770	.3398	.3061	.2756	.2480	.2229	.2002	.1796
44	.6323	.5660	.5072	.4549	.4081	.3661	.3283	.2942	.2635	.2357	.2107	.1881	.1677
45	.6268	.5591	.4990	.4456	.3979	.3552	.3169	.2824	.2515	.2236	.1986	.1762	.1562
46	.6216	.5523	.4910	.4364	.3879	.3444	.3056	.2708	.2397	.2118	.1869	.1648	.1450
47	.6164	.5456	.4830	.4273	.3778	.3337	.2944	.2593	.2280	.2002	.1755	.1536	.1343
48	.6114	.5390	.4750	.4182	.3678	.3230	.2832	.2478	.2164	.1887	.1643	.1427	.1239
49	.6067	.5329	.4675	.4096	.3582	.3127	.2725	.2369	.2055	.1779	.1537	.1326	.1142

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<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
<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

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
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
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

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
58	.0000	.0000	.0003	.0012	.0032	.0117	.0277	.0527	.0871
59	.0000	.0000	.0002	.0010	.0027	.0103	.0252	.0488	.0819
60	.0000	.0000	.0002	.0008	.0023	.0090	.0227	.0451	.0769
61	.0000	.0000	.0002	.0007	.0019	.0079	.0204	.0414	.0721
62	.0000	.0000	.0001	.0005	.0016	.0068	.0182	.0379	.0673
63	.0000	.0000	.0001	.0004	.0013	.0058	.0162	.0346	.0627
64	.0000	.0000	.0001	.0003	.0010	.0049	.0142	.0314	.0582
65	.0000	.0000	.0000	.0002	.0008	.0041	.0124	.0284	.0539
66	.0000	.0000	.0000	.0002	.0006	.0034	.0108	.0255	.0498
67	.0000	.0000	.0000	.0001	.0005	.0027	.0092	.0227	.0457
68	.0000	.0000	.0000	.0001	.0003	.0022	.0078	.0202	.0419
69	.0000	.0000	.0000	.0001	.0002	.0017	.0066	.0178	.0382
70	.0000	.0000	.0000	.0000	.0002	.0013	.0054	.0155	.0347
71	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0134	.0313
72	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0115	.0281
73	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0098	.0253
74	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0087	.0235))

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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
23	<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>
24	<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>
25	<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>
26	<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>
27	<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>
28	<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>
29	<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>
30	<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>
31	<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>
32	<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>
33	<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>
34	<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>
35	<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>
36	<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>
37	<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>
38	<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>
39	<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>
40	<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>
41	<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>
42	<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>
43	<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>
44	<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>
45	<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>
46	<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>
47	<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>
48	<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>
49	<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>
50	<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>
51	<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>
52	<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>
53	<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>
54	<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>
55	<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>
56	<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>
57	<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>
58	<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>
59	<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>
60	<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>
61	<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>
62	<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>
63	<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>
64	<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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
65	.0000	.0000	.0000	.0000	.0002	.0017	.0068	.0188	.0405
66	.0000	.0000	.0000	.0000	.0001	.0011	.0050	.0151	.0345
67	.0000	.0000	.0000	.0000	.0000	.0007	.0035	.0117	.0288
68	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0086	.0232
69	.0000	.0000	.0000	.0000	.0000	.0002	.0013	.0059	.0179
70	.0000	.0000	.0000	.0000	.0000	.0001	.0006	.0036	.0128
71	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0021
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0003
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000

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

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
59	\$120	.6734	.5777	.4935	.4224	.3645	.3188	.2838	.2578	.2389	.2255	.2161	.2097	.2053	.2025
-	\$250	.6731	.5755	.4869	.4084	.3405	.2828	.2348	.1956	.1641	.1391	.1196	.1045	.0930	.0842
-	\$500	.6731	.5756	.4868	.4075	.3379	.2777	.2265	.1833	.1475	.1181	.0942	.0749	.0596	.0474
60	\$120	.6722	.5756	.4905	.4187	.3604	.3147	.2800	.2545	.2361	.2232	.2143	.2083	.2043	.2017
-	\$250	.6718	.5731	.4833	.4038	.3350	.2769	.2288	.1897	.1585	.1340	.1151	.1006	.0897	.0815
-	\$500	.6718	.5731	.4831	.4025	.3319	.2710	.2193	.1761	.1404	.1114	.0880	.0694	.0546	.0431
61	\$120	.6711	.5735	.4876	.4151	.3564	.3107	.2763	.2512	.2334	.2210	.2126	.2071	.2034	.2011
-	\$250	.6706	.5708	.4799	.3993	.3297	.2711	.2228	.1839	.1531	.1292	.1108	.0970	.0867	.0791
-	\$500	.6707	.5708	.4794	.3976	.3259	.2643	.2122	.1690	.1335	.1049	.0820	.0640	.0500	.0391
62	\$120	.6701	.5717	.4848	.4116	.3526	.3069	.2728	.2481	.2308	.2190	.2111	.2060	.2026	.2005
-	\$250	.6696	.5687	.4766	.3949	.3245	.2654	.2170	.1783	.1479	.1245	.1068	.0936	.0839	.0768
-	\$500	.6696	.5686	.4759	.3929	.3202	.2578	.2054	.1620	.1268	.0986	.0764	.0590	.0456	.0354
63	\$120	.6693	.5699	.4821	.4082	.3488	.3032	.2694	.2452	.2285	.2172	.2097	.2049	.2019	.2000
-	\$250	.6686	.5667	.4734	.3907	.3195	.2599	.2114	.1729	.1429	.1200	.1030	.0904	.0813	.0748
-	\$500	.6686	.5666	.4726	.3883	.3145	.2514	.1986	.1553	.1203	.0926	.0709	.0542	.0415	.0319
64	\$120	.6684	.5682	.4795	.4049	.3452	.2996	.2661	.2424	.2262	.2154	.2085	.2040	.2013	.1996
-	\$250	.6677	.5649	.4705	.3866	.3146	.2546	.2060	.1676	.1381	.1158	.0994	.0874	.0789	.0729
-	\$500	.6677	.5646	.4694	.3839	.3090	.2452	.1920	.1487	.1140	.0868	.0658	.0497	.0377	.0288
-	\$1,000	.6677	.5646	.4694	.3839	.3089	.2449	.1915	.1477	.1125	.0848	.0632	.0466	.0341	.0247
65	\$120	.6677	.5666	.4770	.4017	.3417	.2961	.2630	.2398	.2241	.2138	.2073	.2032	.2007	.1993
-	\$250	.6669	.5631	.4676	.3827	.3099	.2494	.2007	.1625	.1335	.1118	.0960	.0847	.0768	.0713
-	\$500	.6669	.5628	.4664	.3796	.3037	.2391	.1856	.1423	.1080	.0813	.0609	.0456	.0342	.0260
-	\$1,000	.6669	.5628	.4664	.3795	.3035	.2387	.1849	.1411	.1062	.0789	.0580	.0421	.0303	.0216
66	\$120	.6670	.5652	.4747	.3987	.3383	.2928	.2600	.2373	.2222	.2124	.2063	.2025	.2003	.1990
-	\$250	.6662	.5616	.4649	.3790	.3053	.2443	.1955	.1577	.1291	.1080	.0929	.0822	.0748	.0698
-	\$500	.6662	.5612	.4635	.3755	.2985	.2332	.1794	.1361	.1021	.0760	.0562	.0417	.0310	.0234
-	\$1,000	.6662	.5612	.4635	.3754	.2983	.2327	.1785	.1347	.1001	.0734	.0531	.0379	.0268	.0188
67	\$120	.6664	.5638	.4724	.3958	.3351	.2896	.2571	.2349	.2203	.2110	.2053	.2019	.1998	.1987
-	\$250	.6656	.5601	.4624	.3754	.3009	.2394	.1906	.1530	.1249	.1045	.0900	.0799	.0731	.0685
-	\$500	.6655	.5597	.4608	.3715	.2935	.2275	.1733	.1301	.0965	.0709	.0519	.0380	.0281	.0211
-	\$1,000	.6655	.5597	.4608	.3714	.2931	.2268	.1722	.1284	.0942	.0680	.0484	.0340	.0236	.0162
68	\$120	.6659	.5625	.4703	.3930	.3320	.2866	.2544	.2327	.2186	.2098	.2045	.2013	.1995	.1985
-	\$250	.6651	.5588	.4601	.3720	.2966	.2347	.1858	.1485	.1209	.1011	.0873	.0778	.0715	.0673
-	\$500	.6650	.5583	.4583	.3677	.2886	.2219	.1674	.1243	.0911	.0661	.0478	.0347	.0254	.0190
-	\$1,000	.6650	.5583	.4582	.3675	.2882	.2211	.1661	.1224	.0885	.0630	.0441	.0304	.0207	.0139
69	\$120	.6655	.5614	.4683	.3903	.3290	.2836	.2519	.2306	.2171	.2087	.2037	.2008	.1992	.1983
-	\$250	.6646	.5576	.4578	.3687	.2925	.2301	.1812	.1442	.1171	.0980	.0848	.0759	.0701	.0663
-	\$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

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
72	\$120	.6644	.5584	.4629	.3830	.3208	.2757	.2450	.2252	.2130	.2059	.2019	.1997	.1985	.1979
-	\$250	.6636	.5547	.4520	.3598	.2811	.2174	.1684	.1324	.1070	.0898	.0785	.0712	.0667	.0640
-	\$500	.6635	.5540	.4497	.3542	.2708	.2011	.1456	.1031	.0718	.0495	.0342	.0239	.0172	.0129
-	\$1,000	.6635	.5539	.4495	.3538	.2699	.1996	.1434	.1002	.0682	.0453	.0295	.0188	.0118	.0073
73	\$120	.6641	.5576	.4614	.3809	.3184	.2734	.2430	.2237	.2120	.2052	.2014	.1994	.1983	.1978
-	\$250	.6634	.5540	.4505	.3572	.2778	.2137	.1647	.1291	.1042	.0876	.0768	.0701	.0659	.0635
-	\$500	.6633	.5532	.4480	.3514	.2669	.1966	.1409	.0986	.0678	.0463	.0316	.0220	.0158	.0119
-	\$1,000	.6633	.5532	.4478	.3509	.2659	.1950	.1385	.0955	.0640	.0418	.0267	.0167	.0103	.0062
74	\$120	.6640	.5571	.4605	.3796	.3170	.2720	.2419	.2228	.2113	.2048	.2011	.1992	.1982	.1977
-	\$250	.6633	.5536	.4495	.3557	.2757	.2114	.1624	.1270	.1025	.0863	.0758	.0694	.0655	.0632
-	\$500	.6632	.5528	.4470	.3497	.2645	.1938	.1379	.0958	.0654	.0442	.0301	.0208	.0150	.0114
-	\$1,000	.6632	.5527	.4468	.3491	.2634	.1920	.1354	.0925	.0614	.0397	.0250	.0155	.0094	.0056))

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	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
50	\$120	.6154	.5383	.4701	.4098	.3659	.3308	.3031	.2816	.2651	.2525	.2431	.2362	.2311
	\$160	.6113	.5348	.4671	.4071	.3541	.3130	.2797	.2524	.2303	.2125	.1985	.1875	.1789
	\$250	.6060	.5302	.4630	.4035	.3510	.3045	.2636	.2276	.1988	.1746	.1544	.1376	.1236
	\$275	.6051	.5294	.4623	.4030	.3505	.3041	.2632	.2272	.1966	.1712	.1499	.1321	.1172
51	\$120	.6109	.5323	.4626	.4029	.3594	.3246	.2974	.2765	.2607	.2488	.2401	.2338	.2292
	\$160	.6069	.5288	.4596	.3985	.3459	.3055	.2725	.2456	.2240	.2070	.1937	.1834	.1754
	\$250	.6016	.5242	.4556	.3950	.3415	.2944	.2530	.2184	.1901	.1665	.1470	.1308	.1174
	\$275	.6007	.5234	.4550	.3944	.3410	.2940	.2527	.2168	.1873	.1626	.1419	.1247	.1105
52	\$120	.6065	.5263	.4552	.3965	.3529	.3185	.2919	.2716	.2565	.2454	.2373	.2315	.2275
	\$160	.6025	.5228	.4522	.3898	.3384	.2981	.2653	.2389	.2180	.2017	.1891	.1795	.1722
	\$250	.5973	.5182	.4482	.3864	.3320	.2842	.2429	.2095	.1817	.1587	.1397	.1242	.1115
	\$275	.5964	.5175	.4476	.3859	.3315	.2838	.2422	.2073	.1783	.1542	.1342	.1177	.1041
	\$380	.5945	.5158	.4461	.3846	.3304	.2829	.2414	.2053	.1741	.1472	.1247	.1057	.0899
53	\$120	.6022	.5203	.4477	.3902	.3466	.3125	.2865	.2669	.2526	.2422	.2347	.2295	.2259
	\$160	.5983	.5169	.4448	.3812	.3310	.2908	.2582	.2324	.2123	.1967	.1849	.1759	.1693
	\$250	.5931	.5124	.4409	.3778	.3225	.2741	.2338	.2008	.1735	.1511	.1328	.1179	.1059
	\$275	.5922	.5117	.4403	.3773	.3220	.2737	.2322	.1981	.1697	.1461	.1268	.1109	.0980
	\$380	.5903	.5100	.4388	.3761	.3210	.2728	.2310	.1949	.1639	.1377	.1159	.0976	.0825
54	\$120	.5981	.5145	.4403	.3839	.3404	.3067	.2813	.2625	.2489	.2392	.2324	.2278	.2246
	\$160	.5942	.5111	.4375	.3731	.3237	.2835	.2514	.2262	.2068	.1920	.1809	.1727	.1666
	\$250	.5890	.5066	.4336	.3693	.3130	.2643	.2249	.1923	.1655	.1437	.1261	.1119	.1008
	\$275	.5881	.5059	.4330	.3688	.3126	.2637	.2229	.1891	.1612	.1383	.1196	.1044	.0922
	\$380	.5862	.5043	.4316	.3676	.3116	.2628	.2207	.1846	.1540	.1286	.1074	.0899	.0755
55	\$120	.5941	.5087	.4330	.3778	.3343	.3011	.2763	.2582	.2454	.2364	.2303	.2262	.2234
	\$160	.5902	.5054	.4302	.3662	.3165	.2764	.2448	.2203	.2016	.1876	.1772	.1697	.1642
	\$250	.5850	.5010	.4264	.3609	.3036	.2554	.2162	.1840	.1577	.1366	.1197	.1064	.0960
	\$275	.5842	.5003	.4258	.3603	.3032	.2541	.2138	.1804	.1530	.1307	.1127	.0983	.0869
	\$380	.5823	.4986	.4244	.3592	.3022	.2529	.2106	.1746	.1446	.1198	.0993	.0825	.0689
	\$500	.5817	.4981	.4240	.3588	.3019	.2526	.2103	.1743	.1438	.1182	.0967	.0791	.0646
56	\$120	.5902	.5031	.4273	.3717	.3284	.2956	.2714	.2542	.2421	.2339	.2284	.2248	.2225
	\$160	.5863	.4998	.4230	.3593	.3094	.2695	.2383	.2145	.1966	.1834	.1738	.1669	.1621
	\$250	.5812	.4954	.4193	.3524	.2942	.2467	.2077	.1758	.1501	.1297	.1136	.1012	.0915
	\$275	.5804	.4947	.4187	.3519	.2938	.2450	.2048	.1718	.1450	.1233	.1061	.0925	.0819
	\$380	.5785	.4931	.4173	.3508	.2929	.2430	.2005	.1649	.1354	.1112	.0915	.0754	.0626
	\$500	.5779	.4926	.4169	.3504	.2925	.2427	.2002	.1643	.1341	.1090	.0883	.0714	.0577
	\$550	.5778	.4925	.4168	.3503	.2925	.2427	.2002	.1643	.1341	.1090	.0882	.0712	.0574
57	\$120	.5865	.4976	.4217	.3658	.3225	.2902	.2668	.2503	.2391	.2316	.2267	.2236	.2216
	\$160	.5826	.4943	.4158	.3525	.3023	.2626	.2320	.2089	.1918	.1794	.1706	.1645	.1602
	\$250	.5775	.4900	.4122	.3440	.2855	.2381	.1992	.1678	.1428	.1231	.1079	.0963	.0874
	\$275	.5767	.4893	.4116	.3435	.2845	.2360	.1960	.1634	.1371	.1162	.0998	.0871	.0773
	\$380	.5748	.4877	.4103	.3424	.2836	.2332	.1906	.1554	.1265	.1029	.0839	.0687	.0567
	\$500	.5742	.4871	.4098	.3420	.2832	.2329	.1902	.1544	.1246	.1001	.0802	.0642	.0513

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$1,000	.5480	.4422	.3454	.2608	.1904	.1345	.0921	.0613	.0398	.0253	.0158	.0098	.0062
68	\$120	.5586	.4487	.3630	.3012	.2615	.2388	.2273	.2221	.2199	.2191	.2188	.2187	.2187
	\$160	.5550	.4458	.3517	.2790	.2268	.1927	.1726	.1617	.1562	.1537	.1526	.1521	.1519
	\$250	.5501	.4419	.3427	.2598	.1940	.1456	.1124	.0910	.0782	.0709	.0670	.0649	.0640
	\$275	.5493	.4412	.3418	.2577	.1902	.1397	.1043	.0811	.0667	.0583	.0537	.0512	.0499
	\$380	.5476	.4398	.3404	.2538	.1828	.1279	.0879	.0603	.0422	.0310	.0243	.0204	.0183
	\$500	.5470	.4393	.3400	.2530	.1810	.1248	.0832	.0541	.0347	.0224	.0148	.0104	.0079
	\$550	.5469	.4392	.3400	.2529	.1808	.1245	.0827	.0534	.0338	.0213	.0136	.0090	.0064
	\$800	.5468	.4392	.3399	.2529	.1807	.1241	.0821	.0526	.0327	.0199	.0120	.0073	.0046
	\$1,000	.5467	.4391	.3399	.2529	.1807	.1241	.0821	.0524	.0325	.0197	.0117	.0070	.0043
69	\$120	.5577	.4459	.3575	.2949	.2559	.2349	.2250	.2209	.2194	.2189	.2187	.2187	.2187
	\$160	.5540	.4430	.3462	.2719	.2195	.1866	.1682	.1589	.1547	.1529	.1522	.1519	.1519
	\$250	.5492	.4391	.3374	.2521	.1850	.1367	.1047	.0852	.0742	.0683	.0655	.0641	.0635
	\$275	.5484	.4385	.3365	.2500	.1810	.1303	.0961	.0746	.0621	.0553	.0518	.0501	.0493
	\$380	.5466	.4371	.3351	.2459	.1731	.1176	.0783	.0523	.0361	.0267	.0214	.0187	.0173
	\$500	.5460	.4366	.3347	.2449	.1710	.1141	.0731	.0455	.0280	.0175	.0115	.0083	.0066
	\$550	.5459	.4365	.3347	.2448	.1708	.1137	.0725	.0447	.0270	.0163	.0102	.0069	.0051
	\$800	.5458	.4365	.3346	.2448	.1706	.1133	.0718	.0437	.0257	.0148	.0085	.0051	.0032
	\$1,000	.5458	.4364	.3346	.2448	.1706	.1132	.0717	.0436	.0255	.0145	.0082	.0047	.0029
70	\$120	.5570	.4436	.3517	.2881	.2501	.2310	.2229	.2200	.2190	.2187	.2187	.2187	.2186
	\$160	.5533	.4407	.3406	.2642	.2117	.1803	.1640	.1565	.1535	.1524	.1520	.1519	.1518
	\$250	.5485	.4368	.3322	.2441	.1754	.1272	.0969	.0795	.0705	.0662	.0644	.0636	.0633
	\$275	.5477	.4362	.3314	.2419	.1711	.1204	.0876	.0683	.0579	.0528	.0504	.0494	.0490
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.5447	.4307	.3171	.2068	.1121	.0486	.0181	.0079	.0055	.0051	.0050	.0050	.0050
	\$550	.5446	.4307	.3170	.2068	.1119	.0480	.0170	.0065	.0040	.0035	.0035	.0035	.0035
	\$800	.5445	.4306	.3170	.2068	.1117	.0472	.0156	.0047	.0020	.0015	.0015	.0015	.0014
	\$1,000	.5445	.4306	.3170	.2068	.1116	.0471	.0154	.0044	.0016	.0011	.0011	.0011	.0011
73	\$120	.5563	.4399	.3235	.2351	.2190	.2186	.2186	.2186	.2186	.2186	.2186	.2186	.2186
	\$160	.5527	.4370	.3214	.2112	.1586	.1520	.1518	.1518	.1518	.1518	.1518	.1518	.1518
	\$250	.5478	.4332	.3186	.2044	.1098	.0694	.0634	.0631	.0631	.0631	.0631	.0631	.0631
	\$275	.5471	.4326	.3182	.2041	.1058	.0581	.0493	.0488	.0488	.0488	.0488	.0488	.0488
	\$380	.5453	.4312	.3171	.2034	.0992	.0358	.0181	.0162	.0161	.0161	.0161	.0161	.0161
	\$500	.5447	.4307	.3168	.2032	.0977	.0296	.0080	.0052	.0050	.0050	.0050	.0050	.0050
	\$550	.5446	.4307	.3167	.2031	.0975	.0288	.0067	.0037	.0035	.0035	.0035	.0035	.0035
	\$800	.5445	.4306	.3167	.2031	.0973	.0279	.0049	.0017	.0015	.0014	.0014	.0014	.0014
	\$1,000	.5445	.4306	.3166	.2031	.0973	.0277	.0046	.0013	.0011	.0011	.0011	.0011	.0011
74	\$120	.5563	.4399	.3235	.2263	.2186	.2186	.2186	.2186	.2186	.2186	.2186	.2186	.2186
	\$160	.5527	.4370	.3214	.2058	.1530	.1518	.1518	.1518	.1518	.1518	.1518	.1518	.1518
	\$250	.5478	.4332	.3186	.2040	.0979	.0639	.0631	.0631	.0631	.0631	.0631	.0631	.0631
	\$275	.5471	.4326	.3182	.2037	.0947	.0505	.0488	.0488	.0488	.0488	.0488	.0488	.0488
	\$380	.5453	.4312	.3171	.2030	.0909	.0232	.0161	.0161	.0161	.0161	.0161	.0161	.0161
	\$500	.5447	.4307	.3168	.2028	.0903	.0155	.0051	.0050	.0050	.0050	.0050	.0050	.0050
	\$550	.5446	.4307	.3167	.2028	.0902	.0145	.0036	.0035	.0035	.0035	.0035	.0035	.0035
	\$800	.5445	.4306	.3167	.2027	.0901	.0133	.0016	.0014	.0014	.0014	.0014	.0014	.0014
	\$1,000	.5445	.4306	.3166	.2027	.0901	.0131	.0012	.0011	.0011	.0011	.0011	.0011	.0011

* 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

((Minimum Loss Ratio										
Size	Single Loss Limit[±]	0%	5%	10%	15%	20%	30%	40%	50%	60%
50	\$120	.0000	.0002	.0013	.0042	.0091	.0258	.0520	.0884	.1358
-	\$250	.0000	.0002	.0014	.0042	.0092	.0260	.0522	.0877	.1317
51	\$120	.0000	.0001	.0012	.0037	.0082	.0237	.0486	.0842	.1310
-	\$250	.0000	.0001	.0012	.0037	.0082	.0238	.0488	.0829	.1258
52	\$120	.0000	.0001	.0010	.0032	.0073	.0217	.0455	.0802	.1263
-	\$250	.0000	.0001	.0010	.0033	.0073	.0218	.0454	.0783	.1199
53	\$120	.0000	.0001	.0008	.0028	.0064	.0197	.0425	.0763	.1217
-	\$250	.0000	.0001	.0008	.0028	.0065	.0199	.0422	.0737	.1142
54	\$120	.0000	.0001	.0007	.0024	.0057	.0179	.0396	.0726	.1173
-	\$250	.0000	.0001	.0007	.0024	.0057	.0180	.0391	.0693	.1085
55	\$120	.0000	.0001	.0006	.0021	.0050	.0162	.0369	.0689	.1129
-	\$250	.0000	.0001	.0006	.0021	.0050	.0163	.0361	.0649	.1031
56	\$120	.0000	.0000	.0005	.0018	.0043	.0146	.0343	.0654	.1087
-	\$250	.0000	.0000	.0005	.0018	.0043	.0146	.0331	.0607	.0977
57	\$120	.0000	.0000	.0004	.0015	.0037	.0132	.0318	.0620	.1046
-	\$250	.0000	.0000	.0004	.0015	.0038	.0131	.0303	.0566	.0926
58	\$120	.0000	.0000	.0003	.0012	.0032	.0118	.0295	.0587	.1007
-	\$250	.0000	.0000	.0003	.0012	.0032	.0116	.0277	.0527	.0876
-	\$500	.0000	.0000	.0003	.0012	.0032	.0117	.0277	.0527	.0870
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

((Minimum Loss Ratio										
Size	Single Loss Limit[±]	0%	5%	10%	15%	20%	30%	40%	50%	60%
-	\$500	.0000	.0000	.0000	.0002	.0008	.0041	.0124	.0284	.0539
-	\$1,000	.0000	.0000	.0000	.0002	.0008	.0041	.0124	.0284	.0539
66	\$120	.0000	.0000	.0000	.0002	.0007	.0042	.0147	.0366	.0731
-	\$250	.0000	.0000	.0000	.0002	.0006	.0034	.0111	.0269	.0533
-	\$500	.0000	.0000	.0000	.0002	.0006	.0034	.0108	.0255	.0498
-	\$1,000	.0000	.0000	.0000	.0002	.0006	.0034	.0108	.0255	.0498
67	\$120	.0000	.0000	.0000	.0001	.0005	.0036	.0134	.0344	.0701
-	\$250	.0000	.0000	.0000	.0001	.0005	.0028	.0097	.0244	.0498
-	\$500	.0000	.0000	.0000	.0001	.0005	.0027	.0092	.0228	.0459
-	\$1,000	.0000	.0000	.0000	.0001	.0005	.0027	.0092	.0227	.0457
68	\$120	.0000	.0000	.0000	.0001	.0004	.0031	.0121	.0323	.0673
-	\$250	.0000	.0000	.0000	.0001	.0003	.0023	.0084	.0220	.0463
-	\$500	.0000	.0000	.0000	.0001	.0003	.0022	.0078	.0202	.0421
-	\$1,000	.0000	.0000	.0000	.0001	.0003	.0022	.0078	.0202	.0419
69	\$120	.0000	.0000	.0000	.0001	.0003	.0026	.0109	.0303	.0647
-	\$250	.0000	.0000	.0000	.0001	.0002	.0018	.0072	.0198	.0430
-	\$500	.0000	.0000	.0000	.0001	.0002	.0017	.0066	.0178	.0384
-	\$1,000	.0000	.0000	.0000	.0001	.0002	.0017	.0066	.0178	.0382
70	\$120	.0000	.0000	.0000	.0000	.0002	.0022	.0099	.0284	.0621
-	\$250	.0000	.0000	.0000	.0000	.0002	.0014	.0061	.0177	.0399
-	\$500	.0000	.0000	.0000	.0000	.0002	.0013	.0054	.0156	.0350
-	\$1,000	.0000	.0000	.0000	.0000	.0002	.0013	.0054	.0155	.0347
71	\$120	.0000	.0000	.0000	.0000	.0002	.0019	.0089	.0266	.0596
-	\$250	.0000	.0000	.0000	.0000	.0001	.0011	.0051	.0158	.0369
-	\$500	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0135	.0316
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0134	.0313
72	\$120	.0000	.0000	.0000	.0000	.0001	.0016	.0080	.0249	.0573
-	\$250	.0000	.0000	.0000	.0000	.0001	.0008	.0043	.0140	.0341
-	\$500	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0116	.0286
-	\$1,000	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0115	.0281
73	\$120	.0000	.0000	.0000	.0000	.0001	.0013	.0072	.0234	.0553
-	\$250	.0000	.0000	.0000	.0000	.0000	.0006	.0036	.0125	.0316
-	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0100	.0258
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0098	.0253
74	\$120	.0000	.0000	.0000	.0000	.0001	.0012	.0067	.0225	.0540
-	\$250	.0000	.0000	.0000	.0000	.0000	.0005	.0031	.0115	.0301
-	\$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
40	\$120	.0011	.0063	.0158	.0291	.0649	.1104	.1639	.2239
	\$160	.0011	.0063	.0158	.0291	.0649	.1104	.1639	.2239
41	\$120	.0009	.0055	.0143	.0267	.0607	.1046	.1567	.2155
	\$160	.0009	.0055	.0143	.0267	.0607	.1046	.1567	.2155
42	\$120	.0008	.0048	.0128	.0244	.0567	.0990	.1495	.2072
	\$160	.0008	.0048	.0128	.0244	.0567	.0990	.1495	.2072
43	\$120	.0006	.0042	.0115	.0222	.0527	.0934	.1425	.1989
	\$160	.0006	.0042	.0115	.0222	.0527	.0934	.1425	.1989
44	\$120	.0005	.0036	.0102	.0201	.0489	.0878	.1355	.1906
	\$160	.0005	.0036	.0102	.0201	.0489	.0878	.1355	.1906
45	\$120	.0004	.0031	.0090	.0181	.0451	.0824	.1286	.1824
	\$160	.0004	.0031	.0090	.0181	.0451	.0824	.1286	.1824
46	\$120	.0003	.0026	.0079	.0162	.0415	.0772	.1218	.1744
	\$160	.0003	.0026	.0079	.0162	.0415	.0772	.1218	.1744
47	\$120	.0002	.0022	.0068	.0144	.0380	.0720	.1151	.1663
	\$160	.0002	.0022	.0068	.0144	.0380	.0720	.1151	.1663
	\$250	.0002	.0022	.0068	.0144	.0380	.0720	.1151	.1663
48	\$120	.0002	.0018	.0059	.0127	.0347	.0669	.1085	.1586
	\$160	.0002	.0018	.0059	.0127	.0347	.0669	.1085	.1584
	\$250	.0002	.0018	.0059	.0127	.0347	.0669	.1085	.1584
	\$275	.0002	.0018	.0059	.0127	.0347	.0669	.1085	.1584
49	\$120	.0001	.0015	.0051	.0113	.0317	.0623	.1024	.1520
	\$160	.0001	.0015	.0051	.0113	.0317	.0623	.1024	.1509
	\$250	.0001	.0015	.0051	.0113	.0317	.0623	.1024	.1509
	\$275	.0001	.0015	.0051	.0113	.0317	.0623	.1024	.1509
50	\$120	.0001	.0013	.0044	.0100	.0288	.0578	.0963	.1458
	\$160	.0001	.0013	.0044	.0100	.0288	.0578	.0963	.1435
	\$250	.0001	.0013	.0044	.0100	.0288	.0578	.0963	.1435
	\$275	.0001	.0013	.0044	.0100	.0288	.0578	.0963	.1435
51	\$120	.0001	.0010	.0037	.0087	.0260	.0534	.0905	.1397
	\$160	.0001	.0010	.0037	.0087	.0260	.0534	.0904	.1364
	\$250	.0001	.0010	.0037	.0087	.0260	.0534	.0904	.1361
	\$275	.0001	.0010	.0037	.0087	.0260	.0534	.0904	.1361
52	\$120	.0001	.0008	.0031	.0075	.0234	.0491	.0852	.1337
	\$160	.0001	.0008	.0031	.0075	.0234	.0491	.0845	.1295
	\$250	.0001	.0008	.0031	.0075	.0234	.0491	.0845	.1288

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$275	.0001	.0008	.0031	.0075	.0234	.0491	.0845	.1288
	\$380	.0001	.0008	.0031	.0075	.0234	.0491	.0845	.1288
53	\$120	.0001	.0007	.0026	.0065	.0209	.0449	.0800	.1279
	\$160	.0001	.0007	.0026	.0065	.0209	.0449	.0787	.1227
	\$250	.0001	.0007	.0026	.0065	.0209	.0449	.0787	.1215
	\$275	.0001	.0007	.0026	.0065	.0209	.0449	.0787	.1215
	\$380	.0001	.0007	.0026	.0065	.0209	.0449	.0787	.1215
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
59	\$120	.0000	.0001	.0006	.0019	.0085	.0240	.0518	.0941
	\$160	.0000	.0001	.0006	.0019	.0085	.0230	.0480	.0856
	\$250	.0000	.0001	.0006	.0019	.0085	.0227	.0459	.0795
	\$275	.0000	.0001	.0006	.0019	.0085	.0227	.0460	.0794
	\$380	.0000	.0001	.0006	.0019	.0085	.0227	.0459	.0792
	\$500	.0000	.0001	.0006	.0019	.0085	.0227	.0459	.0792
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$1,000	.0000	.0000	.0001	.0005	.0033	.0112	.0270	.0528
64	\$120	.0000	.0000	.0001	.0003	.0027	.0111	.0312	.0676
	\$160	.0000	.0000	.0001	.0003	.0025	.0098	.0266	.0570
	\$250	.0000	.0000	.0001	.0003	.0024	.0089	.0233	.0485
	\$275	.0000	.0000	.0001	.0003	.0024	.0089	.0231	.0478
	\$380	.0000	.0000	.0001	.0003	.0024	.0089	.0228	.0467
	\$500	.0000	.0000	.0001	.0003	.0024	.0089	.0228	.0466
	\$550	.0000	.0000	.0001	.0003	.0024	.0089	.0228	.0466
	\$800	.0000	.0000	.0001	.0003	.0024	.0089	.0228	.0466
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$275	.0000	.0000	.0000	.0001	.0004	.0024	.0091	.0252
	\$380	.0000	.0000	.0000	.0001	.0004	.0023	.0087	.0236
	\$500	.0000	.0000	.0000	.0001	.0004	.0023	.0086	.0233
	\$550	.0000	.0000	.0000	.0001	.0004	.0023	.0086	.0233
	\$800	.0000	.0000	.0000	.0001	.0004	.0023	.0086	.0232
	\$1,000	.0000	.0000	.0000	.0001	.0004	.0023	.0086	.0232
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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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
\$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

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
13	.8023	.7702	.7416	.7157	.6920	.6699	.6492	.6298	.6115	.5941	.5776	.5619	.5468	.5325
14	.7976	.7643	.7348	.7079	.6833	.6604	.6390	.6190	.6000	.5821	.5651	.5489	.5334	.5186
15	.7930	.7586	.7279	.7002	.6746	.6510	.6289	.6082	.5886	.5701	.5526	.5359	.5200	.5049
16	.7885	.7528	.7211	.6924	.6660	.6416	.6188	.5974	.5773	.5582	.5402	.5231	.5068	.4913
17	.7839	.7471	.7144	.6847	.6574	.6322	.6087	.5867	.5659	.5464	.5279	.5103	.4937	.4778
18	.7795	.7415	.7076	.6770	.6489	.6229	.5986	.5760	.5547	.5346	.5156	.4977	.4806	.4644
19	.7750	.7358	.7009	.6693	.6403	.6135	.5886	.5653	.5435	.5229	.5035	.4851	.4677	.4511
20	.7706	.7302	.6942	.6617	.6318	.6042	.5786	.5547	.5323	.5112	.4914	.4726	.4549	.4380
21	.7663	.7246	.6876	.6540	.6233	.5949	.5686	.5441	.5212	.4996	.4793	.4602	.4421	.4250
22	.7619	.7191	.6809	.6464	.6148	.5857	.5587	.5336	.5101	.4881	.4674	.4479	.4295	.4121
23	.7576	.7135	.6743	.6388	.6063	.5764	.5488	.5231	.4991	.4766	.4555	.4356	.4170	.3993
24	.7534	.7080	.6677	.6312	.5979	.5672	.5389	.5126	.4881	.4651	.4437	.4235	.4045	.3866
25	.7491	.7025	.6611	.6236	.5894	.5580	.5290	.5021	.4771	.4538	.4319	.4114	.3922	.3740
26	.7449	.6971	.6545	.6160	.5810	.5488	.5192	.4917	.4662	.4424	.4202	.3994	.3799	.3616
27	.7408	.6917	.6479	.6085	.5726	.5397	.5094	.4814	.4554	.4312	.4086	.3875	.3678	.3492
28	.7366	.6862	.6414	.6010	.5642	.5305	.4996	.4710	.4446	.4200	.3971	.3757	.3557	.3369
29	.7326	.6809	.6349	.5935	.5558	.5214	.4898	.4607	.4338	.4088	.3856	.3639	.3437	.3248
30	.7285	.6755	.6284	.5860	.5475	.5123	.4801	.4505	.4231	.3977	.3742	.3522	.3318	.3127
31	.7245	.6702	.6219	.5785	.5392	.5033	.4704	.4403	.4124	.3867	.3628	.3407	.3200	.3007
32	.7205	.6649	.6155	.5711	.5308	.4942	.4607	.4300	.4018	.3757	.3515	.3291	.3082	.2888
33	.7166	.6597	.6091	.5637	.5226	.4852	.4511	.4199	.3912	.3647	.3403	.3176	.2966	.2770
34	.7127	.6545	.6027	.5563	.5143	.4762	.4415	.4097	.3806	.3538	.3290	.3061	.2849	.2652
35	.7089	.6493	.5964	.5489	.5060	.4672	.4319	.3996	.3701	.3429	.3179	.2947	.2733	.2535
36	.7051	.6442	.5900	.5415	.4978	.4582	.4223	.3895	.3595	.3320	.3067	.2833	.2618	.2419
37	.7014	.6391	.5837	.5342	.4896	.4492	.4127	.3794	.3490	.3211	.2955	.2720	.2504	.2304
38	.6977	.6341	.5775	.5269	.4814	.4403	.4031	.3693	.3384	.3103	.2844	.2608	.2391	.2191
39	.6941	.6291	.5713	.5196	.4732	.4314	.3936	.3592	.3280	.2995	.2734	.2497	.2279	.2081
40	.6906	.6242	.5652	.5124	.4651	.4226	.3841	.3493	.3176	.2888	.2626	.2387	.2170	.1972
41	.6872	.6194	.5592	.5054	.4571	.4138	.3747	.3394	.3073	.2783	.2519	.2280	.2063	.1866
42	.6838	.6147	.5532	.4984	.4492	.4051	.3654	.3296	.2972	.2679	.2414	.2175	.1959	.1763
43	.6806	.6101	.5474	.4915	.4414	.3966	.3562	.3199	.2871	.2577	.2311	.2072	.1857	.1663
44	.6775	.6056	.5417	.4847	.4337	.3881	.3471	.3103	.2773	.2476	.2210	.1972	.1758	.1566
45	.6744	.6013	.5361	.4780	.4261	.3797	.3381	.3009	.2676	.2378	.2112	.1874	.1661	.1472
46	.6715	.5970	.5306	.4714	.4186	.3714	.3292	.2916	.2580	.2281	.2015	.1778	.1568	.1381
47	.6687	.5928	.5252	.4649	.4111	.3631	.3204	.2824	.2486	.2186	.1920	.1685	.1477	.1294
48	.6660	.5888	.5199	.4585	.4037	.3550	.3117	.2734	.2394	.2093	.1828	.1594	.1389	.1209
49	.6634	.5848	.5147	.4521	.3964	.3470	.3032	.2644	.2302	.2002	.1737	.1506	.1304	.1127
50	.6608	.5810	.5096	.4459	.3892	.3390	.2947	.2556	.2213	.1912	.1649	.1420	.1221	.1048
51	.6584	.5773	.5045	.4397	.3821	.3312	.2863	.2469	.2124	.1824	.1563	.1336	.1141	.0972
52	.6561	.5736	.4996	.4336	.3751	.3234	.2780	.2383	.2038	.1738	.1479	.1255	.1063	.0899
53	.6539	.5701	.4948	.4276	.3681	.3157	.2698	.2299	.1952	.1653	.1396	.1176	.0989	.0829
54	.6518	.5667	.4901	.4217	.3613	.3081	.2618	.2216	.1869	.1571	.1316	.1100	.0917	.0762
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

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
63	.6376	.5414	.4530	.3737	.3041	.2444	.1941	.1524	.1185	.0912	.0696	.0526	.0395	.0294
64	.6365	.5393	.4496	.3690	.2984	.2379	.1872	.1455	.1117	.0849	.0639	.0476	.0352	.0258
65	.6356	.5373	.4463	.3645	.2928	.2315	.1804	.1387	.1052	.0789	.0585	.0429	.0312	.0224
66	.6348	.5354	.4432	.3601	.2873	.2253	.1738	.1321	.0989	.0731	.0533	.0385	.0275	.0194
67	.6340	.5338	.4403	.3559	.2820	.2192	.1673	.1256	.0928	.0675	.0485	.0344	.0241	.0167
68	.6334	.5322	.4376	.3519	.2768	.2133	.1610	.1194	.0869	.0623	.0439	.0306	.0210	.0142
69	.6328	.5308	.4350	.3480	.2718	.2074	.1549	.1133	.0812	.0572	.0396	.0270	.0182	.0121
70	.6324	.5296	.4326	.3443	.2669	.2018	.1489	.1074	.0758	.0525	.0357	.0238	.0157	.0102
71	.6320	.5284	.4303	.3406	.2621	.1962	.1429	.1016	.0705	.0479	.0319	.0208	.0134	.0085
72	.6317	.5275	.4282	.3373	.2577	.1909	.1374	.0962	.0657	.0438	.0286	.0183	.0115	.0071
73	.6315	.5267	.4265	.3343	.2535	.1860	.1323	.0913	.0613	.0401	.0256	.0160	.0098	.0059
74	.6313	.5262	.4254	.3325	.2509	.1829	.1290	.0882	.0585	.0378	.0239	.0147	.0089	.0053))

Maximum Loss Ratio														
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
<u>1</u>	.8826	.8704	.8591	.8487	.8389	.8297	.8208	.8124	.8043	.7965	.7889	.7816	.7745	
<u>2</u>	.8761	.8629	.8508	.8396	.8290	.8190	.8095	.8004	.7917	.7832	.7751	.7671	.7595	
<u>3</u>	.8701	.8560	.8431	.8312	.8199	.8092	.7991	.7893	.7800	.7710	.7622	.7538	.7456	
<u>4</u>	.8642	.8492	.8355	.8227	.8107	.7994	.7886	.7782	.7683	.7587	.7494	.7403	.7316	
<u>5</u>	.8582	.8423	.8278	.8142	.8015	.7895	.7780	.7670	.7564	.7462	.7363	.7267	.7175	
<u>6</u>	.8522	.8354	.8201	.8057	.7923	.7795	.7673	.7557	.7445	.7336	.7232	.7131	.7032	
<u>7</u>	.8463	.8286	.8123	.7972	.7830	.7695	.7566	.7443	.7324	.7210	.7100	.6993	.6890	
<u>8</u>	.8403	.8217	.8045	.7886	.7736	.7594	.7458	.7328	.7203	.7083	.6967	.6855	.6746	
<u>9</u>	.8343	.8147	.7967	.7800	.7642	.7492	.7349	.7212	.7081	.6955	.6833	.6716	.6602	
<u>10</u>	.8284	.8079	.7890	.7714	.7548	.7391	.7241	.7097	.6960	.6828	.6701	.6578	.6459	
<u>11</u>	.8226	.8010	.7812	.7628	.7454	.7289	.7132	.6982	.6838	.6700	.6568	.6439	.6316	
<u>12</u>	.8166	.7941	.7734	.7540	.7358	.7186	.7022	.6865	.6715	.6572	.6433	.6300	.6172	
<u>13</u>	.8107	.7871	.7654	.7452	.7262	.7082	.6911	.6748	.6592	.6442	.6299	.6160	.6027	
<u>14</u>	.8047	.7801	.7575	.7364	.7165	.6978	.6800	.6630	.6468	.6313	.6164	.6021	.5883	
<u>15</u>	.7988	.7731	.7495	.7276	.7069	.6874	.6689	.6513	.6345	.6184	.6030	.5882	.5740	
<u>16</u>	.7928	.7661	.7415	.7187	.6972	.6769	.6577	.6395	.6221	.6055	.5896	.5743	.5597	
<u>17</u>	.7868	.7590	.7335	.7097	.6874	.6664	.6465	.6276	.6097	.5925	.5761	.5604	.5454	
<u>18</u>	.7808	.7519	.7254	.7007	.6776	.6559	.6353	.6158	.5972	.5796	.5627	.5466	.5312	
<u>19</u>	.7748	.7448	.7173	.6917	.6678	.6453	.6240	.6039	.5848	.5667	.5494	.5328	.5171	
<u>20</u>	.7688	.7377	.7092	.6827	.6580	.6347	.6128	.5921	.5725	.5538	.5361	.5192	.5030	
<u>21</u>	.7627	.7305	.7010	.6736	.6480	.6241	.6015	.5802	.5600	.5409	.5227	.5054	.4890	
<u>22</u>	.7566	.7233	.6927	.6644	.6381	.6134	.5901	.5683	.5476	.5280	.5094	.4918	.4750	
<u>23</u>	.7505	.7160	.6845	.6553	.6281	.6027	.5788	.5564	.5352	.5151	.4962	.4782	.4611	
<u>24</u>	.7443	.7088	.6762	.6461	.6181	.5919	.5674	.5444	.5228	.5023	.4830	.4647	.4473	
<u>25</u>	.7382	.7014	.6678	.6368	.6080	.5812	.5561	.5325	.5104	.4895	.4698	.4512	.4335	
<u>26</u>	.7320	.6941	.6594	.6275	.5979	.5704	.5447	.5206	.4980	.4767	.4567	.4377	.4198	
<u>27</u>	.7258	.6867	.6510	.6182	.5878	.5596	.5333	.5087	.4856	.4640	.4436	.4244	.4062	
<u>28</u>	.7196	.6793	.6426	.6089	.5777	.5488	.5219	.4968	.4733	.4513	.4306	.4111	.3927	
<u>29</u>	.7134	.6719	.6342	.5995	.5676	.5380	.5105	.4849	.4610	.4386	.4176	.3978	.3792	
<u>30</u>	.7072	.6645	.6257	.5901	.5574	.5272	.4991	.4730	.4487	.4260	.4047	.3846	.3658	
<u>31</u>	.7010	.6571	.6172	.5807	.5472	.5163	.4877	.4612	.4364	.4134	.3918	.3715	.3524	
<u>32</u>	.6947	.6496	.6087	.5713	.5370	.5055	.4763	.4493	.4242	.4007	.3789	.3583	.3391	
<u>33</u>	.6885	.6421	.6001	.5618	.5268	.4946	.4649	.4374	.4119	.3881	.3660	.3452	.3257	
<u>34</u>	.6822	.6346	.5916	.5524	.5166	.4838	.4535	.4256	.3996	.3756	.3531	.3321	.3125	
<u>35</u>	.6760	.6271	.5830	.5429	.5064	.4729	.4421	.4137	.3874	.3630	.3403	.3191	.2992	

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	.6697	.6196	.5744	.5334	.4960	.4619	.4306	.4017	.3750	.3503	.3273	.3059	.2858
37	.6634	.6120	.5657	.5237	.4856	.4508	.4190	.3896	.3626	.3375	.3142	.2926	.2724
38	.6572	.6044	.5570	.5142	.4753	.4399	.4074	.3777	.3502	.3248	.3013	.2794	.2592
39	.6510	.5969	.5484	.5046	.4650	.4289	.3959	.3657	.3378	.3121	.2884	.2664	.2460
40	.6448	.5894	.5398	.4951	.4546	.4178	.3843	.3536	.3254	.2994	.2754	.2533	.2329
41	.6388	.5820	.5313	.4856	.4443	.4069	.3728	.3416	.3130	.2868	.2627	.2405	.2201
42	.6328	.5747	.5228	.4762	.4341	.3960	.3614	.3297	.3008	.2743	.2501	.2279	.2076
43	.6269	.5675	.5144	.4668	.4240	.3852	.3500	.3179	.2887	.2620	.2377	.2155	.1953
44	.6211	.5603	.5061	.4575	.4138	.3743	.3385	.3060	.2766	.2498	.2254	.2033	.1832
45	.6153	.5532	.4977	.4481	.4036	.3634	.3271	.2942	.2645	.2376	.2133	.1913	.1714
46	.6097	.5462	.4895	.4389	.3935	.3526	.3158	.2826	.2527	.2257	.2014	.1796	.1600
47	.6042	.5392	.4814	.4297	.3834	.3419	.3046	.2711	.2410	.2140	.1898	.1682	.1490
48	.5988	.5324	.4733	.4205	.3733	.3311	.2934	.2595	.2293	.2024	.1784	.1571	.1383
49	.5938	.5260	.4657	.4118	.3638	.3210	.2827	.2487	.2184	.1915	.1678	.1468	.1284
50	.5890	.5197	.4581	.4032	.3544	.3109	.2722	.2379	.2076	.1809	.1574	.1368	.1188
51	.5843	.5136	.4506	.3947	.3449	.3008	.2618	.2274	.1971	.1706	.1474	.1272	.1096
52	.5796	.5074	.4432	.3861	.3355	.2908	.2514	.2169	.1867	.1604	.1375	.1178	.1007
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

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
4	.0000	.0272	.0595	.0956	.1342	.2157	.3009	.3885	.4780
5	.0000	.0257	.0570	.0924	.1303	.2105	.2945	.3812	.4697
6	.0000	.0243	.0547	.0893	.1264	.2053	.2883	.3739	.4615
7	.0000	.0229	.0525	.0863	.1227	.2003	.2821	.3667	.4534
8	.0000	.0216	.0503	.0834	.1190	.1953	.2759	.3595	.4453
9	.0000	.0204	.0483	.0805	.1154	.1904	.2699	.3525	.4373
10	.0000	.0192	.0462	.0777	.1119	.1855	.2639	.3454	.4294
11	.0000	.0181	.0443	.0749	.1084	.1807	.2579	.3385	.4215
12	.0000	.0171	.0424	.0722	.1050	.1760	.2520	.3315	.4136
13	.0000	.0161	.0406	.0696	.1016	.1713	.2462	.3246	.4057
14	.0000	.0152	.0388	.0670	.0983	.1666	.2403	.3178	.3979
15	.0000	.0143	.0370	.0645	.0950	.1620	.2346	.3109	.3902
16	.0000	.0134	.0353	.0620	.0917	.1575	.2288	.3041	.3824
17	.0000	.0126	.0337	.0595	.0886	.1529	.2231	.2974	.3747
18	.0000	.0118	.0321	.0572	.0854	.1485	.2175	.2906	.3670
19	.0000	.0110	.0305	.0548	.0823	.1440	.2118	.2839	.3593
20	.0000	.0103	.0290	.0525	.0793	.1396	.2062	.2772	.3517
21	.0000	.0096	.0275	.0502	.0763	.1353	.2006	.2706	.3440
22	.0000	.0089	.0261	.0480	.0733	.1309	.1951	.2639	.3364
23	.0000	.0083	.0246	.0458	.0704	.1266	.1895	.2573	.3288
24	.0000	.0077	.0233	.0437	.0675	.1224	.1840	.2507	.3212
25	.0000	.0071	.0220	.0416	.0647	.1181	.1785	.2441	.3136
26	.0000	.0066	.0207	.0396	.0619	.1139	.1731	.2375	.3060
27	.0000	.0061	.0194	.0376	.0591	.1098	.1677	.2309	.2985
28	.0000	.0056	.0182	.0356	.0564	.1056	.1622	.2244	.2910
29	.0000	.0051	.0171	.0337	.0538	.1016	.1569	.2179	.2835
30	.0000	.0047	.0159	.0318	.0512	.0975	.1515	.2114	.2760
31	.0000	.0043	.0149	.0300	.0486	.0935	.1462	.2049	.2685
32	.0000	.0039	.0138	.0282	.0461	.0895	.1409	.1985	.2611
33	.0000	.0035	.0128	.0265	.0436	.0856	.1357	.1921	.2537
34	.0000	.0032	.0118	.0248	.0412	.0817	.1305	.1857	.2463
35	.0000	.0029	.0109	.0232	.0388	.0779	.1253	.1794	.2389
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

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
46	.0000	.0007	.0035	.0090	.0171	.0405	.0730	.1136	.1614
47	.0000	.0006	.0031	.0081	.0156	.0377	.0688	.1082	.1549
48	.0000	.0005	.0027	.0073	.0142	.0350	.0648	.1029	.1485
49	.0000	.0004	.0024	.0065	.0128	.0324	.0608	.0977	.1421
50	.0000	.0003	.0021	.0057	.0115	.0298	.0570	.0926	.1359
51	.0000	.0003	.0018	.0050	.0104	.0274	.0533	.0875	.1297
52	.0000	.0002	.0015	.0044	.0092	.0251	.0496	.0826	.1236
53	.0000	.0002	.0013	.0039	.0082	.0229	.0461	.0778	.1176
54	.0000	.0001	.0011	.0033	.0072	.0208	.0427	.0731	.1117
55	.0000	.0001	.0009	.0029	.0063	.0188	.0394	.0685	.1059
56	.0000	.0001	.0007	.0024	.0055	.0169	.0362	.0639	.1002
57	.0000	.0001	.0006	.0020	.0048	.0151	.0331	.0596	.0947
58	.0000	.0001	.0005	.0017	.0041	.0134	.0302	.0553	.0892
59	.0000	.0000	.0004	.0014	.0035	.0118	.0273	.0512	.0838
60	.0000	.0000	.0003	.0011	.0029	.0103	.0246	.0472	.0786
61	.0000	.0000	.0002	.0009	.0024	.0090	.0221	.0433	.0735
62	.0000	.0000	.0002	.0007	.0020	.0077	.0197	.0396	.0685
63	.0000	.0000	.0001	.0006	.0016	.0066	.0174	.0360	.0637
64	.0000	.0000	.0001	.0004	.0013	.0055	.0153	.0326	.0590
65	.0000	.0000	.0001	.0003	.0010	.0046	.0133	.0293	.0545
66	.0000	.0000	.0000	.0002	.0007	.0038	.0114	.0262	.0501
67	.0000	.0000	.0000	.0002	.0006	.0030	.0098	.0233	.0459
68	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0206	.0419
69	.0000	.0000	.0000	.0001	.0003	.0018	.0068	.0180	.0380
70	.0000	.0000	.0000	.0000	.0002	.0014	.0056	.0156	.0343
71	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0133	.0306
72	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0112	.0273
73	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0095	.0243
74	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0084	.0225))

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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
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>
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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
53	.0000	.0002	.0016	.0049	.0102	.0275	.0541	.0893	.1327
54	.0000	.0002	.0013	.0041	.0088	.0247	.0496	.0833	.1253
55	.0000	.0001	.0011	.0034	.0076	.0220	.0453	.0774	.1180
56	.0000	.0001	.0008	.0028	.0064	.0194	.0411	.0715	.1107
57	.0000	.0001	.0006	.0023	.0053	.0170	.0369	.0658	.1034
58	.0000	.0000	.0005	.0018	.0044	.0146	.0330	.0601	.0962
59	.0000	.0000	.0003	.0014	.0035	.0125	.0292	.0546	.0891
60	.0000	.0000	.0002	.0010	.0028	.0105	.0255	.0491	.0820
61	.0000	.0000	.0002	.0008	.0021	.0086	.0220	.0438	.0751
62	.0000	.0000	.0001	.0005	.0016	.0070	.0187	.0387	.0682
63	.0000	.0000	.0001	.0004	.0011	.0055	.0156	.0338	.0615
64	.0000	.0000	.0000	.0002	.0008	.0042	.0128	.0290	.0548
65	.0000	.0000	.0000	.0001	.0005	.0031	.0102	.0245	.0483
66	.0000	.0000	.0000	.0001	.0003	.0021	.0078	.0202	.0419
67	.0000	.0000	.0000	.0000	.0002	.0014	.0057	.0161	.0356
68	.0000	.0000	.0000	.0000	.0001	.0008	.0039	.0124	.0295
69	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0089	.0235
70	.0000	.0000	.0000	.0000	.0000	.0002	.0014	.0059	.0176
71	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0004	.0031
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0005
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000

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^a	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

((Maximum Loss Ratio															
Size	Single-Loss-Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
52	\$120	.6559	.5738	.5024	.4418	.3912	.3501	.3171	.2911	.2709	.2555	.2438	.2351	.2286	.2238
	\$250	.6561	.5735	.4994	.4334	.3748	.3239	.2800	.2428	.2113	.1849	.1628	.1446	.1295	.1173
53	\$120	.6537	.5706	.4984	.4371	.3863	.3451	.3124	.2868	.2671	.2522	.2410	.2328	.2267	.2224
	\$250	.6539	.5700	.4946	.4274	.3681	.3168	.2728	.2356	.2044	.1783	.1567	.1389	.1245	.1128
54	\$120	.6516	.5676	.4945	.4326	.3815	.3404	.3078	.2827	.2635	.2491	.2384	.2307	.2250	.2210
	\$250	.6517	.5666	.4899	.4216	.3616	.3099	.2658	.2287	.1976	.1719	.1508	.1336	.1197	.1086
55	\$120	.6497	.5647	.4907	.4282	.3769	.3357	.3034	.2787	.2600	.2461	.2360	.2287	.2235	.2198
	\$250	.6497	.5633	.4853	.4159	.3553	.3032	.2590	.2219	.1911	.1658	.1452	.1285	.1152	.1047
56	\$120	.6479	.5619	.4870	.4239	.3723	.3312	.2992	.2748	.2567	.2434	.2337	.2269	.2221	.2188
	\$250	.6478	.5601	.4808	.4104	.3491	.2966	.2523	.2153	.1847	.1598	.1398	.1237	.1110	.1010
57	\$120	.6463	.5592	.4835	.4198	.3679	.3268	.2951	.2712	.2535	.2408	.2316	.2253	.2208	.2178
	\$250	.6461	.5570	.4765	.4051	.3432	.2903	.2457	.2088	.1786	.1541	.1346	.1191	.1070	.0976
58	\$120	.6447	.5567	.4800	.4157	.3636	.3225	.2911	.2677	.2505	.2383	.2297	.2238	.2197	.2170
	\$250	.6444	.5541	.4724	.4000	.3373	.2840	.2393	.2025	.1726	.1487	.1297	.1148	.1033	.0944
	\$500	.6444	.5541	.4723	.3991	.3347	.2787	.2305	.1896	.1551	.1265	.1029	.0835	.0677	.0551
59	\$120	.6433	.5543	.4767	.4118	.3593	.3184	.2873	.2643	.2477	.2360	.2279	.2224	.2187	.2162
	\$250	.6428	.5513	.4684	.3951	.3316	.2778	.2331	.1964	.1669	.1434	.1250	.1107	.0998	.0915
	\$500	.6428	.5513	.4681	.3938	.3283	.2716	.2230	.1820	.1477	.1194	.0963	.0775	.0623	.0503
60	\$120	.6420	.5520	.4735	.4080	.3553	.3143	.2836	.2611	.2450	.2339	.2262	.2211	.2178	.2156
	\$250	.6413	.5486	.4646	.3903	.3261	.2719	.2270	.1905	.1613	.1383	.1205	.1069	.0965	.0888
	\$500	.6413	.5486	.4641	.3885	.3221	.2647	.2157	.1746	.1405	.1126	.0899	.0717	.0572	.0458
61	\$120	.6407	.5498	.4704	.4043	.3513	.3104	.2800	.2580	.2425	.2319	.2247	.2200	.2170	.2150
	\$250	.6399	.5461	.4609	.3856	.3207	.2660	.2210	.1847	.1559	.1335	.1163	.1032	.0935	.0863
	\$500	.6400	.5461	.4603	.3834	.3160	.2579	.2086	.1674	.1335	.1060	.0839	.0663	.0524	.0416
62	\$120	.6396	.5477	.4675	.4007	.3474	.3067	.2766	.2551	.2401	.2300	.2233	.2190	.2162	.2145
	\$250	.6387	.5438	.4574	.3811	.3154	.2603	.2152	.1791	.1507	.1289	.1123	.0999	.0907	.0841
	\$500	.6387	.5437	.4565	.3785	.3100	.2512	.2016	.1604	.1267	.0996	.0780	.0611	.0479	.0378
63	\$120	.6385	.5457	.4646	.3972	.3437	.3030	.2733	.2523	.2379	.2283	.2221	.2181	.2156	.2141
	\$250	.6376	.5416	.4541	.3767	.3102	.2547	.2096	.1737	.1457	.1244	.1085	.0967	.0881	.0820
	\$500	.6376	.5414	.4530	.3737	.3042	.2447	.1947	.1535	.1201	.0934	.0725	.0562	.0437	.0342
64	\$120	.6376	.5439	.4619	.3938	.3401	.2995	.2702	.2497	.2358	.2267	.2209	.2173	.2151	.2137
	\$250	.6365	.5396	.4509	.3725	.3052	.2493	.2041	.1684	.1410	.1202	.1049	.0938	.0858	.0802
	\$500	.6365	.5393	.4496	.3690	.2985	.2383	.1880	.1468	.1137	.0875	.0672	.0516	.0398	.0309
	\$1,000	.6365	.5393	.4496	.3690	.2984	.2379	.1872	.1455	.1117	.0849	.0639	.0476	.0352	.0258
65	\$120	.6367	.5421	.4592	.3905	.3365	.2961	.2671	.2472	.2339	.2253	.2199	.2166	.2146	.2134
	\$250	.6356	.5377	.4479	.3684	.3004	.2440	.1988	.1634	.1364	.1163	.1016	.0911	.0837	.0785
	\$500	.6356	.5373	.4463	.3645	.2930	.2321	.1814	.1403	.1075	.0818	.0621	.0472	.0361	.0280
	\$1,000	.6356	.5373	.4463	.3645	.2928	.2315	.1804	.1387	.1052	.0789	.0585	.0429	.0312	.0225
66	\$120	.6360	.5405	.4567	.3874	.3332	.2929	.2643	.2448	.2321	.2240	.2190	.2160	.2142	.2132
	\$250	.6348	.5360	.4451	.3645	.2957	.2389	.1936	.1585	.1320	.1125	.0985	.0886	.0817	.0771
	\$500	.6348	.5354	.4433	.3602	.2877	.2260	.1750	.1339	.1015	.0764	.0574	.0432	.0328	.0253
	\$1,000	.6348	.5354	.4432	.3601	.2873	.2253	.1738	.1321	.0989	.0731	.0534	.0385	.0275	.0195
67	\$120	.6353	.5390	.4543	.3844	.3299	.2897	.2616	.2426	.2304	.2228	.2181	.2154	.2138	.2129
	\$250	.6341	.5344	.4424	.3608	.2912	.2340	.1886	.1538	.1278	.1090	.0956	.0863	.0800	.0758
	\$500	.6340	.5338	.4404	.3561	.2825	.2201	.1688	.1278	.0957	.0712	.0529	.0394	.0297	.0228
	\$1,000	.6340	.5338	.4403	.3559	.2820	.2192	.1674	.1256	.0928	.0676	.0485	.0344	.0241	.0167
68	\$120	.6346	.5376	.4521	.3815	.3267	.2867	.2590	.2406	.2289	.2217	.2174	.2149	.2135	.2128
	\$250	.6335	.5329	.4399	.3572	.2868	.2292	.1838	.1493	.1239	.1057	.0929	.0843	.0785	.0747

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.6334	.5322	.4376	.3521	.2774	.2143	.1628	.1218	.0902	.0663	.0487	.0360	.0270	.0207
	\$1,000	.6334	.5322	.4376	.3519	.2768	.2133	.1611	.1194	.0869	.0623	.0440	.0306	.0210	.0143
69	\$120	.6341	.5362	.4499	.3787	.3237	.2839	.2565	.2386	.2274	.2207	.2167	.2145	.2133	.2126
	\$250	.6330	.5316	.4375	.3538	.2825	.2245	.1791	.1450	.1201	.1025	.0905	.0824	.0771	.0737
	\$500	.6328	.5309	.4351	.3483	.2725	.2087	.1569	.1160	.0848	.0616	.0448	.0328	.0244	.0187
	\$1,000	.6328	.5308	.4350	.3480	.2718	.2074	.1549	.1133	.0813	.0573	.0397	.0271	.0183	.0121
70	\$120	.6336	.5350	.4478	.3760	.3208	.2811	.2542	.2368	.2261	.2198	.2161	.2141	.2130	.2125
	\$250	.6325	.5304	.4353	.3505	.2784	.2200	.1747	.1409	.1166	.0996	.0882	.0807	.0759	.0728
	\$500	.6324	.5296	.4327	.3447	.2678	.2033	.1511	.1105	.0798	.0572	.0411	.0299	.0222	.0171
	\$1,000	.6324	.5296	.4326	.3443	.2669	.2018	.1489	.1074	.0759	.0525	.0357	.0239	.0158	.0103
71	\$120	.6332	.5339	.4459	.3734	.3180	.2785	.2519	.2351	.2249	.2190	.2156	.2138	.2129	.2124
	\$250	.6322	.5294	.4332	.3473	.2744	.2156	.1702	.1368	.1131	.0969	.0861	.0791	.0748	.0721
	\$500	.6320	.5285	.4305	.3411	.2631	.1979	.1455	.1050	.0748	.0530	.0377	.0272	.0202	.0156
	\$1,000	.6320	.5284	.4303	.3406	.2621	.1962	.1430	.1016	.0706	.0480	.0320	.0209	.0135	.0086
72	\$120	.6328	.5329	.4441	.3710	.3154	.2760	.2499	.2336	.2238	.2182	.2152	.2135	.2127	.2123
	\$250	.6319	.5284	.4313	.3444	.2707	.2115	.1662	.1332	.1100	.0944	.0843	.0778	.0739	.0715
	\$500	.6317	.5276	.4285	.3379	.2588	.1928	.1402	.1000	.0703	.0492	.0346	.0248	.0184	.0143
	\$1,000	.6317	.5275	.4283	.3373	.2577	.1909	.1374	.0963	.0657	.0439	.0286	.0184	.0116	.0072
73	\$120	.6325	.5320	.4424	.3688	.3130	.2738	.2481	.2322	.2229	.2176	.2148	.2133	.2126	.2122
	\$250	.6316	.5277	.4296	.3417	.2673	.2077	.1625	.1298	.1073	.0923	.0827	.0767	.0731	.0710
	\$500	.6315	.5268	.4267	.3350	.2548	.1882	.1353	.0953	.0662	.0458	.0319	.0228	.0170	.0133
	\$1,000	.6315	.5267	.4265	.3343	.2535	.1860	.1323	.0913	.0613	.0402	.0257	.0161	.0099	.0060
74	\$120	.6323	.5315	.4414	.3674	.3115	.2725	.2470	.2314	.2223	.2173	.2146	.2132	.2125	.2122
	\$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	
	\$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	
	\$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	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
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	\$800	.5467	.4613	.3852	.3185	.2609	.2120	.1709	.1368	.1089	.0862	.0679	.0533	.0418
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$550	.5434	.4562	.3784	.3103	.2518	.2023	.1612	.1275	.1004	.0787	.0616	.0482	.0379
	\$800	.5432	.4560	.3782	.3101	.2517	.2022	.1611	.1273	.0998	.0778	.0604	.0467	.0360
62	\$120	.5530	.4619	.3951	.3438	.3064	.2804	.2632	.2522	.2454	.2414	.2391	.2378	.2371
	\$160	.5493	.4587	.3832	.3243	.2783	.2439	.2190	.2016	.1898	.1820	.1770	.1738	.1719
	\$250	.5441	.4544	.3742	.3069	.2518	.2074	.1725	.1458	.1257	.1110	.1005	.0930	.0878
	\$275	.5432	.4536	.3736	.3052	.2489	.2031	.1666	.1383	.1168	.1008	.0890	.0805	.0745
	\$380	.5411	.4519	.3722	.3026	.2435	.1946	.1548	.1230	.0981	.0788	.0641	.0531	.0449
	\$500	.5403	.4512	.3716	.3021	.2426	.1926	.1517	.1186	.0923	.0717	.0557	.0436	.0344
	\$550	.5401	.4511	.3715	.3020	.2425	.1926	.1515	.1182	.0917	.0708	.0546	.0422	.0328
	\$800	.5399	.4509	.3713	.3019	.2424	.1925	.1513	.1178	.0909	.0697	.0532	.0404	.0307
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.5301	.4333	.3458	.2701	.2075	.1573	.1184	.0894	.0683	.0534	.0432	.0364	.0319
	\$500	.5293	.4326	.3452	.2691	.2053	.1537	.1133	.0826	.0599	.0436	.0322	.0243	.0190
	\$550	.5292	.4325	.3451	.2690	.2051	.1533	.1127	.0817	.0587	.0421	.0305	.0224	.0170
	\$800	.5290	.4323	.3450	.2689	.2049	.1529	.1118	.0805	.0571	.0401	.0280	.0196	.0138
	\$1,000	.5289	.4323	.3450	.2689	.2049	.1529	.1118	.0803	.0568	.0398	.0276	.0191	.0133
67	\$120	.5397	.4407	.3685	.3157	.2808	.2596	.2478	.2417	.2387	.2373	.2367	.2365	.2364
	\$160	.5360	.4357	.3546	.2916	.2457	.2145	.1946	.1828	.1762	.1726	.1708	.1699	.1694
	\$250	.5310	.4316	.3428	.2695	.2111	.1668	.1350	.1132	.0989	.0899	.0844	.0812	.0794
	\$275	.5301	.4309	.3415	.2670	.2068	.1606	.1268	.1031	.0872	.0769	.0705	.0667	.0644
	\$380	.5281	.4292	.3395	.2621	.1983	.1477	.1093	.0812	.0614	.0479	.0390	.0333	.0297
	\$500	.5272	.4285	.3389	.2608	.1958	.1437	.1036	.0737	.0523	.0374	.0273	.0206	.0163
	\$550	.5271	.4284	.3388	.2607	.1955	.1432	.1028	.0727	.0510	.0358	.0254	.0186	.0141
	\$800	.5269	.4282	.3387	.2606	.1952	.1426	.1018	.0712	.0490	.0334	.0227	.0155	.0108
	\$1,000	.5268	.4282	.3387	.2606	.1952	.1426	.1017	.0711	.0488	.0330	.0222	.0149	.0102
68	\$120	.5379	.4367	.3630	.3099	.2757	.2558	.2453	.2402	.2379	.2369	.2366	.2364	.2364
	\$160	.5342	.4319	.3488	.2848	.2389	.2087	.1902	.1798	.1742	.1715	.1701	.1695	.1693
	\$250	.5292	.4278	.3369	.2619	.2026	.1585	.1276	.1072	.0944	.0867	.0823	.0798	.0785
	\$275	.5283	.4271	.3356	.2592	.1981	.1518	.1188	.0965	.0821	.0732	.0680	.0650	.0633
	\$380	.5263	.4254	.3333	.2540	.1888	.1379	.1000	.0731	.0547	.0428	.0352	.0306	.0279
	\$500	.5255	.4248	.3328	.2525	.1861	.1335	.0937	.0649	.0449	.0315	.0229	.0174	.0141
	\$550	.5253	.4247	.3327	.2524	.1858	.1329	.0928	.0637	.0434	.0298	.0209	.0152	.0118
	\$800	.5251	.4245	.3326	.2523	.1853	.1321	.0916	.0620	.0412	.0271	.0178	.0119	.0082
	\$1,000	.5251	.4245	.3325	.2523	.1853	.1321	.0915	.0618	.0409	.0267	.0173	.0113	.0076
69	\$120	.5364	.4326	.3572	.3038	.2705	.2521	.2430	.2390	.2373	.2367	.2364	.2364	.2363
	\$160	.5327	.4284	.3429	.2777	.2319	.2028	.1860	.1770	.1726	.1706	.1697	.1693	.1692
	\$250	.5277	.4243	.3310	.2540	.1937	.1499	.1202	.1014	.0902	.0839	.0805	.0788	.0779
	\$275	.5269	.4236	.3297	.2512	.1889	.1427	.1108	.0900	.0773	.0699	.0658	.0637	.0626
	\$380	.5248	.4220	.3273	.2457	.1790	.1277	.0905	.0650	.0483	.0380	.0319	.0284	.0265
	\$500	.5240	.4213	.3268	.2441	.1760	.1228	.0836	.0561	.0377	.0261	.0189	.0147	.0123
	\$550	.5239	.4212	.3267	.2440	.1756	.1221	.0826	.0547	.0361	.0241	.0168	.0124	.0099
	\$800	.5237	.4211	.3266	.2438	.1751	.1212	.0811	.0528	.0336	.0212	.0135	.0089	.0062
	\$1,000	.5236	.4210	.3265	.2438	.1751	.1211	.0809	.0525	.0332	.0207	.0129	.0082	.0055
70	\$120	.5353	.4286	.3511	.2972	.2651	.2485	.2410	.2379	.2368	.2365	.2364	.2363	.2363
	\$160	.5316	.4252	.3368	.2701	.2245	.1969	.1819	.1745	.1712	.1699	.1694	.1692	.1691
	\$250	.5266	.4212	.3251	.2457	.1842	.1407	.1125	.0957	.0863	.0815	.0791	.0780	.0775
	\$275	.5257	.4205	.3239	.2428	.1791	.1331	.1024	.0836	.0728	.0670	.0641	.0627	.0620
	\$380	.5237	.4189	.3214	.2371	.1686	.1168	.0805	.0568	.0422	.0337	.0291	.0267	.0255
	\$500	.5229	.4183	.3209	.2354	.1652	.1114	.0729	.0471	.0308	.0210	.0155	.0126	.0110
	\$550	.5227	.4182	.3208	.2352	.1648	.1106	.0717	.0455	.0289	.0190	.0133	.0102	.0086
	\$800	.5225	.4180	.3207	.2350	.1642	.1095	.0701	.0433	.0261	.0157	.0097	.0064	.0047
	\$1,000	.5225	.4180	.3207	.2349	.1641	.1094	.0698	.0429	.0256	.0151	.0091	.0057	.0039

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
71	\$120	.5339	.4226	.3232	.2660	.2430	.2373	.2364	.2363	.2363	.2363	.2363	.2363	.2363
	\$160	.5302	.4197	.3132	.2364	.1927	.1751	.1702	.1693	.1691	.1691	.1691	.1691	.1691
	\$250	.5252	.4157	.3086	.2151	.1465	.1057	.0868	.0798	.0778	.0773	.0772	.0772	.0772
	\$275	.5244	.4150	.3081	.2131	.1412	.0964	.0742	.0653	.0625	.0618	.0616	.0616	.0616
	\$380	.5224	.4134	.3069	.2094	.1309	.0773	.0469	.0326	.0270	.0251	.0246	.0245	.0245
	\$500	.5215	.4128	.3064	.2083	.1279	.0711	.0373	.0205	.0133	.0107	.0099	.0097	.0096
	\$550	.5214	.4127	.3063	.2082	.1275	.0702	.0359	.0185	.0110	.0083	.0074	.0071	.0071
	\$800	.5212	.4125	.3062	.2081	.1270	.0690	.0337	.0155	.0075	.0044	.0034	.0031	.0030
	\$1,000	.5211	.4125	.3062	.2081	.1269	.0688	.0334	.0150	.0068	.0037	.0026	.0023	.0022
72	\$120	.5339	.4222	.3141	.2550	.2384	.2364	.2363	.2363	.2363	.2363	.2363	.2363	.2363
	\$160	.5302	.4193	.3089	.2234	.1818	.1707	.1692	.1691	.1691	.1691	.1691	.1691	.1691
	\$250	.5252	.4153	.3060	.2044	.1305	.0927	.0802	.0776	.0773	.0772	.0772	.0772	.0772
	\$275	.5244	.4147	.3055	.2029	.1250	.0820	.0661	.0623	.0617	.0616	.0616	.0616	.0616
	\$380	.5223	.4131	.3043	.2002	.1147	.0600	.0349	.0267	.0248	.0245	.0245	.0245	.0245
	\$500	.5215	.4124	.3039	.1996	.1116	.0528	.0236	.0130	.0102	.0097	.0096	.0096	.0096
	\$550	.5214	.4123	.3038	.1995	.1112	.0517	.0218	.0108	.0078	.0072	.0071	.0070	.0070
	\$800	.5212	.4121	.3036	.1994	.1107	.0502	.0191	.0072	.0039	.0031	.0030	.0030	.0030
	\$1,000	.5211	.4121	.3036	.1994	.1106	.0499	.0186	.0066	.0031	.0023	.0022	.0022	.0022
73	\$120	.5339	.4222	.3105	.2445	.2365	.2363	.2363	.2363	.2363	.2363	.2363	.2363	.2363
	\$160	.5302	.4193	.3084	.2100	.1728	.1692	.1691	.1691	.1691	.1691	.1691	.1691	.1691
	\$250	.5252	.4153	.3055	.1964	.1136	.0818	.0774	.0772	.0772	.0772	.0772	.0772	.0772
	\$275	.5244	.4147	.3050	.1958	.1080	.0689	.0620	.0616	.0616	.0616	.0616	.0616	.0616
	\$380	.5223	.4131	.3038	.1951	.0985	.0422	.0264	.0246	.0245	.0245	.0245	.0245	.0245
	\$500	.5215	.4124	.3033	.1948	.0960	.0335	.0129	.0098	.0096	.0096	.0096	.0096	.0096
	\$550	.5214	.4123	.3032	.1947	.0957	.0322	.0107	.0073	.0071	.0070	.0070	.0070	.0070
	\$800	.5212	.4121	.3031	.1947	.0952	.0302	.0072	.0033	.0030	.0030	.0030	.0030	.0030
	\$1,000	.5211	.4121	.3031	.1946	.0951	.0298	.0066	.0025	.0022	.0022	.0022	.0022	.0022
74	\$120	.5339	.4222	.3105	.2385	.2363	.2363	.2363	.2363	.2363	.2363	.2363	.2363	.2363
	\$160	.5302	.4193	.3084	.2007	.1694	.1691	.1691	.1691	.1691	.1691	.1691	.1691	.1691
	\$250	.5252	.4153	.3054	.1956	.1008	.0776	.0772	.0772	.0772	.0772	.0772	.0772	.0772
	\$275	.5244	.4147	.3049	.1952	.0955	.0627	.0616	.0616	.0616	.0616	.0616	.0616	.0616
	\$380	.5223	.4131	.3038	.1945	.0886	.0304	.0245	.0245	.0245	.0245	.0245	.0245	.0245
	\$500	.5215	.4124	.3033	.1942	.0872	.0196	.0097	.0096	.0096	.0096	.0096	.0096	.0096
	\$550	.5214	.4123	.3032	.1941	.0871	.0179	.0072	.0070	.0070	.0070	.0070	.0070	.0070
	\$800	.5212	.4121	.3031	.1941	.0869	.0154	.0033	.0030	.0030	.0030	.0030	.0030	.0030
	\$1,000	.5211	.4121	.3031	.1940	.0869	.0149	.0025	.0022	.0022	.0022	.0022	.0022	.0022

* 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
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

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
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
	\$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

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0113	.0273
73	\$120	.0000	.0000	.0000	.0000	.0001	.0015	.0080	.0254	.0588
	\$250	.0000	.0000	.0000	.0000	.0000	.0006	.0037	.0126	.0317
	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0097	.0250
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0095	.0243
74	\$120	.0000	.0000	.0000	.0000	.0001	.0013	.0075	.0244	.0574
	\$250	.0000	.0000	.0000	.0000	.0000	.0005	.0032	.0116	.0301
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0087	.0232
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0084	.0225))

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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$275	.0005	.0033	.0086	.0166	.0401	.0728	.1140	.1627
50	\$120	.0004	.0028	.0076	.0149	.0368	.0680	.1079	.1590
	\$160	.0004	.0028	.0076	.0149	.0368	.0680	.1077	.1553
	\$250	.0004	.0028	.0076	.0149	.0368	.0680	.1077	.1551
	\$275	.0004	.0028	.0076	.0149	.0368	.0680	.1077	.1551
51	\$120	.0003	.0024	.0066	.0132	.0336	.0633	.1024	.1531
	\$160	.0003	.0024	.0066	.0132	.0336	.0633	.1016	.1482
	\$250	.0003	.0024	.0066	.0132	.0336	.0633	.1016	.1476
	\$275	.0003	.0024	.0066	.0132	.0336	.0633	.1016	.1476
52	\$120	.0003	.0020	.0057	.0117	.0305	.0586	.0971	.1473
	\$160	.0003	.0020	.0057	.0117	.0305	.0586	.0955	.1414
	\$250	.0003	.0020	.0057	.0117	.0305	.0586	.0954	.1402
	\$275	.0003	.0020	.0057	.0117	.0305	.0586	.0954	.1402
	\$380	.0003	.0020	.0057	.0117	.0305	.0586	.0954	.1402
53	\$120	.0002	.0016	.0049	.0102	.0275	.0541	.0920	.1415
	\$160	.0002	.0016	.0049	.0102	.0276	.0541	.0895	.1348
	\$250	.0002	.0016	.0049	.0102	.0275	.0541	.0893	.1327
	\$275	.0002	.0016	.0049	.0102	.0276	.0541	.0893	.1327
	\$380	.0002	.0016	.0049	.0102	.0275	.0541	.0893	.1327
54	\$120	.0002	.0013	.0041	.0088	.0247	.0499	.0870	.1357
	\$160	.0002	.0013	.0041	.0088	.0247	.0496	.0838	.1284
	\$250	.0002	.0013	.0041	.0088	.0247	.0496	.0833	.1253
	\$275	.0002	.0013	.0041	.0088	.0247	.0496	.0833	.1253
	\$380	.0002	.0013	.0041	.0088	.0247	.0496	.0833	.1253
55	\$120	.0001	.0011	.0034	.0076	.0220	.0460	.0820	.1301
	\$160	.0001	.0011	.0034	.0076	.0220	.0453	.0784	.1221
	\$250	.0001	.0011	.0034	.0076	.0220	.0453	.0774	.1180
	\$275	.0001	.0011	.0034	.0076	.0220	.0453	.0774	.1180
	\$380	.0001	.0011	.0034	.0076	.0220	.0453	.0774	.1180
	\$500	.0001	.0011	.0034	.0076	.0220	.0453	.0774	.1180
56	\$120	.0001	.0008	.0028	.0064	.0194	.0422	.0772	.1244
	\$160	.0001	.0008	.0028	.0064	.0194	.0411	.0730	.1159
	\$250	.0001	.0008	.0028	.0064	.0194	.0411	.0715	.1107
	\$275	.0001	.0008	.0028	.0064	.0194	.0411	.0715	.1107
	\$380	.0001	.0008	.0028	.0064	.0194	.0411	.0715	.1107
	\$500	.0001	.0008	.0028	.0064	.0194	.0411	.0715	.1107
	\$550	.0001	.0008	.0028	.0064	.0194	.0411	.0715	.1107
57	\$120	.0001	.0006	.0023	.0053	.0170	.0386	.0724	.1189
	\$160	.0001	.0006	.0023	.0053	.0170	.0372	.0679	.1098
	\$250	.0001	.0006	.0023	.0053	.0170	.0369	.0658	.1034

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$500	.0000	.0001	.0004	.0011	.0055	.0156	.0338	.0615
	\$550	.0000	.0001	.0004	.0011	.0055	.0156	.0338	.0615
	\$800	.0000	.0001	.0004	.0011	.0055	.0156	.0338	.0615
	\$1,000	.0000	.0001	.0004	.0011	.0055	.0156	.0338	.0615
64	\$120	.0000	.0001	.0002	.0008	.0048	.0166	.0411	.0815
	\$160	.0000	.0001	.0002	.0008	.0044	.0145	.0349	.0687
	\$250	.0000	.0001	.0002	.0008	.0042	.0129	.0300	.0579
	\$275	.0000	.0001	.0002	.0008	.0042	.0129	.0296	.0569
	\$380	.0000	.0001	.0002	.0008	.0042	.0128	.0291	.0551
	\$500	.0000	.0001	.0002	.0008	.0042	.0128	.0290	.0548
	\$550	.0000	.0001	.0002	.0008	.0042	.0128	.0290	.0548
	\$800	.0000	.0001	.0002	.0008	.0042	.0128	.0290	.0548
	\$1,000	.0000	.0001	.0002	.0008	.0042	.0128	.0290	.0548
65	\$120	.0000	.0000	.0001	.0005	.0037	.0141	.0369	.0762
	\$160	.0000	.0000	.0001	.0005	.0033	.0119	.0306	.0630
	\$250	.0000	.0000	.0001	.0005	.0031	.0104	.0256	.0518
	\$275	.0000	.0000	.0001	.0005	.0031	.0103	.0253	.0507
	\$380	.0000	.0000	.0001	.0005	.0031	.0102	.0246	.0487
	\$500	.0000	.0000	.0001	.0005	.0031	.0102	.0245	.0483
	\$550	.0000	.0000	.0001	.0005	.0031	.0102	.0245	.0483
	\$800	.0000	.0000	.0001	.0005	.0031	.0102	.0245	.0483
	\$1,000	.0000	.0000	.0001	.0005	.0031	.0102	.0245	.0483
66	\$120	.0000	.0000	.0001	.0003	.0028	.0116	.0328	.0709
	\$160	.0000	.0000	.0001	.0003	.0024	.0096	.0265	.0573
	\$250	.0000	.0000	.0001	.0003	.0021	.0081	.0215	.0457
	\$275	.0000	.0000	.0001	.0003	.0021	.0080	.0211	.0446
	\$380	.0000	.0000	.0001	.0003	.0021	.0078	.0203	.0424
	\$500	.0000	.0000	.0001	.0003	.0021	.0078	.0202	.0419
	\$550	.0000	.0000	.0001	.0003	.0021	.0078	.0202	.0419
	\$800	.0000	.0000	.0001	.0003	.0021	.0078	.0202	.0419
	\$1,000	.0000	.0000	.0001	.0003	.0021	.0078	.0202	.0419

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
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
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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0033
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0031
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0031
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0031
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0031
72	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0005	.0111
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0039
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0011
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0009
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0006
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0006
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0006
	\$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

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
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

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
53	.6869	.5988	.5197	.4492	.3867	.3316	.2834	.2415	.2051	.1737	.1467	.1236	.1038	.0871
54	.6847	.5953	.5148	.4430	.3795	.3237	.2750	.2327	.1963	.1650	.1383	.1156	.0963	.0800
55	.6826	.5918	.5099	.4369	.3724	.3158	.2666	.2241	.1876	.1565	.1301	.1078	.0890	.0733
56	.6806	.5884	.5052	.4309	.3653	.3080	.2583	.2156	.1791	.1482	.1221	.1003	.0820	.0669
57	.6787	.5852	.5006	.4251	.3584	.3004	.2502	.2073	.1708	.1401	.1144	.0930	.0753	.0608
58	.6769	.5821	.4961	.4193	.3516	.2928	.2422	.1990	.1627	.1322	.1069	.0860	.0689	.0550
59	.6752	.5791	.4918	.4137	.3450	.2853	.2342	.1910	.1546	.1245	.0996	.0793	.0628	.0495
60	.6737	.5763	.4876	.4082	.3384	.2780	.2265	.1830	.1468	.1170	.0926	.0729	.0570	.0444
61	.6722	.5736	.4835	.4028	.3320	.2708	.2188	.1752	.1392	.1097	.0858	.0667	.0515	.0395
62	.6709	.5711	.4796	.3976	.3257	.2637	.2113	.1676	.1317	.1026	.0793	.0608	.0463	.0351
3	.6697	.5687	.4758	.3925	.3195	.2567	.2039	.1601	.1244	.0958	.0731	.0553	.0415	.0309
64	.6686	.5665	.4722	.3876	.3134	.2499	.1966	.1528	.1174	.0892	.0671	.0500	.0369	.0271
65	.6676	.5644	.4688	.3829	.3075	.2432	.1895	.1457	.1105	.0828	.0614	.0450	.0327	.0236
66	.6668	.5624	.4656	.3783	.3018	.2367	.1826	.1387	.1039	.0768	.0560	.0404	.0288	.0204
67	.6660	.5607	.4625	.3738	.2962	.2303	.1758	.1319	.0975	.0709	.0509	.0361	.0253	.0175
68	.6653	.5591	.4596	.3696	.2908	.2240	.1692	.1254	.0913	.0654	.0461	.0321	.0220	.0149
69	.6648	.5576	.4569	.3655	.2855	.2179	.1627	.1190	.0853	.0601	.0416	.0284	.0191	.0127
70	.6643	.5563	.4544	.3616	.2804	.2120	.1564	.1128	.0796	.0551	.0375	.0250	.0165	.0107
71	.6639	.5551	.4520	.3578	.2753	.2060	.1501	.1067	.0741	.0503	.0335	.0219	.0141	.0089
72	.6635	.5541	.4498	.3544	.2707	.2005	.1443	.1011	.0690	.0460	.0300	.0192	.0120	.0074
73	.6633	.5532	.4480	.3512	.2663	.1954	.1389	.0959	.0644	.0421	.0269	.0168	.0103	.0062
74	.6632	.5528	.4468	.3492	.2636	.1921	.1355	.0926	.0615	.0397	.0251	.0154	.0093	.0055))

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

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<u>26</u>	.7649	.7253	.6891	.6557	.6248	.5960	.5691	.5440	.5204	.4981	.4772	.4574	.4387
<u>27</u>	.7584	.7176	.6803	.6460	.6142	.5847	.5572	.5315	.5074	.4848	.4635	.4434	.4245
<u>28</u>	.7520	.7099	.6715	.6362	.6036	.5734	.5453	.5191	.4946	.4715	.4499	.4295	.4103
<u>29</u>	.7455	.7021	.6626	.6264	.5931	.5622	.5334	.5067	.4817	.4583	.4364	.4157	.3962
<u>30</u>	.7390	.6944	.6538	.6167	.5825	.5509	.5216	.4943	.4689	.4451	.4228	.4019	.3822
<u>31</u>	.7325	.6866	.6449	.6068	.5718	.5395	.5096	.4819	.4561	.4319	.4094	.3882	.3683
<u>32</u>	.7259	.6788	.6360	.5970	.5612	.5282	.4977	.4695	.4432	.4187	.3959	.3744	.3543
<u>33</u>	.7194	.6709	.6271	.5871	.5505	.5168	.4858	.4571	.4304	.4056	.3824	.3607	.3404
<u>34</u>	.7129	.6631	.6181	.5772	.5398	.5055	.4739	.4447	.4176	.3924	.3690	.3471	.3265
<u>35</u>	.7064	.6553	.6092	.5673	.5291	.4941	.4620	.4323	.4048	.3793	.3556	.3334	.3126
<u>36</u>	.6998	.6474	.6002	.5573	.5183	.4827	.4499	.4198	.3919	.3661	.3420	.3196	.2987
<u>37</u>	.6932	.6395	.5911	.5473	.5074	.4711	.4378	.4071	.3789	.3527	.3284	.3057	.2846
<u>38</u>	.6867	.6316	.5821	.5373	.4967	.4596	.4257	.3946	.3659	.3394	.3148	.2920	.2708
<u>39</u>	.6802	.6238	.5731	.5273	.4859	.4481	.4137	.3821	.3530	.3261	.3013	.2783	.2571
<u>40</u>	.6738	.6159	.5640	.5173	.4750	.4366	.4016	.3695	.3400	.3128	.2878	.2647	.2434
<u>41</u>	.6675	.6082	.5551	.5074	.4643	.4252	.3896	.3570	.3271	.2997	.2745	.2513	.2300
<u>42</u>	.6612	.6005	.5463	.4976	.4536	.4138	.3776	.3445	.3143	.2867	.2614	.2382	.2169
<u>43</u>	.6551	.5930	.5376	.4878	.4430	.4025	.3657	.3322	.3017	.2738	.2484	.2252	.2041
<u>44</u>	.6490	.5855	.5288	.4780	.4324	.3911	.3537	.3198	.2890	.2610	.2355	.2124	.1914
<u>45</u>	.6430	.5780	.5201	.4683	.4217	.3797	.3418	.3075	.2764	.2483	.2228	.1998	.1791
<u>46</u>	.6371	.5707	.5115	.4586	.4112	.3685	.3300	.2953	.2640	.2359	.2105	.1877	.1672
<u>47</u>	.6314	.5635	.5030	.4490	.4007	.3573	.3183	.2832	.2518	.2236	.1983	.1758	.1557
<u>48</u>	.6257	.5563	.4945	.4394	.3901	.3460	.3065	.2712	.2396	.2115	.1864	.1642	.1445
<u>49</u>	.6205	.5496	.4866	.4303	.3802	.3354	.2954	.2598	.2282	.2001	.1753	.1534	.1341
<u>50</u>	.6155	.5431	.4787	.4214	.3703	.3248	.2844	.2486	.2170	.1891	.1645	.1430	.1241
<u>51</u>	.6105	.5366	.4709	.4124	.3604	.3143	.2736	.2376	.2059	.1782	.1540	.1329	.1145
<u>52</u>	.6057	.5302	.4631	.4034	.3506	.3039	.2627	.2266	.1951	.1676	.1437	.1231	.1053
<u>53</u>	.6009	.5239	.4553	.3945	.3407	.2934	.2519	.2157	.1843	.1571	.1337	.1135	.0963
<u>54</u>	.5963	.5176	.4476	.3855	.3309	.2830	.2412	.2050	.1737	.1469	.1239	.1043	.0877
<u>55</u>	.5917	.5114	.4399	.3767	.3211	.2726	.2306	.1944	.1633	.1369	.1144	.0954	.0795
<u>56</u>	.5873	.5053	.4322	.3678	.3113	.2623	.2201	.1839	.1531	.1270	.1052	.0868	.0716
<u>57</u>	.5830	.4992	.4247	.3589	.3016	.2520	.2096	.1735	.1430	.1175	.0962	.0785	.0640
<u>58</u>	.5789	.4933	.4171	.3501	.2919	.2418	.1992	.1632	.1331	.1081	.0875	.0706	.0568
<u>59</u>	.5749	.4875	.4097	.3414	.2822	.2316	.1888	.1530	.1233	.0989	.0790	.0629	.0500
<u>60</u>	.5711	.4819	.4023	.3327	.2725	.2214	.1785	.1429	.1137	.0900	.0709	.0556	.0435
<u>61</u>	.5674	.4763	.3951	.3240	.2629	.2113	.1683	.1329	.1043	.0813	.0630	.0487	.0375
<u>62</u>	.5640	.4710	.3879	.3153	.2532	.2011	.1580	.1230	.0950	.0728	.0555	.0421	.0318
<u>63</u>	.5607	.4658	.3808	.3067	.2435	.1908	.1478	.1132	.0858	.0646	.0482	.0358	.0265
<u>64</u>	.5577	.4608	.3739	.2981	.2338	.1806	.1375	.1034	.0768	.0566	.0413	.0300	.0217
<u>65</u>	.5550	.4561	.3671	.2895	.2240	.1702	.1272	.0936	.0680	.0489	.0348	.0246	.0174
<u>66</u>	.5526	.4516	.3604	.2809	.2141	.1597	.1168	.0839	.0594	.0414	.0286	.0197	.0135
<u>67</u>	.5504	.4473	.3538	.2723	.2040	.1490	.1063	.0742	.0509	.0343	.0229	.0152	.0101
<u>68</u>	.5485	.4434	.3474	.2635	.1936	.1380	.0955	.0645	.0425	.0276	.0177	.0113	.0072
<u>69</u>	.5470	.4398	.3411	.2547	.1829	.1265	.0845	.0546	.0344	.0212	.0129	.0078	.0048
<u>70</u>	.5458	.4366	.3350	.2454	.1714	.1142	.0727	.0445	.0263	.0151	.0086	.0049	.0029
<u>71</u>	.5444	.4309	.3199	.2174	.1325	.0718	.0346	.0152	.0063	.0028	.0014	.0009	.0006
<u>72</u>	.5444	.4305	.3172	.2083	.1155	.0520	.0189	.0059	.0019	.0008	.0004	.0002	.0001
<u>73</u>	.5444	.4305	.3166	.2033	.0993	.0308	.0057	.0008	.0002	.0000	.0000	.0000	.0000
<u>74</u>	.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
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

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
39	.0000	.0019	.0080	.0180	.0313	.0663	.1104	.1621	.2202
40	.0000	.0017	.0073	.0166	.0292	.0626	.1052	.1557	.2127
41	.0000	.0014	.0066	.0152	.0271	.0590	.1002	.1493	.2052
42	.0000	.0013	.0059	.0139	.0251	.0555	.0953	.1431	.1979
43	.0000	.0011	.0053	.0127	.0232	.0521	.0905	.1370	.1906
44	.0000	.0009	.0047	.0116	.0213	.0488	.0858	.1310	.1835
45	.0000	.0008	.0042	.0105	.0196	.0456	.0812	.1251	.1765
46	.0000	.0007	.0037	.0095	.0179	.0426	.0767	.1193	.1695
47	.0000	.0006	.0033	.0085	.0164	.0396	.0723	.1137	.1627
48	.0000	.0005	.0029	.0076	.0149	.0367	.0681	.1081	.1559
49	.0000	.0004	.0025	.0068	.0135	.0340	.0639	.1026	.1493
50	.0000	.0003	.0022	.0060	.0121	.0314	.0599	.0972	.1427
51	.0000	.0003	.0019	.0053	.0109	.0288	.0560	.0920	.1362
52	.0000	.0002	.0016	.0046	.0097	.0264	.0521	.0868	.1298
53	.0000	.0002	.0013	.0040	.0086	.0241	.0484	.0817	.1235
54	.0000	.0002	.0011	.0035	.0076	.0219	.0448	.0768	.1174
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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>4</u>	<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>
<u>5</u>	<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>
<u>6</u>	<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>
<u>7</u>	<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>
<u>8</u>	<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>
<u>9</u>	<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>
<u>10</u>	<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>
<u>11</u>	<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>
<u>12</u>	<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>
<u>13</u>	<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>
<u>14</u>	<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>
<u>15</u>	<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>
<u>16</u>	<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>
<u>17</u>	<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>
<u>18</u>	<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>
<u>19</u>	<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>
<u>20</u>	<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>
<u>21</u>	<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>
<u>22</u>	<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>
<u>23</u>	<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>
<u>24</u>	<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>
<u>25</u>	<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>
<u>26</u>	<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>
<u>27</u>	<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>
<u>28</u>	<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>
<u>29</u>	<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>
<u>30</u>	<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>
<u>31</u>	<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>
<u>32</u>	<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>
<u>33</u>	<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>
<u>34</u>	<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>
<u>35</u>	<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>
<u>36</u>	<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>
<u>37</u>	<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>
<u>38</u>	<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>
<u>39</u>	<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>
<u>40</u>	<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>
<u>41</u>	<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>
<u>42</u>	<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>
<u>43</u>	<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>
<u>44</u>	<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>
<u>45</u>	<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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
46	.0000	.0010	.0054	.0131	.0239	.0535	.0927	.1402	.1949
47	.0000	.0008	.0046	.0116	.0215	.0494	.0870	.1330	.1864
48	.0000	.0007	.0040	.0102	.0193	.0454	.0813	.1258	.1779
49	.0000	.0006	.0034	.0090	.0174	.0419	.0761	.1191	.1700
50	.0000	.0005	.0029	.0079	.0155	.0384	.0711	.1126	.1621
51	.0000	.0004	.0025	.0069	.0138	.0351	.0661	.1061	.1543
52	.0000	.0003	.0021	.0060	.0122	.0319	.0613	.0997	.1465
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^a	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

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
47	\$120	.7021	.6223	.5513	.4903	.4389	.3960	.3604	.3312	.3076	.2888	.2738	.2619	.2527	.2455
48	\$120	.6993	.6180	.5461	.4847	.4331	.3900	.3545	.3257	.3026	.2843	.2698	.2585	.2497	.2430
49	\$120	.6965	.6139	.5413	.4793	.4274	.3842	.3489	.3204	.2978	.2800	.2660	.2553	.2470	.2408
50	\$120	.6939	.6100	.5366	.4741	.4218	.3785	.3434	.3154	.2932	.2759	.2625	.2523	.2445	.2387
	\$250	.6941	.6102	.5351	.4681	.4085	.3558	.3100	.2706	.2371	.2086	.1847	.1645	.1476	.1335
51	\$120	.6914	.6063	.5321	.4690	.4163	.3730	.3382	.3105	.2888	.2720	.2592	.2495	.2422	.2368
	\$250	.6916	.6063	.5298	.4616	.4010	.3479	.3019	.2627	.2294	.2013	.1777	.1580	.1417	.1282
52	\$120	.6890	.6027	.5277	.4640	.4110	.3677	.3331	.3058	.2846	.2684	.2561	.2469	.2401	.2351
	\$250	.6891	.6024	.5246	.4552	.3937	.3402	.2942	.2550	.2219	.1942	.1710	.1518	.1361	.1232
53	\$120	.6867	.5994	.5235	.4592	.4058	.3625	.3281	.3013	.2806	.2649	.2532	.2445	.2382	.2336
	\$250	.6868	.5987	.5196	.4489	.3867	.3327	.2866	.2475	.2147	.1873	.1646	.1460	.1308	.1185
54	\$120	.6845	.5962	.5194	.4544	.4008	.3575	.3234	.2969	.2768	.2616	.2504	.2423	.2364	.2322
	\$250	.6846	.5952	.5146	.4428	.3798	.3255	.2792	.2402	.2076	.1806	.1584	.1404	.1258	.1141
55	\$120	.6825	.5931	.5155	.4498	.3959	.3526	.3187	.2927	.2731	.2585	.2479	.2402	.2348	.2309
	\$250	.6825	.5917	.5098	.4369	.3732	.3185	.2720	.2331	.2007	.1741	.1525	.1350	.1210	.1099
56	\$120	.6806	.5902	.5116	.4453	.3911	.3479	.3143	.2887	.2696	.2556	.2455	.2383	.2333	.2298
	\$250	.6805	.5883	.5051	.4311	.3667	.3116	.2650	.2261	.1940	.1679	.1468	.1299	.1166	.1061
57	\$120	.6789	.5874	.5079	.4409	.3864	.3433	.3100	.2849	.2663	.2529	.2433	.2366	.2320	.2288
	\$250	.6786	.5851	.5005	.4256	.3605	.3049	.2581	.2193	.1876	.1619	.1414	.1251	.1124	.1025
58	\$120	.6772	.5848	.5043	.4367	.3819	.3388	.3058	.2812	.2632	.2503	.2413	.2350	.2308	.2279
	\$250	.6769	.5820	.4962	.4202	.3543	.2983	.2514	.2127	.1813	.1562	.1362	.1206	.1085	.0992
	\$500	.6769	.5821	.4961	.4192	.3516	.2927	.2421	.1991	.1630	.1329	.1080	.0877	.0712	.0578
59	\$120	.6757	.5822	.5008	.4326	.3775	.3344	.3017	.2776	.2602	.2479	.2394	.2336	.2297	.2271
	\$250	.6752	.5791	.4920	.4150	.3484	.2919	.2448	.2063	.1753	.1506	.1313	.1163	.1048	.0961
	\$500	.6752	.5791	.4917	.4136	.3449	.2853	.2343	.1912	.1552	.1255	.1011	.0814	.0655	.0528
60	\$120	.6743	.5798	.4974	.4285	.3732	.3302	.2979	.2742	.2574	.2457	.2377	.2323	.2287	.2265
	\$250	.6736	.5763	.4880	.4099	.3425	.2856	.2384	.2001	.1694	.1453	.1266	.1122	.1014	.0932
	\$500	.6737	.5763	.4875	.4081	.3383	.2780	.2266	.1834	.1476	.1183	.0945	.0753	.0601	.0481
61	\$120	.6730	.5775	.4942	.4246	.3690	.3261	.2941	.2710	.2547	.2436	.2361	.2311	.2279	.2259
	\$250	.6722	.5737	.4842	.4050	.3368	.2794	.2321	.1940	.1638	.1402	.1221	.1084	.0982	.0907
	\$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

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$1,000	.6668	.5624	.4656	.3783	.3018	.2367	.1826	.1387	.1039	.0768	.0560	.0405	.0289	.0204
67	\$120	.6673	.5662	.4773	.4038	.3465	.3043	.2747	.2549	.2420	.2340	.2291	.2263	.2246	.2237
	\$250	.6661	.5613	.4647	.3790	.3058	.2458	.1981	.1615	.1343	.1145	.1004	.0907	.0840	.0796
	\$500	.6660	.5607	.4626	.3740	.2967	.2312	.1773	.1342	.1005	.0748	.0556	.0414	.0312	.0240
	\$1,000	.6660	.5607	.4625	.3738	.2962	.2303	.1758	.1319	.0975	.0710	.0510	.0361	.0253	.0176
68	\$120	.6666	.5647	.4749	.4007	.3432	.3012	.2720	.2527	.2404	.2328	.2284	.2258	.2243	.2235
	\$250	.6655	.5598	.4621	.3752	.3012	.2407	.1931	.1568	.1301	.1110	.0976	.0885	.0824	.0784
	\$500	.6653	.5591	.4597	.3699	.2914	.2252	.1710	.1280	.0947	.0696	.0512	.0378	.0283	.0217
	\$1,000	.6653	.5591	.4596	.3696	.2908	.2240	.1692	.1254	.0913	.0654	.0462	.0322	.0221	.0150
69	\$120	.6661	.5633	.4726	.3978	.3400	.2982	.2694	.2507	.2389	.2318	.2277	.2253	.2240	.2233
	\$250	.6649	.5584	.4596	.3716	.2968	.2358	.1882	.1523	.1262	.1077	.0950	.0865	.0810	.0774
	\$500	.6648	.5576	.4570	.3659	.2863	.2192	.1648	.1219	.0891	.0647	.0470	.0344	.0257	.0197
	\$1,000	.6648	.5576	.4569	.3655	.2855	.2179	.1627	.1190	.0854	.0601	.0417	.0285	.0192	.0128
70	\$120	.6655	.5620	.4704	.3950	.3370	.2953	.2670	.2488	.2375	.2309	.2270	.2249	.2238	.2232
	\$250	.6644	.5572	.4572	.3682	.2925	.2311	.1835	.1480	.1224	.1047	.0927	.0848	.0797	.0765
	\$500	.6643	.5563	.4545	.3620	.2813	.2135	.1588	.1161	.0838	.0601	.0432	.0314	.0233	.0179
	\$1,000	.6643	.5563	.4544	.3616	.2804	.2120	.1564	.1128	.0797	.0552	.0375	.0251	.0166	.0108
71	\$120	.6651	.5608	.4683	.3922	.3340	.2925	.2647	.2470	.2362	.2300	.2265	.2246	.2236	.2231
	\$250	.6640	.5560	.4550	.3648	.2882	.2264	.1788	.1437	.1188	.1018	.0904	.0831	.0785	.0757
	\$500	.6639	.5551	.4522	.3583	.2764	.2078	.1528	.1103	.0786	.0556	.0395	.0285	.0212	.0164
	\$1,000	.6639	.5551	.4520	.3578	.2753	.2061	.1502	.1067	.0741	.0504	.0336	.0220	.0142	.0090
72	\$120	.6647	.5597	.4665	.3897	.3313	.2900	.2625	.2454	.2351	.2293	.2260	.2243	.2234	.2230
	\$250	.6637	.5551	.4530	.3618	.2843	.2221	.1746	.1399	.1156	.0992	.0885	.0818	.0776	.0751
	\$500	.6636	.5542	.4501	.3550	.2719	.2026	.1473	.1050	.0738	.0517	.0364	.0261	.0194	.0151
	\$1,000	.6635	.5541	.4498	.3544	.2707	.2006	.1444	.1011	.0691	.0461	.0301	.0193	.0121	.0075
73	\$120	.6644	.5588	.4647	.3874	.3288	.2876	.2606	.2439	.2341	.2286	.2256	.2241	.2233	.2229
	\$250	.6635	.5543	.4513	.3590	.2808	.2181	.1707	.1364	.1127	.0969	.0868	.0806	.0768	.0745
	\$500	.6633	.5533	.4482	.3519	.2677	.1977	.1422	.1001	.0695	.0481	.0335	.0240	.0178	.0140
	\$1,000	.6633	.5532	.4480	.3512	.2663	.1954	.1390	.0959	.0644	.0422	.0270	.0169	.0104	.0063
74	\$120	.6642	.5583	.4637	.3860	.3272	.2862	.2595	.2431	.2335	.2282	.2254	.2240	.2232	.2229
	\$250	.6634	.5538	.4502	.3573	.2785	.2157	.1682	.1342	.1109	.0956	.0858	.0799	.0763	.0742
	\$500	.6632	.5528	.4471	.3500	.2651	.1946	.1389	.0971	.0669	.0459	.0318	.0227	.0169	.0134
	\$1,000	.6632	.5528	.4468	.3492	.2636	.1922	.1356	.0927	.0616	.0398	.0252	.0156	.0095	.0057)

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	.7171	.6634	.6150	.5711	.5311	.4946	.4610	.4301	.4016	.3751	.3537	.3386	.3257	
<u>37</u>	\$120	.7103	.6553	.6057	.5608	.5200	.4827	.4486	.4172	.3882	.3627	.3458	.3313	.3188	
<u>38</u>	\$120	.7037	.6472	.5964	.5506	.5089	.4710	.4362	.4044	.3750	.3547	.3383	.3243	.3122	
<u>39</u>	\$120	.6970	.6392	.5872	.5403	.4979	.4592	.4239	.3915	.3657	.3470	.3311	.3175	.3059	
<u>40</u>	\$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	
<u>41</u>	\$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	
<u>42</u>	\$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	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
55	\$120	.6063	.5240	.4525	.4008	.3600	.3286	.3050	.2876	.2750	.2661	.2598	.2555	.2526
	\$160	.6022	.5204	.4477	.3870	.3397	.3014	.2709	.2471	.2288	.2148	.2043	.1965	.1908
	\$250	.5965	.5155	.4434	.3797	.3237	.2770	.2388	.2070	.1809	.1596	.1424	.1286	.1178
	\$275	.5955	.5147	.4427	.3791	.3232	.2751	.2356	.2026	.1753	.1528	.1344	.1195	.1075
	\$380	.5932	.5127	.4410	.3776	.3219	.2733	.2312	.1950	.1648	.1395	.1183	.1008	.0863
	\$500	.5923	.5119	.4403	.3770	.3214	.2729	.2308	.1946	.1635	.1370	.1145	.0958	.0802
56	\$120	.6018	.5177	.4467	.3947	.3541	.3232	.3002	.2836	.2717	.2635	.2578	.2540	.2515
	\$160	.5977	.5142	.4399	.3799	.3325	.2944	.2645	.2413	.2237	.2105	.2008	.1937	.1885
	\$250	.5920	.5093	.4357	.3708	.3140	.2682	.2301	.1987	.1731	.1525	.1361	.1232	.1130
	\$275	.5911	.5085	.4350	.3701	.3133	.2659	.2265	.1939	.1670	.1451	.1275	.1134	.1022
	\$380	.5888	.5066	.4334	.3687	.3121	.2630	.2206	.1850	.1553	.1306	.1101	.0933	.0795
	\$500	.5879	.5058	.4327	.3682	.3117	.2626	.2203	.1841	.1532	.1272	.1055	.0876	.0727
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
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
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
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
60	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
61	\$120	.5814	.4881	.4184	.3651	.3256	.2977	.2788	.2663	.2585	.2536	.2507	.2491	.2481
	\$160	.5774	.4847	.4065	.3456	.2977	.2612	.2344	.2153	.2019	.1929	.1869	.1831	.1806
	\$250	.5720	.4802	.3983	.3285	.2715	.2251	.1883	.1596	.1378	.1214	.1094	.1006	.0944
	\$275	.5711	.4794	.3976	.3269	.2688	.2210	.1826	.1524	.1290	.1112	.0979	.0882	.0810
	\$380	.5689	.4775	.3961	.3248	.2637	.2131	.1714	.1377	.1108	.0897	.0733	.0608	.0513
	\$500	.5680	.4768	.3955	.3243	.2632	.2115	.1685	.1336	.1054	.0830	.0653	.0516	.0410
	\$550	.5678	.4767	.3954	.3242	.2631	.2114	.1684	.1333	.1049	.0822	.0643	.0504	.0396
	\$800	.5676	.4765	.3952	.3241	.2630	.2113	.1683	.1330	.1043	.0813	.0631	.0488	.0376
62	\$120	.5779	.4826	.4128	.3593	.3202	.2930	.2750	.2635	.2565	.2523	.2498	.2485	.2478
	\$160	.5739	.4793	.4005	.3389	.2908	.2549	.2289	.2107	.1983	.1902	.1849	.1816	.1796
	\$250	.5685	.4748	.3910	.3207	.2631	.2167	.1802	.1523	.1314	.1160	.1050	.0971	.0917
	\$275	.5676	.4740	.3904	.3189	.2601	.2122	.1741	.1446	.1221	.1053	.0930	.0842	.0779
	\$380	.5654	.4722	.3889	.3161	.2544	.2034	.1618	.1286	.1025	.0823	.0670	.0554	.0469
	\$500	.5645	.4714	.3883	.3157	.2535	.2013	.1585	.1239	.0964	.0749	.0582	.0455	.0359
	\$550	.5644	.4713	.3882	.3156	.2534	.2012	.1583	.1235	.0958	.0740	.0571	.0441	.0343
	\$800	.5641	.4711	.3880	.3154	.2533	.2011	.1581	.1231	.0950	.0729	.0556	.0423	.0321
	\$1,000	.5641	.4711	.3880	.3154	.2533	.2011	.1580	.1230	.0950	.0728	.0555	.0421	.0318
63	\$120	.5746	.4779	.4073	.3535	.3148	.2884	.2714	.2609	.2546	.2511	.2491	.2480	.2475
	\$160	.5706	.4740	.3944	.3321	.2841	.2486	.2234	.2063	.1949	.1877	.1832	.1804	.1788
	\$250	.5653	.4696	.3839	.3129	.2547	.2082	.1723	.1452	.1253	.1110	.1009	.0940	.0893
	\$275	.5643	.4688	.3833	.3110	.2514	.2034	.1657	.1369	.1154	.0997	.0884	.0805	.0751
	\$380	.5622	.4670	.3818	.3075	.2451	.1937	.1523	.1196	.0944	.0752	.0609	.0504	.0429
	\$500	.5613	.4663	.3812	.3070	.2438	.1912	.1485	.1144	.0877	.0671	.0515	.0398	.0312
	\$550	.5612	.4661	.3811	.3069	.2437	.1910	.1481	.1138	.0869	.0661	.0502	.0383	.0295
	\$800	.5609	.4659	.3810	.3068	.2436	.1909	.1478	.1132	.0859	.0647	.0484	.0361	.0270
	\$1,000	.5609	.4659	.3809	.3068	.2436	.1909	.1478	.1132	.0859	.0646	.0482	.0359	.0266
64	\$120	.5715	.4734	.4018	.3477	.3094	.2840	.2680	.2585	.2530	.2501	.2485	.2477	.2473
	\$160	.5676	.4690	.3884	.3254	.2773	.2424	.2182	.2021	.1918	.1855	.1816	.1794	.1782
	\$250	.5622	.4645	.3771	.3051	.2463	.1998	.1644	.1382	.1194	.1062	.0972	.0912	.0872
	\$275	.5613	.4638	.3763	.3030	.2427	.1946	.1573	.1294	.1089	.0943	.0842	.0772	.0726
	\$380	.5592	.4620	.3749	.3000	.2357	.1840	.1428	.1108	.0865	.0684	.0553	.0459	.0393
	\$500	.5583	.4613	.3743	.2984	.2340	.1811	.1385	.1049	.0791	.0596	.0451	.0346	.0270
	\$550	.5582	.4612	.3742	.2983	.2340	.1808	.1380	.1043	.0782	.0584	.0437	.0329	.0251
	\$800	.5579	.4610	.3740	.2982	.2339	.1806	.1375	.1034	.0770	.0568	.0416	.0304	.0223
	\$1,000	.5579	.4609	.3740	.2982	.2338	.1806	.1375	.1034	.0769	.0566	.0414	.0301	.0219
65	\$120	.5687	.4691	.3963	.3418	.3041	.2796	.2648	.2563	.2516	.2492	.2480	.2474	.2472
	\$160	.5648	.4641	.3825	.3186	.2705	.2363	.2131	.1982	.1890	.1835	.1804	.1786	.1777
	\$250	.5595	.4598	.3707	.2974	.2378	.1914	.1566	.1314	.1138	.1018	.0938	.0887	.0855
	\$275	.5586	.4590	.3696	.2951	.2340	.1858	.1490	.1220	.1027	.0893	.0803	.0743	.0705
	\$380	.5564	.4573	.3680	.2907	.2263	.1742	.1333	.1020	.0788	.0620	.0500	.0417	.0361
	\$500	.5556	.4565	.3675	.2898	.2243	.1709	.1285	.0956	.0708	.0524	.0392	.0298	.0232
	\$550	.5554	.4564	.3674	.2897	.2242	.1706	.1279	.0948	.0697	.0511	.0376	.0279	.0212

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$800	.5552	.4562	.3672	.2896	.2241	.1703	.1272	.0937	.0682	.0492	.0352	.0252	.0181
	\$1,000	.5551	.4562	.3672	.2896	.2241	.1703	.1272	.0937	.0681	.0489	.0349	.0248	.0176
66	\$120	.5662	.4648	.3907	.3359	.2987	.2754	.2618	.2543	.2504	.2485	.2476	.2472	.2471
	\$160	.5623	.4596	.3765	.3117	.2636	.2302	.2082	.1945	.1864	.1818	.1793	.1780	.1773
	\$250	.5570	.4552	.3644	.2895	.2293	.1829	.1488	.1248	.1084	.0977	.0908	.0866	.0841
	\$275	.5561	.4545	.3632	.2871	.2251	.1768	.1408	.1148	.0968	.0847	.0768	.0718	.0687
	\$380	.5540	.4527	.3613	.2823	.2168	.1644	.1238	.0934	.0714	.0558	.0452	.0380	.0333
	\$500	.5531	.4520	.3607	.2812	.2145	.1606	.1184	.0863	.0626	.0456	.0336	.0254	.0199
	\$550	.5530	.4519	.3606	.2811	.2143	.1602	.1177	.0854	.0614	.0440	.0318	.0234	.0177
	\$800	.5527	.4517	.3605	.2810	.2141	.1597	.1169	.0841	.0596	.0419	.0292	.0204	.0144
	\$1,000	.5527	.4517	.3605	.2810	.2141	.1597	.1168	.0839	.0594	.0415	.0288	.0199	.0139
67	\$120	.5640	.4605	.3850	.3299	.2934	.2713	.2589	.2525	.2494	.2480	.2474	.2471	.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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$380	.5472	.4377	.3359	.2478	.1762	.1221	.0841	.0593	.0441	.0352	.0304	.0279	.0266
	\$500	.5464	.4371	.3353	.2460	.1726	.1164	.0762	.0492	.0321	.0220	.0162	.0131	.0115
	\$550	.5462	.4370	.3352	.2458	.1722	.1156	.0750	.0476	.0302	.0198	.0139	.0106	.0090
	\$800	.5460	.4368	.3351	.2455	.1715	.1145	.0732	.0452	.0273	.0165	.0102	.0067	.0049
	\$1,000	.5459	.4367	.3351	.2455	.1715	.1143	.0729	.0448	.0268	.0158	.0095	.0060	.0041
71	\$120	.5579	.4415	.3378	.2780	.2540	.2480	.2471	.2470	.2469	.2469	.2469	.2469	.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

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
61	\$120	.0000	.0000	.0002	.0010	.0025	.0102	.0271	.0561	.0990
	\$250	.0000	.0000	.0002	.0010	.0025	.0094	.0233	.0461	.0794
	\$500	.0000	.0000	.0002	.0010	.0025	.0094	.0232	.0454	.0771
62	\$120	.0000	.0000	.0002	.0008	.0021	.0090	.0249	.0530	.0952
	\$250	.0000	.0000	.0002	.0008	.0021	.0081	.0208	.0425	.0747
	\$500	.0000	.0000	.0002	.0008	.0021	.0081	.0207	.0415	.0719
63	\$120	.0000	.0000	.0001	.0006	.0017	.0079	.0228	.0500	.0916
	\$250	.0000	.0000	.0001	.0006	.0017	.0069	.0185	.0390	.0701
	\$500	.0000	.0000	.0001	.0006	.0017	.0069	.0183	.0378	.0669
64	\$120	.0000	.0000	.0001	.0005	.0014	.0069	.0209	.0471	.0880
	\$250	.0000	.0000	.0001	.0004	.0013	.0058	.0164	.0357	.0656
	\$500	.0000	.0000	.0001	.0004	.0013	.0058	.0160	.0342	.0620
	\$1,000	.0000	.0000	.0001	.0005	.0013	.0058	.0160	.0342	.0620
65	\$120	.0000	.0000	.0001	.0003	.0011	.0060	.0190	.0444	.0846
	\$250	.0000	.0000	.0001	.0003	.0010	.0049	.0144	.0325	.0614
	\$500	.0000	.0000	.0001	.0003	.0010	.0048	.0139	.0308	.0573
	\$1,000	.0000	.0000	.0001	.0003	.0010	.0048	.0139	.0308	.0572
66	\$120	.0000	.0000	.0000	.0003	.0009	.0052	.0173	.0417	.0813
	\$250	.0000	.0000	.0000	.0002	.0008	.0040	.0126	.0295	.0573
	\$500	.0000	.0000	.0000	.0002	.0008	.0039	.0120	.0276	.0527
	\$1,000	.0000	.0000	.0000	.0002	.0008	.0040	.0120	.0276	.0526
67	\$120	.0000	.0000	.0000	.0002	.0007	.0045	.0157	.0392	.0781
	\$250	.0000	.0000	.0000	.0002	.0006	.0033	.0109	.0267	.0533
	\$500	.0000	.0000	.0000	.0002	.0006	.0032	.0103	.0245	.0484
	\$1,000	.0000	.0000	.0000	.0002	.0006	.0032	.0103	.0245	.0482
68	\$120	.0000	.0000	.0000	.0001	.0005	.0038	.0143	.0368	.0751
	\$250	.0000	.0000	.0000	.0001	.0004	.0026	.0094	.0240	.0496
	\$500	.0000	.0000	.0000	.0001	.0004	.0025	.0087	.0217	.0442
	\$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

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
72	\$120	.0000	.0000	.0000	.0000	.0002	.0019	.0093	.0284	.0641
	\$250	.0000	.0000	.0000	.0000	.0001	.0009	.0047	.0150	.0361
	\$500	.0000	.0000	.0000	.0000	.0001	.0007	.0037	.0121	.0293
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0007	.0037	.0118	.0287
73	\$120	.0000	.0000	.0000	.0000	.0001	.0016	.0084	.0267	.0618
	\$250	.0000	.0000	.0000	.0000	.0000	.0007	.0038	.0133	.0333
	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0102	.0263
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0099	.0256
74	\$120	.0000	.0000	.0000	.0000	.0001	.0014	.0078	.0257	.0603
	\$250	.0000	.0000	.0000	.0000	.0000	.0005	.0034	.0122	.0316
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0091	.0244
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0088	.0236))

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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
49	\$120	.0006	.0034	.0090	.0174	.0419	.0761	.1191	.1725
	\$160	.0006	.0034	.0090	.0174	.0419	.0761	.1191	.1700
	\$250	.0006	.0034	.0090	.0174	.0419	.0761	.1191	.1700
	\$275	.0006	.0034	.0090	.0174	.0419	.0761	.1191	.1700
50	\$120	.0005	.0029	.0079	.0155	.0384	.0711	.1127	.1662
	\$160	.0005	.0029	.0079	.0155	.0384	.0711	.1126	.1622
	\$250	.0005	.0029	.0079	.0155	.0384	.0711	.1126	.1621
	\$275	.0005	.0029	.0079	.0155	.0384	.0711	.1126	.1621
51	\$120	.0004	.0025	.0069	.0138	.0351	.0661	.1070	.1600
	\$160	.0004	.0025	.0069	.0138	.0351	.0661	.1061	.1549
	\$250	.0004	.0025	.0069	.0138	.0351	.0661	.1061	.1543
	\$275	.0004	.0025	.0069	.0138	.0351	.0661	.1061	.1543
52	\$120	.0003	.0021	.0060	.0122	.0319	.0613	.1015	.1539
	\$160	.0003	.0021	.0060	.0122	.0319	.0613	.0997	.1478
	\$250	.0003	.0021	.0060	.0122	.0319	.0613	.0997	.1465
	\$275	.0003	.0021	.0060	.0122	.0319	.0613	.0997	.1465
	\$380	.0003	.0021	.0060	.0122	.0319	.0613	.0997	.1465
53	\$120	.0002	.0017	.0051	.0106	.0288	.0565	.0961	.1478
	\$160	.0002	.0017	.0051	.0106	.0288	.0565	.0935	.1409
	\$250	.0002	.0017	.0051	.0106	.0288	.0565	.0933	.1387
	\$275	.0002	.0017	.0051	.0106	.0288	.0565	.0933	.1387
	\$380	.0002	.0017	.0051	.0106	.0288	.0565	.0934	.1387
54	\$120	.0002	.0014	.0043	.0092	.0258	.0521	.0909	.1418
	\$160	.0002	.0014	.0043	.0092	.0258	.0518	.0876	.1342
	\$250	.0002	.0014	.0043	.0092	.0258	.0518	.0871	.1310
	\$275	.0002	.0014	.0043	.0092	.0258	.0518	.0871	.1310
	\$380	.0002	.0014	.0043	.0092	.0258	.0518	.0871	.1310
55	\$120	.0001	.0011	.0036	.0079	.0230	.0480	.0857	.1359
	\$160	.0001	.0011	.0036	.0079	.0230	.0473	.0819	.1276
	\$250	.0001	.0011	.0036	.0079	.0230	.0473	.0809	.1233
	\$275	.0001	.0011	.0036	.0079	.0230	.0473	.0809	.1233
	\$380	.0001	.0011	.0036	.0079	.0230	.0473	.0809	.1233
	\$500	.0001	.0011	.0036	.0079	.0230	.0473	.0809	.1233
56	\$120	.0001	.0009	.0029	.0067	.0203	.0441	.0806	.1300
	\$160	.0001	.0009	.0029	.0067	.0203	.0430	.0763	.1212
	\$250	.0001	.0009	.0029	.0067	.0203	.0429	.0748	.1156
	\$275	.0001	.0009	.0029	.0067	.0203	.0429	.0748	.1156
	\$380	.0001	.0009	.0029	.0067	.0203	.0429	.0748	.1156
	\$500	.0001	.0009	.0029	.0067	.0203	.0429	.0748	.1156
	\$550	.0001	.0009	.0029	.0067	.0203	.0429	.0748	.1156

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
57	\$120	.0001	.0007	.0024	.0056	.0177	.0403	.0756	.1243
	\$160	.0001	.0007	.0024	.0056	.0177	.0389	.0709	.1148
	\$250	.0001	.0007	.0024	.0056	.0177	.0386	.0687	.1081
	\$275	.0001	.0007	.0024	.0056	.0177	.0386	.0687	.1081
	\$380	.0001	.0007	.0024	.0056	.0177	.0386	.0687	.1080
	\$500	.0001	.0007	.0024	.0056	.0177	.0386	.0687	.1080
	\$550	.0001	.0007	.0024	.0056	.0177	.0386	.0687	.1080
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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$275	.0000	.0001	.0006	.0017	.0073	.0196	.0408	.0727
	\$380	.0000	.0001	.0006	.0017	.0073	.0196	.0405	.0714
	\$500	.0000	.0001	.0006	.0017	.0073	.0196	.0405	.0713
	\$550	.0000	.0001	.0006	.0017	.0073	.0196	.0405	.0713
	\$800	.0000	.0001	.0006	.0017	.0073	.0196	.0405	.0713
	\$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
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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$800	.0000	.0000	.0001	.0003	.0022	.0081	.0211	.0438
	\$1,000	.0000	.0000	.0001	.0003	.0022	.0081	.0211	.0438
67	\$120	.0000	.0000	.0001	.0002	.0020	.0098	.0300	.0684
	\$160	.0000	.0000	.0001	.0002	.0017	.0078	.0235	.0539
	\$250	.0000	.0000	.0001	.0002	.0015	.0063	.0183	.0416
	\$275	.0000	.0000	.0001	.0002	.0015	.0062	.0179	.0403
	\$380	.0000	.0000	.0001	.0002	.0014	.0060	.0170	.0378
	\$500	.0000	.0000	.0001	.0002	.0014	.0060	.0168	.0372
	\$550	.0000	.0000	.0001	.0002	.0014	.0060	.0168	.0372
	\$800	.0000	.0000	.0001	.0002	.0014	.0060	.0168	.0372
	\$1,000	.0000	.0000	.0001	.0002	.0014	.0060	.0168	.0372
	68	\$120	.0000	.0000	.0001	.0002	.0013	.0076	.0258
\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$250	.0000	.0000	.0000	.0000	.0001	.0002	.0005	.0048
	\$275	.0000	.0000	.0000	.0000	.0001	.0002	.0005	.0043
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0035
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0033
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0033
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0033
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0004	.0033
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%
1	.8867	.8750	.8644	.8544	.8451	.8363	.8278	.8197	.8120	.8045	.7972	.7902	.7834
2	.8804	.8679	.8564	.8456	.8356	.8260	.8169	.8082	.7998	.7917	.7838	.7762	.7689
3	.8747	.8613	.8490	.8376	.8268	.8166	.8068	.7975	.7885	.7799	.7715	.7634	.7555
4	.8690	.8547	.8416	.8294	.8179	.8071	.7967	.7867	.7772	.7680	.7591	.7504	.7420
5	.8632	.8481	.8342	.8212	.8090	.7975	.7864	.7759	.7657	.7559	.7465	.7373	.7285
6	.8575	.8414	.8267	.8130	.8001	.7878	.7761	.7650	.7542	.7439	.7339	.7242	.7148
7	.8517	.8348	.8192	.8047	.7911	.7781	.7658	.7540	.7426	.7317	.7212	.7110	.7011
8	.8459	.8281	.8117	.7964	.7820	.7683	.7553	.7429	.7309	.7195	.7084	.6977	.6873
9	.8401	.8214	.8041	.7880	.7728	.7585	.7448	.7317	.7192	.7072	.6956	.6843	.6735
10	.8344	.8147	.7966	.7797	.7637	.7487	.7343	.7207	.7075	.6949	.6828	.6711	.6598
11	.8287	.8080	.7890	.7713	.7546	.7388	.7238	.7095	.6958	.6827	.6700	.6579	.6461
12	.8229	.8012	.7813	.7628	.7454	.7289	.7132	.6983	.6840	.6703	.6572	.6445	.6323
13	.8170	.7944	.7736	.7543	.7361	.7189	.7025	.6870	.6721	.6579	.6442	.6311	.6184
14	.8112	.7876	.7659	.7457	.7267	.7088	.6918	.6757	.6602	.6455	.6313	.6177	.6046
15	.8054	.7808	.7582	.7371	.7174	.6988	.6811	.6644	.6484	.6331	.6184	.6044	.5909
16	.7995	.7739	.7504	.7285	.7080	.6887	.6704	.6530	.6365	.6206	.6055	.5910	.5771

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
17	.7937	.7670	.7426	.7198	.6985	.6785	.6596	.6416	.6245	.6082	.5926	.5777	.5633
18	.7878	.7601	.7347	.7111	.6891	.6683	.6487	.6302	.6125	.5957	.5797	.5643	.5497
19	.7819	.7532	.7268	.7024	.6796	.6581	.6379	.6187	.6006	.5833	.5668	.5511	.5360
20	.7760	.7462	.7189	.6936	.6700	.6479	.6270	.6073	.5886	.5709	.5540	.5378	.5224
21	.7700	.7392	.7109	.6848	.6604	.6376	.6161	.5958	.5766	.5584	.5411	.5245	.5088
22	.7640	.7321	.7029	.6759	.6508	.6272	.6051	.5843	.5646	.5459	.5281	.5113	.4952
23	.7580	.7250	.6949	.6670	.6411	.6169	.5941	.5727	.5525	.5334	.5153	.4981	.4817
24	.7520	.7179	.6868	.6580	.6314	.6065	.5831	.5612	.5405	.5209	.5024	.4849	.4681
25	.7459	.7107	.6786	.6490	.6216	.5960	.5721	.5496	.5284	.5084	.4896	.4717	.4547
26	.7398	.7035	.6704	.6400	.6118	.5855	.5610	.5380	.5164	.4960	.4767	.4585	.4412
27	.7337	.6963	.6622	.6309	.6019	.5750	.5499	.5264	.5043	.4835	.4639	.4454	.4278
28	.7276	.6891	.6540	.6218	.5921	.5645	.5387	.5147	.4922	.4710	.4511	.4322	.4144
29	.7215	.6818	.6457	.6126	.5821	.5539	.5276	.5031	.4801	.4586	.4383	.4192	.4011
30	.7154	.6745	.6374	.6035	.5722	.5433	.5164	.4914	.4680	.4461	.4255	.4061	.3878
31	.7092	.6672	.6291	.5942	.5622	.5327	.5052	.4797	.4559	.4336	.4127	.3930	.3745
32	.7030	.6598	.6207	.5850	.5522	.5220	.4940	.4680	.4438	.4211	.3999	.3799	.3611
33	.6968	.6524	.6122	.5757	.5421	.5112	.4827	.4562	.4316	.4086	.3870	.3668	.3478
34	.6906	.6450	.6038	.5663	.5320	.5005	.4714	.4445	.4194	.3960	.3742	.3537	.3345
35	.6844	.6376	.5953	.5570	.5219	.4897	.4601	.4327	.4072	.3835	.3614	.3406	.3212
36	.6781	.6301	.5868	.5475	.5117	.4788	.4486	.4207	.3948	.3708	.3484	.3274	.3077
37	.6718	.6225	.5781	.5379	.5013	.4678	.4370	.4086	.3824	.3580	.3352	.3140	.2941
38	.6656	.6150	.5695	.5284	.4910	.4568	.4255	.3966	.3700	.3452	.3222	.3007	.2807
39	.6593	.6075	.5609	.5189	.4807	.4458	.4139	.3846	.3575	.3324	.3091	.2875	.2674
40	.6531	.5999	.5522	.5093	.4703	.4348	.4023	.3725	.3450	.3195	.2960	.2742	.2540
41	.6470	.5925	.5437	.4998	.4600	.4238	.3907	.3604	.3325	.3068	.2831	.2612	.2409
42	.6409	.5851	.5352	.4903	.4497	.4128	.3792	.3484	.3202	.2942	.2703	.2482	.2280
43	.6350	.5778	.5267	.4809	.4395	.4019	.3677	.3364	.3078	.2816	.2576	.2355	.2153
44	.6290	.5705	.5182	.4714	.4291	.3909	.3561	.3244	.2955	.2691	.2449	.2229	.2027
45	.6231	.5632	.5098	.4619	.4188	.3799	.3445	.3124	.2832	.2566	.2324	.2104	.1904
46	.6174	.5561	.5015	.4526	.4086	.3689	.3330	.3005	.2711	.2444	.2202	.1983	.1785
47	.6117	.5490	.4931	.4432	.3984	.3580	.3216	.2887	.2590	.2322	.2081	.1864	.1669
48	.6061	.5419	.4848	.4338	.3881	.3470	.3101	.2769	.2470	.2202	.1962	.1747	.1555
49	.6009	.5353	.4770	.4249	.3783	.3366	.2991	.2656	.2357	.2089	.1850	.1638	.1449
50	.5958	.5288	.4692	.4161	.3686	.3262	.2883	.2545	.2245	.1978	.1741	.1532	.1346
51	.5909	.5224	.4615	.4072	.3589	.3158	.2775	.2435	.2134	.1868	.1634	.1428	.1247
52	.5859	.5160	.4537	.3983	.3491	.3054	.2667	.2326	.2025	.1761	.1529	.1327	.1151
53	.5811	.5096	.4460	.3894	.3393	.2950	.2559	.2217	.1916	.1654	.1426	.1229	.1058
54	.5764	.5032	.4382	.3805	.3295	.2846	.2453	.2109	.1809	.1550	.1326	.1133	.0968
55	.5717	.4970	.4305	.3717	.3198	.2743	.2346	.2002	.1704	.1448	.1228	.1041	.0881
56	.5672	.4908	.4228	.3628	.3100	.2640	.2240	.1896	.1600	.1348	.1133	.0951	.0798
57	.5627	.4846	.4152	.3539	.3003	.2537	.2135	.1791	.1497	.1249	.1040	.0864	.0718
58	.5584	.4786	.4076	.3450	.2905	.2434	.2030	.1686	.1396	.1153	.0949	.0781	.0641
59	.5543	.4726	.4000	.3362	.2808	.2331	.1925	.1583	.1296	.1058	.0861	.0700	.0568
60	.5502	.4668	.3925	.3274	.2710	.2228	.1821	.1481	.1198	.0966	.0776	.0622	.0498
61	.5464	.4611	.3851	.3186	.2613	.2126	.1717	.1379	.1101	.0875	.0693	.0548	.0433
62	.5427	.4555	.3777	.3098	.2515	.2023	.1613	.1277	.1005	.0787	.0614	.0477	.0371
63	.5392	.4501	.3705	.3010	.2417	.1919	.1509	.1177	.0911	.0701	.0537	.0410	.0313
64	.5360	.4448	.3633	.2922	.2318	.1815	.1405	.1076	.0818	.0617	.0463	.0347	.0260
65	.5330	.4398	.3563	.2835	.2219	.1710	.1300	.0977	.0726	.0536	.0393	.0288	.0211
66	.5303	.4350	.3493	.2747	.2117	.1603	.1194	.0876	.0636	.0457	.0327	.0233	.0167

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

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
30	.0000	.0051	.0170	.0336	.0537	.1015	.1569	.2182	.2842
31	.0000	.0046	.0159	.0317	.0511	.0974	.1516	.2118	.2768
32	.0000	.0042	.0148	.0299	.0485	.0934	.1463	.2054	.2694
33	.0000	.0038	.0138	.0281	.0460	.0895	.1411	.1990	.2621
34	.0000	.0035	.0127	.0264	.0435	.0856	.1359	.1927	.2547
35	.0000	.0031	.0118	.0247	.0410	.0817	.1307	.1863	.2474
36	.0000	.0028	.0108	.0231	.0386	.0778	.1255	.1800	.2400
37	.0000	.0025	.0100	.0215	.0363	.0740	.1204	.1737	.2327
38	.0000	.0022	.0091	.0199	.0340	.0703	.1153	.1674	.2254
39	.0000	.0020	.0083	.0184	.0318	.0666	.1103	.1612	.2181
40	.0000	.0018	.0075	.0170	.0297	.0631	.1054	.1550	.2109
41	.0000	.0015	.0068	.0157	.0276	.0595	.1005	.1489	.2037
42	.0000	.0013	.0062	.0144	.0256	.0561	.0957	.1429	.1966
43	.0000	.0012	.0055	.0131	.0237	.0528	.0911	.1370	.1897
44	.0000	.0010	.0050	.0120	.0219	.0496	.0865	.1312	.1827
45	.0000	.0009	.0044	.0109	.0202	.0465	.0820	.1255	.1759
46	.0000	.0008	.0039	.0099	.0185	.0435	.0776	.1199	.1692
47	.0000	.0006	.0035	.0089	.0169	.0405	.0733	.1143	.1625
48	.0000	.0005	.0030	.0080	.0154	.0377	.0692	.1089	.1558
49	.0000	.0005	.0027	.0071	.0140	.0350	.0651	.1035	.1493
50	.0000	.0004	.0023	.0063	.0127	.0323	.0611	.0982	.1428
51	.0000	.0003	.0020	.0056	.0114	.0298	.0572	.0929	.1363
52	.0000	.0003	.0017	.0049	.0102	.0274	.0534	.0878	.1300
53	.0000	.0002	.0015	.0043	.0091	.0250	.0496	.0827	.1237
54	.0000	.0002	.0012	.0037	.0081	.0228	.0460	.0777	.1176
55	.0000	.0001	.0010	.0032	.0071	.0206	.0425	.0729	.1115
56	.0000	.0001	.0009	.0028	.0062	.0186	.0391	.0681	.1055
57	.0000	.0001	.0007	.0023	.0054	.0166	.0358	.0635	.0996
58	.0000	.0001	.0006	.0020	.0046	.0148	.0327	.0589	.0938
59	.0000	.0000	.0004	.0016	.0039	.0131	.0296	.0545	.0881
60	.0000	.0000	.0004	.0013	.0033	.0115	.0267	.0502	.0826
61	.0000	.0000	.0003	.0011	.0027	.0100	.0240	.0461	.0772
62	.0000	.0000	.0002	.0008	.0023	.0086	.0213	.0421	.0719
63	.0000	.0000	.0002	.0007	.0018	.0073	.0189	.0383	.0668
64	.0000	.0000	.0001	.0005	.0014	.0062	.0165	.0346	.0618
65	.0000	.0000	.0001	.0004	.0011	.0051	.0144	.0311	.0569
66	.0000	.0000	.0001	.0003	.0009	.0042	.0124	.0278	.0523
67	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0246	.0478
68	.0000	.0000	.0000	.0001	.0005	.0026	.0088	.0216	.0434
69	.0000	.0000	.0000	.0001	.0003	.0020	.0073	.0188	.0393
70	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0162	.0353
71	.0000	.0000	.0000	.0000	.0001	.0011	.0047	.0137	.0314

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
72	.0000	.0000	.0000	.0000	.0001	.0007	.0036	.0115	.0278
73	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0096	.0246
74	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0084	.0225))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>1</u>	<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>
<u>2</u>	<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>
<u>3</u>	<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>
<u>4</u>	<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>
<u>5</u>	<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>
<u>6</u>	<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>
<u>7</u>	<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>
<u>8</u>	<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>
<u>9</u>	<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>
<u>10</u>	<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>
<u>11</u>	<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>
<u>12</u>	<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>
<u>13</u>	<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>
<u>14</u>	<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>
<u>15</u>	<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>
<u>16</u>	<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>
<u>17</u>	<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>
<u>18</u>	<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>
<u>19</u>	<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>
<u>20</u>	<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>
<u>21</u>	<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>
<u>22</u>	<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>
<u>23</u>	<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>
<u>24</u>	<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>
<u>25</u>	<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>
<u>26</u>	<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>
<u>27</u>	<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>
<u>28</u>	<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>
<u>29</u>	<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>
<u>30</u>	<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>
<u>31</u>	<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>
<u>32</u>	<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>
<u>33</u>	<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>
<u>34</u>	<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>
<u>35</u>	<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>
<u>36</u>	<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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>37</u>	<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>
<u>38</u>	<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>
<u>39</u>	<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>
<u>40</u>	<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>
<u>41</u>	<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>
<u>42</u>	<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>
<u>43</u>	<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>
<u>44</u>	<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>
<u>45</u>	<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>
<u>46</u>	<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>
<u>47</u>	<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>
<u>48</u>	<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>
<u>49</u>	<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>
<u>50</u>	<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>
<u>51</u>	<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>
<u>52</u>	<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>
<u>53</u>	<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>
<u>54</u>	<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>
<u>55</u>	<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>
<u>56</u>	<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>
<u>57</u>	<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>
<u>58</u>	<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>
<u>59</u>	<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>
<u>60</u>	<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>
<u>61</u>	<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>
<u>62</u>	<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>
<u>63</u>	<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>
<u>64</u>	<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>
<u>65</u>	<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>
<u>66</u>	<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>
<u>67</u>	<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>
<u>68</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>.0327</u>
<u>69</u>	<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>
<u>70</u>	<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>
<u>71</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>.0040</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>.0000</u>	<u>.0008</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 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	.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	\$120	.0017	.0078	.0177	.0308	.0649	.1080	.1585	.2152
	\$160	.0017	.0078	.0177	.0308	.0649	.1080	.1585	.2152
45	\$120	.0015	.0069	.0160	.0282	.0606	.1021	.1512	.2068
	\$160	.0015	.0069	.0160	.0282	.0606	.1021	.1512	.2068
46	\$120	.0012	.0060	.0143	.0257	.0564	.0964	.1441	.1985
	\$160	.0012	.0060	.0143	.0257	.0564	.0964	.1441	.1985
47	\$120	.0010	.0053	.0128	.0233	.0524	.0907	.1370	.1904
	\$160	.0010	.0053	.0128	.0233	.0524	.0907	.1370	.1901
	\$250	.0010	.0053	.0128	.0233	.0524	.0907	.1370	.1901
48	\$120	.0008	.0045	.0113	.0210	.0484	.0851	.1299	.1834
	\$160	.0008	.0045	.0113	.0210	.0484	.0851	.1299	.1818
	\$250	.0008	.0045	.0113	.0210	.0484	.0851	.1299	.1818
	\$275	.0008	.0045	.0113	.0210	.0484	.0851	.1299	.1818
49	\$120	.0007	.0039	.0101	.0190	.0447	.0799	.1233	.1771
	\$160	.0007	.0039	.0101	.0190	.0447	.0799	.1233	.1740
	\$250	.0007	.0039	.0101	.0190	.0447	.0799	.1233	.1740
	\$275	.0007	.0039	.0101	.0190	.0447	.0799	.1233	.1740
50	\$120	.0006	.0034	.0089	.0171	.0412	.0748	.1171	.1710
	\$160	.0006	.0034	.0089	.0171	.0412	.0748	.1168	.1664
	\$250	.0006	.0034	.0089	.0171	.0412	.0748	.1168	.1662
	\$275	.0006	.0034	.0089	.0171	.0412	.0748	.1168	.1662
51	\$120	.0005	.0029	.0078	.0153	.0378	.0699	.1115	.1651
	\$160	.0005	.0029	.0078	.0153	.0378	.0699	.1104	.1592
	\$250	.0005	.0029	.0078	.0153	.0378	.0699	.1104	.1585
	\$275	.0005	.0029	.0078	.0153	.0379	.0699	.1104	.1585
52	\$120	.0004	.0024	.0068	.0136	.0345	.0649	.1062	.1592
	\$160	.0004	.0024	.0068	.0136	.0345	.0649	.1040	.1523
	\$250	.0004	.0024	.0068	.0136	.0345	.0649	.1040	.1507
	\$275	.0004	.0024	.0068	.0136	.0345	.0649	.1040	.1507
	\$380	.0004	.0024	.0068	.0136	.0346	.0649	.1040	.1507
53	\$120	.0003	.0020	.0058	.0120	.0313	.0601	.1009	.1534
	\$160	.0003	.0020	.0058	.0120	.0313	.0601	.0978	.1456
	\$250	.0003	.0020	.0058	.0120	.0313	.0601	.0976	.1430
	\$275	.0003	.0020	.0058	.0120	.0313	.0601	.0976	.1430
	\$380	.0003	.0020	.0058	.0120	.0313	.0601	.0976	.1430
54	\$120	.0002	.0017	.0050	.0104	.0283	.0558	.0958	.1476
	\$160	.0002	.0017	.0050	.0104	.0283	.0554	.0919	.1391
	\$250	.0002	.0017	.0050	.0104	.0283	.0554	.0912	.1352
	\$275	.0002	.0017	.0050	.0104	.0283	.0554	.0913	.1352
	\$380	.0002	.0017	.0050	.0104	.0283	.0554	.0913	.1352

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
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
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
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
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
	\$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%
	\$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 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	.0000	.0000	.0000	.0000	.0000	.0006	.0032	.0108	.0273
70	.0000	.0000	.0000	.0000	.0000	.0003	.0018	.0072	.0205
71	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0006	.0042
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0008
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000

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	\$120	.0033	.0126	.0265	.0438	.0866	.1380	.1964	.2604
	\$160	.0033	.0126	.0265	.0438	.0866	.1380	.1964	.2604
41	\$120	.0028	.0114	.0244	.0408	.0818	.1317	.1886	.2515
	\$160	.0028	.0114	.0244	.0408	.0818	.1317	.1886	.2515
42	\$120	.0025	.0103	.0223	.0378	.0771	.1253	.1809	.2426
	\$160	.0025	.0103	.0223	.0378	.0771	.1253	.1809	.2426
43	\$120	.0021	.0092	.0204	.0350	.0724	.1191	.1732	.2338
	\$160	.0021	.0092	.0204	.0350	.0724	.1191	.1732	.2338
44	\$120	.0018	.0082	.0185	.0322	.0678	.1128	.1656	.2249
	\$160	.0018	.0082	.0185	.0322	.0678	.1128	.1656	.2249
45	\$120	.0015	.0072	.0167	.0295	.0633	.1067	.1580	.2161
	\$160	.0015	.0072	.0167	.0295	.0633	.1067	.1580	.2161
46	\$120	.0013	.0063	.0150	.0269	.0590	.1007	.1505	.2074
	\$160	.0013	.0063	.0150	.0269	.0590	.1007	.1505	.2074
47	\$120	.0011	.0055	.0134	.0244	.0547	.0948	.1431	.1990
	\$160	.0011	.0055	.0134	.0244	.0547	.0948	.1431	.1987
	\$250	.0011	.0055	.0134	.0244	.0547	.0948	.1431	.1987
48	\$120	.0009	.0047	.0118	.0220	.0505	.0889	.1358	.1916
	\$160	.0009	.0047	.0118	.0220	.0505	.0889	.1358	.1900
	\$250	.0009	.0047	.0118	.0220	.0505	.0889	.1358	.1900
	\$275	.0009	.0047	.0118	.0220	.0505	.0889	.1358	.1900
49	\$120	.0007	.0041	.0105	.0199	.0468	.0835	.1289	.1850
	\$160	.0007	.0041	.0105	.0199	.0468	.0835	.1289	.1818
	\$250	.0007	.0041	.0105	.0199	.0468	.0835	.1289	.1818
	\$275	.0007	.0041	.0105	.0199	.0468	.0835	.1289	.1818
50	\$120	.0006	.0035	.0093	.0179	.0431	.0782	.1224	.1787
	\$160	.0006	.0035	.0093	.0179	.0431	.0782	.1221	.1739
	\$250	.0006	.0035	.0093	.0179	.0431	.0782	.1221	.1737
	\$275	.0006	.0035	.0093	.0179	.0431	.0782	.1221	.1737
51	\$120	.0005	.0030	.0082	.0160	.0396	.0730	.1166	.1725
	\$160	.0005	.0030	.0082	.0160	.0396	.0730	.1153	.1664
	\$250	.0005	.0030	.0082	.0160	.0396	.0730	.1153	.1656
	\$275	.0005	.0030	.0082	.0160	.0396	.0730	.1153	.1656
52	\$120	.0004	.0025	.0071	.0142	.0361	.0679	.1109	.1664
	\$160	.0004	.0025	.0071	.0142	.0361	.0679	.1087	.1591
	\$250	.0004	.0025	.0071	.0142	.0361	.0679	.1086	.1575
	\$275	.0004	.0025	.0071	.0142	.0361	.0679	.1086	.1575
	\$380	.0004	.0025	.0071	.0142	.0361	.0679	.1086	.1575
53	\$120	.0003	.0021	.0061	.0125	.0327	.0628	.1054	.1603
	\$160	.0003	.0021	.0061	.0125	.0327	.0628	.1022	.1521

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%
	\$1,000	.0000	.0000	.0001	.0002	.0011	.0050	.0149	.0342
69	\$120	.0000	.0000	.0001	.0002	.0012	.0074	.0270	.0678
	\$160	.0000	.0000	.0001	.0002	.0008	.0053	.0193	.0498
	\$250	.0000	.0000	.0001	.0002	.0006	.0037	.0132	.0342
	\$275	.0000	.0000	.0001	.0002	.0006	.0036	.0125	.0324
	\$380	.0000	.0000	.0001	.0002	.0006	.0033	.0113	.0288
	\$500	.0000	.0000	.0001	.0002	.0006	.0032	.0109	.0276
	\$550	.0000	.0000	.0001	.0002	.0006	.0032	.0109	.0275
	\$800	.0000	.0000	.0001	.0002	.0006	.0032	.0109	.0273
	\$1,000	.0000	.0000	.0001	.0002	.0006	.0032	.0108	.0273
70	\$120	.0000	.0000	.0000	.0001	.0006	.0052	.0223	.0612
	\$160	.0000	.0000	.0000	.0001	.0004	.0034	.0149	.0429
	\$250	.0000	.0000	.0000	.0001	.0003	.0022	.0093	.0274
	\$275	.0000	.0000	.0000	.0001	.0003	.0021	.0088	.0257
	\$380	.0000	.0000	.0000	.0001	.0003	.0018	.0076	.0221
	\$500	.0000	.0000	.0000	.0001	.0003	.0018	.0073	.0209
	\$550	.0000	.0000	.0000	.0001	.0003	.0018	.0072	.0208
	\$800	.0000	.0000	.0000	.0001	.0003	.0018	.0072	.0205
	\$1,000	.0000	.0000	.0000	.0001	.0003	.0018	.0072	.0205
71	\$120	.0000	.0000	.0000	.0000	.0001	.0003	.0049	.0309
	\$160	.0000	.0000	.0000	.0000	.0001	.0002	.0022	.0159
	\$250	.0000	.0000	.0000	.0000	.0001	.0002	.0009	.0069
	\$275	.0000	.0000	.0000	.0000	.0001	.0002	.0008	.0062
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0007	.0047
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0006	.0043
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0006	.0043
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0006	.0042
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0006	.0042
72	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0013	.0199
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0004	.0073
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0020
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0016
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0010
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0009
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0009
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0009
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0008
73	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0091
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0014
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002

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

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
19	.7850	.7482	.7153	.6855	.6582	.6329	.6095	.5875	.5669	.5475	.5293	.5119	.4955	.4799
20	.7806	.7426	.7087	.6780	.6498	.6238	.5997	.5772	.5561	.5362	.5175	.4999	.4831	.4672
21	.7762	.7370	.7021	.6704	.6414	.6147	.5899	.5668	.5452	.5249	.5058	.4878	.4707	.4546
22	.7718	.7314	.6954	.6629	.6331	.6056	.5802	.5566	.5344	.5137	.4942	.4758	.4585	.4420
23	.7675	.7259	.6888	.6553	.6247	.5966	.5705	.5463	.5237	.5025	.4827	.4639	.4463	.4296
24	.7632	.7203	.6822	.6478	.6164	.5875	.5608	.5361	.5130	.4914	.4711	.4521	.4341	.4172
25	.7588	.7148	.6757	.6403	.6081	.5785	.5512	.5259	.5023	.4803	.4597	.4403	.4221	.4048
26	.7546	.7093	.6691	.6328	.5997	.5695	.5415	.5157	.4916	.4692	.4482	.4285	.4100	.3926
27	.7503	.7038	.6625	.6253	.5914	.5604	.5319	.5055	.4810	.4582	.4368	.4169	.3981	.3804
28	.7461	.6984	.6560	.6178	.5831	.5514	.5223	.4953	.4704	.4472	.4255	.4052	.3862	.3682
29	.7419	.6929	.6494	.6103	.5748	.5424	.5127	.4852	.4598	.4362	.4142	.3936	.3743	.3562
30	.7377	.6875	.6429	.6029	.5666	.5334	.5031	.4751	.4492	.4252	.4029	.3820	.3624	.3441
31	.7336	.6821	.6364	.5954	.5583	.5245	.4935	.4650	.4387	.4143	.3916	.3705	.3507	.3321
32	.7295	.6767	.6299	.5880	.5500	.5155	.4839	.4549	.4282	.4034	.3804	.3589	.3388	.3200
33	.7254	.6714	.6235	.5806	.5418	.5066	.4744	.4448	.4176	.3925	.3691	.3474	.3271	.3080
34	.7214	.6661	.6170	.5731	.5335	.4976	.4648	.4347	.4071	.3815	.3578	.3358	.3152	.2960
35	.7174	.6608	.6106	.5657	.5253	.4886	.4552	.4246	.3965	.3706	.3466	.3242	.3034	.2840
36	.7134	.6555	.6042	.5583	.5170	.4796	.4456	.4145	.3859	.3596	.3352	.3126	.2916	.2720
37	.7095	.6502	.5978	.5509	.5087	.4706	.4359	.4043	.3753	.3485	.3238	.3010	.2798	.2601
38	.7056	.6450	.5914	.5435	.5005	.4616	.4263	.3941	.3646	.3375	.3125	.2894	.2680	.2482
39	.7018	.6399	.5850	.5361	.4922	.4526	.4167	.3839	.3539	.3264	.3011	.2778	.2563	.2365
40	.6981	.6348	.5788	.5288	.4840	.4436	.4070	.3737	.3433	.3154	.2899	.2664	.2448	.2250
41	.6945	.6298	.5726	.5216	.4759	.4347	.3975	.3636	.3327	.3045	.2787	.2551	.2335	.2136
42	.6909	.6249	.5665	.5144	.4678	.4259	.3879	.3535	.3222	.2937	.2677	.2440	.2223	.2025
43	.6875	.6201	.5604	.5073	.4598	.4171	.3785	.3435	.3118	.2830	.2568	.2330	.2114	.1917
44	.6841	.6154	.5545	.5003	.4518	.4083	.3691	.3336	.3015	.2724	.2461	.2223	.2007	.1811
45	.6808	.6108	.5487	.4934	.4440	.3996	.3597	.3237	.2913	.2620	.2356	.2117	.1902	.1708
46	.6777	.6063	.5429	.4865	.4361	.3910	.3504	.3140	.2812	.2517	.2252	.2014	.1800	.1607
47	.6746	.6018	.5372	.4797	.4283	.3824	.3412	.3043	.2712	.2415	.2150	.1912	.1700	.1510
48	.6716	.5975	.5316	.4729	.4206	.3738	.3320	.2947	.2613	.2315	.2049	.1813	.1602	.1415
49	.6688	.5932	.5261	.4662	.4129	.3653	.3229	.2851	.2515	.2216	.1951	.1715	.1507	.1323
50	.6660	.5891	.5206	.4596	.4053	.3569	.3139	.2757	.2418	.2119	.1854	.1620	.1414	.1233
51	.6633	.5850	.5152	.4530	.3977	.3485	.3049	.2664	.2323	.2023	.1759	.1527	.1324	.1147
52	.6607	.5810	.5099	.4465	.3901	.3402	.2960	.2571	.2229	.1928	.1666	.1437	.1237	.1064
53	.6582	.5772	.5047	.4400	.3827	.3319	.2872	.2479	.2135	.1835	.1574	.1348	.1152	.0983
54	.6558	.5734	.4995	.4337	.3753	.3237	.2785	.2389	.2044	.1744	.1485	.1262	.1070	.0905
55	.6535	.5697	.4944	.4273	.3679	.3156	.2698	.2299	.1953	.1655	.1398	.1178	.0991	.0831
56	.6513	.5661	.4895	.4211	.3607	.3075	.2612	.2211	.1864	.1567	.1313	.1097	.0914	.0760
57	.6493	.5627	.4846	.4150	.3535	.2996	.2527	.2123	.1776	.1481	.1230	.1018	.0840	.0691
58	.6473	.5593	.4798	.4089	.3463	.2917	.2443	.2037	.1690	.1396	.1149	.0942	.0769	.0626
59	.6454	.5561	.4752	.4030	.3393	.2839	.2360	.1952	.1605	.1313	.1070	.0868	.0701	.0564
60	.6437	.5530	.4706	.3971	.3324	.2762	.2278	.1868	.1522	.1233	.0994	.0797	.0636	.0506
61	.6420	.5500	.4662	.3914	.3256	.2685	.2197	.1785	.1440	.1154	.0920	.0729	.0574	.0451
62	.6405	.5472	.4620	.3858	.3189	.2610	.2118	.1704	.1360	.1078	.0848	.0664	.0516	.0399
63	.6391	.5445	.4579	.3803	.3123	.2536	.2039	.1624	.1282	.1003	.0780	.0601	.0461	.0351
64	.6378	.5420	.4540	.3750	.3058	.2463	.1962	.1545	.1205	.0931	.0714	.0542	.0409	.0306
65	.6367	.5396	.4502	.3699	.2995	.2392	.1885	.1468	.1131	.0862	.0650	.0486	.0361	.0265
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

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
69	.6332	.5318	.4369	.3508	.2755	.2118	.1595	.1178	.0855	.0610	.0428	.0297	.0203	.0137
70	.6327	.5303	.4340	.3465	.2699	.2053	.1526	.1110	.0791	.0554	.0381	.0258	.0172	.0113
71	.6322	.5289	.4313	.3423	.2643	.1987	.1457	.1042	.0729	.0500	.0336	.0222	.0144	.0092
72	.6318	.5278	.4289	.3384	.2591	.1926	.1392	.0980	.0672	.0451	.0296	.0191	.0121	.0075
73	.6315	.5268	.4268	.3348	.2542	.1869	.1331	.0921	.0620	.0407	.0261	.0164	.0101	.0061
74	.6314	.5263	.4255	.3326	.2512	.1832	.1293	.0885	.0588	.0380	.0240	.0148	.0090	.0053))

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	

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
42	.6507	.5970	.5489	.5056	.4663	.4306	.3980	.3679	.3401	.3144	.2906	.2685	.2480
43	.6446	.5896	.5404	.4961	.4561	.4197	.3864	.3558	.3276	.3016	.2775	.2553	.2347
44	.6386	.5822	.5318	.4866	.4457	.4086	.3747	.3435	.3149	.2886	.2644	.2421	.2215
45	.6325	.5748	.5233	.4771	.4354	.3975	.3629	.3313	.3023	.2757	.2514	.2290	.2085
46	.6266	.5675	.5149	.4676	.4250	.3864	.3512	.3191	.2898	.2630	.2386	.2162	.1959
47	.6208	.5603	.5064	.4582	.4146	.3753	.3395	.3069	.2773	.2504	.2259	.2037	.1836
48	.6150	.5531	.4980	.4486	.4042	.3641	.3277	.2947	.2649	.2378	.2134	.1913	.1715
49	.6096	.5464	.4900	.4396	.3943	.3534	.3165	.2831	.2530	.2260	.2016	.1798	.1602
50	.6044	.5397	.4822	.4306	.3844	.3428	.3053	.2716	.2414	.2143	.1901	.1685	.1493
51	.5993	.5332	.4743	.4216	.3744	.3321	.2942	.2602	.2299	.2029	.1789	.1575	.1387
52	.5942	.5266	.4664	.4126	.3644	.3214	.2830	.2488	.2184	.1915	.1678	.1468	.1284
53	.5891	.5200	.4584	.4034	.3544	.3107	.2718	.2375	.2071	.1804	.1569	.1364	.1185
54	.5841	.5134	.4504	.3943	.3443	.2999	.2607	.2262	.1959	.1694	.1463	.1262	.1089
55	.5792	.5069	.4424	.3851	.3342	.2892	.2497	.2151	.1849	.1587	.1360	.1164	.0996
56	.5744	.5004	.4345	.3759	.3241	.2785	.2387	.2040	.1740	.1481	.1259	.1069	.0907
57	.5697	.4939	.4265	.3666	.3140	.2678	.2277	.1931	.1633	.1378	.1161	.0976	.0821
58	.5650	.4875	.4185	.3574	.3038	.2572	.2168	.1822	.1527	.1276	.1065	.0887	.0738
59	.5605	.4812	.4106	.3482	.2937	.2465	.2060	.1715	.1422	.1177	.0971	.0800	.0659
60	.5560	.4749	.4027	.3390	.2836	.2359	.1952	.1608	.1319	.1079	.0880	.0717	.0583
61	.5518	.4688	.3948	.3298	.2735	.2252	.1844	.1502	.1217	.0983	.0792	.0636	.0511
62	.5477	.4627	.3870	.3206	.2633	.2146	.1736	.1396	.1117	.0889	.0706	.0559	.0443
63	.5437	.4568	.3793	.3114	.2531	.2039	.1628	.1291	.1017	.0798	.0623	.0486	.0378
64	.5400	.4511	.3716	.3022	.2429	.1931	.1520	.1186	.0919	.0708	.0543	.0416	.0318
65	.5365	.4455	.3641	.2931	.2326	.1822	.1411	.1082	.0822	.0621	.0467	.0350	.0263
66	.5333	.4402	.3566	.2838	.2221	.1711	.1301	.0977	.0726	.0536	.0393	.0288	.0211
67	.5304	.4351	.3492	.2744	.2114	.1599	.1189	.0872	.0631	.0453	.0324	.0231	.0165
68	.5278	.4302	.3419	.2650	.2005	.1483	.1075	.0766	.0537	.0373	.0258	.0178	.0124
69	.5256	.4257	.3347	.2553	.1891	.1362	.0957	.0657	.0444	.0296	.0196	.0131	.0088
70	.5237	.4214	.3274	.2451	.1769	.1232	.0831	.0545	.0350	.0221	.0139	.0088	.0057
71	.5211	.4129	.3082	.2132	.1350	.0781	.0416	.0208	.0102	.0052	.0030	.0019	.0013
72	.5210	.4121	.3042	.2021	.1164	.0570	.0240	.0092	.0037	.0017	.0009	.0005	.0002
73	.5210	.4120	.3030	.1952	.0983	.0344	.0083	.0018	.0004	.0001	.0000	.0000	.0000
74	.5210	.4120	.3030	.1940	.0879	.0170	.0010	.0000	.0000	.0000	.0000	.0000	.0000

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

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
9	.0000	.0224	.0522	.0861	.1225	.2000	.2815	.3657	.4521
10	.0000	.0212	.0502	.0834	.1190	.1952	.2756	.3589	.4443
11	.0000	.0201	.0483	.0806	.1156	.1905	.2698	.3521	.4366
12	.0000	.0191	.0464	.0780	.1122	.1858	.2640	.3453	.4289
13	.0000	.0180	.0445	.0753	.1089	.1812	.2582	.3385	.4212
14	.0000	.0171	.0427	.0727	.1056	.1766	.2525	.3318	.4136
15	.0000	.0161	.0409	.0702	.1023	.1720	.2468	.3250	.4059
16	.0000	.0152	.0392	.0677	.0990	.1675	.2411	.3183	.3983
17	.0000	.0144	.0375	.0652	.0958	.1630	.2354	.3116	.3907
18	.0000	.0135	.0358	.0627	.0927	.1585	.2298	.3050	.3831
19	.0000	.0127	.0342	.0604	.0895	.1540	.2242	.2983	.3755
20	.0000	.0120	.0326	.0580	.0865	.1496	.2186	.2917	.3680
21	.0000	.0112	.0311	.0557	.0834	.1452	.2130	.2851	.3604
22	.0000	.0105	.0296	.0534	.0804	.1408	.2074	.2784	.3529
23	.0000	.0098	.0281	.0511	.0774	.1365	.2019	.2718	.3453
24	.0000	.0092	.0266	.0489	.0744	.1322	.1963	.2652	.3378
25	.0000	.0085	.0252	.0467	.0715	.1278	.1908	.2587	.3303
26	.0000	.0079	.0238	.0445	.0685	.1236	.1853	.2521	.3228
27	.0000	.0073	.0225	.0424	.0657	.1193	.1798	.2455	.3153
28	.0000	.0068	.0212	.0403	.0629	.1151	.1744	.2390	.3078
29	.0000	.0063	.0199	.0383	.0601	.1109	.1689	.2324	.3003
30	.0000	.0058	.0187	.0363	.0573	.1067	.1635	.2259	.2929
31	.0000	.0053	.0175	.0344	.0546	.1026	.1581	.2194	.2854
32	.0000	.0048	.0164	.0324	.0519	.0985	.1527	.2129	.2780
33	.0000	.0044	.0152	.0306	.0493	.0944	.1474	.2065	.2706
34	.0000	.0040	.0142	.0287	.0467	.0904	.1421	.2000	.2631
35	.0000	.0036	.0131	.0270	.0442	.0864	.1368	.1936	.2557
36	.0000	.0033	.0121	.0252	.0417	.0824	.1315	.1872	.2483
37	.0000	.0029	.0112	.0235	.0392	.0785	.1262	.1808	.2409
38	.0000	.0026	.0102	.0219	.0368	.0746	.1210	.1744	.2335
39	.0000	.0023	.0094	.0203	.0345	.0708	.1159	.1680	.2261
40	.0000	.0021	.0085	.0188	.0322	.0671	.1108	.1618	.2188
41	.0000	.0018	.0077	.0173	.0300	.0635	.1058	.1556	.2116
42	.0000	.0016	.0070	.0159	.0279	.0599	.1009	.1495	.2044
43	.0000	.0014	.0063	.0146	.0259	.0565	.0961	.1434	.1973
44	.0000	.0012	.0057	.0133	.0240	.0531	.0914	.1375	.1903
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

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
51	.0000	.0004	.0023	.0064	.0127	.0323	.0610	.0982	.1430
52	.0000	.0003	.0020	.0056	.0114	.0297	.0570	.0929	.1365
53	.0000	.0003	.0017	.0049	.0101	.0272	.0532	.0877	.1300
54	.0000	.0002	.0015	.0043	.0090	.0248	.0494	.0825	.1237
55	.0000	.0002	.0012	.0037	.0079	.0225	.0457	.0774	.1173
56	.0000	.0001	.0010	.0032	.0070	.0203	.0421	.0725	.1111
57	.0000	.0001	.0008	.0027	.0060	.0183	.0387	.0676	.1050
58	.0000	.0001	.0007	.0023	.0052	.0163	.0353	.0628	.0989
59	.0000	.0001	.0005	.0019	.0044	.0144	.0321	.0582	.0930
60	.0000	.0000	.0004	.0015	.0037	.0127	.0290	.0536	.0871
61	.0000	.0000	.0003	.0012	.0031	.0110	.0260	.0492	.0814
62	.0000	.0000	.0002	.0010	.0026	.0095	.0232	.0450	.0758
63	.0000	.0000	.0002	.0008	.0021	.0081	.0205	.0409	.0703
64	.0000	.0000	.0001	.0006	.0017	.0068	.0180	.0370	.0650
65	.0000	.0000	.0001	.0004	.0013	.0057	.0156	.0332	.0599
66	.0000	.0000	.0001	.0003	.0010	.0047	.0134	.0296	.0549
67	.0000	.0000	.0000	.0002	.0007	.0037	.0114	.0262	.0500
68	.0000	.0000	.0000	.0002	.0005	.0029	.0095	.0229	.0454
69	.0000	.0000	.0000	.0001	.0004	.0022	.0078	.0199	.0408
70	.0000	.0000	.0000	.0001	.0002	.0017	.0063	.0170	.0365
71	.0000	.0000	.0000	.0000	.0001	.0012	.0049	.0143	.0323
72	.0000	.0000	.0000	.0000	.0001	.0008	.0038	.0119	.0284
73	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0098	.0248
74	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0085	.0226))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	<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>
2	<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>
3	<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>
4	<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>
5	<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>
6	<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>
7	<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>
8	<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>
9	<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>
10	<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>
11	<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>
12	<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>
13	<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>
14	<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>
15	<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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
16	<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>
17	<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>
18	<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>
19	<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>
20	<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>
21	<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>
22	<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>
23	<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>
24	<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>
25	<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>
26	<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>
27	<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>
28	<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>
29	<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>
30	<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>
31	<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>
32	<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>
33	<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>
34	<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>
35	<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>
36	<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>
37	<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>
38	<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>
39	<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>
40	<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>
41	<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>
42	<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>
43	<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>
44	<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>
45	<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>
46	<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>
47	<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>
48	<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>
49	<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>
50	<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>
51	<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>
52	<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>
53	<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>
54	<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>
55	<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>
56	<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>
57	<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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
58	.0000	.0001	.0010	.0032	.0072	.0212	.0440	.0755	.1155
59	.0000	.0001	.0008	.0026	.0060	.0185	.0395	.0692	.1076
60	.0000	.0001	.0006	.0020	.0049	.0159	.0350	.0629	.0997
61	.0000	.0000	.0004	.0016	.0039	.0134	.0308	.0568	.0918
62	.0000	.0000	.0003	.0012	.0030	.0111	.0267	.0507	.0840
63	.0000	.0000	.0002	.0008	.0023	.0091	.0227	.0448	.0763
64	.0000	.0000	.0001	.0006	.0017	.0072	.0190	.0391	.0686
65	.0000	.0000	.0001	.0004	.0012	.0055	.0155	.0335	.0611
66	.0000	.0000	.0000	.0002	.0007	.0040	.0123	.0282	.0536
67	.0000	.0000	.0000	.0001	.0004	.0028	.0094	.0231	.0462
68	.0000	.0000	.0000	.0001	.0002	.0018	.0068	.0182	.0389
69	.0000	.0000	.0000	.0000	.0001	.0010	.0046	.0137	.0317
70	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0094	.0244
71	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0009	.0052
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0012
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000

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

((Maximum Loss Ratio															
Size	Single Loss Limit^a	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
55	\$120	.6535	.5716	.5014	.4431	.3961	.3590	.3305	.3090	.2932	.2816	.2733	.2674	.2633	.2605
-	\$250	.6535	.5696	.4942	.4274	.3693	.3197	.2778	.2427	.2137	.1899	.1706	.1550	.1426	.1328
56	\$120	.6514	.5685	.4975	.4387	.3915	.3546	.3265	.3055	.2902	.2791	.2714	.2659	.2622	.2597
-	\$250	.6513	.5660	.4893	.4215	.3629	.3129	.2709	.2360	.2073	.1840	.1652	.1503	.1384	.1292
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

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
70	\$120	.6345	.5381	.4551	.3890	.3403	.3067	.2851	.2718	.2640	.2596	.2572	.2560	.2553	.2550
-	\$250	.6329	.5318	.4384	.3563	.2877	.2330	.1913	.1609	.1394	.1248	.1151	.1088	.1049	.1025
-	\$500	.6327	.5304	.4344	.3474	.2718	.2084	.1573	.1174	.0873	.0652	.0494	.0383	.0307	.0256
-	\$1,000	.6327	.5303	.4340	.3465	.2699	.2053	.1526	.1111	.0793	.0556	.0384	.0261	.0176	.0118
71	\$120	.6339	.5368	.4529	.3862	.3374	.3042	.2831	.2703	.2630	.2590	.2569	.2558	.2552	.2549
-	\$250	.6325	.5305	.4360	.3528	.2833	.2283	.1868	.1568	.1360	.1221	.1131	.1074	.1039	.1018
-	\$500	.6322	.5291	.4317	.3434	.2665	.2023	.1510	.1114	.0818	.0605	.0455	.0353	.0284	.0239
-	\$1,000	.6322	.5289	.4313	.3423	.2643	.1988	.1458	.1044	.0731	.0503	.0339	.0226	.0149	.0097
72	\$120	.6334	.5356	.4508	.3837	.3349	.3020	.2813	.2691	.2622	.2585	.2566	.2556	.2551	.2549
-	\$250	.6321	.5294	.4338	.3495	.2793	.2240	.1826	.1532	.1331	.1199	.1114	.1063	.1031	.1013
-	\$500	.6318	.5279	.4294	.3397	.2616	.1967	.1451	.1058	.0769	.0563	.0422	.0327	.0265	.0226
-	\$1,000	.6318	.5278	.4289	.3384	.2592	.1927	.1393	.0982	.0675	.0454	.0300	.0195	.0125	.0080
73	\$120	.6330	.5345	.4490	.3814	.3325	.2999	.2797	.2680	.2615	.2580	.2563	.2555	.2551	.2549
-	\$250	.6318	.5284	.4318	.3465	.2755	.2200	.1788	.1499	.1304	.1178	.1100	.1053	.1025	.1009
-	\$500	.6315	.5270	.4274	.3363	.2570	.1914	.1396	.1006	.0723	.0526	.0393	.0305	.0250	.0215
-	\$1,000	.6315	.5268	.4268	.3349	.2543	.1870	.1333	.0924	.0624	.0411	.0266	.0169	.0106	.0066
74	\$120	.6328	.5338	.4478	.3799	.3310	.2987	.2788	.2673	.2610	.2578	.2562	.2554	.2550	.2548
-	\$250	.6316	.5278	.4306	.3446	.2732	.2174	.1764	.1478	.1288	.1166	.1091	.1047	.1021	.1007
-	\$500	.6314	.5265	.4261	.3342	.2541	.1880	.1362	.0973	.0695	.0503	.0375	.0292	.0240	.0208
-	\$1,000	.6314	.5263	.4255	.3327	.2512	.1834	.1295	.0888	.0592	.0385	.0245	.0153	.0095	.0059)

Maximum Loss Ratio															
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
36	\$120	.7092	.6615	.6186	.5796	.5440	.5113	.4812	.4534	.4275	.4034	.3824	.3694	.3582	
37	\$120	.7027	.6537	.6097	.5698	.5334	.5001	.4694	.4410	.4147	.3902	.3753	.3628	.3521	
38	\$120	.6962	.6460	.6009	.5600	.5229	.4889	.4576	.4288	.4020	.3827	.3686	.3566	.3462	
39	\$120	.6897	.6382	.5920	.5502	.5123	.4776	.4458	.4164	.3919	.3759	.3622	.3505	.3405	
40	\$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	
41	\$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	
42	\$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	
43	\$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	
44	\$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	
45	\$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	
46	\$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	
47	\$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	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
48	\$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
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.5756	.5015	.4354	.3767	.3248	.2791	.2392	.2045	.1744	.1485	.1269	.1087	.0934
	\$550	.5753	.5012	.4352	.3765	.3246	.2790	.2391	.2044	.1743	.1484	.1263	.1077	.0920
57	\$120	.5869	.5089	.4478	.4039	.3705	.3457	.3278	.3152	.3064	.3005	.2965	.2939	.2922
	\$160	.5828	.5053	.4363	.3858	.3452	.3133	.2887	.2700	.2561	.2458	.2384	.2330	.2292
	\$250	.5767	.5000	.4317	.3712	.3204	.2797	.2459	.2183	.1961	.1783	.1642	.1531	.1445
	\$275	.5755	.4990	.4308	.3704	.3179	.2758	.2406	.2115	.1876	.1683	.1528	.1405	.1307
	\$380	.5724	.4963	.4285	.3684	.3155	.2691	.2296	.1967	.1691	.1460	.1269	.1110	.0980
	\$500	.5709	.4950	.4274	.3674	.3146	.2684	.2282	.1935	.1636	.1387	.1178	.1003	.0857
	\$550	.5706	.4948	.4272	.3672	.3145	.2683	.2281	.1934	.1635	.1382	.1169	.0990	.0840
58	\$120	.5821	.5023	.4423	.3984	.3653	.3412	.3240	.3121	.3041	.2987	.2952	.2929	.2915
	\$160	.5780	.4988	.4300	.3792	.3387	.3072	.2832	.2652	.2521	.2425	.2358	.2310	.2277
	\$250	.5719	.4935	.4236	.3618	.3121	.2713	.2378	.2108	.1892	.1722	.1588	.1486	.1407
	\$275	.5708	.4925	.4228	.3611	.3093	.2670	.2320	.2033	.1801	.1615	.1468	.1353	.1262
	\$380	.5677	.4899	.4205	.3591	.3053	.2584	.2197	.1871	.1600	.1375	.1190	.1039	.0917
	\$500	.5662	.4886	.4194	.3582	.3045	.2577	.2173	.1826	.1535	.1292	.1089	.0921	.0783
	\$550	.5659	.4883	.4192	.3580	.3043	.2576	.2172	.1825	.1530	.1284	.1077	.0906	.0763
59	\$120	.5774	.4957	.4369	.3930	.3603	.3368	.3204	.3093	.3019	.2971	.2940	.2921	.2910
	\$160	.5734	.4923	.4238	.3727	.3323	.3012	.2779	.2607	.2483	.2395	.2334	.2292	.2263
	\$250	.5673	.4871	.4156	.3533	.3039	.2630	.2299	.2034	.1825	.1663	.1538	.1443	.1371
	\$275	.5662	.4861	.4148	.3518	.3007	.2583	.2235	.1954	.1728	.1550	.1411	.1303	.1221
	\$380	.5631	.4835	.4125	.3499	.2951	.2485	.2099	.1776	.1510	.1292	.1114	.0972	.0858
	\$500	.5617	.4822	.4114	.3490	.2943	.2470	.2064	.1721	.1436	.1199	.1004	.0843	.0713
	\$550	.5614	.4820	.4112	.3488	.2942	.2469	.2063	.1717	.1429	.1188	.0989	.0825	.0691
60	\$120	.5728	.4893	.4315	.3876	.3553	.3325	.3170	.3066	.2999	.2957	.2931	.2915	.2905
	\$160	.5689	.4859	.4177	.3662	.3259	.2953	.2727	.2563	.2447	.2367	.2313	.2276	.2252
	\$250	.5629	.4808	.4076	.3455	.2956	.2548	.2221	.1962	.1761	.1607	.1490	.1403	.1339
	\$275	.5617	.4798	.4068	.3433	.2921	.2497	.2152	.1876	.1658	.1488	.1357	.1258	.1183
	\$380	.5587	.4772	.4046	.3406	.2849	.2388	.2002	.1683	.1422	.1211	.1042	.0908	.0802
	\$500	.5572	.4760	.4035	.3397	.2842	.2364	.1956	.1619	.1339	.1109	.0921	.0769	.0646
	\$550	.5569	.4757	.4033	.3396	.2840	.2363	.1955	.1613	.1330	.1095	.0904	.0748	.0622
	\$800	.5564	.4753	.4029	.3392	.2838	.2360	.1953	.1609	.1320	.1080	.0881	.0718	.0586
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
	\$800	.5522	.4691	.3951	.3300	.2737	.2254	.1845	.1503	.1218	.0984	.0794	.0639	.0516
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.5533	.4675	.3910	.3272	.2750	.2326	.1988	.1725	.1524	.1372	.1259	.1177	.1117
	\$380	.5503	.4650	.3889	.3222	.2659	.2193	.1810	.1499	.1252	.1058	.0907	.0791	.0703
	\$500	.5488	.4637	.3878	.3213	.2639	.2152	.1749	.1419	.1150	.0935	.0764	.0630	.0526
	\$550	.5485	.4635	.3876	.3211	.2637	.2149	.1743	.1409	.1136	.0917	.0742	.0604	.0496
	\$800	.5480	.4631	.3873	.3208	.2635	.2147	.1737	.1397	.1118	.0891	.0709	.0564	.0450
	\$1,000	.5479	.4630	.3872	.3208	.2635	.2147	.1737	.1397	.1117	.0890	.0706	.0560	.0443
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
67	\$120	.5464	.4561	.3937	.3503	.3228	.3066	.2977	.2932	.2910	.2900	.2896	.2894	.2893
	\$160	.5426	.4467	.3752	.3209	.2825	.2570	.2412	.2319	.2266	.2238	.2223	.2216	.2212
	\$250	.5369	.4404	.3574	.2905	.2379	.1985	.1703	.1509	.1381	.1298	.1247	.1217	.1199
	\$275	.5358	.4395	.3553	.2866	.2317	.1899	.1593	.1377	.1231	.1134	.1073	.1035	.1012
	\$380	.5329	.4371	.3509	.2780	.2179	.1701	.1334	.1061	.0864	.0726	.0632	.0569	.0528
	\$500	.5315	.4360	.3500	.2752	.2130	.1627	.1232	.0932	.0710	.0549	.0435	.0357	.0304
	\$550	.5313	.4358	.3498	.2749	.2124	.1616	.1217	.0911	.0683	.0517	.0399	.0318	.0262
	\$800	.5308	.4354	.3495	.2746	.2115	.1601	.1193	.0878	.0641	.0466	.0340	.0251	.0190
	\$1,000	.5307	.4353	.3494	.2746	.2115	.1600	.1190	.0873	.0634	.0458	.0330	.0239	.0176
68	\$120	.5437	.4514	.3880	.3449	.3183	.3034	.2958	.2921	.2904	.2897	.2894	.2893	.2893
	\$160	.5400	.4419	.3689	.3141	.2762	.2519	.2374	.2293	.2250	.2228	.2218	.2213	.2211
	\$250	.5343	.4355	.3507	.2823	.2293	.1903	.1632	.1452	.1337	.1268	.1226	.1203	.1190
	\$275	.5332	.4346	.3485	.2782	.2227	.1811	.1514	.1312	.1180	.1097	.1047	.1017	.1000
	\$380	.5303	.4323	.3438	.2691	.2079	.1599	.1237	.0976	.0794	.0670	.0589	.0538	.0506
	\$500	.5289	.4311	.3426	.2660	.2025	.1517	.1126	.0836	.0627	.0481	.0382	.0317	.0274
	\$550	.5287	.4309	.3425	.2656	.2017	.1505	.1108	.0812	.0598	.0447	.0344	.0275	.0230
	\$800	.5282	.4305	.3421	.2652	.2006	.1486	.1080	.0774	.0550	.0390	.0279	.0204	.0154
	\$1,000	.5281	.4304	.3421	.2651	.2006	.1484	.1076	.0768	.0542	.0380	.0267	.0190	.0139
69	\$120	.5414	.4465	.3821	.3392	.3139	.3005	.2940	.2911	.2900	.2895	.2893	.2893	.2893
	\$160	.5377	.4372	.3624	.3070	.2697	.2468	.2339	.2270	.2237	.2221	.2214	.2211	.2210
	\$250	.5320	.4309	.3438	.2738	.2203	.1819	.1561	.1396	.1297	.1240	.1209	.1192	.1184
	\$275	.5309	.4300	.3416	.2695	.2133	.1720	.1436	.1249	.1133	.1064	.1025	.1003	.0992
	\$380	.5281	.4277	.3367	.2599	.1974	.1492	.1139	.0891	.0725	.0618	.0551	.0511	.0488
	\$500	.5267	.4266	.3354	.2565	.1915	.1403	.1017	.0739	.0546	.0417	.0334	.0282	.0250
	\$550	.5264	.4264	.3352	.2560	.1906	.1389	.0997	.0713	.0514	.0380	.0293	.0238	.0204
	\$800	.5259	.4260	.3349	.2554	.1893	.1366	.0964	.0669	.0460	.0317	.0223	.0162	.0123
	\$1,000	.5258	.4259	.3348	.2554	.1891	.1363	.0959	.0662	.0451	.0306	.0210	.0147	.0108
70	\$120	.5395	.4415	.3757	.3332	.3094	.2976	.2924	.2904	.2896	.2894	.2893	.2893	.2893
	\$160	.5358	.4323	.3554	.2994	.2629	.2417	.2304	.2250	.2226	.2215	.2211	.2210	.2209
	\$250	.5301	.4266	.3367	.2648	.2106	.1730	.1488	.1343	.1261	.1217	.1195	.1185	.1180
	\$275	.5291	.4257	.3345	.2602	.2032	.1625	.1355	.1187	.1089	.1035	.1007	.0993	.0986
	\$380	.5262	.4235	.3296	.2502	.1862	.1379	.1035	.0805	.0659	.0570	.0519	.0490	.0475
	\$500	.5248	.4223	.3281	.2466	.1798	.1281	.0903	.0640	.0467	.0357	.0291	.0253	.0231
	\$550	.5245	.4221	.3279	.2460	.1788	.1264	.0879	.0610	.0431	.0317	.0247	.0206	.0183
	\$800	.5241	.4217	.3276	.2453	.1772	.1238	.0842	.0561	.0371	.0248	.0172	.0126	.0099
	\$1,000	.5240	.4216	.3276	.2452	.1770	.1234	.0835	.0552	.0360	.0235	.0157	.0110	.0083
71	\$120	.5368	.4254	.3430	.3043	.2920	.2896	.2893	.2893	.2893	.2893	.2893	.2893	.2893
	\$160	.5331	.4224	.3246	.2633	.2338	.2238	.2214	.2210	.2209	.2209	.2209	.2209	.2209
	\$250	.5275	.4179	.3123	.2281	.1702	.1383	.1243	.1194	.1180	.1177	.1176	.1176	.1176
	\$275	.5264	.4171	.3114	.2243	.1618	.1251	.1077	.1009	.0988	.0982	.0980	.0980	.0980
	\$380	.5236	.4149	.3097	.2166	.1440	.0952	.0675	.0542	.0487	.0468	.0461	.0460	.0459
	\$500	.5222	.4138	.3089	.2141	.1377	.0837	.0508	.0335	.0255	.0223	.0211	.0208	.0207

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$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
	\$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

((Minimum Loss Ratio										
Size	Single Loss Limit[±]	0%	5%	10%	15%	20%	30%	40%	50%	60%
42	\$120	.0000	.0016	.0070	.0158	.0278	.0596	.1004	.1487	.2034
43	\$120	.0000	.0014	.0063	.0145	.0257	.0561	.0956	.1427	.1964
44	\$120	.0000	.0012	.0056	.0132	.0238	.0528	.0909	.1368	.1898
45	\$120	.0000	.0010	.0050	.0121	.0220	.0495	.0863	.1309	.1836
46	\$120	.0000	.0009	.0045	.0109	.0202	.0464	.0817	.1253	.1778
47	\$120	.0000	.0008	.0040	.0099	.0185	.0433	.0773	.1199	.1722
48	\$120	.0000	.0007	.0035	.0089	.0169	.0403	.0730	.1148	.1669
49	\$120	.0000	.0006	.0031	.0080	.0154	.0375	.0688	.1100	.1617
50	\$120	.0000	.0005	.0027	.0071	.0139	.0347	.0648	.1054	.1567
-	\$250	.0000	.0005	.0027	.0072	.0140	.0349	.0649	.1034	.1493
51	\$120	.0000	.0004	.0023	.0063	.0125	.0320	.0610	.1010	.1518
-	\$250	.0000	.0004	.0023	.0063	.0126	.0322	.0609	.0980	.1427
52	\$120	.0000	.0003	.0020	.0056	.0113	.0294	.0574	.0967	.1470
-	\$250	.0000	.0003	.0020	.0056	.0113	.0296	.0569	.0927	.1362
53	\$120	.0000	.0003	.0017	.0049	.0100	.0270	.0540	.0925	.1422
-	\$250	.0000	.0003	.0017	.0049	.0101	.0271	.0530	.0874	.1297
54	\$120	.0000	.0002	.0014	.0042	.0089	.0246	.0507	.0884	.1376
-	\$250	.0000	.0002	.0014	.0043	.0090	.0247	.0493	.0823	.1235
55	\$120	.0000	.0002	.0012	.0036	.0079	.0225	.0476	.0844	.1331
-	\$250	.0000	.0002	.0012	.0037	.0079	.0225	.0456	.0772	.1174
56	\$120	.0000	.0001	.0010	.0031	.0069	.0204	.0445	.0805	.1287
-	\$250	.0000	.0001	.0010	.0031	.0069	.0203	.0420	.0723	.1115
57	\$120	.0000	.0001	.0008	.0026	.0060	.0186	.0416	.0768	.1245
-	\$250	.0000	.0001	.0008	.0027	.0060	.0182	.0385	.0675	.1059
58	\$120	.0000	.0001	.0007	.0022	.0051	.0168	.0388	.0731	.1203
-	\$250	.0000	.0001	.0007	.0022	.0052	.0162	.0352	.0630	.1004
-	\$500	.0000	.0001	.0007	.0022	.0052	.0163	.0353	.0628	.0988
59	\$120	.0000	.0001	.0005	.0018	.0044	.0151	.0361	.0696	.1163
-	\$250	.0000	.0001	.0005	.0019	.0044	.0144	.0320	.0586	.0951
-	\$500	.0000	.0001	.0005	.0019	.0044	.0144	.0320	.0581	.0929
60	\$120	.0000	.0000	.0004	.0015	.0037	.0136	.0336	.0662	.1123
-	\$250	.0000	.0000	.0004	.0015	.0037	.0126	.0290	.0544	.0899
-	\$500	.0000	.0000	.0004	.0015	.0037	.0127	.0289	.0536	.0870
61	\$120	.0000	.0000	.0003	.0012	.0031	.0121	.0311	.0629	.1085
-	\$250	.0000	.0000	.0003	.0012	.0031	.0110	.0261	.0504	.0848
-	\$500	.0000	.0000	.0003	.0012	.0031	.0110	.0260	.0492	.0813
62	\$120	.0000	.0000	.0002	.0010	.0026	.0108	.0288	.0597	.1048
-	\$250	.0000	.0000	.0002	.0010	.0026	.0095	.0234	.0465	.0800
-	\$500	.0000	.0000	.0002	.0010	.0026	.0095	.0231	.0449	.0758

((Minimum Loss Ratio										
Size	Single Loss Limit[±]	0%	5%	10%	15%	20%	30%	40%	50%	60%
63	\$120	.0000	.0000	.0002	.0008	.0022	.0095	.0265	.0566	.1012
-	\$250	.0000	.0000	.0002	.0008	.0021	.0081	.0209	.0428	.0752
-	\$500	.0000	.0000	.0002	.0008	.0021	.0081	.0205	.0408	.0703
64	\$120	.0000	.0000	.0001	.0006	.0018	.0084	.0244	.0536	.0977
-	\$250	.0000	.0000	.0001	.0006	.0017	.0069	.0186	.0392	.0706
-	\$500	.0000	.0000	.0001	.0006	.0017	.0068	.0180	.0369	.0651
-	\$1,000	.0000	.0000	.0001	.0006	.0017	.0068	.0180	.0370	.0650
65	\$120	.0000	.0000	.0001	.0005	.0014	.0074	.0224	.0507	.0943
-	\$250	.0000	.0000	.0001	.0004	.0013	.0058	.0164	.0359	.0662
-	\$500	.0000	.0000	.0001	.0004	.0013	.0057	.0156	.0332	.0600
-	\$1,000	.0000	.0000	.0001	.0004	.0013	.0057	.0156	.0332	.0599
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

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
73	\$120	.0000	.0000	.0000	.0000	.0002	.0020	.0105	.0320	.0714
-	\$250	.0000	.0000	.0000	.0000	.0001	.0008	.0044	.0148	.0365
-	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0104	.0263
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0098	.0249
74	\$120	.0000	.0000	.0000	.0000	.0001	.0018	.0098	.0308	.0699
-	\$250	.0000	.0000	.0000	.0000	.0000	.0006	.0038	.0136	.0346
-	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0091	.0242
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0085	.0227))

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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$275	.0011	.0052	.0125	.0227	.0510	.0886	.1344	.1870
50	\$120	.0009	.0046	.0112	.0206	.0473	.0834	.1283	.1847
	\$160	.0009	.0046	.0112	.0206	.0473	.0834	.1277	.1794
	\$250	.0009	.0046	.0112	.0206	.0473	.0834	.1277	.1792
	\$275	.0009	.0046	.0112	.0206	.0473	.0834	.1278	.1792
51	\$120	.0007	.0039	.0099	.0186	.0437	.0783	.1227	.1789
	\$160	.0007	.0039	.0099	.0186	.0437	.0783	.1212	.1723
	\$250	.0007	.0039	.0099	.0186	.0437	.0783	.1212	.1713
	\$275	.0007	.0039	.0099	.0186	.0437	.0783	.1212	.1713
52	\$120	.0006	.0034	.0087	.0167	.0402	.0732	.1173	.1731
	\$160	.0006	.0034	.0087	.0167	.0402	.0732	.1146	.1654
	\$250	.0006	.0034	.0087	.0167	.0402	.0732	.1146	.1634
	\$275	.0006	.0034	.0087	.0167	.0402	.0732	.1146	.1634
	\$380	.0006	.0034	.0087	.0167	.0402	.0732	.1146	.1634
53	\$120	.0005	.0029	.0076	.0149	.0368	.0683	.1121	.1673
	\$160	.0005	.0029	.0076	.0149	.0368	.0681	.1084	.1587
	\$250	.0005	.0029	.0076	.0149	.0368	.0681	.1080	.1554
	\$275	.0005	.0029	.0076	.0149	.0368	.0681	.1080	.1554
	\$380	.0005	.0029	.0076	.0149	.0368	.0681	.1080	.1554
54	\$120	.0004	.0024	.0066	.0131	.0334	.0638	.1069	.1616
	\$160	.0004	.0024	.0066	.0131	.0334	.0631	.1023	.1522
	\$250	.0004	.0024	.0066	.0131	.0334	.0631	.1014	.1474
	\$275	.0004	.0024	.0066	.0131	.0334	.0631	.1014	.1474
	\$380	.0004	.0024	.0066	.0131	.0334	.0631	.1014	.1474
55	\$120	.0003	.0020	.0056	.0115	.0302	.0596	.1018	.1559
	\$160	.0003	.0020	.0056	.0115	.0302	.0583	.0966	.1458
	\$250	.0003	.0020	.0056	.0115	.0302	.0582	.0949	.1394
	\$275	.0003	.0020	.0056	.0115	.0302	.0582	.0949	.1394
	\$380	.0003	.0020	.0056	.0115	.0302	.0582	.0949	.1394
	\$500	.0003	.0020	.0056	.0115	.0302	.0582	.0949	.1394
56	\$120	.0002	.0016	.0047	.0099	.0271	.0555	.0967	.1503
	\$160	.0002	.0016	.0048	.0099	.0271	.0536	.0909	.1395
	\$250	.0002	.0016	.0047	.0099	.0271	.0534	.0884	.1315
	\$275	.0002	.0016	.0047	.0099	.0271	.0534	.0884	.1315
	\$380	.0002	.0016	.0047	.0099	.0271	.0534	.0884	.1315
	\$500	.0002	.0016	.0048	.0099	.0271	.0534	.0884	.1315
	\$550	.0002	.0016	.0048	.0099	.0271	.0534	.0884	.1315
57	\$120	.0002	.0013	.0040	.0085	.0241	.0514	.0917	.1448
	\$160	.0002	.0013	.0040	.0085	.0241	.0492	.0854	.1332
	\$250	.0002	.0013	.0040	.0085	.0241	.0487	.0819	.1238

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$275	.0002	.0013	.0040	.0085	.0241	.0487	.0820	.1236
	\$380	.0002	.0013	.0040	.0085	.0241	.0487	.0819	.1235
	\$500	.0002	.0013	.0040	.0085	.0241	.0487	.0819	.1235
	\$550	.0002	.0013	.0040	.0085	.0241	.0487	.0819	.1235
58	\$120	.0001	.0010	.0032	.0072	.0215	.0475	.0867	.1393
	\$160	.0001	.0010	.0032	.0072	.0212	.0449	.0800	.1270
	\$250	.0001	.0010	.0032	.0072	.0212	.0440	.0755	.1164
	\$275	.0001	.0010	.0032	.0072	.0212	.0440	.0755	.1160
	\$380	.0001	.0010	.0032	.0072	.0212	.0440	.0755	.1155
	\$500	.0001	.0010	.0032	.0072	.0212	.0440	.0755	.1155
	\$550	.0001	.0010	.0032	.0072	.0212	.0440	.0755	.1155
59	\$120	.0001	.0008	.0026	.0060	.0190	.0437	.0818	.1339
	\$160	.0001	.0008	.0026	.0060	.0185	.0408	.0747	.1208
	\$250	.0001	.0008	.0026	.0060	.0185	.0395	.0693	.1092
	\$275	.0001	.0008	.0026	.0060	.0185	.0395	.0693	.1085
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
67	\$120	.0000	.0000	.0001	.0005	.0042	.0165	.0441	.0907
	\$160	.0000	.0000	.0001	.0005	.0034	.0131	.0347	.0722
	\$250	.0000	.0000	.0001	.0004	.0029	.0102	.0263	.0544
	\$275	.0000	.0000	.0001	.0004	.0028	.0100	.0254	.0523
	\$380	.0000	.0000	.0001	.0004	.0028	.0095	.0236	.0478
	\$500	.0000	.0000	.0001	.0004	.0028	.0094	.0231	.0465
	\$550	.0000	.0000	.0001	.0004	.0028	.0094	.0231	.0464
	\$800	.0000	.0000	.0001	.0004	.0028	.0094	.0231	.0462
	\$1,000	.0000	.0000	.0001	.0004	.0028	.0094	.0231	.0462
68	\$120	.0000	.0000	.0001	.0003	.0030	.0136	.0394	.0850
	\$160	.0000	.0000	.0001	.0003	.0024	.0104	.0299	.0659
	\$250	.0000	.0000	.0001	.0002	.0019	.0077	.0216	.0477
	\$275	.0000	.0000	.0001	.0002	.0018	.0074	.0207	.0455
	\$380	.0000	.0000	.0001	.0002	.0018	.0069	.0188	.0408
	\$500	.0000	.0000	.0001	.0002	.0018	.0068	.0183	.0393
	\$550	.0000	.0000	.0001	.0002	.0018	.0068	.0183	.0391
	\$800	.0000	.0000	.0001	.0002	.0018	.0068	.0182	.0389
	\$1,000	.0000	.0000	.0001	.0002	.0018	.0068	.0182	.0389
69	\$120	.0000	.0000	.0001	.0002	.0020	.0108	.0345	.0791
	\$160	.0000	.0000	.0001	.0002	.0015	.0078	.0252	.0594
	\$250	.0000	.0000	.0001	.0002	.0011	.0054	.0171	.0408
	\$275	.0000	.0000	.0001	.0002	.0011	.0052	.0162	.0386
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0010	.0060
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0009	.0054
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0009	.0053
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0009	.0052
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0009	.0052
72	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0027	.0285
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0008	.0114
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0030
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0025
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0015
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0012
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0012
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0012
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0012
73	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0166
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0032
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
74	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0082
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0003
	\$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

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
3	.9038	.8839	.8662	.8501	.8352	.8214	.8083	.7960	.7842	.7730	.7622	.7519	.7420	.7324
4	.8985	.8775	.8588	.8417	.8260	.8113	.7975	.7845	.7721	.7602	.7489	.7380	.7275	.7174
5	.8933	.8711	.8514	.8334	.8168	.8014	.7868	.7731	.7600	.7475	.7356	.7241	.7131	.7025
6	.8881	.8648	.8440	.8251	.8077	.7914	.7761	.7617	.7479	.7348	.7223	.7103	.6988	.6877
7	.8830	.8585	.8367	.8169	.7986	.7815	.7655	.7503	.7359	.7222	.7091	.6966	.6845	.6729
8	.8779	.8523	.8294	.8087	.7895	.7716	.7548	.7390	.7240	.7097	.6960	.6829	.6704	.6583
9	.8728	.8461	.8222	.8005	.7804	.7618	.7443	.7277	.7121	.6972	.6829	.6693	.6563	.6437
10	.8679	.8399	.8150	.7923	.7714	.7520	.7337	.7165	.7002	.6847	.6699	.6558	.6423	.6293
11	.8629	.8338	.8078	.7842	.7625	.7422	.7232	.7053	.6884	.6723	.6570	.6424	.6284	.6150
12	.8580	.8277	.8007	.7761	.7535	.7325	.7127	.6942	.6766	.6600	.6441	.6290	.6146	.6007
13	.8532	.8217	.7936	.7681	.7446	.7227	.7023	.6831	.6649	.6477	.6313	.6157	.6009	.5866
14	.8483	.8157	.7865	.7600	.7357	.7130	.6919	.6720	.6532	.6355	.6186	.6025	.5872	.5726
15	.8435	.8097	.7794	.7520	.7268	.7033	.6815	.6609	.6416	.6233	.6059	.5894	.5737	.5587
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

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
53	.6914	.6063	.5301	.4622	.4020	.3487	.3017	.2604	.2243	.1928	.1654	.1416	.1210	.1033
54	.6889	.6023	.5247	.4555	.3942	.3401	.2925	.2509	.2147	.1832	.1560	.1326	.1124	.0951
55	.6865	.5984	.5194	.4489	.3865	.3315	.2834	.2415	.2052	.1738	.1468	.1238	.1041	.0873
56	.6842	.5947	.5141	.4423	.3788	.3231	.2744	.2322	.1958	.1646	.1379	.1152	.0960	.0798
57	.6820	.5910	.5090	.4359	.3713	.3147	.2655	.2230	.1866	.1555	.1292	.1069	.0882	.0726
58	.6799	.5875	.5040	.4295	.3638	.3064	.2567	.2139	.1775	.1466	.1207	.0989	.0808	.0658
59	.6780	.5841	.4991	.4233	.3564	.2982	.2479	.2050	.1686	.1380	.1124	.0912	.0736	.0593
60	.6761	.5808	.4944	.4172	.3492	.2901	.2393	.1962	.1598	.1295	.1044	.0837	.0668	.0531
61	.6744	.5777	.4898	.4111	.3420	.2821	.2308	.1875	.1513	.1212	.0966	.0766	.0603	.0473
62	.6728	.5748	.4853	.4053	.3350	.2742	.2224	.1790	.1429	.1132	.0891	.0697	.0542	.0419
63	.6713	.5720	.4810	.3995	.3280	.2664	.2142	.1706	.1346	.1054	.0819	.0632	.0484	.0369
64	.6700	.5693	.4768	.3939	.3212	.2587	.2060	.1623	.1266	.0978	.0749	.0570	.0430	.0322
65	.6688	.5668	.4729	.3885	.3146	.2512	.1980	.1542	.1188	.0905	.0683	.0511	.0379	.0279
66	.6677	.5645	.4691	.3833	.3081	.2438	.1902	.1463	.1112	.0835	.0620	.0456	.0332	.0240
67	.6667	.5624	.4655	.3782	.3017	.2366	.1825	.1386	.1038	.0767	.0560	.0404	.0289	.0204
68	.6659	.5604	.4621	.3733	.2955	.2294	.1749	.1311	.0967	.0702	.0503	.0356	.0249	.0172
69	.6652	.5587	.4589	.3685	.2894	.2224	.1675	.1237	.0898	.0640	.0450	.0312	.0213	.0144
70	.6646	.5571	.4559	.3640	.2835	.2156	.1603	.1166	.0831	.0582	.0400	.0271	.0181	.0119
71	.6640	.5556	.4531	.3595	.2776	.2087	.1530	.1095	.0766	.0525	.0353	.0233	.0152	.0097
72	.6636	.5544	.4505	.3555	.2722	.2023	.1462	.1029	.0706	.0474	.0311	.0201	.0127	.0079
73	.6633	.5534	.4483	.3517	.2671	.1963	.1399	.0968	.0652	.0428	.0274	.0172	.0106	.0064
74	.6632	.5528	.4469	.3494	.2638	.1924	.1358	.0929	.0617	.0400	.0252	.0156	.0094	.0056))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9326	.9213	.9109	.9011	.8919	.8832	.8749	.8668	.8591	.8517	.8445	.8374	.8306
2	.9265	.9142	.9029	.8924	.8824	.8730	.8639	.8553	.8469	.8388	.8310	.8234	.8161
3	.9208	.9077	.8956	.8843	.8736	.8635	.8538	.8445	.8356	.8269	.8186	.8105	.8026
4	.9151	.9011	.8882	.8762	.8648	.8540	.8436	.8337	.8242	.8150	.8061	.7974	.7890
5	.9094	.8945	.8808	.8679	.8558	.8443	.8333	.8228	.8126	.8028	.7934	.7842	.7753
6	.9037	.8879	.8733	.8597	.8468	.8346	.8229	.8118	.8010	.7906	.7806	.7709	.7615
7	.8979	.8812	.8657	.8513	.8377	.8248	.8125	.8006	.7893	.7783	.7678	.7575	.7476
8	.8921	.8744	.8582	.8429	.8286	.8149	.8019	.7894	.7775	.7659	.7548	.7441	.7337
9	.8863	.8677	.8505	.8345	.8193	.8050	.7913	.7782	.7656	.7535	.7418	.7306	.7197
10	.8805	.8609	.8429	.8260	.8101	.7950	.7807	.7669	.7538	.7411	.7289	.7171	.7057
11	.8747	.8542	.8352	.8175	.8009	.7851	.7700	.7557	.7419	.7287	.7160	.7037	.6918
12	.8688	.8473	.8275	.8089	.7915	.7750	.7593	.7443	.7299	.7161	.7029	.6901	.6778
13	.8629	.8404	.8197	.8003	.7820	.7648	.7484	.7328	.7178	.7035	.6897	.6765	.6637
14	.8570	.8335	.8118	.7916	.7725	.7546	.7375	.7213	.7057	.6909	.6766	.6628	.6496
15	.8511	.8265	.8039	.7828	.7631	.7444	.7266	.7098	.6937	.6782	.6635	.6493	.6356
16	.8451	.8195	.7960	.7741	.7535	.7341	.7157	.6982	.6815	.6656	.6503	.6357	.6216
17	.8391	.8125	.7880	.7652	.7438	.7237	.7047	.6865	.6693	.6529	.6371	.6220	.6076
18	.8331	.8054	.7800	.7563	.7342	.7133	.6936	.6749	.6571	.6402	.6240	.6085	.5936
19	.8270	.7983	.7719	.7474	.7245	.7029	.6825	.6632	.6449	.6274	.6108	.5949	.5797
20	.8210	.7912	.7638	.7385	.7147	.6925	.6714	.6516	.6327	.6148	.5977	.5814	.5658
21	.8148	.7840	.7557	.7294	.7049	.6819	.6603	.6398	.6204	.6020	.5845	.5678	.5519
22	.8087	.7767	.7474	.7203	.6950	.6713	.6490	.6280	.6081	.5892	.5713	.5542	.5380
23	.8025	.7694	.7392	.7112	.6851	.6607	.6378	.6162	.5958	.5765	.5582	.5407	.5241
24	.7963	.7621	.7309	.7020	.6751	.6500	.6265	.6044	.5835	.5637	.5450	.5272	.5103
25	.7900	.7547	.7225	.6927	.6651	.6393	.6152	.5925	.5711	.5509	.5318	.5137	.4965

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<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
<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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
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>
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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
46	.0000	.0019	.0081	.0181	.0313	.0661	.1104	.1625	.2214
47	.0000	.0016	.0071	.0163	.0286	.0616	.1042	.1550	.2126
48	.0000	.0013	.0062	.0145	.0260	.0572	.0982	.1474	.2037
49	.0000	.0011	.0055	.0131	.0237	.0533	.0926	.1404	.1955
50	.0000	.0009	.0048	.0117	.0215	.0494	.0872	.1335	.1872
51	.0000	.0008	.0041	.0104	.0194	.0457	.0818	.1266	.1790
52	.0000	.0006	.0035	.0091	.0174	.0420	.0765	.1197	.1707
53	.0000	.0005	.0030	.0080	.0155	.0384	.0712	.1128	.1624
54	.0000	.0004	.0025	.0069	.0137	.0349	.0660	.1060	.1540
55	.0000	.0003	.0021	.0059	.0120	.0316	.0608	.0992	.1457
56	.0000	.0002	.0017	.0050	.0104	.0283	.0558	.0924	.1374
57	.0000	.0002	.0014	.0041	.0089	.0252	.0508	.0856	.1290
58	.0000	.0001	.0011	.0034	.0075	.0222	.0460	.0789	.1207
59	.0000	.0001	.0008	.0027	.0062	.0193	.0412	.0723	.1124
60	.0000	.0001	.0006	.0021	.0051	.0166	.0366	.0658	.1041
61	.0000	.0000	.0004	.0016	.0041	.0140	.0321	.0593	.0959
62	.0000	.0000	.0003	.0012	.0032	.0116	.0279	.0530	.0878
63	.0000	.0000	.0002	.0009	.0024	.0095	.0237	.0468	.0797
64	.0000	.0000	.0001	.0006	.0017	.0075	.0199	.0408	.0717
65	.0000	.0000	.0001	.0004	.0012	.0057	.0162	.0350	.0638
66	.0000	.0000	.0000	.0002	.0008	.0042	.0129	.0294	.0560
67	.0000	.0000	.0000	.0001	.0005	.0029	.0098	.0241	.0483
68	.0000	.0000	.0000	.0001	.0002	.0018	.0071	.0190	.0407
69	.0000	.0000	.0000	.0000	.0001	.0011	.0048	.0143	.0331
70	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0099	.0255
71	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0009	.0055
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0012
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000

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^a	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

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
47	\$120	.7083	.6316	.5640	.5066	.4589	.4194	.3870	.3607	.3398	.3232	.3102	.3000	.2921	.2860
48	\$120	.7052	.6271	.5586	.5010	.4531	.4136	.3813	.3555	.3351	.3190	.3065	.2969	.2895	.2839
49	\$120	.7022	.6227	.5536	.4955	.4474	.4079	.3759	.3506	.3306	.3151	.3031	.2940	.2871	.2819
50	\$120	.6992	.6185	.5487	.4902	.4418	.4023	.3707	.3458	.3263	.3114	.3000	.2914	.2849	.2801
-	\$250	.6995	.6186	.5466	.4824	.4253	.3746	.3306	.2930	.2611	.2341	.2114	.1923	.1762	.1628
51	\$120	.6964	.6145	.5441	.4851	.4364	.3970	.3657	.3412	.3223	.3079	.2970	.2889	.2829	.2785
-	\$250	.6966	.6144	.5410	.4755	.4173	.3663	.3223	.2850	.2534	.2268	.2044	.1858	.1703	.1575
52	\$120	.6937	.6107	.5396	.4800	.4311	.3918	.3608	.3368	.3184	.3046	.2942	.2866	.2811	.2771
-	\$250	.6939	.6102	.5354	.4687	.4096	.3583	.3144	.2772	.2459	.2196	.1977	.1796	.1647	.1525
53	\$120	.6911	.6071	.5352	.4750	.4259	.3868	.3561	.3326	.3147	.3014	.2917	.2846	.2795	.2758
-	\$250	.6913	.6061	.5299	.4619	.4021	.3505	.3066	.2696	.2385	.2127	.1912	.1737	.1594	.1479
54	\$120	.6887	.6037	.5309	.4702	.4209	.3819	.3516	.3285	.3112	.2985	.2893	.2827	.2780	.2747
-	\$250	.6888	.6022	.5245	.4553	.3949	.3431	.2991	.2622	.2314	.2059	.1851	.1681	.1545	.1435
55	\$120	.6864	.6004	.5267	.4654	.4160	.3771	.3472	.3246	.3079	.2958	.2871	.2809	.2766	.2736
-	\$250	.6864	.5983	.5191	.4489	.3879	.3358	.2918	.2550	.2245	.1995	.1792	.1629	.1498	.1395
56	\$120	.6843	.5972	.5226	.4609	.4113	.3725	.3430	.3209	.3048	.2932	.2850	.2793	.2754	.2727
-	\$250	.6841	.5945	.5140	.4428	.3812	.3287	.2846	.2479	.2177	.1932	.1735	.1578	.1454	.1357
57	\$120	.6823	.5941	.5187	.4564	.4066	.3680	.3389	.3174	.3018	.2908	.2832	.2779	.2743	.2720
-	\$250	.6819	.5909	.5090	.4368	.3746	.3218	.2775	.2410	.2112	.1873	.1682	.1531	.1413	.1322
58	\$120	.6804	.5912	.5148	.4520	.4021	.3637	.3350	.3140	.2990	.2886	.2814	.2766	.2734	.2713
-	\$250	.6799	.5874	.5042	.4311	.3682	.3149	.2706	.2343	.2049	.1815	.1630	.1486	.1375	.1289
-	\$500	.6799	.5875	.5040	.4294	.3637	.3062	.2566	.2142	.1783	.1482	.1232	.1025	.0855	.0716
59	\$120	.6787	.5884	.5111	.4478	.3977	.3595	.3312	.3108	.2964	.2865	.2798	.2754	.2725	.2707
-	\$250	.6779	.5840	.4996	.4255	.3618	.3082	.2639	.2278	.1989	.1760	.1582	.1444	.1339	.1259
-	\$500	.6779	.5841	.4991	.4232	.3563	.2981	.2480	.2056	.1699	.1401	.1156	.0955	.0792	.0660
60	\$120	.6771	.5857	.5075	.4436	.3934	.3554	.3276	.3077	.2940	.2846	.2784	.2744	.2718	.2701
-	\$250	.6761	.5809	.4952	.4200	.3557	.3017	.2573	.2215	.1930	.1707	.1535	.1404	.1306	.1232
-	\$500	.6761	.5808	.4943	.4171	.3491	.2901	.2397	.1972	.1617	.1323	.1083	.0889	.0733	.0608
61	\$120	.6755	.5831	.5041	.4396	.3893	.3515	.3241	.3048	.2916	.2828	.2771	.2734	.2711	.2697
-	\$250	.6744	.5779	.4909	.4148	.3496	.2953	.2509	.2153	.1873	.1657	.1492	.1367	.1275	.1207
-	\$500	.6744	.5777	.4897	.4110	.3420	.2823	.2315	.1889	.1536	.1247	.1013	.0826	.0676	.0559
62	\$120	.6741	.5806	.5007	.4357	.3852	.3477	.3208	.3021	.2895	.2812	.2759	.2726	.2706	.2693
-	\$250	.6728	.5750	.4869	.4096	.3438	.2891	.2447	.2094	.1819	.1609	.1450	.1333	.1247	.1185
-	\$500	.6728	.5747	.4852	.4052	.3350	.2746	.2235	.1809	.1458	.1174	.0946	.0765	.0624	.0513
63	\$120	.6728	.5783	.4975	.4319	.3813	.3440	.3176	.2995	.2875	.2797	.2749	.2719	.2701	.2690
-	\$250	.6713	.5724	.4830	.4046	.3380	.2830	.2386	.2036	.1767	.1563	.1412	.1301	.1221	.1165
-	\$500	.6713	.5719	.4809	.3995	.3282	.2671	.2156	.1730	.1382	.1103	.0882	.0709	.0574	.0471
64	\$120	.6716	.5761	.4943	.4282	.3775	.3405	.3145	.2970	.2856	.2784	.2739	.2712	.2697	.2687
-	\$250	.6700	.5699	.4792	.3998	.3324	.2770	.2327	.1981	.1717	.1520	.1376	.1272	.1198	.1147
-	\$500	.6700	.5693	.4768	.3940	.3216	.2597	.2079	.1653	.1309	.1035	.0821	.0655	.0528	.0433
-	\$1,000	.6700	.5693	.4768	.3939	.3212	.2587	.2060	.1623	.1266	.0979	.0750	.0570	.0431	.0323
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

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
-	\$1,000	.6677	.5645	.4691	.3833	.3081	.2438	.1902	.1464	.1112	.0836	.0621	.0457	.0334	.0242
67	\$120	.6686	.5702	.4857	.4179	.3669	.3307	.3063	.2906	.2809	.2751	.2717	.2698	.2687	.2682
-	\$250	.6669	.5635	.4691	.3863	.3166	.2602	.2160	.1826	.1580	.1405	.1282	.1198	.1141	.1104
-	\$500	.6667	.5624	.4656	.3786	.3028	.2386	.1858	.1434	.1102	.0847	.0655	.0514	.0411	.0337
-	\$1,000	.6667	.5624	.4655	.3782	.3017	.2366	.1825	.1387	.1039	.0768	.0562	.0406	.0291	.0207
68	\$120	.6678	.5684	.4830	.4147	.3636	.3278	.3039	.2888	.2796	.2742	.2711	.2694	.2685	.2680
-	\$250	.6661	.5617	.4661	.3822	.3117	.2549	.2108	.1778	.1539	.1371	.1255	.1177	.1126	.1093
-	\$500	.6659	.5605	.4623	.3739	.2968	.2319	.1788	.1365	.1038	.0790	.0607	.0473	.0378	.0311
-	\$1,000	.6659	.5604	.4621	.3733	.2955	.2294	.1750	.1312	.0968	.0704	.0505	.0359	.0252	.0176
69	\$120	.6671	.5668	.4805	.4116	.3605	.3249	.3016	.2870	.2784	.2734	.2706	.2691	.2683	.2679
-	\$250	.6654	.5601	.4632	.3781	.3068	.2497	.2058	.1733	.1501	.1339	.1231	.1159	.1113	.1084
-	\$500	.6652	.5587	.4592	.3693	.2911	.2253	.1719	.1298	.0976	.0736	.0561	.0436	.0349	.0289
-	\$1,000	.6652	.5587	.4589	.3685	.2894	.2225	.1676	.1238	.0899	.0642	.0452	.0315	.0217	.0148
70	\$120	.6665	.5653	.4781	.4086	.3574	.3222	.2994	.2855	.2773	.2727	.2702	.2689	.2682	.2679
-	\$250	.6649	.5586	.4605	.3743	.3022	.2447	.2010	.1690	.1464	.1310	.1209	.1143	.1102	.1076
-	\$500	.6646	.5572	.4563	.3649	.2855	.2189	.1652	.1234	.0917	.0685	.0519	.0402	.0323	.0269
-	\$1,000	.6646	.5571	.4559	.3640	.2835	.2156	.1603	.1167	.0833	.0584	.0403	.0275	.0185	.0123
71	\$120	.6659	.5638	.4757	.4057	.3545	.3196	.2974	.2840	.2763	.2720	.2698	.2687	.2681	.2678
-	\$250	.6644	.5572	.4580	.3705	.2976	.2398	.1962	.1647	.1429	.1283	.1188	.1128	.1092	.1070
-	\$500	.6641	.5557	.4535	.3607	.2799	.2125	.1586	.1170	.0860	.0636	.0478	.0371	.0299	.0252
-	\$1,000	.6640	.5556	.4531	.3596	.2777	.2088	.1531	.1097	.0768	.0528	.0356	.0237	.0156	.0102
72	\$120	.6654	.5626	.4736	.4030	.3517	.3172	.2955	.2826	.2754	.2715	.2695	.2685	.2680	.2678
-	\$250	.6640	.5560	.4557	.3671	.2933	.2353	.1918	.1609	.1398	.1259	.1171	.1116	.1083	.1064
-	\$500	.6637	.5546	.4511	.3568	.2748	.2066	.1524	.1111	.0807	.0592	.0443	.0344	.0279	.0237
-	\$1,000	.6636	.5544	.4505	.3555	.2722	.2024	.1464	.1031	.0709	.0477	.0315	.0205	.0132	.0084
73	\$120	.6650	.5614	.4716	.4006	.3493	.3151	.2938	.2815	.2747	.2711	.2692	.2683	.2679	.2677
-	\$250	.6636	.5550	.4536	.3640	.2894	.2310	.1878	.1574	.1370	.1238	.1155	.1106	.1077	.1060
-	\$500	.6634	.5536	.4489	.3533	.2700	.2010	.1467	.1056	.0759	.0552	.0412	.0321	.0262	.0226
-	\$1,000	.6633	.5534	.4483	.3518	.2671	.1964	.1401	.0970	.0655	.0432	.0279	.0177	.0112	.0070
74	\$120	.6647	.5607	.4704	.3991	.3477	.3137	.2928	.2808	.2742	.2708	.2691	.2683	.2679	.2677
-	\$250	.6635	.5545	.4524	.3620	.2870	.2284	.1853	.1553	.1353	.1225	.1146	.1100	.1073	.1057
-	\$500	.6632	.5530	.4476	.3511	.2670	.1975	.1430	.1022	.0730	.0528	.0394	.0307	.0252	.0219
-	\$1,000	.6632	.5528	.4469	.3494	.2639	.1926	.1361	.0932	.0621	.0404	.0257	.0161	.0100	.0062)

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	.7411	.6913	.6464	.6056	.5684	.5343	.5029	.4738	.4467	.4215	.3996	.3860	.3743	
<u>37</u>	\$120	.7342	.6831	.6371	.5954	.5574	.5225	.4905	.4609	.4334	.4077	.3922	.3791	.3679	
<u>38</u>	\$120	.7274	.6750	.6279	.5852	.5464	.5108	.4782	.4480	.4201	.3999	.3852	.3726	.3617	
<u>39</u>	\$120	.7207	.6669	.6186	.5750	.5353	.4991	.4658	.4351	.4096	.3928	.3785	.3663	.3558	
<u>40</u>	\$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	
<u>41</u>	\$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	
<u>42</u>	\$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
	\$550	.6012	.5237	.4547	.3934	.3392	.2915	.2498	.2135	.1821	.1550	.1320	.1126	.0962
57	\$120	.6132	.5317	.4679	.4221	.3871	.3613	.3426	.3294	.3202	.3140	.3098	.3071	.3053
	\$160	.6090	.5281	.4559	.4031	.3607	.3274	.3017	.2821	.2676	.2568	.2491	.2435	.2395
	\$250	.6026	.5225	.4511	.3878	.3348	.2922	.2570	.2282	.2049	.1863	.1716	.1600	.1510
	\$275	.6013	.5214	.4502	.3870	.3322	.2882	.2514	.2210	.1961	.1759	.1597	.1468	.1366
	\$380	.5981	.5186	.4478	.3850	.3296	.2812	.2399	.2055	.1767	.1526	.1326	.1160	.1025
	\$500	.5965	.5173	.4466	.3839	.3288	.2805	.2385	.2022	.1710	.1449	.1231	.1048	.0895
	\$550	.5962	.5170	.4464	.3837	.3286	.2803	.2384	.2021	.1709	.1444	.1221	.1034	.0878
58	\$120	.6082	.5248	.4622	.4163	.3818	.3565	.3386	.3262	.3177	.3121	.3084	.3061	.3046
	\$160	.6040	.5212	.4493	.3962	.3539	.3210	.2959	.2772	.2634	.2534	.2463	.2414	.2379
	\$250	.5976	.5157	.4427	.3781	.3262	.2835	.2485	.2203	.1977	.1799	.1660	.1552	.1470
	\$275	.5964	.5147	.4418	.3773	.3232	.2790	.2425	.2125	.1882	.1688	.1534	.1413	.1319
	\$380	.5932	.5119	.4394	.3753	.3190	.2700	.2295	.1955	.1671	.1437	.1243	.1086	.0958
	\$500	.5917	.5105	.4382	.3743	.3182	.2693	.2271	.1908	.1604	.1350	.1138	.0963	.0818
	\$550	.5913	.5103	.4380	.3741	.3180	.2692	.2269	.1907	.1599	.1341	.1126	.0946	.0798
59	\$120	.6033	.5180	.4565	.4106	.3765	.3519	.3348	.3232	.3154	.3104	.3073	.3053	.3040
	\$160	.5992	.5144	.4428	.3894	.3472	.3147	.2903	.2724	.2594	.2503	.2439	.2395	.2365
	\$250	.5928	.5090	.4343	.3692	.3175	.2749	.2402	.2126	.1908	.1738	.1607	.1508	.1433
	\$275	.5916	.5080	.4334	.3676	.3142	.2700	.2336	.2041	.1806	.1620	.1475	.1362	.1276
	\$380	.5884	.5052	.4311	.3656	.3084	.2597	.2193	.1856	.1578	.1350	.1164	.1015	.0897
	\$500	.5869	.5039	.4299	.3646	.3076	.2581	.2157	.1798	.1500	.1253	.1049	.0881	.0745
	\$550	.5866	.5036	.4297	.3644	.3074	.2580	.2156	.1794	.1493	.1242	.1033	.0862	.0722
60	\$120	.5986	.5113	.4509	.4050	.3713	.3475	.3312	.3204	.3134	.3089	.3062	.3046	.3036
	\$160	.5944	.5077	.4364	.3827	.3406	.3086	.2849	.2678	.2557	.2474	.2416	.2378	.2353
	\$250	.5882	.5024	.4259	.3610	.3089	.2663	.2321	.2051	.1840	.1679	.1557	.1466	.1399
	\$275	.5870	.5014	.4251	.3587	.3052	.2609	.2249	.1960	.1732	.1555	.1418	.1314	.1236
	\$380	.5838	.4987	.4228	.3559	.2978	.2495	.2092	.1758	.1486	.1265	.1089	.0949	.0839
	\$500	.5823	.4973	.4217	.3550	.2970	.2470	.2044	.1692	.1399	.1159	.0962	.0803	.0675
	\$550	.5820	.4971	.4214	.3548	.2968	.2469	.2043	.1686	.1389	.1145	.0944	.0781	.0650
	\$800	.5814	.4966	.4210	.3545	.2965	.2466	.2041	.1681	.1379	.1128	.0921	.0751	.0612

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	.0174
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0034
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$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	.0085
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0003
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001

* 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
43	.6942	.6293	.5717	.5202	.4739	.4319	.3938	.3591	.3274	.2985	.2721	.2480	.2259	.2058

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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%	
<u>1</u>	.8989	.8888	.8795	.8708	.8625	.8547	.8471	.8399	.8329	.8261	.8195	.8132	.8070	
<u>2</u>	.8933	.8824	.8723	.8628	.8539	.8453	.8371	.8293	.8217	.8143	.8072	.8003	.7936	
<u>3</u>	.8882	.8765	.8657	.8555	.8458	.8367	.8279	.8195	.8113	.8035	.7958	.7884	.7812	
<u>4</u>	.8831	.8705	.8589	.8480	.8377	.8279	.8185	.8095	.8008	.7924	.7843	.7764	.7688	
<u>5</u>	.8779	.8645	.8521	.8405	.8295	.8191	.8091	.7995	.7902	.7813	.7726	.7642	.7561	
<u>6</u>	.8726	.8584	.8452	.8329	.8212	.8101	.7995	.7893	.7795	.7700	.7609	.7520	.7433	
<u>7</u>	.8673	.8522	.8383	.8252	.8128	.8011	.7898	.7791	.7687	.7587	.7490	.7396	.7305	
<u>8</u>	.8620	.8460	.8313	.8174	.8044	.7920	.7801	.7687	.7578	.7472	.7370	.7271	.7175	
<u>9</u>	.8566	.8398	.8242	.8096	.7958	.7827	.7702	.7583	.7467	.7356	.7249	.7145	.7045	
<u>10</u>	.8513	.8335	.8172	.8018	.7873	.7735	.7604	.7478	.7357	.7241	.7129	.7020	.6915	
<u>11</u>	.8459	.8273	.8101	.7939	.7787	.7643	.7505	.7373	.7247	.7125	.7008	.6895	.6785	
<u>12</u>	.8404	.8209	.8028	.7859	.7700	.7549	.7405	.7267	.7135	.7008	.6886	.6767	.6653	
<u>13</u>	.8349	.8145	.7956	.7779	.7612	.7454	.7304	.7160	.7022	.6890	.6762	.6640	.6521	
<u>14</u>	.8294	.8080	.7882	.7698	.7524	.7359	.7202	.7052	.6909	.6771	.6639	.6511	.6388	
<u>15</u>	.8239	.8015	.7809	.7616	.7435	.7263	.7100	.6944	.6795	.6653	.6515	.6383	.6256	
<u>16</u>	.8183	.7950	.7735	.7534	.7345	.7167	.6997	.6835	.6681	.6533	.6391	.6255	.6124	

Size	Maximum Loss Ratio												
	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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
66	.5347	.4425	.3599	.2878	.2266	.1760	.1349	.1023	.0770	.0575	.0428	.0318	.0237

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
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%
<u>1</u>	<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>
<u>2</u>	<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>
<u>3</u>	<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>
<u>4</u>	<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>
<u>5</u>	<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>
<u>6</u>	<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>
<u>7</u>	<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>
<u>8</u>	<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>
<u>9</u>	<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>
<u>10</u>	<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>
<u>11</u>	<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>
<u>12</u>	<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>
<u>13</u>	<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>
<u>14</u>	<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>
<u>15</u>	<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>
<u>16</u>	<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>
<u>17</u>	<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>
<u>18</u>	<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>
<u>19</u>	<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>
<u>20</u>	<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>
<u>21</u>	<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>
<u>22</u>	<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>
<u>23</u>	<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>
<u>24</u>	<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>
<u>25</u>	<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>
<u>26</u>	<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>
<u>27</u>	<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>
<u>28</u>	<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>
<u>29</u>	<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>
<u>30</u>	<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>
<u>31</u>	<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>
<u>32</u>	<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>
<u>33</u>	<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>
<u>34</u>	<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>
<u>35</u>	<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>
<u>36</u>	<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^a	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
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	.3098
	\$160	.5598	.4718	.4071	.3568	.3192	.2921	.2733	.2607	.2525	.2472	.2440	.2420	.2409
	\$250	.5537	.4667	.3901	.3292	.2798	.2407	.2105	.1878	.1710	.1589	.1503	.1444	.1403
	\$275	.5525	.4657	.3882	.3259	.2746	.2334	.2011	.1764	.1578	.1441	.1341	.1270	.1220
	\$380	.5493	.4630	.3860	.3187	.2631	.2170	.1794	.1494	.1258	.1075	.0935	.0830	.0751
	\$500	.5476	.4616	.3848	.3175	.2596	.2113	.1714	.1388	.1127	.0920	.0758	.0632	.0536
	\$550	.5473	.4613	.3845	.3173	.2594	.2106	.1703	.1373	.1107	.0894	.0727	.0597	.0496
	\$800	.5466	.4607	.3841	.3170	.2591	.2101	.1691	.1352	.1077	.0855	.0679	.0539	.0430
	\$1,000	.5465	.4606	.3840	.3169	.2591	.2100	.1690	.1352	.1075	.0851	.0673	.0531	.0420
64	\$120	.5596	.4765	.4196	.3787	.3511	.3335	.3228	.3166	.3132	.3113	.3104	.3099	.3096
	\$160	.5556	.4662	.4009	.3504	.3131	.2868	.2690	.2573	.2500	.2455	.2428	.2413	.2404
	\$250	.5496	.4605	.3830	.3213	.2715	.2326	.2031	.1813	.1656	.1546	.1469	.1418	.1383
	\$275	.5484	.4595	.3810	.3176	.2659	.2248	.1931	.1693	.1517	.1390	.1301	.1239	.1196
	\$380	.5452	.4568	.3779	.3098	.2534	.2070	.1698	.1404	.1177	.1004	.0875	.0780	.0711
	\$500	.5435	.4554	.3767	.3079	.2492	.2006	.1608	.1288	.1035	.0837	.0686	.0571	.0484
	\$550	.5432	.4551	.3765	.3077	.2488	.1998	.1595	.1270	.1011	.0808	.0652	.0532	.0442
	\$800	.5426	.4546	.3760	.3074	.2485	.1989	.1578	.1244	.0976	.0763	.0597	.0468	.0369

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
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
	62	\$120	.0001	.0004	.0015	.0037	.0144	.0369	.0742
\$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	.0383
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0014	.0159
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0042
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0034
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0020
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0016
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0015
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0015
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0014
73	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0007	.0262
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0057
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0004
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0003
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
74	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0174
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0009

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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 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	.0000	.0000	.0000	.0000	.0001	.0013	.0054	.0156	.0352
70	.0000	.0000	.0000	.0000	.0001	.0006	.0032	.0108	.0271
71	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0012	.0063
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0015
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000

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 Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7407	.6767	.6199	.5690	.5230	.4831	.4506	.4238	.4015	.3829	.3671	.3538	.3427	.3337
41	\$120	.7366	.6712	.6131	.5610	.5144	.4755	.4436	.4173	.3953	.3770	.3615	.3486	.3382	.3299
42	\$120	.7327	.6658	.6064	.5532	.5066	.4684	.4370	.4110	.3893	.3712	.3561	.3440	.3342	.3264
43	\$120	.7288	.6605	.5997	.5455	.4994	.4617	.4306	.4048	.3834	.3656	.3512	.3397	.3305	.3232
44	\$120	.7250	.6552	.5931	.5383	.4927	.4553	.4244	.3989	.3777	.3604	.3467	.3358	.3271	.3202
45	\$120	.7213	.6501	.5867	.5317	.4864	.4491	.4184	.3930	.3722	.3556	.3425	.3322	.3240	.3175
46	\$120	.7178	.6450	.5804	.5255	.4803	.4430	.4124	.3872	.3671	.3512	.3386	.3287	.3210	.3150
47	\$120	.7143	.6400	.5745	.5196	.4743	.4371	.4065	.3819	.3623	.3470	.3349	.3255	.3183	.3128
48	\$120	.7109	.6351	.5690	.5139	.4685	.4313	.4009	.3768	.3578	.3430	.3314	.3226	.3159	.3108
49	\$120	.7076	.6304	.5638	.5084	.4629	.4255	.3955	.3719	.3535	.3392	.3282	.3199	.3136	.3089
50	\$120	.7043	.6259	.5588	.5031	.4572	.4200	.3904	.3673	.3493	.3356	.3252	.3174	.3116	.3073
-	\$250	.7046	.6260	.5558	.4931	.4369	.3869	.3437	.3069	.2757	.2492	.2268	.2080	.1920	.1788
51	\$120	.7012	.6217	.5540	.4978	.4517	.4146	.3855	.3628	.3454	.3322	.3224	.3151	.3097	.3058
-	\$250	.7015	.6214	.5497	.4857	.4285	.3783	.3353	.2987	.2678	.2417	.2198	.2013	.1860	.1733
52	\$120	.6982	.6176	.5493	.4926	.4463	.4095	.3807	.3585	.3417	.3291	.3198	.3130	.3080	.3045
-	\$250	.6984	.6168	.5437	.4784	.4203	.3700	.3271	.2908	.2602	.2344	.2128	.1950	.1803	.1683
53	\$120	.6953	.6138	.5448	.4875	.4411	.4045	.3761	.3544	.3382	.3261	.3174	.3110	.3065	.3033
-	\$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 ^a	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	\$120	.0055	.0179	.0347	.0548	.1025	.1580	.2198	.2868
	\$160	.0055	.0179	.0347	.0548	.1025	.1580	.2198	.2868
41	\$120	.0049	.0164	.0323	.0514	.0973	.1513	.2118	.2777
	\$160	.0049	.0164	.0323	.0514	.0973	.1513	.2118	.2777
42	\$120	.0043	.0150	.0299	.0481	.0922	.1447	.2038	.2685
	\$160	.0043	.0150	.0299	.0481	.0922	.1447	.2038	.2685
43	\$120	.0038	.0136	.0276	.0449	.0872	.1381	.1958	.2594
	\$160	.0038	.0136	.0276	.0449	.0872	.1381	.1958	.2594
44	\$120	.0033	.0123	.0253	.0417	.0822	.1315	.1879	.2502
	\$160	.0033	.0123	.0253	.0417	.0822	.1315	.1879	.2502
45	\$120	.0029	.0110	.0232	.0385	.0773	.1249	.1799	.2411
	\$160	.0029	.0110	.0232	.0385	.0773	.1249	.1799	.2411
46	\$120	.0025	.0099	.0211	.0355	.0725	.1185	.1721	.2320
	\$160	.0025	.0099	.0211	.0355	.0725	.1185	.1721	.2320
47	\$120	.0021	.0087	.0191	.0326	.0678	.1121	.1642	.2240
	\$160	.0021	.0087	.0191	.0326	.0678	.1121	.1642	.2229
	\$250	.0021	.0087	.0191	.0326	.0678	.1121	.1642	.2229
48	\$120	.0018	.0077	.0172	.0298	.0631	.1058	.1564	.2167
	\$160	.0018	.0077	.0172	.0298	.0631	.1058	.1564	.2138
	\$250	.0018	.0077	.0172	.0298	.0631	.1058	.1564	.2138
	\$275	.0018	.0077	.0172	.0298	.0631	.1058	.1564	.2138
49	\$120	.0015	.0068	.0155	.0272	.0588	.0999	.1491	.2102
	\$160	.0015	.0068	.0155	.0272	.0588	.0999	.1491	.2052
	\$250	.0015	.0068	.0155	.0272	.0588	.0999	.1491	.2052
	\$275	.0015	.0068	.0155	.0272	.0588	.0999	.1491	.2052
50	\$120	.0013	.0060	.0139	.0248	.0547	.0942	.1429	.2039
	\$160	.0013	.0060	.0139	.0248	.0547	.0942	.1419	.1971
	\$250	.0013	.0060	.0139	.0248	.0547	.0942	.1419	.1967
	\$275	.0013	.0060	.0139	.0248	.0547	.0942	.1419	.1967
51	\$120	.0011	.0052	.0124	.0225	.0507	.0885	.1370	.1978
	\$160	.0011	.0052	.0124	.0225	.0507	.0885	.1346	.1895
	\$250	.0011	.0052	.0124	.0225	.0507	.0885	.1346	.1881
	\$275	.0011	.0052	.0124	.0225	.0507	.0885	.1347	.1881
52	\$120	.0009	.0045	.0110	.0202	.0467	.0828	.1313	.1916
	\$160	.0009	.0045	.0110	.0202	.0467	.0828	.1275	.1822
	\$250	.0009	.0045	.0110	.0202	.0467	.0828	.1274	.1795
	\$275	.0009	.0045	.0110	.0202	.0467	.0828	.1274	.1795
	\$380	.0009	.0045	.0110	.0202	.0467	.0828	.1274	.1795
53	\$120	.0007	.0038	.0096	.0181	.0428	.0776	.1256	.1855
	\$160	.0007	.0038	.0096	.0181	.0428	.0772	.1208	.1751

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%
	\$1,000	.0000	.0000	.0001	.0003	.0022	.0080	.0207	.0432
69	\$120	.0000	.0000	.0001	.0002	.0027	.0136	.0415	.0922
	\$160	.0000	.0000	.0001	.0002	.0020	.0097	.0300	.0688
	\$250	.0000	.0000	.0001	.0002	.0014	.0066	.0201	.0467
	\$275	.0000	.0000	.0001	.0002	.0014	.0062	.0189	.0439
	\$380	.0000	.0000	.0001	.0002	.0013	.0056	.0165	.0379
	\$500	.0000	.0000	.0001	.0002	.0013	.0054	.0158	.0358
	\$550	.0000	.0000	.0001	.0002	.0013	.0054	.0157	.0356
	\$800	.0000	.0000	.0001	.0002	.0013	.0054	.0156	.0352
	\$1,000	.0000	.0000	.0001	.0002	.0013	.0054	.0156	.0352
70	\$120	.0000	.0000	.0000	.0001	.0017	.0104	.0359	.0855
	\$160	.0000	.0000	.0000	.0001	.0011	.0069	.0246	.0613
	\$250	.0000	.0000	.0000	.0001	.0007	.0042	.0151	.0389
	\$275	.0000	.0000	.0000	.0001	.0007	.0040	.0140	.0361
	\$380	.0000	.0000	.0000	.0001	.0006	.0034	.0117	.0301
	\$500	.0000	.0000	.0000	.0001	.0006	.0032	.0110	.0279
	\$550	.0000	.0000	.0000	.0001	.0006	.0032	.0109	.0276
	\$800	.0000	.0000	.0000	.0001	.0006	.0032	.0108	.0272
	\$1,000	.0000	.0000	.0000	.0001	.0006	.0032	.0108	.0271
71	\$120	.0000	.0000	.0000	.0000	.0001	.0010	.0113	.0521
	\$160	.0000	.0000	.0000	.0000	.0001	.0004	.0053	.0283
	\$250	.0000	.0000	.0000	.0000	.0001	.0002	.0021	.0120
	\$275	.0000	.0000	.0000	.0000	.0001	.0002	.0018	.0105
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0013	.0076
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0012	.0066
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0012	.0065
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0012	.0064
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0012	.0063
72	\$120	.0000	.0000	.0000	.0000	.0000	.0001	.0047	.0400
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0014	.0166
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0044
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0035
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0021
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0016
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0016
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0015
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0015
73	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0007	.0274
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0060
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0004

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

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
19	.8016	.7689	.7396	.7130	.6886	.6660	.6448	.6249	.6062	.5885	.5717	.5557	.5405	.5260
20	.7973	.7634	.7332	.7058	.6806	.6572	.6354	.6150	.5958	.5776	.5603	.5439	.5283	.5134
21	.7929	.7580	.7268	.6985	.6725	.6485	.6260	.6050	.5852	.5666	.5489	.5321	.5161	.5009
22	.7886	.7526	.7204	.6912	.6644	.6397	.6166	.5950	.5747	.5556	.5375	.5203	.5040	.4884
23	.7843	.7471	.7140	.6839	.6563	.6309	.6072	.5850	.5642	.5446	.5261	.5085	.4918	.4759
24	.7800	.7417	.7075	.6766	.6482	.6220	.5977	.5750	.5536	.5336	.5146	.4967	.4796	.4634
25	.7757	.7362	.7010	.6692	.6401	.6132	.5882	.5649	.5431	.5225	.5032	.4848	.4674	.4509
26	.7714	.7307	.6946	.6618	.6319	.6043	.5787	.5548	.5325	.5115	.4917	.4729	.4552	.4383
27	.7671	.7253	.6881	.6544	.6237	.5954	.5691	.5447	.5218	.5004	.4802	.4611	.4430	.4258
28	.7628	.7198	.6815	.6470	.6154	.5864	.5595	.5345	.5111	.4892	.4686	.4491	.4307	.4132
29	.7585	.7143	.6750	.6395	.6072	.5774	.5499	.5243	.5005	.4781	.4570	.4372	.4184	.4006
30	.7542	.7088	.6685	.6321	.5989	.5684	.5402	.5141	.4897	.4669	.4454	.4252	.4060	.3879
31	.7500	.7034	.6619	.6246	.5906	.5593	.5305	.5038	.4789	.4556	.4337	.4131	.3937	.3752
32	.7457	.6979	.6554	.6170	.5822	.5502	.5208	.4935	.4681	.4443	.4220	.4010	.3812	.3624
33	.7415	.6924	.6488	.6095	.5738	.5411	.5110	.4831	.4572	.4329	.4102	.3888	.3686	.3496
34	.7372	.6869	.6422	.6019	.5653	.5319	.5011	.4726	.4462	.4215	.3983	.3765	.3560	.3366
35	.7330	.6814	.6355	.5943	.5569	.5227	.4912	.4621	.4351	.4099	.3863	.3641	.3433	.3236
36	.7288	.6759	.6289	.5866	.5483	.5133	.4812	.4515	.4239	.3982	.3742	.3516	.3305	.3106
37	.7246	.6704	.6222	.5789	.5397	.5039	.4711	.4408	.4127	.3865	.3620	.3391	.3176	.2976
38	.7205	.6649	.6155	.5712	.5311	.4945	.4609	.4300	.4013	.3746	.3497	.3265	.3048	.2846
39	.7164	.6594	.6088	.5635	.5224	.4850	.4507	.4191	.3899	.3627	.3374	.3139	.2921	.2718
40	.7123	.6539	.6022	.5557	.5138	.4755	.4405	.4082	.3784	.3508	.3252	.3015	.2795	.2591
41	.7083	.6486	.5956	.5480	.5051	.4660	.4302	.3973	.3670	.3389	.3130	.2891	.2670	.2465
42	.7043	.6432	.5890	.5404	.4965	.4565	.4200	.3864	.3556	.3271	.3010	.2769	.2547	.2342
43	.7005	.6380	.5825	.5328	.4878	.4470	.4097	.3756	.3442	.3155	.2891	.2649	.2426	.2222
44	.6967	.6328	.5760	.5252	.4793	.4375	.3995	.3647	.3330	.3039	.2773	.2530	.2307	.2104
45	.6930	.6277	.5696	.5176	.4707	.4281	.3893	.3540	.3218	.2924	.2657	.2413	.2191	.1988
46	.6894	.6226	.5633	.5101	.4621	.4186	.3792	.3433	.3107	.2811	.2542	.2298	.2077	.1876
47	.6858	.6176	.5570	.5026	.4536	.4092	.3690	.3327	.2997	.2699	.2429	.2185	.1965	.1766
48	.6824	.6127	.5507	.4951	.4450	.3998	.3590	.3221	.2889	.2589	.2318	.2075	.1855	.1658
49	.6790	.6079	.5445	.4877	.4365	.3904	.3490	.3116	.2781	.2479	.2208	.1966	.1749	.1554
50	.6757	.6031	.5383	.4802	.4280	.3811	.3390	.3012	.2674	.2371	.2101	.1859	.1644	.1453
51	.6725	.5984	.5322	.4728	.4196	.3718	.3291	.2909	.2568	.2265	.1995	.1755	.1542	.1354
52	.6693	.5938	.5261	.4655	.4112	.3626	.3193	.2807	.2464	.2159	.1890	.1653	.1443	.1259
53	.6663	.5892	.5201	.4582	.4028	.3534	.3095	.2705	.2360	.2056	.1788	.1553	.1347	.1166
54	.6634	.5847	.5141	.4509	.3945	.3443	.2998	.2604	.2258	.1954	.1688	.1455	.1253	.1077
55	.6605	.5803	.5082	.4437	.3862	.3352	.2901	.2505	.2157	.1854	.1589	.1360	.1162	.0991
56	.6578	.5760	.5024	.4366	.3780	.3262	.2806	.2406	.2058	.1755	.1493	.1267	.1073	.0907
57	.6551	.5718	.4967	.4296	.3699	.3172	.2711	.2308	.1959	.1658	.1399	.1177	.0988	.0828
58	.6526	.5677	.4911	.4226	.3618	.3084	.2617	.2212	.1862	.1563	.1307	.1090	.0906	.0751
59	.6502	.5638	.4856	.4157	.3539	.2996	.2524	.2116	.1767	.1469	.1217	.1005	.0827	.0678
60	.6479	.5599	.4802	.4090	.3460	.2909	.2432	.2022	.1673	.1378	.1130	.0923	.0751	.0609
61	.6457	.5563	.4750	.4023	.3382	.2823	.2341	.1929	.1581	.1288	.1045	.0844	.0678	.0543
62	.6437	.5527	.4699	.3958	.3305	.2738	.2251	.1837	.1490	.1201	.0963	.0768	.0609	.0481
63	.6419	.5494	.4650	.3895	.3230	.2654	.2162	.1747	.1401	.1116	.0883	.0695	.0544	.0423
64	.6402	.5462	.4603	.3833	.3156	.2571	.2074	.1658	.1314	.1033	.0806	.0625	.0482	.0369
65	.6386	.5432	.4557	.3772	.3083	.2489	.1988	.1570	.1229	.0953	.0733	.0559	.0424	.0319
66	.6372	.5405	.4514	.3713	.3011	.2409	.1902	.1485	.1146	.0875	.0662	.0497	.0370	.0273
67	.6359	.5379	.4472	.3656	.2941	.2329	.1818	.1400	.1065	.0800	.0595	.0438	.0319	.0231
68	.6348	.5355	.4433	.3601	.2872	.2251	.1735	.1318	.0986	.0728	.0531	.0383	.0273	.0194

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
69	.6339	.5334	.4396	.3547	.2805	.2174	.1654	.1236	.0909	.0659	.0470	.0332	.0231	.0160
70	.6331	.5314	.4361	.3496	.2739	.2098	.1574	.1157	.0835	.0593	.0414	.0285	.0194	.0130
71	.6324	.5297	.4328	.3445	.2673	.2022	.1493	.1078	.0762	.0528	.0360	.0241	.0159	.0104
72	.6319	.5282	.4298	.3399	.2611	.1950	.1417	.1004	.0694	.0470	.0312	.0203	.0130	.0082
73	.6316	.5270	.4272	.3356	.2553	.1881	.1345	.0934	.0632	.0417	.0269	.0170	.0105	.0064
74	.6314	.5263	.4256	.3329	.2516	.1837	.1299	.0890	.0593	.0384	.0243	.0151	.0091	.0054))

Maximum Loss Ratio														
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
<u>1</u>	.9000	.8905	.8817	.8735	.8658	.8584	.8514	.8446	.8381	.8318	.8258	.8199	.8141	
<u>2</u>	.8948	.8844	.8749	.8660	.8576	.8497	.8421	.8348	.8277	.8209	.8143	.8079	.8017	
<u>3</u>	.8899	.8788	.8687	.8591	.8501	.8416	.8334	.8256	.8180	.8108	.8037	.7968	.7902	
<u>4</u>	.8850	.8732	.8624	.8522	.8426	.8335	.8247	.8164	.8083	.8005	.7930	.7857	.7786	
<u>5</u>	.8801	.8675	.8560	.8451	.8349	.8252	.8159	.8070	.7984	.7901	.7821	.7743	.7668	
<u>6</u>	.8752	.8618	.8495	.8380	.8272	.8169	.8070	.7976	.7885	.7797	.7712	.7629	.7550	
<u>7</u>	.8702	.8561	.8431	.8309	.8194	.8085	.7980	.7880	.7784	.7691	.7601	.7515	.7430	
<u>8</u>	.8652	.8503	.8365	.8236	.8115	.8000	.7889	.7784	.7682	.7584	.7490	.7399	.7310	
<u>9</u>	.8601	.8444	.8299	.8163	.8035	.7914	.7798	.7686	.7580	.7477	.7378	.7282	.7189	
<u>10</u>	.8551	.8386	.8233	.8090	.7956	.7828	.7706	.7589	.7478	.7370	.7266	.7166	.7069	
<u>11</u>	.8501	.8327	.8167	.8017	.7876	.7741	.7614	.7492	.7375	.7262	.7154	.7049	.6948	
<u>12</u>	.8450	.8268	.8099	.7942	.7794	.7654	.7520	.7393	.7271	.7153	.7040	.6931	.6826	
<u>13</u>	.8398	.8207	.8031	.7867	.7712	.7565	.7426	.7293	.7166	.7043	.6926	.6812	.6703	
<u>14</u>	.8346	.8147	.7963	.7791	.7629	.7476	.7331	.7193	.7060	.6933	.6811	.6693	.6579	
<u>15</u>	.8294	.8086	.7894	.7715	.7546	.7387	.7236	.7092	.6955	.6823	.6696	.6574	.6456	
<u>16</u>	.8242	.8025	.7824	.7638	.7463	.7297	.7140	.6991	.6848	.6711	.6580	.6453	.6332	
<u>17</u>	.8189	.7962	.7754	.7560	.7378	.7206	.7044	.6889	.6741	.6599	.6463	.6332	.6207	
<u>18</u>	.8135	.7900	.7683	.7482	.7293	.7115	.6946	.6786	.6633	.6486	.6346	.6211	.6082	
<u>19</u>	.8082	.7837	.7612	.7403	.7208	.7023	.6848	.6682	.6524	.6373	.6229	.6090	.5957	
<u>20</u>	.8028	.7774	.7541	.7324	.7121	.6931	.6750	.6579	.6416	.6260	.6111	.5968	.5831	
<u>21</u>	.7973	.7710	.7468	.7244	.7034	.6837	.6651	.6474	.6306	.6145	.5992	.5846	.5705	
<u>22</u>	.7918	.7645	.7395	.7163	.6946	.6742	.6550	.6368	.6195	.6030	.5873	.5722	.5578	
<u>23</u>	.7862	.7580	.7321	.7081	.6858	.6647	.6449	.6262	.6084	.5914	.5753	.5599	.5451	
<u>24</u>	.7806	.7514	.7247	.6999	.6768	.6551	.6347	.6155	.5972	.5798	.5632	.5474	.5323	
<u>25</u>	.7750	.7448	.7172	.6916	.6678	.6455	.6245	.6046	.5859	.5681	.5511	.5349	.5195	
<u>26</u>	.7693	.7381	.7096	.6832	.6586	.6357	.6141	.5938	.5745	.5563	.5389	.5224	.5066	
<u>27</u>	.7635	.7313	.7019	.6747	.6495	.6259	.6037	.5828	.5631	.5444	.5267	.5098	.4936	
<u>28</u>	.7578	.7245	.6942	.6662	.6402	.6159	.5932	.5718	.5516	.5325	.5143	.4971	.4806	
<u>29</u>	.7519	.7176	.6864	.6576	.6308	.6059	.5826	.5607	.5400	.5205	.5019	.4843	.4675	
<u>30</u>	.7460	.7107	.6785	.6489	.6214	.5959	.5720	.5495	.5284	.5084	.4895	.4715	.4543	
<u>31</u>	.7401	.7037	.6705	.6401	.6119	.5857	.5612	.5382	.5166	.4962	.4769	.4585	.4410	
<u>32</u>	.7341	.6966	.6625	.6312	.6023	.5754	.5503	.5268	.5048	.4839	.4642	.4454	.4276	
<u>33</u>	.7280	.6894	.6544	.6222	.5925	.5650	.5394	.5153	.4928	.4715	.4513	.4322	.4140	
<u>34</u>	.7220	.6822	.6462	.6132	.5828	.5546	.5283	.5037	.4807	.4589	.4384	.4189	.4004	
<u>35</u>	.7158	.6750	.6379	.6041	.5729	.5440	.5171	.4920	.4685	.4463	.4253	.4054	.3865	
<u>36</u>	.7096	.6676	.6295	.5947	.5628	.5332	.5058	.4801	.4560	.4334	.4120	.3917	.3724	
<u>37</u>	.7033	.6600	.6209	.5853	.5525	.5223	.4942	.4679	.4433	.4202	.3983	.3776	.3580	
<u>38</u>	.6969	.6525	.6124	.5758	.5423	.5113	.4825	.4557	.4306	.4070	.3846	.3636	.3436	
<u>39</u>	.6906	.6449	.6038	.5663	.5319	.5002	.4708	.4434	.4177	.3936	.3708	.3493	.3291	
<u>40</u>	.6842	.6373	.5950	.5566	.5214	.4889	.4588	.4308	.4046	.3799	.3568	.3350	.3144	
<u>41</u>	.6778	.6297	.5863	.5469	.5109	.4777	.4469	.4182	.3914	.3663	.3428	.3207	.2999	

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
42	.6715	.6221	.5776	.5372	.5003	.4663	.4349	.4056	.3782	.3527	.3288	.3064	.2854
43	.6652	.6145	.5689	.5275	.4897	.4549	.4227	.3928	.3650	.3390	.3148	.2921	.2710
44	.6589	.6068	.5601	.5177	.4790	.4433	.4104	.3799	.3516	.3252	.3007	.2779	.2567
45	.6525	.5992	.5512	.5078	.4681	.4317	.3980	.3669	.3381	.3114	.2866	.2637	.2426
46	.6463	.5915	.5424	.4979	.4573	.4200	.3856	.3539	.3247	.2977	.2727	.2498	.2288
47	.6401	.5839	.5335	.4879	.4463	.4082	.3731	.3409	.3113	.2840	.2590	.2362	.2152
48	.6338	.5763	.5246	.4778	.4352	.3962	.3605	.3278	.2978	.2704	.2454	.2227	.2019
49	.6281	.5691	.5161	.4682	.4246	.3848	.3485	.3153	.2851	.2576	.2326	.2100	.1895
50	.6224	.5619	.5076	.4586	.4140	.3734	.3365	.3029	.2725	.2449	.2201	.1976	.1774
51	.6167	.5548	.4991	.4489	.4033	.3619	.3244	.2906	.2600	.2325	.2077	.1856	.1657
52	.6110	.5476	.4905	.4390	.3925	.3504	.3124	.2783	.2476	.2201	.1956	.1737	.1542
53	.6054	.5403	.4818	.4291	.3816	.3388	.3004	.2660	.2353	.2079	.1836	.1621	.1430
54	.5997	.5330	.4731	.4191	.3706	.3272	.2884	.2538	.2231	.1959	.1720	.1508	.1322
55	.5941	.5257	.4643	.4091	.3597	.3156	.2765	.2418	.2111	.1842	.1605	.1399	.1218
56	.5886	.5184	.4555	.3991	.3487	.3041	.2645	.2298	.1992	.1726	.1493	.1292	.1117
57	.5830	.5111	.4466	.3890	.3377	.2925	.2527	.2179	.1875	.1612	.1384	.1187	.1019
58	.5776	.5038	.4377	.3789	.3268	.2809	.2409	.2060	.1759	.1500	.1277	.1086	.0924
59	.5722	.4966	.4289	.3687	.3158	.2694	.2291	.1943	.1645	.1389	.1172	.0988	.0832
60	.5669	.4894	.4200	.3586	.3048	.2579	.2174	.1827	.1531	.1281	.1070	.0892	.0744
61	.5617	.4823	.4113	.3485	.2937	.2463	.2057	.1711	.1419	.1174	.0970	.0800	.0660
62	.5567	.4752	.4025	.3384	.2827	.2348	.1940	.1596	.1308	.1069	.0872	.0711	.0579
63	.5518	.4683	.3938	.3283	.2716	.2232	.1823	.1481	.1198	.0966	.0778	.0625	.0503
64	.5472	.4616	.3852	.3182	.2605	.2115	.1705	.1366	.1089	.0865	.0685	.0543	.0430
65	.5428	.4550	.3766	.3080	.2492	.1997	.1586	.1251	.0981	.0766	.0597	.0464	.0362
66	.5386	.4486	.3681	.2978	.2378	.1877	.1466	.1136	.0874	.0669	.0510	.0389	.0298
67	.5348	.4424	.3596	.2874	.2261	.1754	.1344	.1019	.0767	.0573	.0427	.0319	.0239
68	.5313	.4365	.3512	.2769	.2142	.1629	.1219	.0902	.0660	.0480	.0348	.0253	.0185
69	.5281	.4308	.3427	.2660	.2017	.1497	.1090	.0781	.0553	.0388	.0272	.0191	.0136
70	.5255	.4254	.3342	.2546	.1883	.1355	.0952	.0655	.0443	.0297	.0199	.0134	.0092
71	.5212	.4137	.3108	.2185	.1428	.0869	.0496	.0272	.0148	.0083	.0050	.0033	.0023
72	.5210	.4122	.3051	.2052	.1222	.0639	.0298	.0131	.0059	.0029	.0016	.0008	.0004
73	.5210	.4120	.3031	.1960	.1016	.0391	.0114	.0029	.0007	.0002	.0000	.0000	.0000
74	.5210	.4120	.3030	.1940	.0891	.0197	.0017	.0001	.0000	.0000	.0000	.0000	.0000

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

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
9	.0000	.0257	.0585	.0950	.1336	.2148	.2994	.3864	.4752
10	.0000	.0246	.0566	.0923	.1303	.2103	.2939	.3800	.4680
11	.0000	.0234	.0547	.0897	.1270	.2058	.2884	.3737	.4608
12	.0000	.0224	.0528	.0871	.1237	.2014	.2830	.3673	.4536
13	.0000	.0213	.0509	.0845	.1205	.1969	.2775	.3609	.4464
14	.0000	.0203	.0491	.0820	.1172	.1925	.2720	.3545	.4392
15	.0000	.0194	.0473	.0794	.1140	.1881	.2666	.3481	.4320
16	.0000	.0184	.0456	.0769	.1109	.1837	.2612	.3418	.4248
17	.0000	.0175	.0439	.0745	.1077	.1794	.2557	.3354	.4175
18	.0000	.0166	.0422	.0720	.1046	.1750	.2503	.3290	.4103
19	.0000	.0158	.0405	.0696	.1014	.1706	.2449	.3226	.4030
20	.0000	.0149	.0388	.0672	.0983	.1663	.2394	.3162	.3958
21	.0000	.0141	.0372	.0648	.0952	.1619	.2340	.3098	.3885
22	.0000	.0133	.0356	.0624	.0922	.1576	.2286	.3034	.3812
23	.0000	.0126	.0340	.0601	.0891	.1533	.2231	.2970	.3739
24	.0000	.0118	.0325	.0578	.0861	.1490	.2177	.2905	.3666
25	.0000	.0111	.0310	.0555	.0831	.1447	.2122	.2840	.3592
26	.0000	.0104	.0295	.0532	.0801	.1404	.2067	.2776	.3518
27	.0000	.0097	.0280	.0510	.0771	.1361	.2013	.2711	.3444
28	.0000	.0091	.0266	.0488	.0742	.1318	.1958	.2645	.3370
29	.0000	.0085	.0252	.0466	.0713	.1275	.1903	.2580	.3295
30	.0000	.0079	.0238	.0444	.0684	.1232	.1848	.2515	.3221
31	.0000	.0073	.0224	.0423	.0655	.1190	.1794	.2449	.3146
32	.0000	.0067	.0211	.0402	.0626	.1147	.1739	.2384	.3070
33	.0000	.0062	.0198	.0381	.0598	.1105	.1684	.2318	.2995
34	.0000	.0057	.0186	.0361	.0570	.1062	.1629	.2252	.2919
35	.0000	.0052	.0174	.0341	.0542	.1020	.1574	.2185	.2843
36	.0000	.0048	.0162	.0321	.0515	.0978	.1519	.2119	.2766
37	.0000	.0043	.0150	.0302	.0488	.0936	.1464	.2052	.2689
38	.0000	.0039	.0139	.0283	.0461	.0895	.1409	.1985	.2612
39	.0000	.0035	.0129	.0265	.0435	.0854	.1354	.1918	.2535
40	.0000	.0032	.0118	.0247	.0409	.0813	.1299	.1852	.2457
41	.0000	.0028	.0108	.0230	.0384	.0773	.1246	.1786	.2380
42	.0000	.0025	.0099	.0213	.0360	.0733	.1192	.1720	.2304
43	.0000	.0022	.0090	.0197	.0337	.0695	.1140	.1655	.2228
44	.0000	.0020	.0082	.0182	.0314	.0657	.1088	.1590	.2152
45	.0000	.0017	.0074	.0167	.0292	.0620	.1037	.1526	.2076
46	.0000	.0015	.0067	.0153	.0270	.0584	.0986	.1463	.2001
47	.0000	.0013	.0060	.0140	.0250	.0548	.0936	.1400	.1926
48	.0000	.0011	.0053	.0127	.0230	.0514	.0887	.1337	.1851
49	.0000	.0010	.0047	.0115	.0211	.0480	.0839	.1275	.1777
50	.0000	.0008	.0042	.0104	.0193	.0447	.0791	.1213	.1702

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
51	.0000	.0007	.0037	.0093	.0175	.0415	.0744	.1152	.1628
52	.0000	.0006	.0032	.0083	.0159	.0383	.0698	.1091	.1555
53	.0000	.0005	.0028	.0073	.0143	.0353	.0652	.1031	.1482
54	.0000	.0004	.0024	.0064	.0128	.0324	.0607	.0971	.1409
55	.0000	.0003	.0020	.0056	.0114	.0295	.0563	.0912	.1337
56	.0000	.0003	.0017	.0049	.0100	.0268	.0520	.0854	.1266
57	.0000	.0002	.0014	.0042	.0088	.0241	.0478	.0797	.1196
58	.0000	.0002	.0012	.0035	.0076	.0216	.0437	.0741	.1126
59	.0000	.0001	.0009	.0030	.0065	.0192	.0398	.0686	.1057
60	.0000	.0001	.0007	.0025	.0056	.0169	.0359	.0632	.0990
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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
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>
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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
58	.0000	.0003	.0019	.0055	.0113	.0295	.0566	.0918	.1347
59	.0000	.0002	.0015	.0046	.0096	.0261	.0512	.0846	.1259
60	.0000	.0002	.0012	.0037	.0080	.0228	.0459	.0774	.1170
61	.0000	.0001	.0009	.0029	.0066	.0196	.0407	.0703	.1083
62	.0000	.0001	.0007	.0023	.0053	.0166	.0357	.0632	.0995
63	.0000	.0000	.0005	.0017	.0041	.0137	.0308	.0563	.0908
64	.0000	.0000	.0003	.0012	.0031	.0111	.0262	.0496	.0822
65	.0000	.0000	.0002	.0008	.0023	.0087	.0218	.0430	.0736
66	.0000	.0000	.0001	.0005	.0016	.0066	.0176	.0366	.0651
67	.0000	.0000	.0001	.0003	.0010	.0047	.0138	.0304	.0566
68	.0000	.0000	.0000	.0002	.0006	.0032	.0103	.0245	.0482
69	.0000	.0000	.0000	.0001	.0003	.0019	.0071	.0188	.0397
70	.0000	.0000	.0000	.0000	.0001	.0010	.0045	.0134	.0312
71	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0017	.0078
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0002	.0021
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000

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

((Maximum Loss Ratio															
Size	Single-Loss-Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
55	\$120	.6606	.5837	.5193	.4670	.4257	.3940	.3701	.3526	.3398	.3308	.3245	.3201	.3171	.3151
-	\$250	.6604	.5801	.5080	.4441	.3890	.3422	.3027	.2697	.2423	.2199	.2018	.1872	.1755	.1662
56	\$120	.6581	.5803	.5151	.4625	.4212	.3898	.3664	.3494	.3372	.3287	.3228	.3189	.3162	.3144
-	\$250	.6577	.5758	.5023	.4376	.3821	.3351	.2955	.2627	.2357	.2139	.1963	.1823	.1712	.1625
57	\$120	.6558	.5770	.5111	.4581	.4168	.3857	.3628	.3464	.3348	.3268	.3214	.3178	.3154	.3138
-	\$250	.6550	.5716	.4968	.4314	.3754	.3281	.2885	.2559	.2294	.2081	.1911	.1778	.1673	.1592
58	\$120	.6537	.5737	.5071	.4538	.4126	.3818	.3594	.3435	.3325	.3250	.3201	.3168	.3147	.3134
-	\$250	.6525	.5676	.4916	.4254	.3688	.3212	.2816	.2493	.2233	.2025	.1862	.1735	.1636	.1561
-	\$500	.6526	.5677	.4910	.4225	.3616	.3082	.2617	.2218	.1879	.1592	.1350	.1149	.0982	.0844
59	\$120	.6516	.5706	.5032	.4495	.4084	.3779	.3561	.3408	.3304	.3234	.3189	.3160	.3141	.3129
-	\$250	.6501	.5637	.4866	.4196	.3624	.3144	.2749	.2429	.2174	.1972	.1815	.1694	.1602	.1533
-	\$500	.6502	.5637	.4855	.4156	.3537	.2995	.2528	.2129	.1791	.1507	.1271	.1076	.0916	.0785
60	\$120	.6497	.5676	.4995	.4454	.4044	.3743	.3529	.3383	.3284	.3220	.3178	.3152	.3136	.3126
-	\$250	.6478	.5601	.4818	.4138	.3560	.3078	.2684	.2367	.2117	.1921	.1771	.1657	.1571	.1507
-	\$500	.6479	.5599	.4802	.4089	.3459	.2911	.2440	.2041	.1705	.1426	.1195	.1006	.0852	.0729
61	\$120	.6478	.5647	.4958	.4414	.4004	.3707	.3499	.3359	.3266	.3206	.3169	.3146	.3131	.3123
-	\$250	.6457	.5566	.4772	.4082	.3497	.3013	.2620	.2307	.2062	.1873	.1729	.1622	.1542	.1484
-	\$500	.6457	.5562	.4749	.4022	.3382	.2828	.2355	.1955	.1622	.1346	.1121	.0939	.0793	.0676
62	\$120	.6461	.5620	.4923	.4376	.3966	.3673	.3471	.3336	.3249	.3194	.3160	.3140	.3128	.3121
-	\$250	.6437	.5534	.4727	.4028	.3437	.2950	.2558	.2248	.2009	.1827	.1690	.1589	.1516	.1463
-	\$500	.6437	.5527	.4699	.3958	.3308	.2747	.2270	.1871	.1540	.1270	.1051	.0876	.0737	.0627
63	\$120	.6445	.5593	.4888	.4338	.3929	.3641	.3444	.3315	.3234	.3183	.3153	.3135	.3125	.3119
-	\$250	.6419	.5503	.4684	.3974	.3377	.2888	.2497	.2192	.1959	.1783	.1654	.1559	.1492	.1444
-	\$500	.6418	.5494	.4650	.3895	.3235	.2668	.2188	.1788	.1461	.1195	.0983	.0815	.0684	.0582
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

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
70	\$120	.6363	.5440	.4678	.4103	.3706	.3450	.3296	.3208	.3160	.3136	.3123	.3117	.3114	.3113
-	\$250	.6336	.5339	.4431	.3645	.3001	.2498	.2123	.1854	.1669	.1546	.1466	.1416	.1385	.1366
-	\$500	.6331	.5316	.4367	.3513	.2771	.2152	.1654	.1265	.0971	.0754	.0599	.0490	.0415	.0364
-	\$1,000	.6331	.5314	.4361	.3496	.2739	.2099	.1576	.1160	.0839	.0598	.0421	.0293	.0203	.0140
71	\$120	.6355	.5422	.4651	.4074	.3678	.3428	.3280	.3197	.3154	.3132	.3121	.3116	.3113	.3112
-	\$250	.6330	.5322	.4401	.3604	.2952	.2447	.2075	.1814	.1637	.1521	.1448	.1403	.1376	.1360
-	\$500	.6325	.5299	.4336	.3465	.2710	.2083	.1582	.1197	.0909	.0702	.0556	.0456	.0390	.0346
-	\$1,000	.6324	.5297	.4328	.3446	.2674	.2023	.1496	.1082	.0767	.0535	.0368	.0250	.0170	.0115
72	\$120	.6348	.5406	.4627	.4047	.3653	.3408	.3266	.3188	.3148	.3129	.3119	.3115	.3113	.3112
-	\$250	.6324	.5308	.4374	.3565	.2907	.2400	.2032	.1777	.1607	.1499	.1433	.1393	.1369	.1356
-	\$500	.6320	.5285	.4307	.3421	.2653	.2018	.1516	.1133	.0854	.0655	.0519	.0428	.0368	.0331
-	\$1,000	.6319	.5282	.4298	.3399	.2612	.1952	.1420	.1009	.0701	.0478	.0321	.0214	.0142	.0095
73	\$120	.6342	.5391	.4605	.4022	.3630	.3390	.3253	.3180	.3144	.3126	.3118	.3114	.3113	.3112
-	\$250	.6320	.5295	.4350	.3530	.2864	.2357	.1992	.1743	.1582	.1480	.1419	.1384	.1364	.1353
-	\$500	.6316	.5273	.4283	.3381	.2600	.1957	.1453	.1075	.0803	.0613	.0486	.0404	.0351	.0318
-	\$1,000	.6316	.5270	.4272	.3357	.2555	.1884	.1350	.0941	.0640	.0427	.0280	.0182	.0118	.0078
74	\$120	.6338	.5383	.4592	.4006	.3616	.3379	.3245	.3176	.3141	.3125	.3117	.3114	.3113	.3112
-	\$250	.6318	.5288	.4335	.3508	.2838	.2329	.1967	.1723	.1566	.1469	.1412	.1379	.1361	.1351
-	\$500	.6314	.5267	.4268	.3356	.2567	.1919	.1414	.1038	.0771	.0588	.0467	.0389	.0341	.0312
-	\$1,000	.6314	.5263	.4257	.3331	.2518	.1841	.1304	.0898	.0602	.0395	.0255	.0164	.0105	.0069

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	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
48	\$120	.6566	.5969	.5434	.4949	.4588	.4335	.4128	.3967	.3842	.3745	.3669	.3610	.3566
	\$160	.6517	.5925	.5394	.4913	.4475	.4101	.3845	.3633	.3455	.3305	.3183	.3085	.3007
	\$250	.6441	.5856	.5331	.4855	.4422	.4026	.3664	.3331	.3028	.2808	.2622	.2462	.2326
	\$275	.6426	.5842	.5318	.4844	.4412	.4017	.3655	.3323	.3019	.2752	.2548	.2373	.2224
49	\$120	.6506	.5895	.5346	.4850	.4529	.4276	.4077	.3923	.3803	.3711	.3640	.3587	.3547
	\$160	.6458	.5852	.5307	.4814	.4366	.4031	.3779	.3569	.3393	.3250	.3136	.3045	.2972
	\$250	.6382	.5783	.5245	.4758	.4315	.3910	.3541	.3204	.2938	.2726	.2545	.2390	.2257
	\$275	.6367	.5769	.5232	.4746	.4304	.3901	.3533	.3196	.2890	.2658	.2462	.2294	.2150
50	\$120	.6447	.5821	.5259	.4779	.4470	.4221	.4029	.3881	.3767	.3680	.3615	.3566	.3530
	\$160	.6400	.5778	.5220	.4715	.4266	.3964	.3713	.3505	.3335	.3200	.3092	.3007	.2939
	\$250	.6324	.5710	.5159	.4660	.4207	.3794	.3419	.3097	.2853	.2646	.2471	.2320	.2191
	\$275	.6309	.5697	.5146	.4649	.4197	.3785	.3411	.3071	.2794	.2571	.2381	.2218	.2078
51	\$120	.6388	.5747	.5170	.4721	.4411	.4169	.3983	.3841	.3733	.3651	.3591	.3547	.3515
	\$160	.6341	.5704	.5132	.4615	.4198	.3897	.3648	.3444	.3282	.3153	.3052	.2972	.2909
	\$250	.6267	.5637	.5072	.4561	.4098	.3678	.3297	.3010	.2772	.2570	.2398	.2251	.2126
	\$275	.6252	.5624	.5060	.4550	.4088	.3669	.3289	.2960	.2704	.2487	.2302	.2144	.2009
52	\$120	.6329	.5672	.5081	.4661	.4355	.4120	.3940	.3803	.3700	.3625	.3570	.3530	.3501
	\$160	.6283	.5630	.5044	.4515	.4130	.3830	.3583	.3386	.3231	.3109	.3013	.2939	.2881
	\$250	.6209	.5564	.4985	.4461	.3988	.3561	.3204	.2926	.2692	.2494	.2326	.2183	.2065
	\$275	.6194	.5551	.4973	.4451	.3979	.3552	.3167	.2868	.2618	.2406	.2225	.2071	.1940
	\$380	.6154	.5514	.4940	.4422	.3953	.3529	.3146	.2802	.2494	.2221	.1998	.1807	.1642
53	\$120	.6271	.5597	.4991	.4603	.4302	.4071	.3897	.3766	.3671	.3601	.3551	.3515	.3490
	\$160	.6225	.5556	.4954	.4427	.4062	.3762	.3521	.3332	.3183	.3067	.2977	.2908	.2856
	\$250	.6151	.5490	.4896	.4361	.3877	.3443	.3117	.2844	.2613	.2419	.2255	.2119	.2009
	\$275	.6137	.5477	.4885	.4350	.3868	.3434	.3069	.2779	.2534	.2326	.2149	.2000	.1874
	\$380	.6097	.5441	.4852	.4322	.3843	.3412	.3025	.2679	.2370	.2117	.1902	.1717	.1558
54	\$120	.6212	.5521	.4931	.4546	.4250	.4024	.3856	.3732	.3643	.3578	.3533	.3501	.3479
	\$160	.6167	.5481	.4864	.4359	.3994	.3697	.3463	.3279	.3137	.3027	.2944	.2881	.2833
	\$250	.6094	.5416	.4807	.4259	.3766	.3355	.3033	.2763	.2535	.2345	.2188	.2060	.1957
	\$275	.6080	.5404	.4796	.4249	.3758	.3317	.2978	.2692	.2451	.2247	.2075	.1931	.1814
	\$380	.6040	.5368	.4764	.4221	.3733	.3295	.2904	.2556	.2263	.2019	.1809	.1630	.1478
55	\$120	.6155	.5446	.4874	.4491	.4199	.3979	.3817	.3700	.3617	.3558	.3517	.3489	.3470
	\$160	.6109	.5406	.4774	.4292	.3926	.3634	.3406	.3229	.3093	.2990	.2913	.2855	.2813
	\$250	.6037	.5342	.4718	.4157	.3655	.3269	.2950	.2682	.2458	.2274	.2125	.2005	.1909
	\$275	.6023	.5330	.4707	.4148	.3647	.3225	.2889	.2607	.2368	.2169	.2003	.1868	.1758
	\$380	.5984	.5295	.4676	.4120	.3623	.3179	.2784	.2444	.2163	.1924	.1720	.1546	.1399
	\$500	.5962	.5276	.4659	.4106	.3610	.3167	.2774	.2426	.2119	.1848	.1616	.1421	.1254
56	\$120	.6097	.5370	.4819	.4438	.4149	.3935	.3780	.3670	.3593	.3539	.3503	.3479	.3463
	\$160	.6052	.5331	.4683	.4225	.3860	.3574	.3351	.3180	.3052	.2955	.2884	.2832	.2795
	\$250	.5981	.5268	.4628	.4055	.3565	.3184	.2866	.2601	.2384	.2208	.2066	.1953	.1863
	\$275	.5967	.5256	.4617	.4046	.3535	.3135	.2801	.2521	.2287	.2093	.1936	.1808	.1706
	\$380	.5927	.5221	.4587	.4019	.3512	.3062	.2665	.2340	.2065	.1830	.1632	.1464	.1324

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.5906	.5202	.4571	.4005	.3500	.3051	.2655	.2306	.1999	.1736	.1515	.1327	.1166
	\$550	.5902	.5198	.4567	.4001	.3497	.3049	.2653	.2304	.1998	.1730	.1502	.1308	.1143
57	\$120	.6040	.5295	.4764	.4384	.4100	.3893	.3745	.3642	.3571	.3523	.3491	.3470	.3456
	\$160	.5995	.5256	.4613	.4158	.3796	.3514	.3298	.3134	.3012	.2923	.2858	.2812	.2778
	\$250	.5925	.5194	.4538	.3953	.3480	.3100	.2783	.2523	.2313	.2144	.2010	.1904	.1820
	\$275	.5911	.5182	.4528	.3943	.3443	.3046	.2714	.2436	.2208	.2022	.1872	.1752	.1656
	\$380	.5872	.5147	.4498	.3917	.3401	.2946	.2560	.2240	.1968	.1739	.1546	.1385	.1252
	\$500	.5851	.5129	.4482	.3903	.3389	.2935	.2536	.2186	.1884	.1632	.1417	.1235	.1081
	\$550	.5846	.5125	.4478	.3900	.3387	.2933	.2534	.2184	.1880	.1620	.1400	.1213	.1054
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$275	.5643	.4818	.4080	.3489	.3001	.2606	.2290	.2043	.1853	.1708	.1600	.1519	.1461
	\$380	.5606	.4786	.4054	.3408	.2874	.2426	.2056	.1754	.1510	.1317	.1164	.1045	.0954
	\$500	.5586	.4769	.4039	.3396	.2837	.2362	.1966	.1637	.1367	.1146	.0969	.0827	.0714
	\$550	.5582	.4765	.4036	.3394	.2835	.2355	.1955	.1620	.1344	.1118	.0934	.0786	.0669
	\$800	.5573	.4758	.4030	.3388	.2830	.2351	.1942	.1598	.1310	.1073	.0879	.0720	.0592
	\$1,000	.5572	.4756	.4028	.3387	.2830	.2350	.1942	.1597	.1309	.1070	.0873	.0712	.0581
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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
67	\$120	.5539	.4754	.4230	.3884	.3673	.3554	.3491	.3460	.3445	.3438	.3435	.3434	.3434
	\$160	.5499	.4614	.3981	.3515	.3196	.2990	.2864	.2790	.2749	.2727	.2715	.2709	.2707
	\$250	.5434	.4496	.3729	.3116	.2639	.2284	.2031	.1857	.1740	.1665	.1617	.1588	.1571
	\$275	.5421	.4485	.3697	.3061	.2557	.2174	.1895	.1697	.1561	.1470	.1412	.1374	.1351
	\$380	.5385	.4456	.3627	.2936	.2368	.1914	.1563	.1299	.1106	.0968	.0871	.0805	.0760
	\$500	.5366	.4440	.3609	.2890	.2292	.1805	.1419	.1120	.0894	.0727	.0606	.0519	.0459
	\$550	.5362	.4436	.3606	.2884	.2281	.1787	.1393	.1087	.0853	.0679	.0552	.0460	.0395
	\$800	.5354	.4429	.3600	.2877	.2264	.1758	.1351	.1031	.0783	.0595	.0456	.0353	.0279
	\$1,000	.5352	.4428	.3599	.2876	.2263	.1756	.1346	.1022	.0772	.0581	.0439	.0334	.0258
68	\$120	.5503	.4702	.4174	.3834	.3636	.3530	.3476	.3452	.3441	.3436	.3434	.3434	.3433
	\$160	.5463	.4559	.3914	.3449	.3138	.2945	.2831	.2769	.2736	.2719	.2711	.2707	.2705
	\$250	.5398	.4435	.3654	.3030	.2551	.2204	.1962	.1801	.1698	.1635	.1597	.1575	.1562
	\$275	.5386	.4425	.3621	.2971	.2464	.2087	.1817	.1633	.1511	.1434	.1385	.1356	.1339
	\$380	.5350	.4396	.3547	.2839	.2261	.1807	.1463	.1211	.1032	.0908	.0825	.0770	.0735
	\$500	.5331	.4380	.3524	.2789	.2179	.1689	.1307	.1018	.0805	.0652	.0545	.0472	.0423
	\$550	.5327	.4377	.3521	.2781	.2166	.1668	.1278	.0981	.0760	.0601	.0488	.0410	.0357
	\$800	.5319	.4370	.3516	.2772	.2145	.1634	.1230	.0917	.0681	.0508	.0383	.0295	.0234
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$550	.5226	.4148	.3117	.2198	.1462	.0936	.0603	.0417	.0325	.0284	.0267	.0261	.0259
	\$800	.5218	.4141	.3112	.2188	.1434	.0883	.0522	.0312	.0201	.0149	.0126	.0117	.0113
	\$1,000	.5216	.4140	.3111	.2187	.1430	.0874	.0508	.0292	.0177	.0122	.0097	.0087	.0083
72	\$120	.5397	.4270	.3619	.3453	.3434	.3433	.3433	.3433	.3433	.3433	.3433	.3433	.3433
	\$160	.5357	.4238	.3291	.2848	.2724	.2706	.2704	.2704	.2704	.2704	.2704	.2704	.2704
	\$250	.5294	.4189	.3100	.2279	.1799	.1608	.1558	.1549	.1548	.1547	.1547	.1547	.1547
	\$275	.5282	.4179	.3093	.2218	.1665	.1416	.1338	.1321	.1318	.1317	.1317	.1317	.1317
	\$380	.5247	.4151	.3072	.2104	.1382	.0956	.0765	.0700	.0683	.0680	.0679	.0679	.0679
	\$500	.5228	.4136	.3061	.2068	.1278	.0760	.0491	.0382	.0346	.0337	.0335	.0335	.0334
	\$550	.5224	.4133	.3059	.2062	.1260	.0723	.0436	.0315	.0273	.0261	.0259	.0258	.0258
	\$800	.5216	.4127	.3054	.2054	.1230	.0660	.0338	.0190	.0135	.0117	.0113	.0112	.0112
	\$1,000	.5214	.4125	.3053	.2053	.1225	.0649	.0319	.0166	.0107	.0088	.0083	.0082	.0081
73	\$120	.5397	.4268	.3515	.3434	.3433	.3433	.3433	.3433	.3433	.3433	.3433	.3433	.3433
	\$160	.5357	.4236	.3163	.2750	.2705	.2704	.2704	.2704	.2704	.2704	.2704	.2704	.2704
	\$250	.5294	.4187	.3080	.2114	.1651	.1555	.1548	.1547	.1547	.1547	.1547	.1547	.1547
	\$275	.5282	.4177	.3073	.2063	.1492	.1336	.1318	.1317	.1317	.1317	.1317	.1317	.1317
	\$380	.5247	.4149	.3052	.1985	.1173	.0787	.0692	.0680	.0679	.0679	.0679	.0679	.0679
	\$500	.5228	.4134	.3041	.1967	.1070	.0548	.0371	.0338	.0335	.0334	.0334	.0334	.0334
	\$550	.5224	.4131	.3039	.1965	.1053	.0503	.0304	.0263	.0258	.0258	.0258	.0258	.0258
	\$800	.5216	.4125	.3034	.1962	.1025	.0423	.0180	.0121	.0112	.0112	.0112	.0112	.0112
	\$1,000	.5214	.4124	.3033	.1962	.1020	.0409	.0155	.0092	.0082	.0081	.0081	.0081	.0081
74	\$120	.5397	.4268	.3456	.3433	.3433	.3433	.3433	.3433	.3433	.3433	.3433	.3433	.3433
	\$160	.5357	.4236	.3116	.2710	.2704	.2704	.2704	.2704	.2704	.2704	.2704	.2704	.2704
	\$250	.5294	.4187	.3079	.2004	.1570	.1547	.1547	.1547	.1547	.1547	.1547	.1547	.1547
	\$275	.5282	.4177	.3072	.1971	.1377	.1318	.1317	.1317	.1317	.1317	.1317	.1317	.1317
	\$380	.5247	.4149	.3051	.1954	.1016	.0699	.0679	.0679	.0679	.0679	.0679	.0679	.0679
	\$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	

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
42	\$120	.0000	.0025	.0098	.0212	.0358	.0729	.1186	.1711	.2293
43	\$120	.0000	.0022	.0090	.0196	.0334	.0691	.1134	.1646	.2218
44	\$120	.0000	.0019	.0081	.0181	.0312	.0653	.1082	.1582	.2149
45	\$120	.0000	.0017	.0074	.0166	.0289	.0616	.1031	.1518	.2086
46	\$120	.0000	.0015	.0066	.0152	.0268	.0580	.0980	.1456	.2027
47	\$120	.0000	.0013	.0059	.0139	.0248	.0544	.0930	.1399	.1971
48	\$120	.0000	.0011	.0053	.0126	.0228	.0510	.0881	.1346	.1917
49	\$120	.0000	.0010	.0047	.0114	.0209	.0476	.0834	.1295	.1865
50	\$120	.0000	.0008	.0041	.0103	.0191	.0443	.0789	.1247	.1814
-	\$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

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
63	\$120	.0000	.0000	.0003	.0013	.0034	.0135	.0353	.0718	.1238
-	\$250	.0000	.0000	.0003	.0013	.0031	.0109	.0263	.0514	.0874
-	\$500	.0000	.0000	.0003	.0013	.0031	.0108	.0254	.0480	.0795
64	\$120	.0000	.0000	.0002	.0010	.0028	.0120	.0328	.0685	.1201
-	\$250	.0000	.0000	.0002	.0010	.0025	.0093	.0234	.0473	.0823
-	\$500	.0000	.0000	.0002	.0010	.0025	.0091	.0222	.0433	.0735
-	\$1,000	.0000	.0000	.0002	.0010	.0025	.0091	.0222	.0433	.0733
65	\$120	.0000	.0000	.0002	.0008	.0023	.0106	.0304	.0653	.1165
-	\$250	.0000	.0000	.0002	.0007	.0019	.0078	.0207	.0433	.0773
-	\$500	.0000	.0000	.0002	.0007	.0019	.0076	.0192	.0388	.0676
-	\$1,000	.0000	.0000	.0002	.0007	.0020	.0076	.0192	.0387	.0672
66	\$120	.0000	.0000	.0001	.0006	.0018	.0093	.0280	.0621	.1131
-	\$250	.0000	.0000	.0001	.0005	.0015	.0065	.0182	.0395	.0724
-	\$500	.0000	.0000	.0001	.0005	.0015	.0062	.0165	.0345	.0620
-	\$1,000	.0000	.0000	.0001	.0005	.0015	.0062	.0165	.0344	.0613
67	\$120	.0000	.0000	.0001	.0004	.0015	.0082	.0259	.0591	.1097
-	\$250	.0000	.0000	.0001	.0004	.0011	.0053	.0158	.0359	.0677
-	\$500	.0000	.0000	.0001	.0004	.0011	.0049	.0139	.0305	.0565
-	\$1,000	.0000	.0000	.0001	.0004	.0011	.0049	.0139	.0302	.0556
68	\$120	.0000	.0000	.0001	.0003	.0012	.0071	.0238	.0562	.1065
-	\$250	.0000	.0000	.0000	.0002	.0008	.0043	.0137	.0324	.0632
-	\$500	.0000	.0000	.0000	.0002	.0008	.0038	.0116	.0267	.0512
-	\$1,000	.0000	.0000	.0000	.0002	.0008	.0038	.0115	.0263	.0501
69	\$120	.0000	.0000	.0000	.0002	.0009	.0061	.0218	.0534	.1033
-	\$250	.0000	.0000	.0000	.0002	.0006	.0034	.0117	.0292	.0588
-	\$500	.0000	.0000	.0000	.0002	.0005	.0029	.0095	.0231	.0461
-	\$1,000	.0000	.0000	.0000	.0002	.0005	.0029	.0094	.0226	.0447
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

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
73	\$120	.0000	.0000	.0000	.0000	.0003	.0032	.0151	.0435	.0922
-	\$250	.0000	.0000	.0000	.0000	.0004	.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	.0004	.0008	.0048	.0165	.0408
-	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0027	.0098	.0256
-	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0087	.0231))

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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$275	.0004	.0024	.0065	.0130	.0331	.0620	.0991	.1440
	\$380	.0004	.0024	.0066	.0130	.0331	.0620	.0991	.1436
	\$500	.0004	.0024	.0065	.0130	.0331	.0620	.0991	.1436
	\$550	.0004	.0024	.0066	.0130	.0331	.0620	.0991	.1436
58	\$120	.0003	.0019	.0055	.0113	.0302	.0626	.1086	.1680
	\$160	.0003	.0019	.0055	.0113	.0295	.0583	.0993	.1518
	\$250	.0003	.0019	.0055	.0113	.0295	.0566	.0918	.1367
	\$275	.0003	.0019	.0055	.0113	.0295	.0566	.0918	.1357
	\$380	.0003	.0019	.0055	.0113	.0295	.0566	.0918	.1347
	\$500	.0003	.0019	.0055	.0113	.0295	.0566	.0918	.1347
	\$550	.0003	.0019	.0055	.0113	.0295	.0566	.0918	.1347
59	\$120	.0002	.0015	.0046	.0096	.0273	.0583	.1035	.1626
	\$160	.0002	.0015	.0046	.0096	.0262	.0537	.0936	.1454
	\$250	.0002	.0015	.0046	.0096	.0261	.0512	.0850	.1292
	\$275	.0002	.0015	.0046	.0096	.0261	.0512	.0848	.1277
	\$380	.0002	.0015	.0046	.0096	.0261	.0512	.0846	.1259
	\$500	.0002	.0015	.0046	.0096	.0261	.0512	.0846	.1259
	\$550	.0002	.0015	.0046	.0096	.0261	.0512	.0846	.1259
60	\$120	.0002	.0012	.0037	.0080	.0244	.0541	.0985	.1573
	\$160	.0002	.0012	.0037	.0080	.0231	.0492	.0879	.1391
	\$250	.0002	.0012	.0037	.0080	.0228	.0459	.0785	.1217
	\$275	.0002	.0012	.0037	.0080	.0228	.0459	.0779	.1199
	\$380	.0002	.0012	.0037	.0080	.0228	.0459	.0774	.1171
	\$500	.0002	.0012	.0037	.0080	.0228	.0459	.0774	.1170
	\$550	.0002	.0012	.0037	.0080	.0228	.0459	.0774	.1170
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$550	.0001	.0007	.0023	.0053	.0166	.0357	.0632	.0995
	\$800	.0001	.0007	.0023	.0053	.0166	.0357	.0632	.0995
	\$1,000	.0001	.0007	.0023	.0053	.0166	.0357	.0632	.0995
63	\$120	.0001	.0005	.0017	.0043	.0165	.0420	.0835	.1414
	\$160	.0001	.0005	.0017	.0042	.0148	.0363	.0712	.1204
	\$250	.0001	.0005	.0017	.0041	.0137	.0315	.0598	.0994
	\$275	.0001	.0005	.0017	.0041	.0137	.0312	.0587	.0970
	\$380	.0001	.0005	.0017	.0041	.0137	.0308	.0565	.0919
	\$500	.0001	.0005	.0017	.0041	.0137	.0308	.0563	.0908
	\$550	.0001	.0005	.0017	.0041	.0137	.0308	.0563	.0908
	\$800	.0001	.0005	.0017	.0041	.0137	.0308	.0563	.0908
	\$1,000	.0001	.0005	.0017	.0041	.0137	.0308	.0563	.0908
64	\$120	.0001	.0003	.0012	.0034	.0141	.0380	.0785	.1361
	\$160	.0001	.0003	.0012	.0032	.0124	.0323	.0658	.1142
	\$250	.0001	.0003	.0012	.0031	.0111	.0272	.0538	.0921
	\$275	.0001	.0003	.0012	.0031	.0111	.0268	.0525	.0894
	\$380	.0001	.0003	.0012	.0031	.0111	.0262	.0500	.0838
	\$500	.0001	.0003	.0012	.0031	.0111	.0262	.0496	.0822
	\$550	.0001	.0003	.0012	.0031	.0111	.0262	.0496	.0822
	\$800	.0001	.0003	.0012	.0031	.0111	.0262	.0496	.0822
	\$1,000	.0001	.0003	.0012	.0031	.0111	.0262	.0496	.0822
65	\$120	.0001	.0002	.0008	.0025	.0119	.0342	.0735	.1308
	\$160	.0001	.0002	.0008	.0023	.0102	.0283	.0603	.1079
	\$250	.0001	.0002	.0008	.0023	.0089	.0232	.0479	.0847
	\$275	.0001	.0002	.0008	.0023	.0088	.0227	.0465	.0819
	\$380	.0001	.0002	.0008	.0023	.0087	.0218	.0437	.0758
	\$500	.0001	.0002	.0008	.0023	.0087	.0218	.0430	.0738
	\$550	.0001	.0002	.0008	.0023	.0087	.0218	.0430	.0737
	\$800	.0001	.0002	.0008	.0023	.0087	.0218	.0430	.0736
	\$1,000	.0001	.0002	.0008	.0023	.0087	.0218	.0430	.0736
66	\$120	.0000	.0001	.0006	.0018	.0098	.0304	.0685	.1254
	\$160	.0000	.0001	.0005	.0017	.0081	.0245	.0549	.1015
	\$250	.0000	.0001	.0005	.0016	.0068	.0193	.0421	.0774
	\$275	.0000	.0001	.0005	.0016	.0067	.0188	.0406	.0743
	\$380	.0000	.0001	.0005	.0016	.0066	.0178	.0375	.0677
	\$500	.0000	.0001	.0005	.0016	.0066	.0176	.0367	.0655
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
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
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0020	.0097
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0017	.0083
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0017	.0081
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0017	.0079
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0017	.0078
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

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
3	.9172	.9000	.8846	.8706	.8576	.8454	.8340	.8231	.8128	.8029	.7934	.7843	.7755	.7670
4	.9123	.8941	.8778	.8629	.8492	.8363	.8241	.8127	.8017	.7913	.7813	.7716	.7623	.7534
5	.9075	.8883	.8710	.8553	.8407	.8271	.8143	.8022	.7907	.7797	.7691	.7590	.7492	.7398
6	.9027	.8824	.8642	.8477	.8323	.8180	.8045	.7918	.7797	.7681	.7570	.7463	.7361	.7262
7	.8979	.8766	.8575	.8400	.8239	.8089	.7947	.7814	.7686	.7565	.7449	.7337	.7230	.7126
8	.8932	.8707	.8507	.8324	.8155	.7998	.7850	.7709	.7576	.7449	.7328	.7211	.7099	.6991
9	.8884	.8649	.8440	.8248	.8072	.7907	.7752	.7605	.7466	.7334	.7207	.7085	.6969	.6856
10	.8837	.8592	.8372	.8172	.7988	.7816	.7654	.7501	.7356	.7218	.7086	.6960	.6838	.6721
11	.8790	.8534	.8305	.8097	.7904	.7725	.7557	.7398	.7247	.7103	.6966	.6835	.6708	.6587
12	.8744	.8477	.8238	.8021	.7821	.7634	.7459	.7294	.7137	.6988	.6846	.6709	.6579	.6453
13	.8697	.8419	.8171	.7945	.7737	.7543	.7361	.7190	.7027	.6873	.6725	.6584	.6449	.6320
14	.8650	.8362	.8104	.7870	.7653	.7452	.7263	.7086	.6917	.6757	.6605	.6460	.6320	.6186
15	.8604	.8305	.8037	.7794	.7570	.7361	.7165	.6981	.6807	.6642	.6485	.6335	.6191	.6053
16	.8558	.8247	.7970	.7718	.7486	.7270	.7068	.6877	.6698	.6527	.6365	.6210	.6062	.5921
17	.8512	.8190	.7903	.7642	.7402	.7178	.6970	.6773	.6588	.6412	.6245	.6086	.5934	.5789
18	.8466	.8133	.7836	.7566	.7318	.7087	.6871	.6669	.6478	.6297	.6125	.5962	.5806	.5656
19	.8421	.8076	.7769	.7490	.7233	.6995	.6773	.6564	.6368	.6182	.6005	.5838	.5678	.5525
20	.8375	.8019	.7702	.7414	.7149	.6904	.6675	.6460	.6258	.6067	.5886	.5714	.5550	.5393
21	.8329	.7962	.7635	.7337	.7064	.6812	.6576	.6355	.6148	.5951	.5766	.5589	.5422	.5262
22	.8284	.7905	.7567	.7261	.6979	.6719	.6477	.6250	.6037	.5836	.5646	.5465	.5294	.5130
23	.8238	.7848	.7500	.7184	.6894	.6627	.6378	.6145	.5927	.5721	.5526	.5341	.5166	.4999
24	.8193	.7791	.7432	.7107	.6809	.6534	.6278	.6040	.5816	.5605	.5406	.5217	.5038	.4868
25	.8148	.7733	.7364	.7030	.6723	.6441	.6179	.5934	.5705	.5489	.5285	.5093	.4910	.4736
26	.8103	.7676	.7296	.6952	.6637	.6347	.6079	.5828	.5593	.5372	.5164	.4968	.4782	.4605
27	.8057	.7618	.7228	.6874	.6551	.6254	.5978	.5721	.5481	.5256	.5044	.4843	.4653	.4473
28	.8012	.7561	.7159	.6796	.6465	.6160	.5877	.5615	.5369	.5139	.4922	.4718	.4524	.4340
29	.7967	.7503	.7091	.6718	.6378	.6065	.5776	.5508	.5257	.5022	.4801	.4592	.4395	.4208
30	.7922	.7446	.7022	.6639	.6291	.5970	.5675	.5400	.5144	.4904	.4678	.4466	.4265	.4075
31	.7878	.7388	.6953	.6561	.6203	.5876	.5573	.5292	.5031	.4786	.4556	.4340	.4135	.3941
32	.7833	.7331	.6884	.6481	.6115	.5780	.5470	.5184	.4917	.4667	.4433	.4212	.4004	.3807
33	.7789	.7273	.6815	.6402	.6027	.5684	.5368	.5075	.4802	.4548	.4309	.4084	.3872	.3672
34	.7744	.7215	.6745	.6322	.5938	.5587	.5264	.4965	.4687	.4427	.4184	.3955	.3739	.3536
35	.7700	.7157	.6676	.6242	.5849	.5490	.5160	.4854	.4571	.4306	.4058	.3825	.3606	.3399
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

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
53	-.6999	-.6189	-.5463	-.4813	-.4231	-.3712	-.3251	-.2841	-.2479	-.2160	-.1878	-.1631	-.1414	-.1225
54	-.6968	-.6142	-.5401	-.4736	-.4144	-.3616	-.3149	-.2736	-.2372	-.2053	-.1773	-.1529	-.1316	-.1131
55	-.6938	-.6096	-.5339	-.4661	-.4057	-.3521	-.3048	-.2631	-.2266	-.1947	-.1670	-.1429	-.1220	-.1040
56	-.6909	-.6051	-.5278	-.4586	-.3971	-.3426	-.2947	-.2527	-.2161	-.1843	-.1568	-.1331	-.1128	-.0953
57	-.6882	-.6006	-.5218	-.4512	-.3885	-.3332	-.2848	-.2425	-.2058	-.1742	-.1470	-.1237	-.1038	-.0869
58	-.6855	-.5963	-.5159	-.4439	-.3801	-.3239	-.2749	-.2323	-.1956	-.1642	-.1373	-.1145	-.0952	-.0789
59	-.6830	-.5922	-.5101	-.4367	-.3717	-.3147	-.2651	-.2223	-.1856	-.1543	-.1279	-.1055	-.0868	-.0712
60	-.6806	-.5882	-.5045	-.4296	-.3634	-.3056	-.2554	-.2124	-.1758	-.1447	-.1187	-.0969	-.0789	-.0640
61	-.6783	-.5843	-.4990	-.4226	-.3553	-.2965	-.2459	-.2026	-.1660	-.1353	-.1098	-.0886	-.0712	-.0570
62	-.6762	-.5806	-.4936	-.4158	-.3472	-.2876	-.2364	-.1930	-.1565	-.1262	-.1011	-.0806	-.0640	-.0505
63	-.6742	-.5771	-.4885	-.4091	-.3393	-.2788	-.2271	-.1835	-.1472	-.1172	-.0928	-.0730	-.0571	-.0444
64	-.6724	-.5738	-.4835	-.4026	-.3315	-.2701	-.2179	-.1742	-.1380	-.1085	-.0847	-.0657	-.0506	-.0388
65	-.6708	-.5706	-.4787	-.3962	-.3238	-.2615	-.2088	-.1650	-.1291	-.1001	-.0770	-.0587	-.0445	-.0335
66	-.6693	-.5677	-.4741	-.3900	-.3163	-.2530	-.1998	-.1559	-.1203	-.0919	-.0696	-.0522	-.0388	-.0287
67	-.6680	-.5650	-.4698	-.3840	-.3089	-.2447	-.1910	-.1471	-.1118	-.0840	-.0625	-.0460	-.0336	-.0243
68	-.6668	-.5625	-.4656	-.3782	-.3017	-.2365	-.1823	-.1384	-.1036	-.0765	-.0558	-.0402	-.0287	-.0203
69	-.6659	-.5603	-.4617	-.3726	-.2946	-.2283	-.1737	-.1299	-.0955	-.0692	-.0494	-.0349	-.0243	-.0168
70	-.6650	-.5582	-.4581	-.3672	-.2877	-.2204	-.1653	-.1215	-.0877	-.0622	-.0435	-.0299	-.0203	-.0137
71	-.6643	-.5564	-.4546	-.3619	-.2807	-.2124	-.1568	-.1132	-.0800	-.0555	-.0378	-.0253	-.0167	-.0109
72	-.6638	-.5549	-.4515	-.3570	-.2743	-.2048	-.1488	-.1054	-.0729	-.0493	-.0327	-.0213	-.0136	-.0086
73	-.6634	-.5536	-.4488	-.3525	-.2682	-.1976	-.1413	-.0981	-.0664	-.0438	-.0282	-.0178	-.0111	-.0067
74	-.6632	-.5529	-.4471	-.3497	-.2643	-.1930	-.1364	-.0935	-.0622	-.0404	-.0255	-.0158	-.0096	-.0057))

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9405	.9305	.9213	.9127	.9047	.8970	.8896	.8826	.8758	.8692	.8629	.8567	.8507
2	.9350	.9242	.9142	.9049	.8962	.8879	.8799	.8723	.8649	.8578	.8509	.8442	.8377
3	.9299	.9183	.9077	.8977	.8883	.8794	.8709	.8627	.8548	.8472	.8398	.8326	.8257
4	.9248	.9125	.9011	.8905	.8804	.8709	.8618	.8531	.8446	.8365	.8286	.8210	.8136
5	.9196	.9065	.8944	.8831	.8724	.8623	.8526	.8433	.8343	.8256	.8173	.8091	.8013
6	.9145	.9006	.8877	.8757	.8644	.8536	.8433	.8334	.8239	.8147	.8058	.7972	.7889
7	.9093	.8945	.8809	.8682	.8562	.8448	.8339	.8234	.8134	.8037	.7943	.7852	.7764
8	.9041	.8885	.8741	.8606	.8480	.8359	.8244	.8133	.8027	.7925	.7827	.7731	.7639
9	.8988	.8824	.8672	.8530	.8396	.8269	.8148	.8032	.7920	.7813	.7709	.7609	.7512
10	.8935	.8763	.8603	.8454	.8313	.8179	.8052	.7930	.7813	.7701	.7593	.7488	.7387
11	.8883	.8701	.8534	.8377	.8229	.8089	.7956	.7828	.7706	.7589	.7475	.7366	.7260
12	.8829	.8639	.8463	.8299	.8144	.7998	.7858	.7725	.7597	.7475	.7357	.7243	.7132
13	.8775	.8576	.8392	.8220	.8058	.7905	.7760	.7621	.7488	.7360	.7237	.7118	.7004
14	.8721	.8513	.8320	.8141	.7972	.7812	.7661	.7516	.7377	.7245	.7117	.6994	.6875
15	.8667	.8449	.8249	.8061	.7885	.7719	.7561	.7411	.7267	.7129	.6997	.6869	.6746
16	.8612	.8385	.8176	.7981	.7798	.7625	.7461	.7305	.7156	.7013	.6875	.6743	.6616
17	.8557	.8320	.8102	.7900	.7710	.7530	.7360	.7198	.7043	.6895	.6753	.6617	.6486
18	.8501	.8255	.8029	.7818	.7621	.7435	.7258	.7091	.6931	.6778	.6631	.6491	.6355
19	.8445	.8189	.7954	.7736	.7531	.7339	.7156	.6983	.6817	.6660	.6509	.6364	.6224
20	.8388	.8123	.7880	.7653	.7441	.7242	.7053	.6874	.6704	.6541	.6386	.6237	.6093
21	.8331	.8056	.7804	.7569	.7350	.7144	.6949	.6765	.6589	.6422	.6262	.6108	.5961
22	.8274	.7989	.7727	.7485	.7258	.7045	.6844	.6654	.6473	.6301	.6137	.5979	.5829
23	.8216	.7921	.7650	.7400	.7166	.6946	.6739	.6543	.6357	.6180	.6011	.5850	.5696
24	.8157	.7852	.7572	.7314	.7072	.6846	.6633	.6431	.6240	.6058	.5885	.5720	.5562
25	.8098	.7783	.7494	.7227	.6978	.6745	.6525	.6318	.6122	.5936	.5759	.5590	.5428

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
26	.8039	.7713	.7414	.7139	.6882	.6643	.6417	.6205	.6003	.5813	.5631	.5459	.5293
27	.7979	.7642	.7334	.7050	.6786	.6540	.6308	.6090	.5884	.5689	.5503	.5327	.5158
28	.7918	.7571	.7254	.6961	.6690	.6436	.6199	.5975	.5764	.5564	.5375	.5194	.5022
29	.7857	.7499	.7172	.6871	.6592	.6332	.6088	.5859	.5643	.5439	.5245	.5061	.4885
30	.7796	.7426	.7090	.6780	.6493	.6226	.5977	.5742	.5521	.5312	.5115	.4927	.4748
31	.7734	.7353	.7007	.6688	.6394	.6120	.5864	.5624	.5398	.5185	.4983	.4791	.4609
32	.7671	.7279	.6923	.6596	.6293	.6013	.5751	.5505	.5274	.5057	.4850	.4655	.4468
33	.7608	.7204	.6838	.6502	.6192	.5904	.5636	.5385	.5149	.4927	.4716	.4516	.4326
34	.7544	.7129	.6752	.6407	.6089	.5795	.5520	.5264	.5023	.4796	.4581	.4377	.4184
35	.7480	.7053	.6666	.6312	.5986	.5684	.5404	.5142	.4895	.4664	.4444	.4237	.4039
36	.7415	.6975	.6578	.6215	.5881	.5572	.5285	.5017	.4765	.4528	.4305	.4093	.3891
37	.7348	.6897	.6488	.6116	.5774	.5457	.5164	.4889	.4632	.4391	.4162	.3946	.3741
38	.7283	.6818	.6399	.6017	.5666	.5343	.5042	.4762	.4499	.4252	.4019	.3799	.3590
39	.7216	.6739	.6309	.5917	.5558	.5227	.4919	.4633	.4365	.4112	.3875	.3650	.3439
40	.7149	.6659	.6218	.5816	.5448	.5109	.4795	.4502	.4227	.3970	.3728	.3500	.3285
41	.7083	.6580	.6127	.5715	.5338	.4991	.4670	.4370	.4090	.3828	.3582	.3351	.3134
42	.7017	.6500	.6036	.5614	.5228	.4873	.4544	.4238	.3952	.3685	.3435	.3201	.2982
43	.6951	.6421	.5945	.5512	.5117	.4754	.4417	.4105	.3814	.3542	.3289	.3053	.2832
44	.6885	.6341	.5852	.5409	.5005	.4633	.4289	.3970	.3673	.3398	.3142	.2903	.2682
45	.6819	.6261	.5760	.5306	.4891	.4511	.4159	.3834	.3533	.3254	.2995	.2755	.2535
46	.6753	.6181	.5668	.5203	.4778	.4388	.4029	.3698	.3393	.3110	.2850	.2611	.2391
47	.6688	.6101	.5575	.5098	.4663	.4265	.3899	.3562	.3253	.2968	.2707	.2468	.2249
48	.6623	.6021	.5481	.4993	.4547	.4140	.3767	.3425	.3112	.2826	.2565	.2327	.2110
49	.6563	.5946	.5393	.4892	.4437	.4021	.3641	.3295	.2979	.2691	.2431	.2194	.1980
50	.6503	.5872	.5305	.4792	.4326	.3902	.3516	.3165	.2847	.2559	.2300	.2065	.1854
51	.6444	.5797	.5216	.4690	.4214	.3782	.3390	.3036	.2717	.2429	.2171	.1939	.1731
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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
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>
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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>46</u>	<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>
<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^a	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

((Maximum Loss Ratio															
Size	Single-Loss-Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
47	\$120	.7200	.6481	.5850	.5327	.4900	.4551	.4266	.4037	.3858	.3718	.3609	.3525	.3460	.3411
48	\$120	.7164	.6430	.5794	.5270	.4843	.4493	.4211	.3988	.3815	.3680	.3576	.3497	.3438	.3393
49	\$120	.7128	.6380	.5741	.5215	.4786	.4437	.4159	.3942	.3774	.3645	.3546	.3473	.3417	.3377
50	\$120	.7094	.6333	.5690	.5162	.4730	.4382	.4109	.3898	.3735	.3611	.3519	.3450	.3399	.3362
-	\$250	.7096	.6333	.5652	.5040	.4491	.4002	.3581	.3224	.2922	.2666	.2450	.2266	.2112	.1982
51	\$120	.7060	.6289	.5641	.5109	.4675	.4330	.4062	.3855	.3698	.3580	.3493	.3429	.3382	.3348
-	\$250	.7062	.6284	.5587	.4963	.4403	.3913	.3495	.3142	.2843	.2591	.2378	.2199	.2051	.1928
52	\$120	.7027	.6247	.5593	.5056	.4622	.4280	.4016	.3814	.3663	.3551	.3469	.3409	.3367	.3337
-	\$250	.7030	.6235	.5523	.4885	.4318	.3829	.3413	.3062	.2767	.2518	.2309	.2136	.1994	.1878
53	\$120	.6996	.6207	.5547	.5004	.4570	.4232	.3971	.3775	.3630	.3524	.3447	.3392	.3353	.3326
-	\$250	.6998	.6187	.5460	.4809	.4237	.3748	.3334	.2985	.2691	.2446	.2242	.2076	.1940	.1831
54	\$120	.6967	.6169	.5501	.4954	.4521	.4184	.3929	.3738	.3599	.3498	.3427	.3376	.3341	.3317
-	\$250	.6967	.6140	.5398	.4735	.4160	.3670	.3256	.2908	.2617	.2376	.2179	.2019	.1890	.1787
55	\$120	.6939	.6132	.5455	.4905	.4472	.4139	.3888	.3703	.3570	.3475	.3408	.3362	.3331	.3309
-	\$250	.6937	.6094	.5336	.4665	.4086	.3594	.3180	.2833	.2545	.2310	.2119	.1966	.1843	.1746
56	\$120	.6913	.6096	.5411	.4858	.4425	.4094	.3849	.3670	.3542	.3453	.3391	.3349	.3321	.3303
-	\$250	.6908	.6049	.5276	.4597	.4014	.3520	.3104	.2759	.2476	.2247	.2062	.1915	.1799	.1707
57	\$120	.6889	.6061	.5368	.4812	.4378	.4051	.3811	.3638	.3517	.3433	.3376	.3338	.3313	.3297
-	\$250	.6881	.6005	.5219	.4532	.3944	.3446	.3030	.2688	.2410	.2186	.2008	.1867	.1757	.1672
58	\$120	.6866	.6027	.5327	.4766	.4334	.4010	.3775	.3608	.3493	.3414	.3362	.3328	.3306	.3292
-	\$250	.6854	.5962	.5164	.4469	.3874	.3374	.2958	.2619	.2345	.2127	.1956	.1822	.1719	.1640
-	\$500	.6855	.5963	.5158	.4438	.3799	.3237	.2749	.2330	.1973	.1672	.1418	.1207	.1032	.0887
59	\$120	.6845	.5994	.5286	.4722	.4290	.3970	.3740	.3580	.3470	.3397	.3350	.3319	.3299	.3287
-	\$250	.6829	.5921	.5111	.4407	.3806	.3302	.2888	.2552	.2283	.2071	.1907	.1780	.1683	.1610
-	\$500	.6829	.5921	.5100	.4365	.3715	.3146	.2655	.2236	.1881	.1583	.1335	.1130	.0962	.0824
60	\$120	.6824	.5962	.5247	.4679	.4248	.3931	.3707	.3553	.3450	.3382	.3338	.3311	.3294	.3284
-	\$250	.6805	.5883	.5061	.4347	.3739	.3233	.2819	.2486	.2223	.2018	.1860	.1740	.1650	.1583
-	\$500	.6805	.5881	.5044	.4295	.3633	.3058	.2563	.2144	.1791	.1498	.1255	.1057	.0895	.0765
61	\$120	.6805	.5932	.5208	.4637	.4206	.3894	.3676	.3528	.3431	.3368	.3328	.3304	.3289	.3281
-	\$250	.6782	.5847	.5013	.4288	.3674	.3165	.2752	.2423	.2166	.1967	.1816	.1704	.1620	.1559
-	\$500	.6783	.5843	.4989	.4225	.3553	.2971	.2473	.2054	.1703	.1414	.1178	.0987	.0833	.0710
62	\$120	.6787	.5903	.5171	.4596	.4166	.3858	.3646	.3505	.3413	.3355	.3320	.3298	.3285	.3278
-	\$250	.6762	.5813	.4966	.4231	.3610	.3099	.2687	.2362	.2110	.1919	.1775	.1669	.1592	.1537
-	\$500	.6762	.5806	.4935	.4158	.3475	.2886	.2385	.1965	.1618	.1334	.1104	.0920	.0774	.0659
63	\$120	.6770	.5875	.5135	.4556	.4128	.3824	.3618	.3483	.3397	.3344	.3312	.3293	.3282	.3276
-	\$250	.6743	.5780	.4920	.4175	.3548	.3034	.2623	.2303	.2057	.1873	.1737	.1638	.1567	.1517
-	\$500	.6742	.5771	.4884	.4092	.3398	.2802	.2298	.1879	.1534	.1256	.1033	.0856	.0718	.0611
64	\$120	.6754	.5848	.5100	.4518	.4090	.3791	.3591	.3462	.3382	.3334	.3305	.3289	.3279	.3274
-	\$250	.6726	.5750	.4877	.4121	.3487	.2970	.2562	.2245	.2007	.1830	.1701	.1609	.1545	.1500
-	\$500	.6724	.5737	.4835	.4028	.3323	.2720	.2213	.1794	.1453	.1181	.0965	.0797	.0667	.0568
-	\$1,000	.6724	.5738	.4835	.4026	.3315	.2700	.2178	.1741	.1380	.1086	.0848	.0659	.0509	.0392
65	\$120	.6740	.5823	.5066	.4480	.4054	.3760	.3566	.3443	.3369	.3325	.3299	.3285	.3277	.3273
-	\$250	.6710	.5722	.4835	.4068	.3427	.2909	.2502	.2190	.1958	.1789	.1668	.1583	.1524	.1484
-	\$500	.6708	.5706	.4788	.3967	.3250	.2639	.2129	.1711	.1375	.1108	.0900	.0740	.0619	.0528
-	\$1,000	.6708	.5706	.4787	.3962	.3238	.2614	.2088	.1650	.1291	.1002	.0772	.0590	.0449	.0340
66	\$120	.6726	.5799	.5033	.4444	.4019	.3730	.3542	.3426	.3357	.3317	.3294	.3282	.3275	.3272
-	\$250	.6696	.5695	.4795	.4017	.3369	.2848	.2443	.2138	.1913	.1751	.1637	.1559	.1506	.1471
-	\$500	.6693	.5677	.4743	.3907	.3179	.2561	.2047	.1630	.1298	.1039	.0839	.0688	.0575	.0492

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
-	\$1,000	.6693	.5677	.4741	.3900	.3163	.2530	.1998	.1560	.1205	.0921	.0699	.0526	.0393	.0293
67	\$120	.6714	.5776	.5001	.4409	.3985	.3701	.3520	.3410	.3346	.3310	.3290	.3279	.3274	.3271
-	\$250	.6684	.5671	.4757	.3968	.3313	.2790	.2387	.2087	.1869	.1715	.1609	.1538	.1490	.1460
-	\$500	.6680	.5651	.4701	.3850	.3109	.2483	.1967	.1552	.1225	.0973	.0781	.0639	.0535	.0459
-	\$1,000	.6680	.5650	.4698	.3840	.3089	.2447	.1910	.1472	.1120	.0843	.0629	.0465	.0342	.0250
68	\$120	.6703	.5754	.4971	.4375	.3953	.3674	.3499	.3395	.3336	.3303	.3286	.3277	.3273	.3271
-	\$250	.6673	.5648	.4721	.3920	.3258	.2733	.2333	.2038	.1828	.1682	.1584	.1519	.1477	.1450
-	\$500	.6668	.5626	.4661	.3794	.3042	.2408	.1889	.1475	.1154	.0909	.0727	.0594	.0498	.0430
-	\$1,000	.6668	.5625	.4656	.3782	.3017	.2365	.1824	.1386	.1038	.0768	.0563	.0409	.0295	.0212
69	\$120	.6693	.5733	.4942	.4342	.3922	.3648	.3480	.3382	.3327	.3298	.3283	.3276	.3272	.3270
-	\$250	.6664	.5627	.4687	.3874	.3204	.2678	.2280	.1992	.1790	.1652	.1561	.1502	.1465	.1442
-	\$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%	
<u>36</u>	\$120	.7681	.7226	.6814	.6438	.6092	.5772	.5474	.5197	.4936	.4691	.4468	.4348	.4244	
<u>37</u>	\$120	.7612	.7144	.6721	.6335	.5981	.5653	.5349	.5065	.4799	.4548	.4401	.4285	.4184	
<u>38</u>	\$120	.7544	.7063	.6629	.6233	.5870	.5534	.5223	.4933	.4661	.4467	.4336	.4224	.4127	
<u>39</u>	\$120	.7475	.6981	.6535	.6129	.5757	.5414	.5096	.4799	.4550	.4401	.4274	.4165	.4071	
<u>40</u>	\$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	
<u>41</u>	\$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	
<u>42</u>	\$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
60	\$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
	\$275	.0019	.0082	.0184	.0319	.0673	.1119	.1641	.2227
50	\$120	.0016	.0073	.0167	.0294	.0629	.1059	.1580	.2226
	\$160	.0016	.0073	.0167	.0294	.0629	.1059	.1567	.2144
	\$250	.0016	.0073	.0167	.0294	.0629	.1059	.1567	.2138
	\$275	.0016	.0073	.0167	.0294	.0629	.1059	.1567	.2138
51	\$120	.0014	.0065	.0151	.0269	.0587	.1000	.1521	.2166
	\$160	.0014	.0065	.0151	.0269	.0587	.1000	.1492	.2067
	\$250	.0014	.0065	.0151	.0269	.0587	.1000	.1492	.2049
	\$275	.0014	.0065	.0151	.0269	.0587	.1000	.1492	.2049
52	\$120	.0012	.0057	.0135	.0245	.0545	.0941	.1465	.2107
	\$160	.0012	.0057	.0135	.0245	.0545	.0941	.1418	.1994
	\$250	.0012	.0057	.0135	.0245	.0545	.0941	.1416	.1959
	\$275	.0012	.0057	.0135	.0245	.0545	.0941	.1416	.1959
	\$380	.0012	.0057	.0135	.0245	.0545	.0941	.1416	.1959
53	\$120	.0010	.0049	.0120	.0221	.0503	.0888	.1409	.2047
	\$160	.0010	.0049	.0120	.0221	.0503	.0882	.1348	.1923
	\$250	.0010	.0049	.0120	.0221	.0503	.0882	.1341	.1869
	\$275	.0010	.0049	.0120	.0221	.0503	.0882	.1341	.1869
	\$380	.0010	.0049	.0120	.0221	.0503	.0882	.1341	.1869
54	\$120	.0008	.0043	.0106	.0198	.0463	.0838	.1354	.1987
	\$160	.0008	.0043	.0106	.0198	.0463	.0823	.1282	.1855
	\$250	.0008	.0043	.0106	.0198	.0463	.0823	.1265	.1777
	\$275	.0008	.0043	.0106	.0198	.0463	.0823	.1265	.1777
	\$380	.0008	.0043	.0106	.0198	.0463	.0823	.1265	.1777
55	\$120	.0007	.0036	.0093	.0177	.0423	.0791	.1299	.1927
	\$160	.0007	.0036	.0093	.0177	.0423	.0765	.1219	.1788
	\$250	.0007	.0036	.0093	.0177	.0423	.0764	.1188	.1686
	\$275	.0007	.0036	.0093	.0177	.0423	.0764	.1188	.1686
	\$380	.0007	.0036	.0093	.0177	.0423	.0764	.1188	.1686
	\$500	.0007	.0036	.0093	.0177	.0423	.0764	.1188	.1686
56	\$120	.0005	.0030	.0080	.0156	.0384	.0745	.1244	.1869
	\$160	.0005	.0030	.0080	.0156	.0384	.0711	.1157	.1721
	\$250	.0005	.0030	.0080	.0156	.0384	.0706	.1112	.1594
	\$275	.0005	.0030	.0080	.0156	.0384	.0706	.1112	.1594
	\$380	.0005	.0030	.0080	.0156	.0384	.0706	.1112	.1593

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>	.9058	.8971	.8892	.8817	.8747	.8679	.8615	.8553	.8493	.8435	.8379	.8325	.8271	
<u>2</u>	.9009	.8916	.8829	.8748	.8672	.8599	.8529	.8461	.8396	.8334	.8273	.8213	.8156	
<u>3</u>	.8965	.8865	.8772	.8685	.8602	.8524	.8449	.8376	.8306	.8239	.8173	.8110	.8047	
<u>4</u>	.8920	.8813	.8713	.8620	.8532	.8448	.8368	.8290	.8215	.8143	.8073	.8005	.7939	
<u>5</u>	.8875	.8760	.8654	.8555	.8460	.8371	.8285	.8202	.8123	.8046	.7971	.7898	.7828	
<u>6</u>	.8829	.8707	.8594	.8488	.8388	.8293	.8201	.8114	.8029	.7947	.7868	.7791	.7716	
<u>7</u>	.8783	.8653	.8534	.8421	.8315	.8214	.8117	.8024	.7934	.7847	.7764	.7682	.7604	
<u>8</u>	.8736	.8599	.8472	.8353	.8241	.8134	.8031	.7933	.7838	.7747	.7658	.7573	.7490	
<u>9</u>	.8689	.8544	.8410	.8285	.8166	.8053	.7944	.7841	.7741	.7645	.7552	.7462	.7375	
<u>10</u>	.8642	.8489	.8348	.8216	.8090	.7971	.7858	.7749	.7644	.7543	.7446	.7352	.7260	
<u>11</u>	.8594	.8434	.8285	.8146	.8015	.7889	.7770	.7656	.7546	.7441	.7339	.7241	.7145	
<u>12</u>	.8546	.8377	.8221	.8075	.7937	.7806	.7681	.7562	.7447	.7337	.7231	.7128	.7028	
<u>13</u>	.8497	.8320	.8157	.8003	.7859	.7722	.7591	.7467	.7347	.7232	.7121	.7014	.6911	
<u>14</u>	.8448	.8263	.8091	.7931	.7780	.7637	.7501	.7371	.7246	.7126	.7011	.6900	.6792	
<u>15</u>	.8398	.8205	.8026	.7858	.7701	.7552	.7410	.7275	.7145	.7021	.6901	.6785	.6674	
<u>16</u>	.8348	.8146	.7959	.7785	.7621	.7466	.7318	.7177	.7043	.6914	.6789	.6670	.6554	

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

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
30	.0000	.0088	.0262	.0482	.0736	.1310	.1949	.2635	.3358
31	.0000	.0082	.0248	.0461	.0706	.1267	.1894	.2569	.3283
32	.0000	.0076	.0234	.0439	.0677	.1224	.1839	.2504	.3208
33	.0000	.0071	.0221	.0418	.0649	.1182	.1784	.2438	.3133
34	.0000	.0065	.0207	.0397	.0620	.1139	.1728	.2371	.3056
35	.0000	.0060	.0195	.0376	.0592	.1096	.1673	.2305	.2980
36	.0000	.0055	.0182	.0356	.0563	.1053	.1617	.2238	.2903
37	.0000	.0050	.0170	.0336	.0535	.1010	.1561	.2170	.2825
38	.0000	.0046	.0158	.0316	.0508	.0968	.1505	.2102	.2747
39	.0000	.0041	.0146	.0296	.0480	.0925	.1449	.2034	.2668
40	.0000	.0037	.0135	.0277	.0453	.0883	.1394	.1967	.2590
41	.0000	.0034	.0125	.0259	.0427	.0842	.1338	.1899	.2511
42	.0000	.0030	.0115	.0241	.0402	.0801	.1284	.1832	.2433
43	.0000	.0027	.0105	.0224	.0377	.0761	.1229	.1765	.2355
44	.0000	.0024	.0096	.0208	.0352	.0721	.1176	.1699	.2277
45	.0000	.0021	.0087	.0192	.0329	.0682	.1123	.1632	.2200
46	.0000	.0019	.0079	.0176	.0306	.0644	.1070	.1567	.2122
47	.0000	.0016	.0071	.0162	.0284	.0607	.1018	.1501	.2045
48	.0000	.0014	.0064	.0148	.0262	.0570	.0966	.1436	.1967
49	.0000	.0012	.0057	.0134	.0241	.0534	.0915	.1371	.1890
50	.0000	.0010	.0051	.0122	.0221	.0498	.0865	.1307	.1813
51	.0000	.0009	.0045	.0109	.0202	.0464	.0815	.1242	.1735
52	.0000	.0007	.0039	.0098	.0184	.0430	.0766	.1178	.1658
53	.0000	.0006	.0034	.0087	.0166	.0397	.0717	.1115	.1582
54	.0000	.0005	.0029	.0077	.0149	.0365	.0669	.1052	.1506
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

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
72	.0000	.0000	.0000	.0000	.0001	.0010	.0045	.0134	.0308
73	.0000	.0000	.0000	.0000	.0001	.0006	.0031	.0105	.0261
74	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0087	.0231))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0450	.0913	.1387	.1871	.2853	.3848	.4851	.5862
2	.0000	.0439	.0893	.1362	.1841	.2813	.3799	.4796	.5799
3	.0000	.0428	.0875	.1339	.1812	.2776	.3755	.4745	.5742
4	.0000	.0417	.0857	.1315	.1783	.2739	.3710	.4693	.5683
5	.0000	.0406	.0839	.1291	.1754	.2701	.3665	.4640	.5624
6	.0000	.0394	.0821	.1268	.1726	.2663	.3619	.4587	.5564
7	.0000	.0383	.0803	.1244	.1697	.2625	.3573	.4533	.5504
8	.0000	.0371	.0785	.1220	.1667	.2586	.3526	.4479	.5442
9	.0000	.0360	.0767	.1196	.1638	.2548	.3479	.4424	.5380
10	.0000	.0349	.0749	.1172	.1609	.2509	.3432	.4369	.5318
11	.0000	.0338	.0731	.1148	.1580	.2470	.3384	.4314	.5255
12	.0000	.0328	.0713	.1124	.1550	.2431	.3336	.4257	.5191
13	.0000	.0317	.0695	.1100	.1520	.2391	.3287	.4200	.5127
14	.0000	.0307	.0677	.1075	.1490	.2351	.3238	.4143	.5061
15	.0000	.0296	.0659	.1051	.1460	.2310	.3188	.4085	.4996
16	.0000	.0286	.0642	.1027	.1430	.2270	.3138	.4026	.4929
17	.0000	.0276	.0624	.1003	.1400	.2229	.3087	.3966	.4862
18	.0000	.0265	.0606	.0978	.1370	.2187	.3036	.3907	.4794
19	.0000	.0255	.0588	.0954	.1339	.2145	.2984	.3846	.4726
20	.0000	.0245	.0571	.0930	.1308	.2103	.2932	.3785	.4657
21	.0000	.0236	.0553	.0905	.1277	.2061	.2879	.3723	.4587
22	.0000	.0226	.0535	.0880	.1246	.2018	.2826	.3660	.4516
23	.0000	.0216	.0518	.0855	.1214	.1974	.2772	.3597	.4444
24	.0000	.0207	.0500	.0830	.1183	.1930	.2717	.3533	.4372
25	.0000	.0197	.0483	.0805	.1151	.1886	.2662	.3469	.4299
26	.0000	.0188	.0465	.0780	.1118	.1841	.2606	.3403	.4225
27	.0000	.0179	.0447	.0755	.1086	.1796	.2550	.3337	.4150
28	.0000	.0170	.0430	.0729	.1053	.1750	.2493	.3270	.4074
29	.0000	.0161	.0412	.0704	.1020	.1704	.2436	.3203	.3998
30	.0000	.0152	.0395	.0678	.0987	.1658	.2378	.3135	.3920
31	.0000	.0143	.0377	.0653	.0954	.1611	.2319	.3065	.3842
32	.0000	.0135	.0360	.0627	.0920	.1563	.2260	.2995	.3762
33	.0000	.0127	.0343	.0601	.0887	.1515	.2199	.2924	.3682
34	.0000	.0118	.0326	.0575	.0853	.1467	.2139	.2853	.3601
35	.0000	.0110	.0308	.0549	.0819	.1419	.2078	.2781	.3519
36	.0000	.0102	.0291	.0523	.0785	.1369	.2015	.2707	.3435

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>37</u>	<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>
<u>38</u>	<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>
<u>39</u>	<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>
<u>40</u>	<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>
<u>41</u>	<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>
<u>42</u>	<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>
<u>43</u>	<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>
<u>44</u>	<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>
<u>45</u>	<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>
<u>46</u>	<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>
<u>47</u>	<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>
<u>48</u>	<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>
<u>49</u>	<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>
<u>50</u>	<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>
<u>51</u>	<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>
<u>52</u>	<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>
<u>53</u>	<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>
<u>54</u>	<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>
<u>55</u>	<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>
<u>56</u>	<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>
<u>57</u>	<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>
<u>58</u>	<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>
<u>59</u>	<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>
<u>60</u>	<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>
<u>61</u>	<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>
<u>62</u>	<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>
<u>63</u>	<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>
<u>64</u>	<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>
<u>65</u>	<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>
<u>66</u>	<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>
<u>67</u>	<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>
<u>68</u>	<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>
<u>69</u>	<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>
<u>70</u>	<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>
<u>71</u>	<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>
<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>.0003</u>	<u>.0028</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>

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^a	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^a	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
\$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%
	\$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 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	.9465	.9375	.9291	.9213	.9140	.9069	.9002	.8937	.8875	.8814	.8756	.8699	.8643
2	.9414	.9317	.9226	.9141	.9061	.8985	.8912	.8842	.8774	.8708	.8644	.8582	.8522
3	.9368	.9263	.9166	.9075	.8989	.8907	.8828	.8753	.8680	.8609	.8541	.8474	.8409
4	.9321	.9209	.9105	.9008	.8915	.8828	.8744	.8663	.8585	.8509	.8436	.8365	.8295

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<u>5</u>	.9273	.9154	.9043	.8939	.8841	.8747	.8657	.8571	.8488	.8407	.8329	.8253	.8180
<u>6</u>	.9226	.9098	.8980	.8870	.8765	.8665	.8570	.8478	.8390	.8304	.8221	.8141	.8063
<u>7</u>	.9177	.9042	.8917	.8800	.8689	.8583	.8482	.8384	.8290	.8200	.8112	.8028	.7945
<u>8</u>	.9128	.8985	.8853	.8729	.8611	.8499	.8392	.8289	.8190	.8095	.8002	.7913	.7826
<u>9</u>	.9079	.8928	.8788	.8657	.8533	.8414	.8301	.8193	.8089	.7988	.7891	.7797	.7706
<u>10</u>	.9030	.8871	.8723	.8585	.8454	.8329	.8211	.8097	.7987	.7882	.7780	.7682	.7587
<u>11</u>	.8980	.8813	.8658	.8512	.8375	.8244	.8119	.8000	.7885	.7775	.7669	.7566	.7466
<u>12</u>	.8930	.8754	.8591	.8438	.8294	.8157	.8026	.7902	.7782	.7667	.7555	.7448	.7344
<u>13</u>	.8879	.8694	.8523	.8363	.8212	.8069	.7932	.7802	.7677	.7557	.7441	.7329	.7221
<u>14</u>	.8827	.8634	.8455	.8287	.8130	.7980	.7838	.7702	.7572	.7447	.7326	.7210	.7097
<u>15</u>	.8775	.8573	.8386	.8211	.8047	.7891	.7743	.7602	.7466	.7336	.7211	.7090	.6974
<u>16</u>	.8723	.8512	.8317	.8135	.7963	.7801	.7647	.7500	.7359	.7224	.7094	.6969	.6849
<u>17</u>	.8670	.8450	.8246	.8057	.7878	.7710	.7550	.7397	.7251	.7111	.6977	.6848	.6723
<u>18</u>	.8617	.8387	.8176	.7978	.7793	.7618	.7452	.7294	.7143	.6998	.6859	.6726	.6597
<u>19</u>	.8562	.8324	.8104	.7899	.7707	.7526	.7354	.7190	.7034	.6884	.6741	.6603	.6470
<u>20</u>	.8508	.8260	.8032	.7820	.7620	.7432	.7254	.7085	.6924	.6769	.6621	.6479	.6343
<u>21</u>	.8453	.8196	.7959	.7739	.7532	.7338	.7154	.6979	.6813	.6653	.6501	.6355	.6214
<u>22</u>	.8397	.8130	.7885	.7657	.7443	.7242	.7052	.6872	.6700	.6536	.6379	.6229	.6085
<u>23</u>	.8341	.8064	.7810	.7574	.7354	.7146	.6950	.6764	.6587	.6418	.6257	.6103	.5955
<u>24</u>	.8284	.7997	.7734	.7491	.7263	.7049	.6846	.6655	.6473	.6300	.6134	.5976	.5824
<u>25</u>	.8226	.7930	.7658	.7406	.7171	.6950	.6742	.6545	.6358	.6180	.6010	.5848	.5692
<u>26</u>	.8168	.7861	.7581	.7321	.7078	.6851	.6636	.6434	.6242	.6059	.5885	.5718	.5559
<u>27</u>	.8109	.7792	.7502	.7234	.6984	.6750	.6530	.6322	.6124	.5937	.5759	.5588	.5426
<u>28</u>	.8049	.7722	.7423	.7147	.6889	.6649	.6422	.6208	.6006	.5814	.5632	.5457	.5291
<u>29</u>	.7989	.7652	.7343	.7058	.6794	.6546	.6313	.6094	.5887	.5690	.5503	.5325	.5155
<u>30</u>	.7929	.7581	.7262	.6969	.6697	.6442	.6204	.5979	.5767	.5565	.5374	.5192	.5018
<u>31</u>	.7867	.7508	.7181	.6879	.6599	.6337	.6093	.5862	.5645	.5439	.5243	.5057	.4880
<u>32</u>	.7805	.7435	.7098	.6787	.6499	.6231	.5980	.5744	.5522	.5311	.5111	.4921	.4740
<u>33</u>	.7742	.7361	.7014	.6694	.6399	.6124	.5866	.5625	.5397	.5182	.4977	.4783	.4598
<u>34</u>	.7679	.7286	.6929	.6601	.6297	.6015	.5752	.5504	.5271	.5051	.4842	.4644	.4454
<u>35</u>	.7615	.7211	.6843	.6506	.6195	.5905	.5635	.5382	.5144	.4919	.4705	.4502	.4309
<u>36</u>	.7550	.7133	.6755	.6409	.6090	.5793	.5516	.5257	.5013	.4783	.4565	.4358	.4160
<u>37</u>	.7483	.7055	.6666	.6310	.5982	.5678	.5395	.5130	.4880	.4645	.4422	.4210	.4008
<u>38</u>	.7417	.6976	.6577	.6211	.5875	.5564	.5273	.5002	.4747	.4506	.4278	.4061	.3855
<u>39</u>	.7350	.6896	.6486	.6111	.5766	.5447	.5150	.4872	.4611	.4364	.4131	.3910	.3700
<u>40</u>	.7282	.6816	.6394	.6009	.5656	.5329	.5024	.4740	.4472	.4220	.3982	.3757	.3544
<u>41</u>	.7215	.6735	.6302	.5908	.5545	.5210	.4898	.4607	.4333	.4076	.3833	.3604	.3388
<u>42</u>	.7147	.6655	.6210	.5805	.5434	.5090	.4771	.4473	.4193	.3930	.3683	.3451	.3232
<u>43</u>	.7080	.6574	.6118	.5703	.5322	.4970	.4643	.4338	.4052	.3784	.3533	.3297	.3076
<u>44</u>	.7012	.6492	.6024	.5598	.5208	.4847	.4512	.4200	.3908	.3636	.3381	.3143	.2920
<u>45</u>	.6944	.6411	.5930	.5493	.5092	.4723	.4380	.4061	.3764	.3487	.3229	.2989	.2766
<u>46</u>	.6877	.6329	.5836	.5387	.4977	.4598	.4247	.3922	.3620	.3339	.3078	.2838	.2615
<u>47</u>	.6809	.6247	.5741	.5281	.4860	.4472	.4113	.3782	.3475	.3191	.2929	.2688	.2466
<u>48</u>	.6742	.6164	.5645	.5173	.4741	.4344	.3978	.3640	.3329	.3043	.2781	.2540	.2319
<u>49</u>	.6678	.6086	.5553	.5069	.4626	.4220	.3847	.3504	.3190	.2902	.2639	.2399	.2181
<u>50</u>	.6615	.6008	.5461	.4964	.4511	.4096	.3716	.3368	.3052	.2763	.2501	.2262	.2046
<u>51</u>	.6553	.5930	.5368	.4859	.4395	.3971	.3585	.3234	.2915	.2626	.2364	.2128	.1914
<u>52</u>	.6490	.5850	.5274	.4752	.4277	.3845	.3453	.3099	.2778	.2489	.2229	.1995	.1786
<u>53</u>	.6426	.5770	.5179	.4643	.4158	.3718	.3321	.2963	.2642	.2354	.2096	.1865	.1660
<u>54</u>	.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>

Minimum loss ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<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>
<u>28</u>	<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>
<u>29</u>	<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>
<u>30</u>	<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>
<u>31</u>	<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>
<u>32</u>	<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>
<u>33</u>	<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>
<u>34</u>	<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>
<u>35</u>	<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>
<u>36</u>	<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>
<u>37</u>	<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>
<u>38</u>	<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>
<u>39</u>	<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>
<u>40</u>	<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>
<u>41</u>	<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>
<u>42</u>	<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>
<u>43</u>	<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>
<u>44</u>	<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>
<u>45</u>	<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>
<u>46</u>	<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>
<u>47</u>	<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>
<u>48</u>	<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>
<u>49</u>	<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>
<u>50</u>	<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>
<u>51</u>	<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>
<u>52</u>	<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>
<u>53</u>	<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>
<u>54</u>	<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>
<u>55</u>	<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>
<u>56</u>	<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>
<u>57</u>	<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>
<u>58</u>	<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>
<u>59</u>	<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>
<u>60</u>	<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>
<u>61</u>	<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>
<u>62</u>	<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>
<u>63</u>	<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>
<u>64</u>	<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>
<u>65</u>	<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>
<u>66</u>	<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>
<u>67</u>	<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>
<u>68</u>	<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>

Minimum loss ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
69	.0000	.0000	.0000	.0001	.0004	.0026	.0089	.0222	.0454
70	.0000	.0000	.0000	.0000	.0002	.0013	.0056	.0159	.0357
71	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0024	.0101
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0003	.0029
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0001
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000

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

((Maximum Loss Ratio															
Size	Single Loss Limit^a	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
-	\$500	.6831	.5924	.5103	.4368	.3719	.3154	.2669	.2256	.1909	.1619	.1378	.1181	.1020	.0890
61	\$120	.6834	.5991	.5304	.4772	.4379	.4101	.3910	.3783	.3702	.3651	.3619	.3600	.3589	.3582
-	\$250	.6806	.5887	.5075	.4374	.3785	.3299	.2908	.2599	.2359	.2174	.2036	.1932	.1856	.1800
-	\$500	.6806	.5881	.5043	.4294	.3634	.3063	.2575	.2163	.1818	.1532	.1298	.1108	.0955	.0832
62	\$120	.6814	.5960	.5265	.4731	.4340	.4067	.3882	.3762	.3687	.3640	.3612	.3595	.3586	.3580
-	\$250	.6782	.5850	.5025	.4315	.3719	.3232	.2843	.2538	.2304	.2128	.1996	.1900	.1830	.1780
-	\$500	.6782	.5841	.4985	.4222	.3552	.2974	.2483	.2071	.1729	.1449	.1221	.1039	.0893	.0779
63	\$120	.6795	.5930	.5228	.4691	.4303	.4034	.3856	.3743	.3673	.3630	.3605	.3591	.3583	.3579
-	\$250	.6761	.5815	.4977	.4256	.3655	.3166	.2780	.2480	.2253	.2083	.1959	.1870	.1806	.1762
-	\$500	.6760	.5802	.4929	.4151	.3471	.2887	.2392	.1980	.1642	.1368	.1148	.0973	.0836	.0729
64	\$120	.6778	.5901	.5192	.4652	.4266	.4003	.3832	.3725	.3660	.3622	.3600	.3588	.3581	.3578
-	\$250	.6741	.5782	.4930	.4199	.3592	.3102	.2718	.2424	.2203	.2042	.1925	.1843	.1785	.1746
-	\$500	.6739	.5765	.4876	.4083	.3392	.2800	.2303	.1892	.1558	.1290	.1077	.0911	.0782	.0684
-	\$1,000	.6739	.5765	.4876	.4079	.3378	.2771	.2254	.1818	.1456	.1159	.0917	.0722	.0567	.0444
65	\$120	.6761	.5874	.5156	.4615	.4231	.3974	.3809	.3708	.3649	.3614	.3595	.3585	.3580	.3577
-	\$250	.6724	.5751	.4886	.4144	.3531	.3039	.2658	.2369	.2156	.2003	.1894	.1818	.1766	.1732
-	\$500	.6720	.5730	.4824	.4017	.3314	.2716	.2216	.1806	.1476	.1215	.1010	.0853	.0733	.0642
-	\$1,000	.6720	.5730	.4823	.4010	.3295	.2679	.2156	.1720	.1360	.1068	.0834	.0647	.0501	.0387
66	\$120	.6746	.5847	.5122	.4578	.4198	.3946	.3788	.3693	.3639	.3608	.3591	.3583	.3578	.3576
-	\$250	.6708	.5722	.4843	.4090	.3471	.2978	.2600	.2317	.2112	.1966	.1865	.1796	.1750	.1720
-	\$500	.6703	.5697	.4776	.3953	.3239	.2633	.2130	.1722	.1397	.1143	.0947	.0798	.0687	.0605
-	\$1,000	.6703	.5697	.4773	.3943	.3214	.2588	.2061	.1623	.1267	.0981	.0754	.0577	.0439	.0334
67	\$120	.6732	.5822	.5089	.4543	.4165	.3919	.3768	.3680	.3630	.3602	.3588	.3581	.3577	.3575
-	\$250	.6694	.5694	.4802	.4038	.3412	.2919	.2544	.2268	.2070	.1932	.1839	.1776	.1735	.1709
-	\$500	.6688	.5668	.4729	.3892	.3165	.2551	.2046	.1640	.1321	.1074	.0887	.0748	.0645	.0571
-	\$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

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
-	\$500	.6635	.5542	.4506	.3568	.2760	.2098	.1582	.1198	.0924	.0734	.0608	.0526	.0475	.0443
-	\$1,000	.6634	.5537	.4491	.3532	.2692	.1991	.1432	.1004	.0689	.0465	.0311	.0208	.0141	.0099
74	\$120	.6666	.5686	.4900	.4341	.3986	.3781	.3672	.3618	.3593	.3582	.3577	.3575	.3574	.3574
-	\$250	.6638	.5563	.4578	.3736	.3067	.2571	.2226	.1999	.1858	.1773	.1724	.1697	.1682	.1674
-	\$500	.6633	.5534	.4489	.3539	.2721	.2054	.1538	.1158	.0889	.0707	.0587	.0511	.0464	.0436
-	\$1,000	.6632	.5529	.4473	.3501	.2650	.1941	.1379	.0954	.0645	.0429	.0283	.0187	.0126	.0088

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	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.6679	.6044	.5472	.4953	.4479	.4048	.3654	.3373	.3137	.2937	.2767	.2621	.2496
	\$275	.6662	.6028	.5458	.4940	.4468	.4037	.3645	.3309	.3054	.2838	.2653	.2495	.2359
52	\$120	.6746	.6082	.5483	.5082	.4790	.4570	.4403	.4277	.4184	.4117	.4068	.4033	.4008
	\$160	.6696	.6037	.5442	.4903	.4532	.4241	.4003	.3816	.3669	.3555	.3465	.3396	.3343
	\$250	.6615	.5963	.5376	.4844	.4359	.3919	.3561	.3287	.3055	.2859	.2692	.2550	.2433
	\$275	.6598	.5948	.5362	.4831	.4348	.3909	.3511	.3214	.2965	.2754	.2574	.2420	.2288
	\$380	.6549	.5904	.5323	.4795	.4316	.3880	.3485	.3127	.2803	.2518	.2290	.2094	.1925
53	\$120	.6680	.5998	.5393	.5022	.4737	.4522	.4361	.4242	.4156	.4094	.4050	.4019	.3997
	\$160	.6631	.5954	.5344	.4816	.4462	.4172	.3942	.3762	.3622	.3514	.3430	.3367	.3319
	\$250	.6550	.5882	.5279	.4733	.4238	.3794	.3472	.3202	.2974	.2781	.2618	.2485	.2376
	\$275	.6534	.5867	.5265	.4721	.4227	.3780	.3411	.3122	.2878	.2671	.2495	.2345	.2220
	\$380	.6485	.5823	.5226	.4686	.4196	.3752	.3351	.2991	.2667	.2409	.2189	.2000	.1837
54	\$120	.6615	.5915	.5333	.4965	.4686	.4476	.4322	.4210	.4130	.4073	.4034	.4007	.3988
	\$160	.6566	.5871	.5245	.4747	.4392	.4106	.3883	.3711	.3577	.3475	.3398	.3341	.3298
	\$250	.6486	.5799	.5181	.4621	.4116	.3704	.3386	.3118	.2893	.2704	.2550	.2425	.2324
	\$275	.6470	.5785	.5168	.4610	.4105	.3655	.3317	.3033	.2792	.2589	.2417	.2274	.2158
	\$380	.6422	.5742	.5129	.4575	.4075	.3624	.3218	.2855	.2555	.2305	.2092	.1909	.1751
55	\$120	.6550	.5831	.5274	.4909	.4635	.4432	.4285	.4180	.4106	.4055	.4020	.3996	.3981
	\$160	.6501	.5788	.5145	.4677	.4322	.4043	.3827	.3661	.3534	.3439	.3369	.3317	.3279
	\$250	.6422	.5717	.5082	.4509	.3993	.3615	.3299	.3034	.2813	.2632	.2487	.2370	.2275
	\$275	.6406	.5703	.5069	.4498	.3983	.3559	.3225	.2944	.2707	.2508	.2343	.2209	.2101
	\$380	.6358	.5660	.5032	.4464	.3954	.3496	.3086	.2735	.2449	.2206	.1997	.1820	.1668
	\$500	.6331	.5636	.5010	.4445	.3936	.3480	.3072	.2709	.2386	.2099	.1857	.1652	.1476
56	\$120	.6484	.5746	.5216	.4855	.4586	.4389	.4250	.4151	.4084	.4038	.4007	.3987	.3974
	\$160	.6436	.5704	.5047	.4606	.4255	.3982	.3773	.3613	.3494	.3406	.3342	.3295	.3262
	\$250	.6358	.5634	.4982	.4396	.3904	.3527	.3213	.2951	.2737	.2565	.2427	.2317	.2229
	\$275	.6342	.5620	.4970	.4385	.3861	.3466	.3134	.2855	.2622	.2430	.2274	.2149	.2047
	\$380	.6295	.5578	.4933	.4352	.3832	.3367	.2957	.2627	.2346	.2107	.1904	.1732	.1587
	\$500	.6267	.5554	.4911	.4333	.3815	.3352	.2940	.2575	.2253	.1978	.1747	.1550	.1381
	\$550	.6261	.5548	.4906	.4329	.3811	.3349	.2937	.2573	.2251	.1967	.1727	.1522	.1346
57	\$120	.6419	.5661	.5160	.4802	.4538	.4349	.4216	.4125	.4064	.4023	.3997	.3980	.3969
	\$160	.6372	.5619	.4979	.4537	.4190	.3923	.3720	.3568	.3457	.3376	.3318	.3276	.3247
	\$250	.6294	.5551	.4882	.4282	.3815	.3439	.3126	.2870	.2664	.2501	.2370	.2267	.2187
	\$275	.6278	.5537	.4870	.4271	.3767	.3373	.3042	.2766	.2540	.2357	.2209	.2091	.1997
	\$380	.6232	.5496	.4834	.4240	.3709	.3238	.2846	.2520	.2244	.2010	.1813	.1648	.1510
	\$500	.6205	.5472	.4812	.4221	.3693	.3224	.2809	.2443	.2128	.1866	.1642	.1451	.1288
	\$550	.6198	.5466	.4808	.4217	.3689	.3221	.2806	.2440	.2120	.1847	.1616	.1418	.1250
58	\$120	.6354	.5580	.5104	.4749	.4491	.4310	.4185	.4101	.4046	.4010	.3987	.3973	.3964
	\$160	.6308	.5535	.4911	.4469	.4126	.3865	.3669	.3526	.3422	.3348	.3296	.3259	.3234
	\$250	.6231	.5467	.4781	.4180	.3727	.3350	.3041	.2793	.2595	.2439	.2316	.2221	.2148
	\$275	.6215	.5453	.4769	.4157	.3675	.3280	.2950	.2680	.2462	.2287	.2148	.2037	.1950
	\$380	.6169	.5413	.4734	.4127	.3587	.3118	.2738	.2415	.2143	.1915	.1724	.1567	.1439

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.6142	.5389	.4713	.4109	.3571	.3096	.2678	.2314	.2013	.1756	.1539	.1355	.1200
	\$550	.6136	.5384	.4708	.4104	.3567	.3093	.2675	.2309	.1996	.1733	.1508	.1318	.1156
59	\$120	.6290	.5526	.5049	.4697	.4446	.4272	.4156	.4079	.4030	.3999	.3979	.3968	.3961
	\$160	.6244	.5450	.4843	.4403	.4063	.3808	.3621	.3485	.3389	.3322	.3276	.3245	.3224
	\$250	.6168	.5384	.4681	.4094	.3637	.3262	.2959	.2718	.2528	.2380	.2266	.2178	.2112
	\$275	.6152	.5370	.4669	.4056	.3582	.3186	.2860	.2597	.2387	.2220	.2089	.1986	.1908
	\$380	.6107	.5330	.4634	.4013	.3464	.3009	.2630	.2311	.2044	.1822	.1640	.1492	.1372
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$1,000	.5822	.4967	.4204	.3531	.2947	.2445	.2019	.1660	.1360	.1112	.0909	.0744	.0612
64	\$120	.5988	.5259	.4778	.4450	.4240	.4112	.4038	.3996	.3974	.3962	.3956	.3953	.3952
	\$160	.5944	.5100	.4514	.4076	.3763	.3550	.3409	.3319	.3263	.3229	.3210	.3198	.3192
	\$250	.5871	.4978	.4239	.3660	.3198	.2842	.2574	.2376	.2234	.2134	.2064	.2017	.1985
	\$275	.5856	.4965	.4204	.3602	.3115	.2732	.2437	.2215	.2051	.1933	.1848	.1789	.1749
	\$380	.5813	.4928	.4139	.3472	.2920	.2466	.2100	.1809	.1581	.1407	.1274	.1174	.1101
	\$500	.5788	.4907	.4121	.3430	.2844	.2356	.1952	.1623	.1359	.1149	.0985	.0857	.0760
	\$550	.5782	.4902	.4116	.3427	.2834	.2339	.1927	.1590	.1317	.1099	.0926	.0791	.0687
	\$800	.5770	.4892	.4108	.3420	.2824	.2317	.1889	.1536	.1246	.1011	.0822	.0672	.0553
	\$1,000	.5767	.4889	.4106	.3418	.2823	.2316	.1888	.1532	.1238	.0999	.0807	.0653	.0531
65	\$120	.5934	.5206	.4724	.4403	.4203	.4086	.4020	.3985	.3967	.3959	.3954	.3952	.3951
	\$160	.5890	.5040	.4447	.4011	.3706	.3503	.3373	.3293	.3245	.3218	.3202	.3194	.3189
	\$250	.5818	.4901	.4159	.3572	.3111	.2760	.2501	.2315	.2184	.2095	.2034	.1995	.1969
	\$275	.5803	.4888	.4122	.3511	.3022	.2643	.2356	.2145	.1993	.1886	.1812	.1761	.1728
	\$380	.5760	.4852	.4041	.3369	.2812	.2358	.1996	.1713	.1497	.1334	.1213	.1124	.1060
	\$500	.5735	.4831	.4024	.3316	.2727	.2236	.1834	.1512	.1257	.1059	.0906	.0790	.0704
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.5597	.4616	.3734	.2984	.2364	.1865	.1476	.1181	.0963	.0807	.0697	.0621	.0569
	\$550	.5591	.4611	.3730	.2973	.2344	.1835	.1435	.1129	.0901	.0736	.0618	.0535	.0479
	\$800	.5580	.4601	.3722	.2957	.2311	.1783	.1363	.1036	.0787	.0602	.0467	.0371	.0303
	\$1,000	.5577	.4599	.3721	.2956	.2309	.1776	.1352	.1020	.0767	.0578	.0440	.0340	.0269
69	\$120	.5751	.4982	.4499	.4217	.4069	.4000	.3970	.3958	.3953	.3952	.3951	.3951	.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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.5549	.4388	.3229	.2331	.1984	.1930	.1927	.1927	.1927	.1927	.1927	.1927	.1927
	\$275	.5535	.4377	.3220	.2242	.1778	.1676	.1667	.1667	.1667	.1667	.1667	.1667	.1667
	\$380	.5494	.4345	.3197	.2103	.1331	.0998	.0923	.0915	.0914	.0914	.0914	.0914	.0914
	\$500	.5470	.4326	.3183	.2069	.1173	.0674	.0510	.0479	.0475	.0475	.0475	.0475	.0475
	\$550	.5464	.4321	.3179	.2065	.1146	.0609	.0417	.0377	.0372	.0371	.0371	.0371	.0371
	\$800	.5453	.4312	.3173	.2059	.1100	.0490	.0238	.0173	.0162	.0161	.0161	.0161	.0161
	\$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*	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	<u>\$120</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>\$120</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>\$120</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>\$120</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>	

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%
60	\$500	.0004	.0022	.0062	.0125	.0321	.0607	.0977	.1426
	\$550	.0004	.0022	.0062	.0125	.0321	.0607	.0977	.1426
	\$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%
	\$1,000	.0000	.0000	.0003	.0008	.0042	.0126	.0289	.0550
69	\$120	.0000	.0000	.0002	.0008	.0065	.0260	.0676	.1333
	\$160	.0000	.0000	.0001	.0006	.0046	.0184	.0490	.1003
	\$250	.0000	.0000	.0001	.0004	.0031	.0118	.0315	.0663
	\$275	.0000	.0000	.0001	.0004	.0030	.0111	.0294	.0617
	\$380	.0000	.0000	.0001	.0004	.0027	.0095	.0246	.0513
	\$500	.0000	.0000	.0001	.0004	.0026	.0090	.0228	.0472
	\$550	.0000	.0000	.0001	.0004	.0026	.0089	.0226	.0465
	\$800	.0000	.0000	.0001	.0004	.0026	.0089	.0223	.0455
	\$1,000	.0000	.0000	.0001	.0004	.0026	.0089	.0222	.0454
70	\$120	.0000	.0000	.0001	.0004	.0045	.0215	.0613	.1271
	\$160	.0000	.0000	.0001	.0003	.0030	.0142	.0423	.0925
	\$250	.0000	.0000	.0001	.0002	.0018	.0083	.0250	.0573
	\$275	.0000	.0000	.0001	.0002	.0017	.0076	.0229	.0525
	\$380	.0000	.0000	.0001	.0002	.0014	.0062	.0183	.0420
	\$500	.0000	.0000	.0001	.0002	.0014	.0057	.0166	.0377
	\$550	.0000	.0000	.0001	.0002	.0013	.0057	.0163	.0370
	\$800	.0000	.0000	.0001	.0002	.0013	.0056	.0159	.0358
	\$1,000	.0000	.0000	.0001	.0002	.0013	.0056	.0159	.0357
71	\$120	.0000	.0000	.0000	.0000	.0002	.0044	.0307	.0974
	\$160	.0000	.0000	.0000	.0000	.0001	.0019	.0150	.0566
	\$250	.0000	.0000	.0000	.0000	.0001	.0007	.0054	.0236
	\$275	.0000	.0000	.0000	.0000	.0001	.0006	.0046	.0201
	\$380	.0000	.0000	.0000	.0000	.0001	.0004	.0031	.0134
	\$500	.0000	.0000	.0000	.0000	.0001	.0004	.0026	.0111
	\$550	.0000	.0000	.0000	.0000	.0001	.0003	.0025	.0107
	\$800	.0000	.0000	.0000	.0000	.0001	.0003	.0024	.0102
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0003	.0024	.0101
72	\$120	.0000	.0000	.0000	.0000	.0000	.0012	.0198	.0882
	\$160	.0000	.0000	.0000	.0000	.0000	.0003	.0067	.0428
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0013	.0117
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0010	.0091
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0005	.0047
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0004	.0035
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0004	.0033
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0030
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0029
73	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0093	.0811
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0012	.0283
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0027

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%
<u>1</u>	.9162	.9092	.9027	.8966	.8907	.8851	.8798	.8746	.8695	.8646	.8599	.8552	.8507
<u>2</u>	.9122	.9046	.8975	.8908	.8844	.8783	.8724	.8667	.8612	.8559	.8507	.8456	.8407
<u>3</u>	.9085	.9003	.8926	.8854	.8785	.8719	.8655	.8594	.8534	.8477	.8421	.8366	.8313
<u>4</u>	.9048	.8959	.8877	.8799	.8725	.8654	.8585	.8519	.8456	.8394	.8334	.8275	.8218
<u>5</u>	.9009	.8915	.8826	.8742	.8663	.8587	.8514	.8443	.8375	.8308	.8244	.8181	.8120
<u>6</u>	.8970	.8869	.8775	.8685	.8600	.8519	.8441	.8365	.8293	.8222	.8153	.8087	.8022
<u>7</u>	.8931	.8823	.8722	.8627	.8536	.8450	.8367	.8287	.8209	.8134	.8061	.7990	.7921
<u>8</u>	.8891	.8776	.8669	.8568	.8471	.8380	.8291	.8206	.8124	.8045	.7967	.7892	.7819
<u>9</u>	.8850	.8728	.8614	.8507	.8405	.8308	.8215	.8125	.8038	.7954	.7872	.7793	.7716
<u>10</u>	.8808	.8680	.8560	.8446	.8339	.8236	.8137	.8042	.7951	.7862	.7776	.7693	.7612
<u>11</u>	.8767	.8631	.8504	.8385	.8271	.8163	.8059	.7959	.7863	.7770	.7679	.7592	.7506
<u>12</u>	.8724	.8581	.8447	.8322	.8202	.8088	.7979	.7874	.7773	.7675	.7580	.7488	.7399
<u>13</u>	.8681	.8530	.8390	.8258	.8132	.8012	.7898	.7788	.7682	.7579	.7480	.7383	.7290
<u>14</u>	.8637	.8479	.8331	.8193	.8061	.7936	.7816	.7700	.7589	.7482	.7378	.7277	.7180
<u>15</u>	.8592	.8427	.8272	.8127	.7989	.7858	.7733	.7612	.7496	.7384	.7276	.7171	.7069
<u>16</u>	.8547	.8374	.8212	.8060	.7916	.7779	.7648	.7522	.7401	.7284	.7171	.7062	.6956
<u>17</u>	.8501	.8320	.8151	.7992	.7842	.7699	.7562	.7431	.7305	.7183	.7066	.6952	.6842
<u>18</u>	.8455	.8265	.8089	.7923	.7767	.7617	.7475	.7339	.7207	.7081	.6959	.6841	.6727
<u>19</u>	.8408	.8210	.8026	.7853	.7690	.7535	.7387	.7245	.7109	.6977	.6851	.6729	.6610
<u>20</u>	.8360	.8154	.7962	.7783	.7613	.7452	.7298	.7150	.7009	.6873	.6742	.6615	.6493
<u>21</u>	.8311	.8097	.7897	.7711	.7534	.7366	.7207	.7054	.6907	.6766	.6631	.6500	.6374
<u>22</u>	.8262	.8038	.7831	.7637	.7454	.7280	.7114	.6956	.6804	.6658	.6518	.6383	.6253
<u>23</u>	.8212	.7980	.7764	.7563	.7372	.7192	.7020	.6857	.6700	.6549	.6405	.6265	.6131
<u>24</u>	.8161	.7919	.7696	.7487	.7290	.7103	.6925	.6756	.6594	.6438	.6289	.6146	.6007
<u>25</u>	.8109	.7858	.7627	.7410	.7205	.7012	.6829	.6654	.6486	.6326	.6172	.6025	.5882
<u>26</u>	.8056	.7796	.7556	.7331	.7120	.6920	.6730	.6550	.6377	.6212	.6054	.5902	.5756
<u>27</u>	.8002	.7733	.7484	.7252	.7033	.6827	.6631	.6445	.6267	.6097	.5934	.5778	.5628
<u>28</u>	.7948	.7669	.7411	.7171	.6945	.6732	.6530	.6338	.6155	.5980	.5813	.5653	.5498
<u>29</u>	.7893	.7604	.7337	.7089	.6855	.6635	.6427	.6230	.6042	.5862	.5690	.5526	.5367
<u>30</u>	.7836	.7538	.7262	.7005	.6764	.6538	.6323	.6120	.5927	.5742	.5566	.5397	.5235
<u>31</u>	.7779	.7470	.7185	.6920	.6672	.6438	.6217	.6008	.5810	.5620	.5440	.5266	.5101
<u>32</u>	.7721	.7401	.7107	.6833	.6577	.6337	.6110	.5895	.5691	.5497	.5311	.5134	.4964
<u>33</u>	.7662	.7331	.7027	.6745	.6481	.6234	.6001	.5780	.5570	.5371	.5181	.5000	.4826
<u>34</u>	.7601	.7260	.6947	.6656	.6384	.6130	.5890	.5663	.5448	.5244	.5049	.4863	.4686
<u>35</u>	.7540	.7188	.6865	.6565	.6285	.6024	.5777	.5545	.5324	.5115	.4916	.4725	.4543
<u>36</u>	.7478	.7114	.6780	.6471	.6184	.5915	.5662	.5423	.5197	.4982	.4778	.4583	.4397
<u>37</u>	.7413	.7038	.6694	.6376	.6080	.5803	.5543	.5298	.5067	.4847	.4638	.4438	.4246
<u>38</u>	.7349	.6962	.6607	.6279	.5975	.5691	.5424	.5173	.4935	.4710	.4496	.4291	.4095
<u>39</u>	.7283	.6884	.6518	.6181	.5868	.5576	.5303	.5045	.4802	.4571	.4351	.4141	.3941
<u>40</u>	.7217	.6805	.6428	.6082	.5760	.5460	.5179	.4915	.4665	.4428	.4203	.3988	.3784
<u>41</u>	.7150	.6726	.6338	.5981	.5651	.5343	.5055	.4784	.4528	.4285	.4054	.3835	.3627

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<u>42</u>	<u>.7083</u>	<u>.6646</u>	<u>.6247</u>	<u>.5880</u>	<u>.5541</u>	<u>.5225</u>	<u>.4929</u>	<u>.4651</u>	<u>.4388</u>	<u>.4140</u>	<u>.3904</u>	<u>.3681</u>	<u>.3470</u>
<u>43</u>	<u>.7015</u>	<u>.6565</u>	<u>.6155</u>	<u>.5778</u>	<u>.5430</u>	<u>.5105</u>	<u>.4802</u>	<u>.4516</u>	<u>.4247</u>	<u>.3993</u>	<u>.3753</u>	<u>.3527</u>	<u>.3312</u>
<u>44</u>	<u>.6947</u>	<u>.6483</u>	<u>.6061</u>	<u>.5674</u>	<u>.5316</u>	<u>.4983</u>	<u>.4671</u>	<u>.4379</u>	<u>.4103</u>	<u>.3844</u>	<u>.3600</u>	<u>.3370</u>	<u>.3154</u>
<u>45</u>	<u>.6878</u>	<u>.6401</u>	<u>.5967</u>	<u>.5569</u>	<u>.5201</u>	<u>.4859</u>	<u>.4539</u>	<u>.4240</u>	<u>.3958</u>	<u>.3694</u>	<u>.3446</u>	<u>.3214</u>	<u>.2997</u>
<u>46</u>	<u>.6809</u>	<u>.6318</u>	<u>.5872</u>	<u>.5463</u>	<u>.5086</u>	<u>.4734</u>	<u>.4406</u>	<u>.4100</u>	<u>.3813</u>	<u>.3544</u>	<u>.3293</u>	<u>.3060</u>	<u>.2842</u>
<u>47</u>	<u>.6740</u>	<u>.6235</u>	<u>.5776</u>	<u>.5356</u>	<u>.4968</u>	<u>.4607</u>	<u>.4272</u>	<u>.3958</u>	<u>.3666</u>	<u>.3394</u>	<u>.3142</u>	<u>.2907</u>	<u>.2690</u>
<u>48</u>	<u>.6670</u>	<u>.6151</u>	<u>.5679</u>	<u>.5247</u>	<u>.4848</u>	<u>.4478</u>	<u>.4135</u>	<u>.3815</u>	<u>.3518</u>	<u>.3244</u>	<u>.2990</u>	<u>.2755</u>	<u>.2538</u>
<u>49</u>	<u>.6604</u>	<u>.6070</u>	<u>.5586</u>	<u>.5142</u>	<u>.4732</u>	<u>.4353</u>	<u>.4002</u>	<u>.3677</u>	<u>.3377</u>	<u>.3100</u>	<u>.2845</u>	<u>.2610</u>	<u>.2394</u>
<u>50</u>	<u>.6537</u>	<u>.5989</u>	<u>.5492</u>	<u>.5035</u>	<u>.4615</u>	<u>.4227</u>	<u>.3869</u>	<u>.3539</u>	<u>.3236</u>	<u>.2957</u>	<u>.2702</u>	<u>.2467</u>	<u>.2253</u>
<u>51</u>	<u>.6471</u>	<u>.5908</u>	<u>.5396</u>	<u>.4927</u>	<u>.4496</u>	<u>.4100</u>	<u>.3735</u>	<u>.3401</u>	<u>.3095</u>	<u>.2816</u>	<u>.2560</u>	<u>.2327</u>	<u>.2115</u>
<u>52</u>	<u>.6404</u>	<u>.5825</u>	<u>.5299</u>	<u>.4818</u>	<u>.4376</u>	<u>.3971</u>	<u>.3601</u>	<u>.3263</u>	<u>.2955</u>	<u>.2675</u>	<u>.2420</u>	<u>.2189</u>	<u>.1979</u>
<u>53</u>	<u>.6337</u>	<u>.5741</u>	<u>.5200</u>	<u>.4706</u>	<u>.4254</u>	<u>.3841</u>	<u>.3466</u>	<u>.3124</u>	<u>.2815</u>	<u>.2534</u>	<u>.2281</u>	<u>.2052</u>	<u>.1846</u>
<u>54</u>	<u>.6269</u>	<u>.5657</u>	<u>.5100</u>	<u>.4593</u>	<u>.4131</u>	<u>.3711</u>	<u>.3330</u>	<u>.2986</u>	<u>.2676</u>	<u>.2396</u>	<u>.2145</u>	<u>.1919</u>	<u>.1717</u>
<u>55</u>	<u>.6201</u>	<u>.5571</u>	<u>.4999</u>	<u>.4479</u>	<u>.4007</u>	<u>.3580</u>	<u>.3195</u>	<u>.2849</u>	<u>.2538</u>	<u>.2259</u>	<u>.2011</u>	<u>.1789</u>	<u>.1592</u>
<u>56</u>	<u>.6133</u>	<u>.5485</u>	<u>.4897</u>	<u>.4364</u>	<u>.3883</u>	<u>.3449</u>	<u>.3060</u>	<u>.2712</u>	<u>.2401</u>	<u>.2124</u>	<u>.1879</u>	<u>.1662</u>	<u>.1471</u>
<u>57</u>	<u>.6064</u>	<u>.5398</u>	<u>.4794</u>	<u>.4248</u>	<u>.3757</u>	<u>.3318</u>	<u>.2925</u>	<u>.2575</u>	<u>.2265</u>	<u>.1992</u>	<u>.1750</u>	<u>.1538</u>	<u>.1353</u>
<u>58</u>	<u>.5996</u>	<u>.5310</u>	<u>.4690</u>	<u>.4132</u>	<u>.3632</u>	<u>.3186</u>	<u>.2790</u>	<u>.2440</u>	<u>.2131</u>	<u>.1861</u>	<u>.1624</u>	<u>.1418</u>	<u>.1238</u>
<u>59</u>	<u>.5927</u>	<u>.5222</u>	<u>.4586</u>	<u>.4015</u>	<u>.3506</u>	<u>.3054</u>	<u>.2656</u>	<u>.2305</u>	<u>.1999</u>	<u>.1732</u>	<u>.1501</u>	<u>.1300</u>	<u>.1127</u>
<u>60</u>	<u>.5859</u>	<u>.5134</u>	<u>.4481</u>	<u>.3898</u>	<u>.3380</u>	<u>.2923</u>	<u>.2522</u>	<u>.2172</u>	<u>.1868</u>	<u>.1606</u>	<u>.1379</u>	<u>.1185</u>	<u>.1019</u>
<u>61</u>	<u>.5792</u>	<u>.5047</u>	<u>.4377</u>	<u>.3781</u>	<u>.3253</u>	<u>.2791</u>	<u>.2388</u>	<u>.2039</u>	<u>.1738</u>	<u>.1481</u>	<u>.1261</u>	<u>.1073</u>	<u>.0915</u>
<u>62</u>	<u>.5726</u>	<u>.4960</u>	<u>.4273</u>	<u>.3663</u>	<u>.3126</u>	<u>.2659</u>	<u>.2254</u>	<u>.1907</u>	<u>.1610</u>	<u>.1357</u>	<u>.1144</u>	<u>.0964</u>	<u>.0814</u>
<u>63</u>	<u>.5661</u>	<u>.4874</u>	<u>.4169</u>	<u>.3545</u>	<u>.2999</u>	<u>.2526</u>	<u>.2120</u>	<u>.1774</u>	<u>.1481</u>	<u>.1235</u>	<u>.1030</u>	<u>.0859</u>	<u>.0717</u>
<u>64</u>	<u>.5598</u>	<u>.4789</u>	<u>.4065</u>	<u>.3427</u>	<u>.2871</u>	<u>.2393</u>	<u>.1985</u>	<u>.1642</u>	<u>.1354</u>	<u>.1115</u>	<u>.0918</u>	<u>.0756</u>	<u>.0624</u>
<u>65</u>	<u>.5538</u>	<u>.4705</u>	<u>.3962</u>	<u>.3308</u>	<u>.2742</u>	<u>.2258</u>	<u>.1850</u>	<u>.1509</u>	<u>.1227</u>	<u>.0997</u>	<u>.0809</u>	<u>.0657</u>	<u>.0536</u>
<u>66</u>	<u>.5480</u>	<u>.4624</u>	<u>.3858</u>	<u>.3188</u>	<u>.2610</u>	<u>.2121</u>	<u>.1712</u>	<u>.1375</u>	<u>.1100</u>	<u>.0879</u>	<u>.0702</u>	<u>.0562</u>	<u>.0451</u>
<u>67</u>	<u>.5426</u>	<u>.4544</u>	<u>.3755</u>	<u>.3066</u>	<u>.2476</u>	<u>.1981</u>	<u>.1572</u>	<u>.1240</u>	<u>.0973</u>	<u>.0763</u>	<u>.0598</u>	<u>.0470</u>	<u>.0371</u>
<u>68</u>	<u>.5375</u>	<u>.4466</u>	<u>.3652</u>	<u>.2942</u>	<u>.2338</u>	<u>.1836</u>	<u>.1428</u>	<u>.1102</u>	<u>.0846</u>	<u>.0648</u>	<u>.0496</u>	<u>.0382</u>	<u>.0296</u>
<u>69</u>	<u>.5328</u>	<u>.4390</u>	<u>.3548</u>	<u>.2814</u>	<u>.2194</u>	<u>.1685</u>	<u>.1278</u>	<u>.0960</u>	<u>.0716</u>	<u>.0533</u>	<u>.0397</u>	<u>.0298</u>	<u>.0225</u>
<u>70</u>	<u>.5287</u>	<u>.4317</u>	<u>.3441</u>	<u>.2678</u>	<u>.2039</u>	<u>.1522</u>	<u>.1118</u>	<u>.0810</u>	<u>.0582</u>	<u>.0417</u>	<u>.0299</u>	<u>.0216</u>	<u>.0158</u>
<u>71</u>	<u>.5217</u>	<u>.4158</u>	<u>.3162</u>	<u>.2281</u>	<u>.1560</u>	<u>.1015</u>	<u>.0635</u>	<u>.0389</u>	<u>.0238</u>	<u>.0150</u>	<u>.0098</u>	<u>.0067</u>	<u>.0048</u>
<u>72</u>	<u>.5210</u>	<u>.4126</u>	<u>.3073</u>	<u>.2112</u>	<u>.1322</u>	<u>.0756</u>	<u>.0402</u>	<u>.0207</u>	<u>.0109</u>	<u>.0059</u>	<u>.0033</u>	<u>.0019</u>	<u>.0010</u>
<u>73</u>	<u>.5210</u>	<u>.4120</u>	<u>.3033</u>	<u>.1980</u>	<u>.1077</u>	<u>.0471</u>	<u>.0171</u>	<u>.0056</u>	<u>.0018</u>	<u>.0005</u>	<u>.0001</u>	<u>.0000</u>	<u>.0000</u>
<u>74</u>	<u>.5210</u>	<u>.4120</u>	<u>.3030</u>	<u>.1942</u>	<u>.0915</u>	<u>.0243</u>	<u>.0033</u>	<u>.0003</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 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))

Minimum Loss Ratio									
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	.0000	.0011	.0049	.0114	.0204	.0454	.0786	.1190	.1660
59	.0000	.0009	.0041	.0097	.0178	.0407	.0717	.1102	.1556
60	.0000	.0007	.0033	.0081	.0153	.0360	.0649	.1014	.1451
61	.0000	.0005	.0026	.0067	.0129	.0315	.0582	.0927	.1347
62	.0000	.0003	.0020	.0054	.0107	.0272	.0516	.0840	.1243
63	.0000	.0002	.0015	.0042	.0086	.0230	.0451	.0754	.1139
64	.0000	.0002	.0011	.0032	.0068	.0190	.0388	.0669	.1035
65	.0000	.0001	.0007	.0023	.0051	.0153	.0328	.0585	.0932
66	.0000	.0001	.0004	.0015	.0037	.0119	.0270	.0504	.0828
67	.0000	.0000	.0003	.0010	.0025	.0088	.0216	.0424	.0725
68	.0000	.0000	.0001	.0005	.0015	.0062	.0165	.0346	.0622
69	.0000	.0000	.0001	.0003	.0008	.0039	.0118	.0270	.0518
70	.0000	.0000	.0000	.0001	.0004	.0022	.0077	.0197	.0411
71	.0000	.0000	.0000	.0000	.0000	.0001	.0007	.0038	.0132
72	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0006	.0043
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0003
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000

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^a	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

((Maximum Loss Ratio															
Size	Single Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
55	\$120	.6757	.6077	.5521	.5083	.4746	.4491	.4304	.4169	.4072	.4004	.3957	.3924	.3902	.3859
-	\$250	.6749	.6006	.5337	.4752	.4255	.3837	.3484	.3187	.2942	.2742	.2580	.2449	.2343	.2259
56	\$120	.6728	.6039	.5477	.5038	.4703	.4454	.4272	.4142	.4050	.3987	.3944	.3915	.3895	.3859
-	\$250	.6713	.5953	.5272	.4684	.4185	.3765	.3411	.3118	.2878	.2684	.2527	.2402	.2302	.2224
57	\$120	.6700	.6000	.5435	.4995	.4662	.4417	.4241	.4116	.4030	.3972	.3932	.3906	.3889	.3859
-	\$250	.6678	.5901	.5211	.4618	.4116	.3693	.3340	.3051	.2817	.2628	.2478	.2358	.2265	.2192
58	\$120	.6672	.5963	.5394	.4953	.4623	.4382	.4211	.4093	.4012	.3958	.3922	.3899	.3884	.3859
-	\$250	.6643	.5851	.5153	.4555	.4048	.3622	.3272	.2987	.2758	.2575	.2430	.2318	.2230	.2162
-	\$500	.6644	.5851	.5135	.4492	.3917	.3408	.2963	.2580	.2251	.1969	.1730	.1527	.1356	.1212
59	\$120	.6646	.5928	.5353	.4912	.4584	.4348	.4183	.4071	.3995	.3945	.3913	.3892	.3880	.3859
-	\$250	.6610	.5803	.5097	.4492	.3980	.3554	.3206	.2925	.2701	.2524	.2386	.2279	.2198	.2136
-	\$500	.6611	.5801	.5069	.4412	.3826	.3312	.2867	.2484	.2157	.1879	.1644	.1447	.1282	.1146
60	\$120	.6621	.5893	.5314	.4872	.4547	.4316	.4157	.4050	.3979	.3934	.3905	.3887	.3876	.3859
-	\$250	.6578	.5759	.5043	.4430	.3913	.3487	.3141	.2864	.2646	.2476	.2344	.2244	.2168	.2111
-	\$500	.6579	.5752	.5004	.4333	.3738	.3220	.2773	.2391	.2066	.1792	.1562	.1371	.1213	.1084
61	\$120	.6596	.5860	.5275	.4833	.4511	.4285	.4132	.4031	.3965	.3924	.3898	.3882	.3873	.3859
-	\$250	.6548	.5717	.4990	.4368	.3848	.3422	.3078	.2806	.2593	.2430	.2305	.2211	.2141	.2089
-	\$500	.6548	.5704	.4940	.4255	.3653	.3130	.2681	.2299	.1976	.1706	.1482	.1298	.1147	.1025
62	\$120	.6573	.5827	.5238	.4795	.4476	.4256	.4109	.4013	.3952	.3914	.3892	.3878	.3870	.3859
-	\$250	.6520	.5677	.4939	.4309	.3785	.3358	.3017	.2750	.2543	.2386	.2268	.2181	.2116	.2070
-	\$500	.6519	.5658	.4877	.4181	.3570	.3042	.2591	.2209	.1889	.1624	.1406	.1229	.1086	.0970
63	\$120	.6551	.5796	.5201	.4758	.4443	.4228	.4087	.3997	.3940	.3906	.3886	.3874	.3868	.3859
-	\$250	.6495	.5638	.4889	.4251	.3723	.3296	.2958	.2696	.2496	.2345	.2234	.2153	.2094	.2052
-	\$500	.6492	.5614	.4817	.4108	.3489	.2955	.2501	.2120	.1804	.1545	.1333	.1163	.1027	.0919
64	\$120	.6530	.5765	.5166	.4722	.4411	.4202	.4066	.3982	.3930	.3899	.3882	.3871	.3866	.3859
-	\$250	.6471	.5602	.4840	.4195	.3663	.3236	.2901	.2644	.2450	.2307	.2202	.2127	.2074	.2037
-	\$500	.6466	.5571	.4759	.4038	.3410	.2870	.2414	.2034	.1722	.1468	.1264	.1101	.0973	.0872
-	\$1,000	.6466	.5572	.4758	.4029	.3385	.2824	.2340	.1928	.1581	.1291	.1050	.0853	.0691	.0561
65	\$120	.6510	.5736	.5131	.4688	.4380	.4177	.4047	.3968	.3921	.3893	.3878	.3869	.3864	.3859
-	\$250	.6450	.5567	.4793	.4139	.3604	.3177	.2845	.2594	.2407	.2271	.2173	.2104	.2056	.2023
-	\$500	.6442	.5531	.4704	.3970	.3332	.2786	.2328	.1950	.1642	.1394	.1197	.1042	.0922	.0829
-	\$1,000	.6442	.5531	.4700	.3956	.3300	.2730	.2242	.1829	.1484	.1198	.0964	.0773	.0620	.0498
66	\$120	.6492	.5708	.5098	.4655	.4351	.4153	.4030	.3955	.3912	.3888	.3874	.3867	.3863	.3859
-	\$250	.6430	.5533	.4748	.4086	.3546	.3120	.2792	.2547	.2367	.2238	.2147	.2084	.2040	.2011
-	\$500	.6420	.5493	.4651	.3904	.3255	.2704	.2245	.1868	.1565	.1323	.1134	.0987	.0875	.0790
-	\$1,000	.6420	.5492	.4644	.3884	.3216	.2637	.2145	.1731	.1389	.1108	.0881	.0698	.0553	.0439
67	\$120	.6474	.5681	.5066	.4622	.4323	.4131	.4013	.3944	.3905	.3883	.3872	.3865	.3862	.3859
-	\$250	.6412	.5502	.4705	.4034	.3490	.3064	.2740	.2501	.2329	.2207	.2122	.2065	.2027	.2001
-	\$500	.6400	.5458	.4601	.3839	.3181	.2624	.2163	.1789	.1490	.1256	.1074	.0936	.0832	.0754
-	\$1,000	.6400	.5456	.4591	.3815	.3133	.2546	.2049	.1636	.1296	.1021	.0801	.0627	.0491	.0386
68	\$120	.6458	.5655	.5034	.4591	.4296	.4110	.3998	.3934	.3898	.3879	.3869	.3864	.3861	.3859
-	\$250	.6395	.5473	.4663	.3983	.3435	.3010	.2691	.2458	.2293	.2178	.2101	.2049	.2015	.1993
-	\$500	.6382	.5426	.4552	.3777	.3108	.2545	.2083	.1711	.1418	.1191	.1018	.0889	.0792	.0722
-	\$1,000	.6382	.5422	.4539	.3747	.3053	.2457	.1955	.1542	.1206	.0937	.0725	.0560	.0433	.0337
69	\$120	.6443	.5630	.5004	.4562	.4270	.4090	.3984	.3925	.3893	.3876	.3867	.3863	.3861	.3859
-	\$250	.6380	.5445	.4623	.3934	.3382	.2958	.2643	.2417	.2260	.2152	.2081	.2034	.2004	.1986
-	\$500	.6366	.5396	.4506	.3717	.3037	.2468	.2004	.1636	.1349	.1130	.0966	.0845	.0757	.0694
-	\$1,000	.6365	.5391	.4490	.3681	.2973	.2368	.1863	.1449	.1118	.0856	.0653	.0497	.0380	.0292

((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	

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
42	\$120	.0000	.0051	.0167	.0326	.0515	.0965	.1488	.2067	.2692
43	\$120	.0000	.0046	.0155	.0306	.0487	.0921	.1430	.1996	.2614
44	\$120	.0000	.0042	.0144	.0286	.0459	.0878	.1372	.1926	.2547
45	\$120	.0000	.0038	.0132	.0267	.0432	.0835	.1315	.1856	.2486
46	\$120	.0000	.0034	.0122	.0248	.0405	.0793	.1258	.1791	.2431
47	\$120	.0000	.0030	.0111	.0230	.0379	.0751	.1201	.1734	.2377
48	\$120	.0000	.0027	.0102	.0213	.0354	.0709	.1145	.1680	.2326
49	\$120	.0000	.0024	.0092	.0196	.0329	.0669	.1092	.1630	.2275
50	\$120	.0000	.0021	.0083	.0179	.0305	.0628	.1043	.1582	.2225
	\$250	.0000	.0021	.0084	.0180	.0306	.0631	.1038	.1513	.2044
51	\$120	.0000	.0018	.0075	.0164	.0281	.0589	.0998	.1535	.2175
-	\$250	.0000	.0018	.0075	.0165	.0282	.0591	.0983	.1443	.1962
52	\$120	.0000	.0016	.0067	.0149	.0258	.0550	.0956	.1489	.2124
-	\$250	.0000	.0016	.0067	.0149	.0259	.0552	.0928	.1373	.1879
53	\$120	.0000	.0014	.0059	.0134	.0236	.0513	.0915	.1443	.2075
-	\$250	.0000	.0014	.0059	.0135	.0237	.0514	.0873	.1304	.1798
54	\$120	.0000	.0012	.0052	.0120	.0215	.0479	.0876	.1397	.2028
-	\$250	.0000	.0012	.0052	.0121	.0216	.0476	.0819	.1235	.1723
55	\$120	.0000	.0010	.0045	.0107	.0194	.0447	.0837	.1351	.1983
-	\$250	.0000	.0010	.0046	.0108	.0195	.0439	.0766	.1167	.1652
56	\$120	.0000	.0008	.0039	.0095	.0174	.0418	.0799	.1307	.1938
-	\$250	.0000	.0008	.0040	.0096	.0175	.0403	.0713	.1102	.1584
57	\$120	.0000	.0007	.0034	.0083	.0155	.0390	.0760	.1265	.1895
-	\$250	.0000	.0007	.0034	.0084	.0156	.0368	.0661	.1041	.1518
58	\$120	.0000	.0006	.0029	.0072	.0138	.0362	.0723	.1224	.1853
-	\$250	.0000	.0006	.0029	.0073	.0138	.0333	.0611	.0983	.1455
-	\$500	.0000	.0006	.0029	.0073	.0139	.0334	.0611	.0965	.1392
59	\$120	.0000	.0004	.0024	.0062	.0122	.0336	.0688	.1183	.1812
-	\$250	.0000	.0004	.0024	.0063	.0121	.0300	.0563	.0927	.1392
-	\$500	.0000	.0004	.0024	.0063	.0122	.0301	.0561	.0899	.1312
60	\$120	.0000	.0004	.0020	.0053	.0108	.0311	.0653	.1144	.1772
-	\$250	.0000	.0004	.0020	.0053	.0106	.0268	.0519	.0873	.1330
-	\$500	.0000	.0004	.0020	.0054	.0106	.0269	.0512	.0834	.1233
61	\$120	.0000	.0003	.0016	.0045	.0095	.0286	.0620	.1105	.1733
-	\$250	.0000	.0003	.0016	.0045	.0091	.0238	.0477	.0820	.1268
-	\$500	.0000	.0003	.0016	.0045	.0091	.0238	.0464	.0770	.1155
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

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
63	\$120	.0000	.0002	.0010	.0031	.0072	.0241	.0556	.1031	.1658
-	\$250	.0000	.0002	.0010	.0030	.0064	.0185	.0398	.0719	.1151
-	\$500	.0000	.0002	.0010	.0030	.0064	.0182	.0374	.0647	.1008
64	\$120	.0000	.0001	.0008	.0026	.0062	.0220	.0525	.0996	.1622
-	\$250	.0000	.0001	.0008	.0024	.0053	.0161	.0362	.0670	.1095
-	\$500	.0000	.0001	.0008	.0024	.0053	.0156	.0331	.0589	.0938
-	\$1,000	.0000	.0001	.0008	.0024	.0053	.0156	.0332	.0588	.0929
65	\$120	.0000	.0001	.0006	.0021	.0053	.0200	.0496	.0961	.1588
-	\$250	.0000	.0001	.0006	.0019	.0043	.0140	.0327	.0623	.1039
-	\$500	.0000	.0001	.0006	.0019	.0042	.0132	.0291	.0534	.0870
-	\$1,000	.0000	.0001	.0006	.0019	.0043	.0132	.0291	.0530	.0856
66	\$120	.0000	.0001	.0004	.0017	.0045	.0182	.0468	.0928	.1555
-	\$250	.0000	.0001	.0004	.0014	.0034	.0120	.0293	.0578	.0986
-	\$500	.0000	.0001	.0004	.0014	.0033	.0110	.0253	.0481	.0804
-	\$1,000	.0000	.0001	.0004	.0014	.0033	.0110	.0252	.0474	.0784
67	\$120	.0000	.0000	.0003	.0013	.0038	.0164	.0441	.0896	.1522
-	\$250	.0000	.0000	.0003	.0010	.0026	.0102	.0262	.0535	.0934
-	\$500	.0000	.0000	.0003	.0010	.0025	.0090	.0218	.0431	.0739
-	\$1,000	.0000	.0000	.0003	.0010	.0026	.0090	.0216	.0421	.0715
68	\$120	.0000	.0000	.0002	.0010	.0031	.0148	.0415	.0864	.1491
-	\$250	.0000	.0000	.0002	.0007	.0020	.0085	.0233	.0493	.0883
-	\$500	.0000	.0000	.0002	.0007	.0019	.0072	.0186	.0382	.0677
-	\$1,000	.0000	.0000	.0002	.0007	.0019	.0072	.0182	.0369	.0647
69	\$120	.0000	.0000	.0001	.0008	.0026	.0133	.0390	.0834	.1462
-	\$250	.0000	.0000	.0001	.0005	.0015	.0070	.0205	.0453	.0834
-	\$500	.0000	.0000	.0001	.0005	.0013	.0056	.0156	.0336	.0617
-	\$1,000	.0000	.0000	.0001	.0005	.0013	.0055	.0151	.0320	.0581
70	\$120	.0000	.0000	.0001	.0006	.0021	.0118	.0366	.0805	.1433
-	\$250	.0000	.0000	.0001	.0003	.0011	.0057	.0179	.0414	.0787
-	\$500	.0000	.0000	.0001	.0003	.0009	.0043	.0128	.0293	.0558
-	\$1,000	.0000	.0000	.0001	.0003	.0009	.0042	.0122	.0274	.0518
71	\$120	.0000	.0000	.0001	.0004	.0017	.0105	.0343	.0777	.1405
-	\$250	.0000	.0000	.0000	.0002	.0007	.0045	.0155	.0377	.0739
-	\$500	.0000	.0000	.0000	.0002	.0006	.0031	.0103	.0251	.0501
-	\$1,000	.0000	.0000	.0000	.0002	.0005	.0029	.0095	.0229	.0455
72	\$120	.0000	.0000	.0000	.0003	.0013	.0093	.0321	.0750	.1379
-	\$250	.0000	.0000	.0000	.0001	.0005	.0036	.0133	.0343	.0696
-	\$500	.0000	.0000	.0000	.0001	.0003	.0022	.0081	.0214	.0448
-	\$1,000	.0000	.0000	.0000	.0001	.0003	.0020	.0073	.0189	.0397

((Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
73	\$120	.0000	.0000	.0000	.0002	.0010	.0083	.0302	.0726	.1356
-	\$250	.0000	.0000	.0000	.0004	.0003	.0027	.0114	.0311	.0655
-	\$500	.0000	.0000	.0000	.0000	.0002	.0015	.0063	.0180	.0399
-	\$1,000	.0000	.0000	.0000	.0000	.0004	.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	.0004	.0011	.0052	.0159	.0368
-	\$1,000	.0000	.0000	.0000	.0000	.0004	.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	

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
	\$250	.0041	.0139	.0276	.0443	.0847	.1327	.1869	.2462
	\$275	.0041	.0139	.0276	.0443	.0847	.1327	.1869	.2462
51	\$120	.0036	.0126	.0254	.0411	.0797	.1261	.1855	.2558
	\$160	.0036	.0126	.0254	.0411	.0797	.1261	.1788	.2406
	\$250	.0036	.0126	.0254	.0411	.0797	.1261	.1788	.2366
	\$275	.0036	.0126	.0254	.0411	.0797	.1261	.1788	.2366
52	\$120	.0032	.0114	.0232	.0380	.0747	.1203	.1802	.2503
	\$160	.0032	.0114	.0232	.0380	.0747	.1194	.1711	.2339
	\$250	.0032	.0114	.0232	.0380	.0747	.1194	.1705	.2269
	\$275	.0032	.0114	.0232	.0380	.0747	.1194	.1705	.2269
	\$380	.0032	.0114	.0232	.0380	.0747	.1194	.1705	.2269
53	\$120	.0027	.0101	.0210	.0349	.0698	.1152	.1749	.2446
	\$160	.0027	.0101	.0210	.0349	.0698	.1127	.1642	.2274
	\$250	.0027	.0101	.0210	.0349	.0698	.1127	.1621	.2170
	\$275	.0027	.0101	.0211	.0349	.0698	.1127	.1621	.2170
	\$380	.0027	.0101	.0211	.0349	.0698	.1127	.1621	.2170
54	\$120	.0023	.0090	.0190	.0318	.0648	.1103	.1696	.2388
	\$160	.0023	.0090	.0190	.0318	.0648	.1059	.1578	.2210
	\$250	.0023	.0090	.0190	.0318	.0648	.1059	.1537	.2070
	\$275	.0023	.0090	.0190	.0318	.0648	.1059	.1537	.2070
	\$380	.0023	.0090	.0190	.0318	.0648	.1059	.1537	.2070
55	\$120	.0020	.0079	.0170	.0289	.0599	.1055	.1641	.2333
	\$160	.0020	.0079	.0170	.0289	.0599	.0996	.1516	.2145
	\$250	.0020	.0079	.0170	.0289	.0599	.0991	.1451	.1969
	\$275	.0020	.0079	.0170	.0289	.0599	.0991	.1451	.1969
	\$380	.0020	.0079	.0170	.0289	.0599	.0991	.1451	.1969
	\$500	.0020	.0079	.0170	.0289	.0599	.0991	.1451	.1969
56	\$120	.0017	.0068	.0150	.0259	.0556	.1007	.1586	.2280
	\$160	.0017	.0068	.0150	.0259	.0550	.0938	.1456	.2080
	\$250	.0017	.0068	.0150	.0259	.0550	.0923	.1365	.1879
	\$275	.0017	.0068	.0150	.0259	.0550	.0923	.1365	.1869
	\$380	.0017	.0068	.0150	.0259	.0550	.0923	.1365	.1867
	\$500	.0017	.0068	.0150	.0259	.0550	.0923	.1365	.1867
	\$550	.0017	.0068	.0150	.0259	.0550	.0923	.1365	.1867
57	\$120	.0014	.0058	.0131	.0231	.0517	.0959	.1531	.2228
	\$160	.0014	.0058	.0131	.0231	.0502	.0883	.1395	.2014
	\$250	.0014	.0058	.0131	.0231	.0502	.0854	.1278	.1795

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$275	.0014	.0058	.0132	.0231	.0502	.0854	.1278	.1776
	\$380	.0014	.0058	.0132	.0231	.0502	.0854	.1278	.1764
	\$500	.0014	.0058	.0131	.0231	.0502	.0854	.1278	.1764
	\$550	.0014	.0058	.0131	.0231	.0502	.0854	.1278	.1764
58	\$120	.0011	.0049	.0114	.0204	.0480	.0910	.1478	.2177
	\$160	.0011	.0049	.0114	.0204	.0455	.0830	.1334	.1947
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$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
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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
67	\$120	.0001	.0003	.0012	.0036	.0172	.0485	.1011	.1733
	\$160	.0001	.0003	.0010	.0030	.0133	.0371	.0783	.1375
	\$250	.0001	.0003	.0010	.0025	.0100	.0265	.0554	.0984
	\$275	.0001	.0003	.0010	.0025	.0096	.0253	.0525	.0929
	\$380	.0001	.0003	.0010	.0025	.0090	.0226	.0457	.0800
	\$500	.0001	.0003	.0010	.0025	.0088	.0216	.0431	.0746
	\$550	.0001	.0003	.0010	.0025	.0088	.0216	.0428	.0738
	\$800	.0001	.0003	.0010	.0025	.0088	.0216	.0424	.0726
	\$1,000	.0001	.0003	.0010	.0025	.0088	.0216	.0424	.0725
68	\$120	.0000	.0001	.0007	.0026	.0142	.0437	.0957	.1683
	\$160	.0000	.0001	.0006	.0020	.0105	.0322	.0720	.1308
	\$250	.0000	.0001	.0005	.0016	.0074	.0217	.0484	.0900
	\$275	.0000	.0001	.0005	.0016	.0071	.0205	.0454	.0842
	\$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

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$380	.0000	.0000	.0000	.0001	.0002	.0009	.0052	.0192
	\$500	.0000	.0000	.0000	.0001	.0002	.0007	.0042	.0152
	\$550	.0000	.0000	.0000	.0001	.0002	.0007	.0040	.0145
	\$800	.0000	.0000	.0000	.0001	.0002	.0007	.0038	.0133
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0007	.0038	.0132
72	\$120	.0000	.0000	.0000	.0000	.0001	.0051	.0436	.1307
	\$160	.0000	.0000	.0000	.0000	.0001	.0014	.0169	.0719
	\$250	.0000	.0000	.0000	.0000	.0001	.0002	.0034	.0216
	\$275	.0000	.0000	.0000	.0000	.0001	.0002	.0026	.0168
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0012	.0082
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0008	.0055
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0007	.0051
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0007	.0044
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0006	.0044
73	\$120	.0000	.0000	.0000	.0000	.0000	.0009	.0325	.1281
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0065	.0605
	\$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

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
3	.9356	.9221	.9098	.8986	.8881	.8782	.8689	.8600	.8515	.8433	.8355	.8278	.8205	.8133
4	.9315	.9171	.9041	.8921	.8809	.8705	.8605	.8511	.8420	.8333	.8250	.8169	.8091	.8015
5	.9274	.9121	.8983	.8856	.8738	.8626	.8521	.8421	.8325	.8233	.8144	.8059	.7976	.7896
6	.9233	.9071	.8925	.8791	.8665	.8548	.8436	.8330	.8229	.8132	.8038	.7948	.7860	.7776
7	.9192	.9021	.8867	.8725	.8593	.8469	.8351	.8240	.8133	.8030	.7931	.7836	.7744	.7655
8	.9151	.8971	.8808	.8659	.8520	.8389	.8266	.8148	.8036	.7928	.7824	.7724	.7628	.7534
9	.9110	.8920	.8750	.8593	.8447	.8309	.8180	.8056	.7938	.7825	.7716	.7612	.7510	.7412
10	.9069	.8870	.8691	.8526	.8373	.8229	.8093	.7964	.7840	.7722	.7608	.7498	.7392	.7290
11	.9027	.8819	.8632	.8459	.8299	.8148	.8006	.7871	.7742	.7618	.7499	.7385	.7274	.7167
12	.8986	.8768	.8572	.8392	.8224	.8067	.7918	.7777	.7642	.7513	.7389	.7270	.7155	.7044
13	.8944	.8717	.8512	.8324	.8149	.7985	.7830	.7683	.7542	.7408	.7279	.7155	.7036	.6920
14	.8902	.8665	.8452	.8256	.8074	.7903	.7741	.7588	.7442	.7302	.7168	.7040	.6915	.6796
15	.8860	.8614	.8391	.8187	.7998	.7820	.7652	.7492	.7341	.7196	.7057	.6923	.6795	.6671
16	.8818	.8562	.8331	.8118	.7921	.7736	.7562	.7396	.7239	.7089	.6945	.6806	.6673	.6545
17	.8776	.8509	.8269	.8049	.7844	.7652	.7471	.7300	.7136	.6981	.6832	.6689	.6552	.6419
18	.8734	.8457	.8207	.7979	.7766	.7567	.7380	.7202	.7033	.6872	.6718	.6571	.6429	.6293
19	.8691	.8404	.8145	.7908	.7688	.7482	.7288	.7104	.6929	.6763	.6604	.6452	.6306	.6165
20	.8648	.8351	.8083	.7837	.7609	.7396	.7195	.7005	.6825	.6653	.6490	.6333	.6182	.6038
21	.8605	.8297	.8019	.7765	.7529	.7309	.7101	.6905	.6719	.6543	.6374	.6212	.6058	.5909
22	.8562	.8243	.7956	.7693	.7449	.7221	.7007	.6805	.6613	.6431	.6257	.6092	.5933	.5780
23	.8518	.8189	.7892	.7620	.7368	.7133	.6912	.6704	.6506	.6319	.6140	.5970	.5807	.5651
24	.8474	.8134	.7827	.7546	.7286	.7043	.6816	.6601	.6398	.6206	.6022	.5847	.5680	.5520
25	.8430	.8079	.7762	.7472	.7203	.6953	.6719	.6498	.6290	.6092	.5904	.5724	.5553	.5389
26	.8386	.8023	.7696	.7396	.7120	.6862	.6621	.6394	.6180	.5977	.5784	.5600	.5424	.5257
27	.8342	.7967	.7629	.7321	.7036	.6771	.6523	.6290	.6070	.5861	.5663	.5475	.5295	.5124
28	.8297	.7910	.7562	.7244	.6951	.6678	.6423	.6184	.5958	.5744	.5542	.5349	.5165	.4990
29	.8252	.7853	.7494	.7167	.6865	.6585	.6323	.6077	.5846	.5627	.5419	.5222	.5034	.4855
30	.8206	.7795	.7426	.7089	.6779	.6491	.6222	.5969	.5732	.5508	.5296	.5094	.4902	.4719
31	.8161	.7738	.7357	.7011	.6692	.6396	.6120	.5861	.5618	.5389	.5171	.4965	.4769	.4582
32	.8115	.7679	.7288	.6931	.6603	.6299	.6016	.5751	.5502	.5267	.5045	.4835	.4635	.4444
33	.8069	.7621	.7218	.6851	.6514	.6202	.5912	.5641	.5386	.5146	.4919	.4704	.4500	.4305
34	.8022	.7561	.7147	.6770	.6424	.6104	.5807	.5528	.5268	.5022	.4790	.4571	.4362	.4164
35	.7976	.7501	.7076	.6688	.6333	.6005	.5700	.5415	.5148	.4897	.4661	.4437	.4224	.4022
36	.7929	.7441	.7003	.6605	.6241	.5904	.5592	.5300	.5027	.4771	.4529	.4300	.4083	.3877
37	.7882	.7380	.6930	.6522	.6148	.5803	.5483	.5184	.4905	.4643	.4396	.4162	.3942	.3734
38	.7835	.7319	.6857	.6437	.6054	.5700	.5372	.5067	.4781	.4513	.4261	.4023	.3800	.3589
39	.7787	.7258	.6783	.6352	.5959	.5596	.5260	.4948	.4656	.4382	.4125	.3884	.3658	.3445
40	.7740	.7196	.6709	.6267	.5863	.5492	.5148	.4829	.4530	.4251	.3990	.3745	.3516	.3302
41	.7693	.7135	.6635	.6182	.5768	.5387	.5035	.4709	.4404	.4119	.3854	.3607	.3375	.3159
42	.7647	.7074	.6561	.6096	.5672	.5282	.4922	.4588	.4277	.3988	.3720	.3469	.3236	.3018
43	.7601	.7013	.6487	.6010	.5576	.5177	.4808	.4467	.4151	.3858	.3585	.3332	.3097	.2878
44	.7555	.6953	.6413	.5925	.5480	.5071	.4694	.4346	.4025	.3727	.3452	.3197	.2960	.2741
45	.7510	.6893	.6339	.5839	.5383	.4965	.4580	.4226	.3899	.3598	.3319	.3062	.2825	.2605
46	.7466	.6833	.6266	.5753	.5286	.4858	.4466	.4106	.3774	.3469	.3188	.2929	.2691	.2472
47	.7422	.6773	.6192	.5667	.5189	.4752	.4352	.3985	.3649	.3341	.3057	.2798	.2559	.2341
48	.7378	.6714	.6119	.5581	.5092	.4645	.4238	.3865	.3525	.3213	.2928	.2668	.2430	.2212
49	.7335	.6655	.6046	.5495	.4994	.4539	.4124	.3745	.3401	.3086	.2800	.2539	.2302	.2086
50	.7293	.6597	.5973	.5408	.4896	.4432	.4009	.3626	.3277	.2960	.2673	.2413	.2176	.1963
51	.7251	.6539	.5900	.5322	.4799	.4325	.3895	.3506	.3154	.2836	.2548	.2288	.2053	.1842
52	.7210	.6481	.5826	.5235	.4701	.4218	.3782	.3388	.3032	.2712	.2424	.2165	.1933	.1724

((Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
53	.7169	.6424	.5753	.5149	.4603	.4111	.3668	.3269	.2911	.2590	.2302	.2044	.1814	.1609
54	.7130	.6367	.5681	.5063	.4506	.4005	.3555	.3152	.2791	.2469	.2182	.1926	.1699	.1497
55	.7091	.6311	.5609	.4976	.4408	.3898	.3442	.3035	.2672	.2349	.2063	.1810	.1586	.1389
56	.7053	.6256	.5537	.4891	.4311	.3792	.3329	.2918	.2553	.2231	.1946	.1696	.1476	.1283
57	.7016	.6201	.5466	.4805	.4214	.3687	.3218	.2803	.2437	.2114	.1832	.1585	.1369	.1181
58	.6980	.6147	.5396	.4721	.4118	.3581	.3107	.2688	.2321	.2000	.1719	.1476	.1265	.1083
59	.6945	.6094	.5326	.4637	.4022	.3477	.2996	.2575	.2207	.1886	.1609	.1370	.1164	.0988
60	.6911	.6043	.5258	.4554	.3927	.3373	.2887	.2462	.2094	.1775	.1502	.1267	.1067	.0897
61	.6879	.5993	.5190	.4471	.3833	.3270	.2778	.2351	.1983	.1666	.1396	.1167	.0973	.0810
62	.6848	.5944	.5125	.4390	.3740	.3168	.2671	.2241	.1873	.1559	.1294	.1070	.0883	.0727
63	.6819	.5897	.5060	.4311	.3647	.3067	.2564	.2133	.1765	.1455	.1194	.0977	.0797	.0648
64	.6792	.5853	.4998	.4232	.3556	.2967	.2459	.2025	.1659	.1352	.1097	.0887	.0714	.0574
65	.6767	.5810	.4937	.4156	.3467	.2868	.2355	.1920	.1555	.1252	.1004	.0801	.0636	.0504
66	.6744	.5769	.4879	.4081	.3378	.2770	.2252	.1816	.1453	.1155	.0913	.0718	.0563	.0439
67	.6722	.5731	.4822	.4007	.3291	.2674	.2150	.1713	.1353	.1061	.0827	.0640	.0493	.0379
68	.6703	.5696	.4768	.3936	.3206	.2578	.2050	.1612	.1256	.0970	.0743	.0566	.0428	.0323
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

Maximum Loss Ratio													
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
<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
<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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
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>
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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<u>46</u>	<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>
<u>47</u>	<u>.0000</u>	<u>.0060</u>	<u>.0191</u>	<u>.0364</u>	<u>.0567</u>	<u>.1046</u>	<u>.1598</u>	<u>.2210</u>	<u>.2870</u>
<u>48</u>	<u>.0000</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>49</u>	<u>.0000</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>50</u>	<u>.0000</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>51</u>	<u>.0000</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>52</u>	<u>.0000</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>53</u>	<u>.0000</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>54</u>	<u>.0000</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>55</u>	<u>.0000</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>56</u>	<u>.0000</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>
<u>57</u>	<u>.0000</u>	<u>.0014</u>	<u>.0061</u>	<u>.0137</u>	<u>.0242</u>	<u>.0524</u>	<u>.0893</u>	<u>.1335</u>	<u>.1843</u>
<u>58</u>	<u>.0000</u>	<u>.0011</u>	<u>.0051</u>	<u>.0119</u>	<u>.0213</u>	<u>.0474</u>	<u>.0821</u>	<u>.1243</u>	<u>.1734</u>
<u>59</u>	<u>.0000</u>	<u>.0009</u>	<u>.0042</u>	<u>.0101</u>	<u>.0186</u>	<u>.0425</u>	<u>.0750</u>	<u>.1151</u>	<u>.1626</u>
<u>60</u>	<u>.0000</u>	<u>.0007</u>	<u>.0034</u>	<u>.0085</u>	<u>.0159</u>	<u>.0377</u>	<u>.0679</u>	<u>.1060</u>	<u>.1517</u>
<u>61</u>	<u>.0000</u>	<u>.0005</u>	<u>.0027</u>	<u>.0070</u>	<u>.0135</u>	<u>.0330</u>	<u>.0608</u>	<u>.0968</u>	<u>.1408</u>
<u>62</u>	<u>.0000</u>	<u>.0004</u>	<u>.0021</u>	<u>.0056</u>	<u>.0112</u>	<u>.0284</u>	<u>.0539</u>	<u>.0877</u>	<u>.1299</u>
<u>63</u>	<u>.0000</u>	<u>.0002</u>	<u>.0016</u>	<u>.0044</u>	<u>.0090</u>	<u>.0240</u>	<u>.0472</u>	<u>.0788</u>	<u>.1190</u>
<u>64</u>	<u>.0000</u>	<u>.0002</u>	<u>.0011</u>	<u>.0033</u>	<u>.0071</u>	<u>.0199</u>	<u>.0406</u>	<u>.0699</u>	<u>.1081</u>
<u>65</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0024</u>	<u>.0053</u>	<u>.0160</u>	<u>.0343</u>	<u>.0612</u>	<u>.0974</u>
<u>66</u>	<u>.0000</u>	<u>.0001</u>	<u>.0005</u>	<u>.0016</u>	<u>.0038</u>	<u>.0124</u>	<u>.0282</u>	<u>.0526</u>	<u>.0866</u>
<u>67</u>	<u>.0000</u>	<u>.0000</u>	<u>.0003</u>	<u>.0010</u>	<u>.0026</u>	<u>.0092</u>	<u>.0225</u>	<u>.0443</u>	<u>.0758</u>
<u>68</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0006</u>	<u>.0016</u>	<u>.0065</u>	<u>.0172</u>	<u>.0361</u>	<u>.0650</u>
<u>69</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0003</u>	<u>.0008</u>	<u>.0041</u>	<u>.0124</u>	<u>.0283</u>	<u>.0541</u>
<u>70</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0004</u>	<u>.0023</u>	<u>.0080</u>	<u>.0206</u>	<u>.0429</u>
<u>71</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0000</u>	<u>.0001</u>	<u>.0007</u>	<u>.0039</u>	<u>.0138</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>.0007</u>	<u>.0045</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>.0003</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 8

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	.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

((Maximum Loss Ratio															
Size	Single Loss Limit^a	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
47	\$120	.7417	.6766	.6201	.5754	.5394	.5100	.4860	.4671	.4526	.4413	.4325	.4257	.4206	.4054
48	\$120	.7373	.6707	.6145	.5699	.5339	.5045	.4809	.4628	.4489	.4380	.4297	.4234	.4187	.4054
49	\$120	.7330	.6651	.6093	.5646	.5284	.4990	.4763	.4587	.4452	.4349	.4271	.4213	.4170	.4054
50	\$120	.7288	.6600	.6042	.5593	.5229	.4940	.4718	.4548	.4418	.4320	.4248	.4194	.4154	.4054
	\$250	.7291	.6594	.5969	.5404	.4891	.4436	.4054	.3733	.3461	.3230	.3033	.2864	.2720	.2601
51	\$120	.7246	.6553	.5993	.5541	.5176	.4893	.4676	.4510	.4386	.4294	.4226	.4176	.4141	.4054
	\$250	.7249	.6536	.5896	.5317	.4795	.4347	.3971	.3654	.3385	.3157	.2962	.2797	.2661	.2549
52	\$120	.7205	.6508	.5945	.5488	.5125	.4847	.4635	.4474	.4356	.4269	.4206	.4161	.4128	.4054
	\$250	.7208	.6479	.5823	.5231	.4706	.4264	.3891	.3576	.3310	.3083	.2892	.2735	.2606	.2500
53	\$120	.7167	.6466	.5896	.5436	.5077	.4803	.4595	.4441	.4328	.4246	.4188	.4146	.4117	.4054
	\$250	.7168	.6422	.5750	.5145	.4624	.4184	.3813	.3500	.3235	.3012	.2828	.2677	.2555	.2455
54	\$120	.7131	.6424	.5848	.5386	.5031	.4759	.4557	.4409	.4302	.4225	.4171	.4134	.4108	.4054
	\$250	.7128	.6365	.5677	.5066	.4545	.4106	.3736	.3423	.3161	.2944	.2767	.2623	.2507	.2412
55	\$120	.7098	.6383	.5800	.5339	.4985	.4718	.4521	.4379	.4277	.4206	.4156	.4122	.4099	.4054
	\$250	.7089	.6309	.5606	.4991	.4470	.4030	.3659	.3348	.3090	.2880	.2710	.2572	.2461	.2373
56	\$120	.7067	.6343	.5754	.5293	.4940	.4678	.4487	.4351	.4255	.4188	.4143	.4112	.4092	.4054
	\$250	.7051	.6253	.5537	.4920	.4396	.3954	.3583	.3275	.3023	.2819	.2655	.2523	.2418	.2336
57	\$120	.7037	.6303	.5709	.5247	.4897	.4640	.4455	.4324	.4234	.4172	.4131	.4103	.4085	.4054
	\$250	.7014	.6199	.5473	.4851	.4324	.3879	.3509	.3205	.2959	.2761	.2602	.2477	.2379	.2302
58	\$120	.7009	.6264	.5666	.5202	.4856	.4603	.4424	.4299	.4214	.4157	.4120	.4096	.4080	.4054
	\$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

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
-	\$1,000	.6744	.5769	.4879	.4080	.3378	.2770	.2253	.1819	.1459	.1164	.0925	.0733	.0581	.0461
67	\$120	.6801	.5967	.5321	.4855	.4541	.4339	.4215	.4143	.4102	.4079	.4067	.4060	.4057	.4054
-	\$250	.6735	.5780	.4942	.4237	.3666	.3219	.2879	.2627	.2446	.2318	.2230	.2169	.2129	.2102
-	\$500	.6722	.5733	.4832	.4033	.3341	.2756	.2272	.1879	.1565	.1319	.1129	.0983	.0874	.0792
-	\$1,000	.6722	.5731	.4822	.4007	.3291	.2675	.2153	.1718	.1361	.1072	.0841	.0659	.0516	.0405
68	\$120	.6783	.5940	.5288	.4823	.4512	.4317	.4200	.4132	.4095	.4075	.4064	.4059	.4056	.4054
-	\$250	.6718	.5749	.4898	.4184	.3609	.3162	.2827	.2582	.2409	.2288	.2206	.2152	.2116	.2093
-	\$500	.6704	.5699	.4782	.3968	.3265	.2674	.2188	.1797	.1490	.1251	.1070	.0933	.0832	.0759
-	\$1,000	.6703	.5696	.4768	.3936	.3206	.2581	.2054	.1619	.1267	.0984	.0762	.0588	.0455	.0354
69	\$120	.6767	.5914	.5257	.4792	.4486	.4296	.4185	.4123	.4089	.4071	.4062	.4058	.4056	.4054
-	\$250	.6702	.5719	.4856	.4132	.3553	.3107	.2777	.2539	.2373	.2261	.2186	.2137	.2105	.2086
-	\$500	.6687	.5668	.4734	.3904	.3190	.2592	.2105	.1718	.1417	.1187	.1014	.0887	.0795	.0729
-	\$1,000	.6686	.5662	.4717	.3867	.3123	.2487	.1957	.1522	.1174	.0899	.0686	.0523	.0399	.0307
70	\$120	.6752	.5889	.5226	.4762	.4460	.4277	.4172	.4114	.4084	.4068	.4061	.4057	.4055	.4054
-	\$250	.6688	.5692	.4816	.4083	.3499	.3054	.2729	.2499	.2341	.2236	.2167	.2123	.2096	.2079
-	\$500	.6673	.5639	.4688	.3843	.3117	.2513	.2025	.1641	.1347	.1126	.0963	.0845	.0761	.0702
-	\$1,000	.6672	.5632	.4668	.3800	.3041	.2396	.1861	.1428	.1085	.0818	.0614	.0462	.0348	.0266
71	\$120	.6738	.5864	.5196	.4732	.4436	.4259	.4160	.4106	.4079	.4066	.4059	.4056	.4055	.4054
-	\$250	.6676	.5667	.4776	.4033	.3445	.3002	.2682	.2460	.2310	.2212	.2150	.2112	.2088	.2074
-	\$500	.6661	.5612	.4644	.3782	.3044	.2434	.1945	.1565	.1279	.1067	.0914	.0806	.0731	.0679
-	\$1,000	.6659	.5604	.4621	.3734	.2959	.2304	.1765	.1333	.0996	.0739	.0546	.0404	.0301	.0228
72	\$120	.6726	.5842	.5168	.4705	.4413	.4243	.4149	.4100	.4075	.4064	.4058	.4056	.4054	.4054
-	\$250	.6665	.5644	.4740	.3987	.3395	.2954	.2639	.2425	.2283	.2192	.2136	.2102	.2082	.2070
-	\$500	.6651	.5590	.4605	.3727	.2976	.2359	.1870	.1495	.1216	.1014	.0871	.0772	.0705	.0660
-	\$1,000	.6649	.5580	.4579	.3673	.2882	.2217	.1674	.1245	.0915	.0667	.0485	.0354	.0261	.0197
73	\$120	.6715	.5821	.5143	.4680	.4393	.4228	.4140	.4094	.4072	.4062	.4057	.4055	.4054	.4054
-	\$250	.6657	.5624	.4707	.3945	.3349	.2909	.2601	.2393	.2259	.2175	.2124	.2094	.2077	.2067
-	\$500	.6644	.5570	.4569	.3675	.2913	.2289	.1800	.1430	.1159	.0967	.0833	.0743	.0683	.0644
-	\$1,000	.6641	.5560	.4541	.3616	.2810	.2134	.1588	.1162	.0839	.0601	.0430	.0310	.0227	.0171
74	\$120	.6708	.5809	.5127	.4665	.4381	.4220	.4134	.4091	.4070	.4061	.4057	.4055	.4054	.4054
-	\$250	.6652	.5612	.4687	.3918	.3320	.2881	.2576	.2374	.2245	.2165	.2117	.2089	.2074	.2065
-	\$500	.6640	.5559	.4547	.3643	.2872	.2245	.1756	.1390	.1124	.0938	.0811	.0726	.0671	.0635
-	\$1,000	.6637	.5549	.4518	.3581	.2764	.2081	.1534	.1109	.0792	.0561	.0397	.0284	.0208	.0157

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	.8165	.7768	.7404	.7067	.6752	.6459	.6182	.5922	.5675	.5441	.5221	.5125	.5041	
<u>37</u>	\$120	.8095	.7685	.7310	.6962	.6639	.6337	.6053	.5786	.5533	.5293	.5165	.5071	.4989	
<u>38</u>	\$120	.8025	.7602	.7215	.6857	.6525	.6214	.5923	.5649	.5389	.5215	.5110	.5019	.4939	
<u>39</u>	\$120	.7953	.7517	.7118	.6750	.6408	.6089	.5791	.5509	.5279	.5159	.5056	.4967	.4889	
<u>40</u>	\$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	
<u>41</u>	\$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	
<u>42</u>	\$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%
	\$250	.0054	.0175	.0337	.0530	.0990	.1526	.2122	.2768
	\$275	.0054	.0175	.0337	.0530	.0990	.1526	.2122	.2768
49	\$120	.0048	.0160	.0312	.0496	.0937	.1456	.2054	.2787
	\$160	.0048	.0160	.0312	.0496	.0937	.1456	.2038	.2672
	\$250	.0048	.0160	.0312	.0496	.0937	.1456	.2038	.2671
	\$275	.0048	.0160	.0312	.0496	.0937	.1456	.2038	.2671
50	\$120	.0043	.0146	.0289	.0463	.0885	.1387	.1995	.2730
	\$160	.0043	.0146	.0289	.0463	.0885	.1387	.1953	.2588
	\$250	.0043	.0146	.0289	.0463	.0885	.1387	.1953	.2572
	\$275	.0043	.0146	.0289	.0463	.0885	.1387	.1953	.2572
51	\$120	.0038	.0132	.0265	.0430	.0833	.1318	.1938	.2673
	\$160	.0038	.0132	.0265	.0430	.0833	.1318	.1868	.2514
	\$250	.0038	.0132	.0265	.0430	.0833	.1318	.1868	.2472
	\$275	.0038	.0132	.0265	.0430	.0833	.1318	.1868	.2472
52	\$120	.0033	.0119	.0242	.0397	.0781	.1257	.1883	.2616
	\$160	.0033	.0119	.0242	.0397	.0781	.1248	.1788	.2444
	\$250	.0033	.0119	.0242	.0397	.0781	.1248	.1782	.2371
	\$275	.0033	.0119	.0242	.0397	.0781	.1248	.1782	.2371
	\$380	.0033	.0119	.0242	.0397	.0781	.1248	.1782	.2371
53	\$120	.0029	.0106	.0220	.0364	.0729	.1203	.1828	.2556
	\$160	.0029	.0106	.0220	.0364	.0729	.1177	.1716	.2376
	\$250	.0029	.0106	.0220	.0364	.0729	.1177	.1694	.2268
	\$275	.0029	.0106	.0220	.0364	.0729	.1177	.1694	.2268
	\$380	.0029	.0106	.0220	.0364	.0729	.1177	.1694	.2268
54	\$120	.0025	.0094	.0198	.0333	.0677	.1152	.1772	.2496
	\$160	.0025	.0094	.0198	.0333	.0677	.1107	.1649	.2309
	\$250	.0025	.0094	.0198	.0333	.0677	.1107	.1606	.2163
	\$275	.0025	.0094	.0198	.0333	.0677	.1107	.1606	.2163
	\$380	.0025	.0094	.0198	.0333	.0677	.1107	.1606	.2163
55	\$120	.0021	.0082	.0177	.0302	.0626	.1102	.1715	.2438
	\$160	.0021	.0082	.0177	.0302	.0626	.1041	.1585	.2242
	\$250	.0021	.0082	.0177	.0302	.0626	.1036	.1516	.2058
	\$275	.0021	.0082	.0177	.0302	.0626	.1036	.1516	.2058
	\$380	.0021	.0082	.0177	.0302	.0626	.1036	.1516	.2058
	\$500	.0021	.0082	.0177	.0302	.0626	.1036	.1516	.2058
56	\$120	.0017	.0071	.0157	.0271	.0581	.1052	.1657	.2382
	\$160	.0017	.0071	.0157	.0271	.0575	.0980	.1521	.2174
	\$250	.0017	.0071	.0157	.0271	.0575	.0964	.1426	.1963
	\$275	.0017	.0071	.0157	.0271	.0575	.0964	.1426	.1953
	\$380	.0017	.0071	.0157	.0271	.0575	.0964	.1426	.1951

Minimum Loss Ratio									
Size Group	Single Loss Limit*	5%	10%	15%	20%	30%	40%	50%	60%
	\$500	.0017	.0071	.0157	.0271	.0575	.0964	.1426	.1951
	\$550	.0017	.0071	.0157	.0271	.0575	.0964	.1426	.1951
57	\$120	.0014	.0061	.0137	.0242	.0540	.1002	.1600	.2328
	\$160	.0014	.0061	.0137	.0242	.0524	.0923	.1458	.2104
	\$250	.0014	.0061	.0137	.0242	.0524	.0893	.1335	.1875
	\$275	.0014	.0061	.0137	.0242	.0524	.0893	.1335	.1856
	\$380	.0014	.0061	.0137	.0242	.0524	.0893	.1335	.1843
	\$500	.0014	.0061	.0137	.0242	.0524	.0893	.1335	.1843
	\$550	.0014	.0061	.0137	.0242	.0524	.0893	.1335	.1843
	\$550	.0014	.0061	.0137	.0242	.0524	.0893	.1335	.1843
58	\$120	.0011	.0051	.0119	.0213	.0501	.0951	.1545	.2275
	\$160	.0011	.0051	.0119	.0213	.0476	.0868	.1394	.2035
	\$250	.0011	.0051	.0119	.0213	.0474	.0821	.1250	.1791
	\$275	.0011	.0051	.0119	.0213	.0474	.0821	.1245	.1764
	\$380	.0011	.0051	.0119	.0213	.0474	.0821	.1243	.1734
	\$500	.0011	.0051	.0119	.0213	.0474	.0821	.1243	.1734
	\$550	.0011	.0051	.0119	.0213	.0474	.0821	.1243	.1734
	\$550	.0011	.0051	.0119	.0213	.0474	.0821	.1243	.1734
59	\$120	.0009	.0042	.0101	.0186	.0463	.0899	.1491	.2221
	\$160	.0009	.0042	.0101	.0186	.0431	.0813	.1329	.1967
	\$250	.0009	.0042	.0101	.0186	.0425	.0750	.1171	.1707
	\$275	.0009	.0042	.0101	.0186	.0425	.0750	.1160	.1676
	\$380	.0009	.0042	.0101	.0186	.0425	.0750	.1151	.1626
	\$500	.0009	.0042	.0101	.0186	.0425	.0750	.1151	.1626
	\$550	.0009	.0042	.0101	.0186	.0425	.0750	.1151	.1626
	\$550	.0009	.0042	.0101	.0186	.0425	.0750	.1151	.1626
60	\$120	.0007	.0034	.0085	.0160	.0425	.0849	.1437	.2168
	\$160	.0007	.0034	.0085	.0159	.0389	.0759	.1264	.1901
	\$250	.0007	.0034	.0085	.0159	.0377	.0680	.1096	.1624
	\$275	.0007	.0034	.0085	.0159	.0377	.0679	.1079	.1589
	\$380	.0007	.0034	.0085	.0159	.0377	.0679	.1060	.1520
	\$500	.0007	.0034	.0085	.0159	.0377	.0679	.1060	.1517
	\$550	.0007	.0034	.0085	.0159	.0377	.0679	.1060	.1517
	\$800	.0007	.0034	.0085	.0159	.0377	.0679	.1060	.1517
61	\$120	.0005	.0027	.0070	.0137	.0387	.0800	.1383	.2116
	\$160	.0005	.0027	.0070	.0135	.0349	.0704	.1200	.1835
	\$250	.0005	.0027	.0070	.0135	.0330	.0616	.1021	.1540
	\$275	.0005	.0027	.0070	.0135	.0330	.0611	.1001	.1502
	\$380	.0005	.0027	.0070	.0135	.0330	.0608	.0969	.1419
	\$500	.0005	.0027	.0070	.0135	.0330	.0608	.0968	.1408
	\$550	.0005	.0027	.0070	.0135	.0330	.0608	.0968	.1408
	\$800	.0005	.0027	.0070	.0135	.0330	.0608	.0968	.1408

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%
	\$1,000	.0000	.0000	.0001	.0004	.0023	.0080	.0206	.0430
71	\$120	.0000	.0000	.0000	.0001	.0009	.0120	.0568	.1419
	\$160	.0000	.0000	.0000	.0001	.0003	.0052	.0293	.0877
	\$250	.0000	.0000	.0000	.0001	.0002	.0017	.0105	.0375
	\$275	.0000	.0000	.0000	.0001	.0002	.0014	.0088	.0317
	\$380	.0000	.0000	.0000	.0001	.0002	.0009	.0055	.0201
	\$500	.0000	.0000	.0000	.0001	.0002	.0008	.0044	.0158
	\$550	.0000	.0000	.0000	.0001	.0002	.0008	.0042	.0151
	\$800	.0000	.0000	.0000	.0001	.0002	.0007	.0040	.0139
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0007	.0039	.0138
72	\$120	.0000	.0000	.0000	.0000	.0001	.0053	.0456	.1365
	\$160	.0000	.0000	.0000	.0000	.0001	.0014	.0176	.0752
	\$250	.0000	.0000	.0000	.0000	.0001	.0002	.0036	.0226
	\$275	.0000	.0000	.0000	.0000	.0001	.0002	.0027	.0175
	\$380	.0000	.0000	.0000	.0000	.0001	.0002	.0012	.0085
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0008	.0058
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0008	.0054
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0007	.0046
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0007	.0045
73	\$120	.0000	.0000	.0000	.0000	.0000	.0009	.0340	.1339
	\$160	.0000	.0000	.0000	.0000	.0000	.0001	.0068	.0632
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0003	.0086
	\$275	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0053
	\$380	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0013
	\$500	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0006
	\$550	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0005
	\$800	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0001	.0002	.0003
74	\$120	.0000	.0000	.0000	.0000	.0000	.0000	.0259	.1336
	\$160	.0000	.0000	.0000	.0000	.0000	.0000	.0013	.0566
	\$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.

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	.3419	.3085	.2764	.2484	.2234	.2009	.1797
56	.6846	.6130	.5483	.4897	.4367	.3990	.3660	.3334	.3004	.2684	.2404	.2154	.1929	.1717
57	.6803	.6070	.5407	.4807	.4267	.3881	.3554	.3224	.2894	.2574	.2294	.2044	.1819	.1607
58	.6761	.6011	.5331	.4718	.4167	.3772	.3441	.3111	.2781	.2461	.2181	.1931	.1706	.1494
59	.6720	.5952	.5256	.4629	.4067	.3664	.3334	.3004	.2674	.2354	.2074	.1824	.1609	.1397
60	.6680	.5894	.5182	.4541	.3968	.3557	.3224	.2894	.2564	.2244	.1964	.1714	.1489	.1277
61	.6642	.5837	.5109	.4454	.3869	.3450	.3117	.2787	.2457	.2137	.1857	.1607	.1382	.1170
62	.6604	.5782	.5037	.4368	.3772	.3345	.3011	.2681	.2351	.2031	.1751	.1501	.1276	.1064
63	.6569	.5728	.4967	.4283	.3675	.3240	.2904	.2574	.2244	.1924	.1644	.1394	.1169	.0957
64	.6535	.5677	.4898	.4199	.3580	.3136	.2794	.2464	.2134	.1814	.1534	.1284	.1059	.0847
65	.6503	.5627	.4830	.4117	.3485	.3033	.2694	.2364	.2034	.1714	.1434	.1184	.0959	.0747
66	.6473	.5579	.4765	.4036	.3392	.2931	.2594	.2264	.1934	.1614	.1334	.1084	.0859	.0647
67	.6445	.5534	.4702	.3957	.3300	.2830	.2494	.2164	.1834	.1514	.1234	.0984	.0759	.0547
68	.6420	.5491	.4641	.3880	.3210	.2731	.2394	.2064	.1734	.1414	.1134	.0884	.0659	.0447
69	.6397	.5451	.4582	.3804	.3120	.2632	.2294	.1964	.1634	.1314	.1034	.0784	.0559	.0347
70	.6377	.5413	.4526	.3730	.3032	.2535	.2194	.1864	.1534	.1214	.0934	.0684	.0459	.0247
71	.6359	.5378	.4471	.3656	.2943	.2435	.2094	.1764	.1434	.1114	.0834	.0584	.0359	.0147
72	.6344	.5347	.4421	.3587	.2859	.2340	.2004	.1674	.1344	.1024	.0744	.0494	.0269	.0057
73	.6332	.5320	.4375	.3522	.2777	.2248	.1914	.1584	.1254	.0934	.0654	.0404	.0179	.0000
74	.6326	.5304	.4346	.3479	.2723	.2186	.1856	.1526	.1196	.0876	.0596	.0346	.0121	.0000

Maximum Loss Ratio														
Size	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%	
<u>1</u>	.9247	.9190	.9136	.9085	.9036	.8989	.8944	.8900	.8857	.8815	.8774	.8734	.8695	
<u>2</u>	.9214	.9151	.9092	.9036	.8982	.8931	.8880	.8832	.8785	.8739	.8694	.8650	.8607	
<u>3</u>	.9183	.9115	.9051	.8990	.8931	.8875	.8821	.8768	.8717	.8667	.8618	.8570	.8524	
<u>4</u>	.9151	.9078	.9009	.8943	.8879	.8819	.8760	.8703	.8648	.8594	.8541	.8490	.8440	
<u>5</u>	.9119	.9040	.8965	.8894	.8826	.8760	.8697	.8636	.8576	.8518	.8462	.8407	.8353	
<u>6</u>	.9086	.9001	.8920	.8844	.8771	.8701	.8633	.8567	.8504	.8442	.8381	.8322	.8265	
<u>7</u>	.9052	.8961	.8875	.8793	.8715	.8640	.8567	.8497	.8429	.8363	.8299	.8236	.8175	
<u>8</u>	.9017	.8920	.8828	.8741	.8658	.8578	.8501	.8426	.8354	.8283	.8215	.8149	.8084	
<u>9</u>	.8982	.8878	.8780	.8688	.8599	.8514	.8432	.8353	.8276	.8202	.8130	.8059	.7991	
<u>10</u>	.8946	.8836	.8732	.8634	.8540	.8450	.8363	.8279	.8198	.8120	.8043	.7969	.7897	
<u>11</u>	.8909	.8793	.8683	.8579	.8480	.8385	.8293	.8205	.8119	.8037	.7956	.7878	.7802	
<u>12</u>	.8872	.8749	.8633	.8523	.8418	.8317	.8221	.8128	.8038	.7951	.7866	.7784	.7704	
<u>13</u>	.8833	.8703	.8581	.8465	.8355	.8249	.8148	.8050	.7955	.7864	.7775	.7689	.7605	
<u>14</u>	.8795	.8657	.8529	.8407	.8291	.8180	.8073	.7971	.7872	.7776	.7683	.7592	.7504	
<u>15</u>	.8755	.8611	.8475	.8348	.8226	.8110	.7998	.7891	.7787	.7686	.7589	.7494	.7402	
<u>16</u>	.8714	.8563	.8421	.8287	.8160	.8038	.7921	.7809	.7700	.7595	.7494	.7395	.7299	

Maximum Loss Ratio													
Size	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

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
30	.0000	.0170	.0426	.0719	.1036	.1716	.2441	.3198	.3980
31	.0000	.0162	.0410	.0696	.1005	.1673	.2387	.3134	.3907
32	.0000	.0154	.0394	.0672	.0975	.1630	.2332	.3069	.3833
33	.0000	.0147	.0379	.0649	.0944	.1586	.2277	.3003	.3757
34	.0000	.0139	.0363	.0625	.0913	.1542	.2221	.2936	.3681
35	.0000	.0131	.0347	.0602	.0882	.1497	.2164	.2868	.3603
36	.0000	.0124	.0331	.0578	.0851	.1452	.2106	.2799	.3524
37	.0000	.0117	.0315	.0554	.0819	.1406	.2047	.2729	.3444
38	.0000	.0109	.0300	.0530	.0787	.1360	.1988	.2658	.3362
39	.0000	.0102	.0284	.0506	.0756	.1313	.1928	.2587	.3280
40	.0000	.0096	.0269	.0482	.0724	.1266	.1868	.2514	.3196
41	.0000	.0089	.0254	.0459	.0692	.1219	.1807	.2441	.3112
42	.0000	.0083	.0239	.0436	.0661	.1173	.1747	.2368	.3028
43	.0000	.0076	.0224	.0413	.0629	.1126	.1686	.2295	.2943
44	.0000	.0070	.0210	.0390	.0598	.1079	.1625	.2221	.2858
45	.0000	.0065	.0196	.0368	.0568	.1033	.1564	.2147	.2772
46	.0000	.0059	.0183	.0346	.0537	.0986	.1503	.2073	.2686
47	.0000	.0054	.0170	.0324	.0507	.0940	.1442	.1998	.2599
48	.0000	.0049	.0157	.0303	.0478	.0894	.1381	.1923	.2511
49	.0000	.0044	.0145	.0282	.0448	.0848	.1319	.1847	.2423
50	.0000	.0040	.0133	.0262	.0420	.0803	.1258	.1772	.2334
51	.0000	.0036	.0121	.0242	.0391	.0757	.1197	.1695	.2245
52	.0000	.0032	.0110	.0223	.0363	.0712	.1135	.1619	.2155
53	.0000	.0028	.0099	.0204	.0336	.0667	.1074	.1542	.2066
54	.0000	.0024	.0089	.0186	.0309	.0623	.1012	.1466	.1976
55	.0000	.0021	.0079	.0168	.0283	.0579	.0951	.1389	.1886
56	.0000	.0018	.0070	.0151	.0257	.0536	.0890	.1313	.1797
57	.0000	.0015	.0062	.0135	.0233	.0493	.0830	.1237	.1707
58	.0000	.0013	.0053	.0119	.0209	.0451	.0771	.1161	.1618
59	.0000	.0011	.0046	.0105	.0186	.0410	.0712	.1086	.1529
60	.0000	.0009	.0039	.0091	.0164	.0370	.0654	.1012	.1441
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

((Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
72	.0000	.0000	.0000	.0002	.0007	.0034	.0107	.0251	.0487
73	.0000	.0000	.0000	.0001	.0003	.0022	.0080	.0205	.0422
74	.0000	.0000	.0000	.0000	.0002	.0016	.0064	.0176	.0379))

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	<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>
2	<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>
3	<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>
4	<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>
5	<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>
6	<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>
7	<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>
8	<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>
9	<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>
10	<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>
11	<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>
12	<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>
13	<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>
14	<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>
15	<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>
16	<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>
17	<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>
18	<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>
19	<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>
20	<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>
21	<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>
22	<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>
23	<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>
24	<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>
25	<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>
26	<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>
27	<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>
28	<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>
29	<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>
30	<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>
31	<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>
32	<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>
33	<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>
34	<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>
35	<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>
36	<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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<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>
<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	\$120	.0119	.0312	.0541	.0796	.1361	.1982	.2646	.3345
	\$160	.0119	.0312	.0541	.0796	.1361	.1982	.2646	.3345
45	\$120	.0110	.0293	.0512	.0758	.1306	.1912	.2563	.3250
	\$160	.0110	.0293	.0512	.0758	.1306	.1912	.2563	.3250
46	\$120	.0101	.0274	.0484	.0720	.1251	.1842	.2479	.3173
	\$160	.0101	.0274	.0484	.0720	.1251	.1842	.2479	.3154
47	\$120	.0093	.0255	.0455	.0682	.1196	.1771	.2394	.3110
	\$160	.0093	.0255	.0455	.0682	.1196	.1771	.2394	.3056
	\$250	.0093	.0255	.0455	.0682	.1196	.1771	.2394	.3056
48	\$120	.0084	.0237	.0427	.0644	.1140	.1699	.2310	.3050
	\$160	.0084	.0237	.0427	.0644	.1140	.1699	.2308	.2957
	\$250	.0084	.0237	.0427	.0644	.1140	.1699	.2308	.2957
	\$275	.0084	.0237	.0427	.0644	.1140	.1699	.2308	.2957
49	\$120	.0077	.0221	.0401	.0609	.1087	.1631	.2251	.2998
	\$160	.0077	.0221	.0401	.0609	.1088	.1631	.2226	.2864
	\$250	.0077	.0221	.0401	.0609	.1087	.1631	.2226	.2861
	\$275	.0077	.0221	.0401	.0609	.1088	.1631	.2226	.2861
50	\$120	.0070	.0205	.0376	.0574	.1035	.1563	.2198	.2947
	\$160	.0070	.0205	.0376	.0574	.1035	.1563	.2143	.2789
	\$250	.0070	.0205	.0376	.0574	.1035	.1563	.2143	.2765
	\$275	.0070	.0205	.0376	.0574	.1035	.1563	.2143	.2765
51	\$120	.0064	.0189	.0350	.0540	.0983	.1495	.2148	.2896
	\$160	.0064	.0189	.0350	.0540	.0983	.1494	.2059	.2722
	\$250	.0064	.0189	.0350	.0540	.0983	.1494	.2059	.2667
	\$275	.0064	.0189	.0350	.0540	.0983	.1494	.2059	.2667
52	\$120	.0057	.0173	.0325	.0505	.0930	.1442	.2098	.2843
	\$160	.0057	.0173	.0325	.0505	.0930	.1424	.1984	.2659
	\$250	.0057	.0173	.0325	.0505	.0930	.1424	.1973	.2567
	\$275	.0057	.0173	.0325	.0505	.0930	.1424	.1973	.2567
	\$380	.0057	.0173	.0325	.0505	.0930	.1424	.1973	.2567
53	\$120	.0051	.0158	.0300	.0470	.0876	.1392	.2047	.2789
	\$160	.0051	.0158	.0300	.0470	.0876	.1353	.1918	.2597
	\$250	.0051	.0158	.0300	.0470	.0876	.1353	.1886	.2464
	\$275	.0051	.0158	.0300	.0470	.0876	.1353	.1886	.2464
	\$380	.0051	.0158	.0300	.0470	.0876	.1353	.1886	.2464
54	\$120	.0045	.0143	.0276	.0436	.0823	.1345	.1996	.2733
	\$160	.0045	.0143	.0276	.0436	.0823	.1282	.1856	.2536
	\$250	.0045	.0143	.0276	.0436	.0823	.1281	.1797	.2359
	\$275	.0045	.0143	.0276	.0436	.0823	.1281	.1797	.2359
	\$380	.0045	.0143	.0276	.0436	.0823	.1281	.1797	.2359

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%
	\$250	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0079
	\$275	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0033
	\$380	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$500	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$550	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$800	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0002

* 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	.5529	.4569	.3657	.2948	.2338	.1817	.1392	.1056	.0803	.0614	.0473	.0369	.0290
72	.5466	.4519	.3563	.2899	.2316	.1803	.1378	.1042	.0797	.0614	.0483	.0389	.0316
73	.5404	.4476	.3563	.2939	.2386	.1883	.1458	.1122	.0887	.0714	.0593	.0509	.0446
74	.5344	.4435	.3566	.2981	.2458	.1965	.1540	.1204	.0979	.0816	.0705	.0631	.0578

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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
<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>
<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>

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
69	.0000	.0000	.0003	.0009	.0023	.0082	.0205	.0411	.0716
70	.0000	.0000	.0001	.0004	.0012	.0051	.0145	.0317	.0589
71	.0000	.0000	.0000	.0000	.0000	.0002	.0015	.0064	.0191
72	.0000	.0000	.0000	.0000	.0000	.0000	.0001	.0013	.0069
73	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0007
74	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000	.0000

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

((Maximum Loss Ratio															
Size	Single Loss Limit^a	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
-	\$500	.7016	.6190	.5442	.4768	.4171	.3652	.3203	.2817	.2486	.2204	.1967	.1767	.1601	.1462
61	\$120	.7062	.6376	.5850	.5465	.5192	.5006	.4881	.4801	.4749	.4717	.4697	.4685	.4677	.4673
-	\$250	.6976	.6158	.5453	.4854	.4359	.3956	.3632	.3376	.3176	.3022	.2904	.2815	.2748	.2699
-	\$500	.6976	.6130	.5365	.4678	.4076	.3554	.3103	.2717	.2389	.2112	.1880	.1688	.1528	.1397
62	\$120	.7034	.6339	.5811	.5427	.5160	.4979	.4861	.4785	.4738	.4709	.4692	.4681	.4675	.4672
-	\$250	.6941	.6110	.5394	.4789	.4292	.3890	.3570	.3320	.3126	.2979	.2868	.2785	.2724	.2679
-	\$500	.6937	.6072	.5289	.4593	.3984	.3457	.3004	.2619	.2294	.2023	.1798	.1612	.1460	.1336
63	\$120	.7006	.6304	.5773	.5391	.5129	.4954	.4842	.4772	.4728	.4703	.4687	.4678	.4673	.4670
-	\$250	.6908	.6064	.5336	.4726	.4226	.3825	.3510	.3265	.3079	.2938	.2834	.2757	.2702	.2661
-	\$500	.6899	.6016	.5218	.4511	.3894	.3362	.2907	.2523	.2202	.1937	.1718	.1540	.1396	.1279
64	\$120	.6980	.6270	.5736	.5357	.5099	.4931	.4824	.4759	.4720	.4697	.4684	.4676	.4672	.4670
-	\$250	.6877	.6019	.5281	.4664	.4162	.3763	.3452	.3213	.3034	.2901	.2803	.2732	.2682	.2646
-	\$500	.6864	.5962	.5149	.4431	.3805	.3268	.2812	.2430	.2113	.1854	.1642	.1472	.1335	.1227
-	\$1,000	.6864	.5963	.5144	.4410	.3759	.3188	.2691	.2264	.1898	.1589	.1328	.1110	.0928	.0778
65	\$120	.6955	.6236	.5700	.5323	.5071	.4909	.4808	.4748	.4712	.4692	.4681	.4674	.4671	.4669
-	\$250	.6848	.5976	.5227	.4604	.4100	.3702	.3396	.3164	.2991	.2865	.2774	.2710	.2664	.2632
-	\$500	.6830	.5911	.5084	.4353	.3718	.3176	.2719	.2339	.2027	.1774	.1570	.1407	.1279	.1178
-	\$1,000	.6831	.5910	.5073	.4324	.3660	.3080	.2580	.2151	.1788	.1483	.1228	.1017	.0844	.0702
66	\$120	.6931	.6204	.5666	.5291	.5044	.4888	.4793	.4738	.4706	.4688	.4678	.4673	.4670	.4668
-	\$250	.6821	.5935	.5175	.4545	.4039	.3643	.3342	.3116	.2951	.2833	.2748	.2689	.2648	.2621
-	\$500	.6799	.5863	.5020	.4277	.3633	.3086	.2628	.2251	.1944	.1697	.1501	.1347	.1227	.1134
-	\$1,000	.6799	.5860	.5005	.4239	.3563	.2975	.2470	.2041	.1680	.1380	.1132	.0929	.0764	.0631
67	\$120	.6908	.6173	.5632	.5260	.5019	.4869	.4780	.4729	.4700	.4684	.4676	.4671	.4669	.4668
-	\$250	.6796	.5896	.5125	.4488	.3980	.3587	.3290	.3072	.2914	.2802	.2725	.2671	.2635	.2611
-	\$500	.6771	.5819	.4960	.4202	.3549	.2997	.2539	.2165	.1863	.1624	.1436	.1291	.1179	.1093
-	\$1,000	.6770	.5812	.4939	.4156	.3468	.2871	.2362	.1932	.1575	.1280	.1040	.0845	.0689	.0566
68	\$120	.6886	.6143	.5600	.5231	.4995	.4851	.4768	.4720	.4695	.4681	.4674	.4670	.4669	.4668
-	\$250	.6773	.5859	.5076	.4432	.3923	.3532	.3241	.3029	.2879	.2775	.2703	.2655	.2623	.2602
-	\$500	.6745	.5777	.4901	.4130	.3468	.2911	.2452	.2081	.1786	.1554	.1375	.1238	.1135	.1057
-	\$1,000	.6744	.5768	.4875	.4076	.3374	.2769	.2256	.1826	.1472	.1184	.0952	.0766	.0620	.0505
69	\$120	.6865	.6114	.5569	.5202	.4972	.4835	.4756	.4713	.4690	.4679	.4673	.4670	.4668	.4667
-	\$250	.6751	.5824	.5029	.4378	.3867	.3479	.3193	.2989	.2847	.2749	.2684	.2641	.2613	.2595
-	\$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

((Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
-	\$500	.6658	.5610	.4650	.3805	.3091	.2511	.2055	.1708	.1449	.1262	.1129	.1036	.0973	.0930
-	\$1,000	.6652	.5590	.4600	.3710	.2936	.2285	.1755	.1334	.1009	.0763	.0580	.0446	.0351	.0283
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	

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.7201	.6637	.6119	.5640	.5195	.4781	.4415	.4173	.3966	.3787	.3630	.3493	.3373
	\$275	.7179	.6617	.6101	.5623	.5179	.4767	.4385	.4077	.3852	.3659	.3490	.3342	.3211
52	\$120	.7276	.6683	.6138	.5844	.5621	.5454	.5326	.5229	.5157	.5105	.5066	.5037	.5017
	\$160	.7222	.6633	.6092	.5597	.5310	.5070	.4873	.4721	.4602	.4507	.4431	.4372	.4326
	\$250	.7126	.6545	.6011	.5518	.5061	.4638	.4331	.4092	.3888	.3710	.3554	.3421	.3312
	\$275	.7105	.6525	.5993	.5502	.5046	.4624	.4247	.3989	.3769	.3578	.3411	.3264	.3136
	\$380	.7038	.6464	.5937	.5450	.4999	.4581	.4196	.3841	.3514	.3235	.3019	.2832	.2667
53	\$120	.7199	.6587	.6080	.5791	.5576	.5414	.5290	.5200	.5134	.5085	.5050	.5025	.5008
	\$160	.7144	.6538	.6080	.5532	.5243	.5004	.4819	.4674	.4560	.4470	.4399	.4346	.4305
	\$250	.7049	.6451	.5901	.5394	.4925	.4524	.4248	.4011	.3808	.3630	.3480	.3358	.3258
	\$275	.7028	.6432	.5883	.5378	.4910	.4480	.4157	.3903	.3685	.3495	.3330	.3186	.3067
	\$380	.6963	.6371	.5828	.5327	.4864	.4438	.4047	.3687	.3369	.3128	.2920	.2737	.2576
54	\$120	.7120	.6490	.6021	.5741	.5532	.5374	.5257	.5173	.5112	.5068	.5037	.5015	.5000
	\$160	.7066	.6441	.5867	.5466	.5175	.4945	.4768	.4629	.4519	.4435	.4371	.4322	.4285
	\$250	.6972	.6355	.5789	.5267	.4788	.4440	.4165	.3929	.3726	.3554	.3415	.3301	.3207
	\$275	.6952	.6336	.5772	.5251	.4773	.4362	.4068	.3817	.3600	.3411	.3249	.3116	.3006
	\$380	.6886	.6277	.5718	.5202	.4729	.4295	.3897	.3534	.3261	.3026	.2822	.2643	.2485
55	\$120	.7040	.6391	.5967	.5694	.5488	.5336	.5227	.5148	.5092	.5053	.5025	.5006	.4993
	\$160	.6987	.6343	.5752	.5397	.5111	.4890	.4719	.4584	.4481	.4404	.4345	.4300	.4267
	\$250	.6894	.6258	.5675	.5139	.4678	.4356	.4081	.3845	.3646	.3485	.3354	.3247	.3159
	\$275	.6874	.6240	.5658	.5124	.4635	.4272	.3980	.3729	.3513	.3328	.3177	.3053	.2950
	\$380	.6809	.6181	.5605	.5076	.4592	.4150	.3747	.3422	.3157	.2926	.2725	.2548	.2394
	\$500	.6766	.6142	.5569	.5043	.4563	.4124	.3723	.3359	.3029	.2732	.2495	.2288	.2106
56	\$120	.6959	.6290	.5916	.5646	.5445	.5301	.5198	.5125	.5074	.5039	.5014	.4998	.4987
	\$160	.6907	.6242	.5686	.5329	.5051	.4837	.4670	.4542	.4446	.4374	.4321	.4281	.4252
	\$250	.6815	.6159	.5559	.5010	.4593	.4270	.3994	.3762	.3574	.3422	.3297	.3195	.3112
	\$275	.6795	.6141	.5542	.4995	.4523	.4182	.3890	.3639	.3427	.3253	.3110	.2993	.2897
	\$380	.6731	.6083	.5490	.4948	.4454	.4005	.3618	.3315	.3053	.2825	.2627	.2454	.2305
	\$500	.6688	.6044	.5455	.4916	.4425	.3979	.3574	.3208	.2877	.2611	.2380	.2178	.2001
	\$550	.6676	.6034	.5446	.4908	.4418	.3972	.3568	.3202	.2872	.2578	.2335	.2123	.1937
57	\$120	.6877	.6223	.5865	.5599	.5405	.5268	.5171	.5103	.5057	.5026	.5005	.4991	.4982
	\$160	.6826	.6141	.5617	.5264	.4993	.4783	.4623	.4503	.4413	.4347	.4299	.4264	.4238
	\$250	.6735	.6059	.5441	.4890	.4507	.4182	.3907	.3685	.3506	.3360	.3241	.3146	.3070
	\$275	.6715	.6041	.5425	.4865	.4433	.4091	.3798	.3550	.3347	.3182	.3047	.2936	.2845
	\$380	.6652	.5984	.5374	.4819	.4315	.3859	.3509	.3209	.2949	.2724	.2529	.2363	.2224
	\$500	.6609	.5946	.5340	.4788	.4287	.3834	.3425	.3056	.2752	.2494	.2267	.2070	.1897
	\$550	.6598	.5936	.5331	.4780	.4280	.3827	.3419	.3051	.2722	.2452	.2216	.2009	.1828
58	\$120	.6794	.6170	.5815	.5553	.5367	.5235	.5145	.5084	.5043	.5015	.4997	.4986	.4978
	\$160	.6743	.6038	.5549	.5203	.4936	.4731	.4579	.4466	.4383	.4322	.4279	.4248	.4226
	\$250	.6654	.5957	.5323	.4805	.4418	.4092	.3827	.3613	.3440	.3300	.3188	.3100	.3031
	\$275	.6634	.5940	.5307	.4746	.4341	.3997	.3705	.3467	.3273	.3115	.2986	.2881	.2797
	\$380	.6572	.5884	.5258	.4689	.4175	.3748	.3401	.3102	.2844	.2623	.2435	.2279	.2148

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.6530	.5846	.5224	.4659	.4148	.3688	.3275	.2925	.2632	.2377	.2155	.1963	.1796
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$1,000	.6090	.5307	.4604	.3978	.3425	.2941	.2519	.2154	.1840	.1570	.1343	.1152	.0990
64	\$120	.6347	.5859	.5523	.5303	.5164	.5079	.5029	.5000	.4984	.4975	.4970	.4968	.4966
	\$160	.6250	.5613	.5167	.4843	.4616	.4460	.4356	.4288	.4245	.4218	.4201	.4191	.4184
	\$250	.6167	.5347	.4756	.4278	.3900	.3607	.3385	.3218	.3095	.3005	.2941	.2895	.2862
	\$275	.6148	.5325	.4695	.4190	.3782	.3460	.3210	.3018	.2874	.2766	.2686	.2628	.2586
	\$380	.6091	.5276	.4552	.3972	.3484	.3079	.2748	.2479	.2264	.2093	.1959	.1855	.1774
	\$500	.6052	.5242	.4516	.3875	.3344	.2891	.2510	.2192	.1929	.1714	.1539	.1398	.1284
	\$550	.6041	.5233	.4508	.3865	.3319	.2855	.2462	.2131	.1856	.1628	.1441	.1289	.1166
	\$800	.6018	.5212	.4490	.3850	.3287	.2797	.2375	.2019	.1717	.1462	.1250	.1073	.0927
	\$1,000	.6013	.5208	.4486	.3846	.3284	.2795	.2371	.2008	.1698	.1438	.1220	.1037	.0886
65	\$120	.6297	.5807	.5477	.5265	.5135	.5059	.5016	.4992	.4979	.4972	.4969	.4967	.4966
	\$160	.6172	.5550	.5104	.4786	.4567	.4421	.4326	.4267	.4230	.4207	.4194	.4186	.4182
	\$250	.6089	.5269	.4670	.4190	.3816	.3530	.3317	.3160	.3047	.2967	.2911	.2872	.2845
	\$275	.6071	.5230	.4606	.4096	.3691	.3375	.3133	.2952	.2817	.2719	.2648	.2598	.2562
	\$380	.6014	.5176	.4450	.3862	.3372	.2968	.2642	.2381	.2176	.2016	.1892	.1798	.1727
	\$500	.5976	.5143	.4398	.3755	.3217	.2763	.2385	.2073	.1819	.1613	.1449	.1318	.1215
	\$550	.5966	.5134	.4390	.3737	.3189	.2722	.2331	.2006	.1738	.1520	.1344	.1202	.1090
	\$800	.5942	.5114	.4373	.3718	.3145	.2650	.2232	.1879	.1583	.1337	.1134	.0968	.0832
	\$1,000	.5937	.5110	.4369	.3715	.3143	.2647	.2223	.1861	.1560	.1308	.1099	.0928	.0787
66	\$120	.6246	.5755	.5430	.5228	.5108	.5041	.5004	.4985	.4975	.4970	.4967	.4966	.4965
	\$160	.6095	.5485	.5040	.4728	.4519	.4384	.4299	.4247	.4216	.4199	.4188	.4182	.4179
	\$250	.6014	.5191	.4583	.4102	.3731	.3454	.3251	.3105	.3003	.2932	.2884	.2852	.2830
	\$275	.5996	.5150	.4514	.4001	.3598	.3289	.3057	.2887	.2763	.2676	.2614	.2572	.2542
	\$380	.5940	.5077	.4347	.3751	.3257	.2856	.2536	.2285	.2090	.1942	.1829	.1746	.1684
	\$500	.5902	.5045	.4279	.3633	.3089	.2634	.2259	.1954	.1709	.1515	.1362	.1243	.1151
	\$550	.5892	.5036	.4271	.3612	.3056	.2588	.2199	.1880	.1622	.1414	.1249	.1120	.1019
	\$800	.5869	.5016	.4255	.3584	.3000	.2504	.2086	.1738	.1449	.1213	.1021	.0867	.0743
	\$1,000	.5864	.5012	.4251	.3581	.2998	.2497	.2071	.1716	.1422	.1180	.0982	.0821	.0693
67	\$120	.6194	.5701	.5383	.5192	.5083	.5024	.4994	.4979	.4971	.4968	.4966	.4966	.4965
	\$160	.6034	.5419	.4975	.4671	.4473	.4349	.4274	.4230	.4205	.4191	.4184	.4180	.4178
	\$250	.5942	.5113	.4495	.4012	.3646	.3378	.3186	.3053	.2962	.2901	.2861	.2835	.2818
	\$275	.5924	.5069	.4422	.3905	.3505	.3204	.2983	.2824	.2713	.2636	.2584	.2549	.2526
	\$380	.5868	.4980	.4244	.3638	.3141	.2743	.2431	.2190	.2007	.1871	.1771	.1698	.1646
	\$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

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.5763	.4852	.4052	.3384	.2825	.2369	.2004	.1717	.1496	.1327	.1201	.1108	.1039
	\$550	.5753	.4844	.4035	.3356	.2784	.2312	.1931	.1629	.1393	.1211	.1073	.0970	.0893
	\$800	.5731	.4825	.4016	.3309	.2706	.2204	.1789	.1453	.1184	.0972	.0806	.0679	.0582
	\$1,000	.5726	.4821	.4013	.3306	.2698	.2187	.1766	.1423	.1147	.0928	.0757	.0624	.0521
69	\$120	.6086	.5590	.5289	.5122	.5037	.4997	.4978	.4970	.4967	.4966	.4965	.4965	.4965
	\$160	.5916	.5281	.4840	.4555	.4383	.4284	.4231	.4203	.4188	.4182	.4178	.4177	.4176
	\$250	.5807	.4951	.4310	.3824	.3471	.3226	.3063	.2956	.2890	.2849	.2824	.2810	.2802
	\$275	.5789	.4903	.4229	.3704	.3312	.3032	.2837	.2707	.2622	.2568	.2534	.2514	.2502
	\$380	.5735	.4792	.4030	.3401	.2898	.2509	.2217	.2002	.1849	.1741	.1667	.1618	.1584
	\$500	.5698	.4758	.3938	.3253	.2686	.2230	.1872	.1597	.1390	.1238	.1127	.1048	.0992
	\$550	.5689	.4749	.3920	.3222	.2640	.2167	.1792	.1501	.1279	.1113	.0991	.0903	.0839
	\$800	.5666	.4731	.3894	.3165	.2553	.2045	.1634	.1306	.1050	.0853	.0704	.0593	.0510
	\$1,000	.5662	.4727	.3891	.3161	.2540	.2026	.1607	.1272	.1009	.0805	.0649	.0532	.0445
70	\$120	.6027	.5528	.5239	.5088	.5017	.4986	.4973	.4968	.4966	.4965	.4965	.4965	.4965
	\$160	.5854	.5206	.4766	.4494	.4338	.4255	.4213	.4192	.4183	.4179	.4177	.4176	.4176
	\$250	.5745	.4864	.4209	.3721	.3378	.3149	.3002	.2912	.2859	.2828	.2811	.2801	.2796
	\$275	.5728	.4815	.4123	.3593	.3208	.2942	.2765	.2652	.2582	.2540	.2515	.2501	.2494
	\$380	.5674	.4702	.3916	.3272	.2766	.2384	.2105	.1908	.1772	.1682	.1623	.1585	.1561
	\$500	.5638	.4663	.3818	.3113	.2537	.2082	.1733	.1473	.1284	.1150	.1057	.0994	.0951
	\$550	.5628	.4654	.3799	.3079	.2486	.2013	.1645	.1368	.1164	.1017	.0913	.0841	.0792
	\$800	.5606	.4636	.3767	.3016	.2388	.1876	.1469	.1153	.0913	.0735	.0605	.0512	.0446
	\$1,000	.5601	.4632	.3764	.3008	.2372	.1853	.1438	.1114	.0866	.0681	.0545	.0446	.0376
71	\$120	.5730	.5189	.5010	.4971	.4966	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965
	\$160	.5687	.4805	.4392	.4232	.4187	.4177	.4176	.4176	.4176	.4176	.4176	.4176	.4176
	\$250	.5612	.4498	.3731	.3234	.2970	.2853	.2810	.2796	.2792	.2791	.2791	.2791	.2791
	\$275	.5595	.4478	.3646	.3079	.2749	.2587	.2520	.2495	.2487	.2485	.2485	.2485	.2485
	\$380	.5543	.4436	.3466	.2720	.2193	.1863	.1681	.1590	.1550	.1534	.1528	.1526	.1525
	\$500	.5507	.4408	.3396	.2565	.1926	.1480	.1197	.1034	.0948	.0906	.0887	.0879	.0876
	\$550	.5497	.4400	.3383	.2535	.1870	.1394	.1083	.0897	.0794	.0742	.0717	.0706	.0702
	\$800	.5476	.4383	.3367	.2480	.1765	.1228	.0855	.0614	.0469	.0388	.0345	.0324	.0314
	\$1,000	.5471	.4379	.3364	.2474	.1749	.1200	.0814	.0561	.0406	.0317	.0269	.0244	.0232
72	\$120	.5716	.5089	.4976	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965
	\$160	.5673	.4665	.4284	.4189	.4177	.4176	.4176	.4176	.4176	.4176	.4176	.4176	.4176
	\$250	.5598	.4439	.3553	.3063	.2862	.2805	.2793	.2791	.2791	.2791	.2791	.2791	.2791
	\$275	.5581	.4426	.3470	.2887	.2610	.2514	.2490	.2485	.2485	.2485	.2485	.2485	.2485
	\$380	.5529	.4384	.3313	.2500	.1969	.1692	.1577	.1538	.1528	.1526	.1525	.1525	.1525
	\$500	.5493	.4356	.3264	.2350	.1671	.1245	.1023	.0926	.0890	.0878	.0875	.0874	.0874
	\$550	.5484	.4349	.3258	.2321	.1609	.1144	.0888	.0769	.0722	.0705	.0700	.0699	.0699
	\$800	.5462	.4332	.3245	.2271	.1494	.0948	.0614	.0438	.0356	.0323	.0311	.0307	.0306
	\$1,000	.5458	.4328	.3243	.2264	.1476	.0914	.0563	.0373	.0282	.0244	.0230	.0225	.0223
73	\$120	.5714	.5004	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965
	\$160	.5671	.4521	.4202	.4176	.4176	.4176	.4176	.4176	.4176	.4176	.4176	.4176	.4176

Maximum Loss Ratio														
Size Group	Single Loss Limit*	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.5596	.4426	.3372	.2903	.2801	.2791	.2791	.2791	.2791	.2791	.2791	.2791	.2791
	\$275	.5579	.4412	.3300	.2692	.2511	.2486	.2485	.2485	.2485	.2485	.2485	.2485	.2485
	\$380	.5527	.4371	.3221	.2275	.1744	.1564	.1529	.1525	.1525	.1525	.1525	.1525	.1525
	\$500	.5492	.4343	.3201	.2149	.1399	.1023	.0902	.0878	.0875	.0874	.0874	.0874	.0874
	\$550	.5482	.4335	.3195	.2129	.1331	.0898	.0742	.0705	.0700	.0699	.0699	.0699	.0699
	\$800	.5461	.4319	.3183	.2097	.1212	.0655	.0405	.0326	.0309	.0306	.0306	.0306	.0306
	\$1,000	.5456	.4315	.3180	.2093	.1194	.0612	.0339	.0248	.0227	.0223	.0223	.0223	.0223
74	\$120	.5714	.4970	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965	.4965
	\$160	.5671	.4485	.4177	.4176	.4176	.4176	.4176	.4176	.4176	.4176	.4176	.4176	.4176
	\$250	.5596	.4425	.3255	.2816	.2791	.2791	.2791	.2791	.2791	.2791	.2791	.2791	.2791
	\$275	.5579	.4412	.3245	.2562	.2486	.2485	.2485	.2485	.2485	.2485	.2485	.2485	.2485
	\$380	.5527	.4371	.3214	.2121	.1598	.1527	.1525	.1525	.1525	.1525	.1525	.1525	.1525
	\$500	.5492	.4343	.3194	.2049	.1193	.0904	.0875	.0874	.0874	.0874	.0874	.0874	.0874
	\$550	.5482	.4335	.3188	.2045	.1123	.0751	.0701	.0699	.0699	.0699	.0699	.0699	.0699
	\$800	.5461	.4318	.3176	.2037	.1014	.0447	.0317	.0306	.0306	.0306	.0306	.0306	.0306
\$1,000	.5456	.4315	.3173	.2036	.0999	.0392	.0238	.0223	.0223	.0223	.0223	.0223	.0223	

* 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%
	\$1,000	.0001	.0005	.0017	.0037	.0118	.0269	.0505	.0838
69	\$120	.0001	.0003	.0016	.0050	.0236	.0642	.1284	.2122
	\$160	.0001	.0003	.0013	.0038	.0171	.0472	.0976	.1673
	\$250	.0001	.0003	.0010	.0027	.0112	.0307	.0645	.1144
	\$275	.0001	.0003	.0010	.0026	.0105	.0285	.0598	.1063
	\$380	.0001	.0003	.0009	.0023	.0090	.0234	.0486	.0864
	\$500	.0001	.0003	.0009	.0023	.0084	.0214	.0437	.0771
	\$550	.0001	.0003	.0009	.0023	.0083	.0210	.0428	.0753
	\$800	.0001	.0003	.0009	.0023	.0082	.0205	.0413	.0721
	\$1,000	.0001	.0003	.0009	.0023	.0082	.0205	.0411	.0717
70	\$120	.0000	.0002	.0010	.0035	.0195	.0582	.1223	.2073
	\$160	.0000	.0001	.0007	.0024	.0133	.0409	.0900	.1600
	\$250	.0000	.0001	.0005	.0016	.0079	.0245	.0559	.1043
	\$275	.0000	.0001	.0005	.0015	.0073	.0224	.0510	.0957
	\$380	.0000	.0001	.0004	.0013	.0059	.0175	.0397	.0750
	\$500	.0000	.0001	.0004	.0012	.0053	.0155	.0346	.0652
	\$550	.0000	.0001	.0004	.0012	.0053	.0151	.0337	.0633
	\$800	.0000	.0001	.0004	.0012	.0051	.0145	.0320	.0596
	\$1,000	.0000	.0001	.0004	.0012	.0051	.0145	.0317	.0591
71	\$120	.0000	.0000	.0000	.0001	.0031	.0258	.0884	.1844
	\$160	.0000	.0000	.0000	.0001	.0013	.0123	.0500	.1226
	\$250	.0000	.0000	.0000	.0001	.0005	.0042	.0193	.0565
	\$275	.0000	.0000	.0000	.0001	.0004	.0035	.0161	.0480
	\$380	.0000	.0000	.0000	.0001	.0003	.0021	.0098	.0300
	\$500	.0000	.0000	.0000	.0001	.0002	.0017	.0075	.0229
	\$550	.0000	.0000	.0000	.0001	.0002	.0016	.0071	.0217
	\$800	.0000	.0000	.0000	.0001	.0002	.0015	.0065	.0195
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0015	.0064	.0192
72	\$120	.0000	.0000	.0000	.0000	.0007	.0155	.0783	.1810
	\$160	.0000	.0000	.0000	.0000	.0002	.0050	.0360	.1118
	\$250	.0000	.0000	.0000	.0000	.0001	.0008	.0085	.0387
	\$275	.0000	.0000	.0000	.0000	.0001	.0006	.0064	.0304
	\$380	.0000	.0000	.0000	.0000	.0001	.0003	.0028	.0147
	\$500	.0000	.0000	.0000	.0000	.0001	.0002	.0018	.0096
	\$550	.0000	.0000	.0000	.0000	.0001	.0002	.0016	.0087
	\$800	.0000	.0000	.0000	.0000	.0001	.0002	.0014	.0072
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0002	.0014	.0070
73	\$120	.0000	.0000	.0000	.0000	.0000	.0061	.0699	.1799
	\$160	.0000	.0000	.0000	.0000	.0000	.0007	.0216	.1036
	\$250	.0000	.0000	.0000	.0000	.0000	.0001	.0015	.0206

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 17-12-021
PERMANENT RULES
DEPARTMENT OF
LABOR AND INDUSTRIES**

[Filed May 30, 2017, 11:46 a.m., effective July 1, 2017]

Effective Date of Rule: July 1, 2017.

Purpose: The department is adopting new safety code requirements from the 2017 edition of the National Electrical Code (NEC) and modifications to the existing electrical rules. The electrical rules are systematically reviewed each code cycle for consistency with national electrical safety standards and industry practice, for rule clarity, housekeeping changes, etc. The proposed amendments are needed to:

- Adopt the 2017 NEC in the state of Washington;
- Adopt modifications to the 2017 NEC safety requirements to eliminate rule conflicts;
- Adopt rules for clarity, to improve safety and reflect current processes;
- Adopt rules for consistency with statutory requirements;
- Adopt proposals requested by stakeholders, such as:
 - Modified requirements for kitchen peninsula receptacle outlets;
 - Expanding the qualifications for continuing education instructors; and
 - Adopting ground-fault testing requirements for large branch circuits.
- Adopt rules to formalize existing policies that are standard practice of the department and accepted by the industry;

- Adopt modifications for general housekeeping, grammatical and reference corrections to bring the rules up-to-date.

Citation of Existing Rules Affected by this Order: Amending WAC 296-46B-010 General, adopted standards, 296-46B-100 General definitions, 296-46B-110 General—Requirements for electrical installations, 296-46B-210 Wiring and protection—Branch circuits, 296-46B-220 Wiring and protection—Branch circuit, feeder, and service calculations, 296-46B-230 Wiring and protection—Services, 296-46B-240 Overcurrent protection, 296-46B-250 Wiring and protection—Grounding and bonding, 296-46B-300 Wiring methods and materials—Wiring methods, 296-46B-314 Wiring methods and materials—Outlet, device, pull and junction boxes, 296-46B-334 Wiring methods and materials—Non-metallic—Sheathed cable, 296-46B-394 Wiring methods and materials—Concealed knob-and-tube wiring, 296-46B-410 Equipment for general use—Luminaires, 296-46B-450 Equipment for general use—Transformers and transformer vaults, 296-46B-514 Special occupancies—Motor fuel dispensing facilities, 296-46B-517 Special occupancies—Health care facilities, 296-46B-553 Special occupancies—Floating buildings, 296-46B-555 Special occupancies—Marinas and boatyards, 296-46B-600 Special equipment—Electric signs and outline lighting, 296-46B-680 Special equipment—Swimming pools, fountains and similar installations, 296-46B-700 Emergency systems, 296-46B-701 Legally required standby systems, 296-46B-702 Optional standby systems, 296-46B-705 Interconnected electric power

production sources, 296-46B-900 Electrical plan review. Definition of occupancies, 296-46B-901 General—Electrical work permits and fees, 296-46B-903 Equipment standards, 296-46B-907 Provisional permits, 296-46B-908 Class B permits, 296-46B-915 Civil penalty schedule, 296-46B-925 Electrical/telecommunications contractor's license. General, 296-46B-935 Administrator certificate. General, 296-46B-940 Electrician/certificate of competency required, 296-46B-942 Training certificate required, 296-46B-970 Continuing education and classroom education requirements, 296-46B-971 Training schools, 296-46B-980 Enforcement—Installations, licensing, and certification requirements, 296-46B-990 Failure to comply with the electrical contractor licensing, administrator certification, or electrician certification laws. General, 296-46B-995 Electrical board—Appeal rights and hearings. General, 296-46B-997 Engineer approval, and 296-46B-999 Electrical testing laboratory requirements. General.

New WAC 296-46B-406R Equipment for general use—Receptacles and 296-46B-440 Air conditioning and refrigerating equipment.

Repealed WAC 296-46B-424 Fixed electric space heating equipment.

Statutory Authority for Adoption: Chapter 19.28 RCW, Electricians and electrical installations, including RCW 19.28.010 and 19.28.031.

Adopted under notice filed as WSR 17-06-052 on February 28, 2017.

Changes Other than Editing from Proposed to Adopted Version:

- WAC 296-46B-210 Wiring and protection—Branch circuits.
 - The following language was added to subsection (3) of this section to read: GFCI requirements. **GFCI protection for personnel will not be required for three-phase receptacles unless specifically required elsewhere in the NEC.**
- WAC 296-46B-553 Special occupancies—Floating buildings.
 - The following language was added to subsection (3) of this section to read: The second sentence of the NEC 553.4 is amended to read: **The overcurrent protective devices that supply the floating building shall have ground-fault protection not exceeding 30 mA. Until July 1, 2018, the ground-fault protection level specified in this subsection is amended to allow a maximum of: 100 mA for overcurrent devices supplying feeder conductors; and 30 mA for overcurrent devices supplying branch circuit conductors and outlets. The third sentence of NEC 553.4 is not adopted.**
- WAC 296-46B-555 Special occupancies—Marinas and boatyards.
 - The following language was deleted in subsection (1) of this section: For the purposes of NEC 555.1, the scope of work includes private, noncommercial docking facilities.
 - The following language was added in subsection (1) of this section to read: Until July 1, 2018, the ground-fault protection level specified in 2017 NEC 555.3 is amended to allow a maximum of: 100 mA
 - for overcurrent devices supplying feeder conductors; and 30 mA for overcurrent devices supplying branch circuit conductors and outlets.
- The section title was amended to include "commercial and commercial and noncommercial docking facilities."
- WAC 296-46B-100 General definitions.
 - Language in the "jobsite" definition was amended to correct punctuation.
- WAC 296-46B-230 Wiring and protection—Services.
 - Subsection (4)(c) of this section was amended to replace the word "twelve" with the number.
- WAC 296-46B-250 Wiring and protection—Grounding and bonding.
 - Subsection (3) of this section was amended to include a comma after "pipe."
- WAC 296-46B-314 Wiring methods and materials—Outlet, device, pull, and junction boxes.
 - The section title was amended to add a comma after "pull."
- WAC 296-46B-514 Special occupancies—Motor fuel dispensing facilities.
 - Subsection (1) of this section was amended to correct the spelling of "liquefied."
- WAC 296-46B-517 Special occupancies—Health care facilities.
 - Subsection (1)(b) of this section was amended to remove the reference to item (iii) of subdivision (a) of this subsection.
- WAC 296-46B-680 Special equipment—Swimming pools, fountains and similar installations.
 - The section title was amended to add a comma after "fountains."
- WAC 296-46B-900 Electrical plan review.
 - The header in this section for plan review for educational, institutional, or health care facilities/buildings was amended to add a comma after "institutional."
- WAC 296-46B-907 Provisional permits.
 - Subsection (1)(a) of this section was amended to add a comma after "structure."
- WAC 296-46B-908 Class B permits.
 - Subsection (10)(b)(vi) of this section was amended to replace the word "six" with the number.
- WAC 296-46B-970 Continuing education and classroom education requirements.
 - Subsection (3)(d)(iii)(B) of this section was amended to correct punctuation.

A final cost-benefit analysis is available by contacting Alicia Curry, P.O. Box 44400, Olympia, WA 98504-4400, phone (360) 902-6244, fax (360) 902-5292, email alicia.curry@Lni.wa.gov.

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

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

Number of Sections Adopted on the Agency's Own Initiative: New 2, Amended 41, Repealed 1.

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

Number of Sections Adopted Using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 2, Amended 41, Repealed 1.

Date Adopted: May 30, 2017.

Joel Sacks
Director

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-010 General.

Adopted standards.

(1) The ~~((2014))~~ 2017 edition of the National Electrical Code (NFPA 70 - ~~((2014))~~ 2017) including Annex A, B, and C; Commercial Building Telecommunications Cabling Standard (ANSI/TIA-568-C series, February 2009); Commercial Building Standard for Telecommunications Pathway and Spaces (TIA-569-B, October 2004); Commercial Building Grounding and Bonding Requirements for Telecommunications (ANSI-TIA-607-B, August 2011); Residential Telecommunications Cable Standard (ANSI/TIA/EIA 570-B-2004); and the National Electrical Safety Code (NESC C2-2012 excluding Appendixes A and B) are hereby adopted by reference as part of this chapter.

This chapter will be followed where there is any conflict between this chapter and the above adopted standards.

The National Electrical Code will be followed where there is any conflict between the National Electrical Code and, ANSI/TIA/EIA 568-C, ANSI/TIA/EIA 569-B, ANSI/TIA/EIA 607-B, ANSI/TIA/EIA 570-B, or the NESC C2.

Inspections - General.

(2) Electrical inspectors will give information as to the interpretation or application of the standards in this chapter, but will not lay out work or act as consultants for contractors, owners, or users.

(3) A variance from the electrical installation requirements of chapter 19.28 RCW or this chapter may be granted by the department or the city that has electrical inspection jurisdiction when it is assured that equivalent objectives can be achieved by establishing and maintaining effective safety.

(a) Any electrical permit holder may request a variance.

(b) The permit holder must make the request in writing, using a form provided by the department, to the chief electrical inspector or to the city that has electrical inspection jurisdiction. The request must include:

(i) A description of the installation as installed or proposed;

(ii) A detailed list of the applicable code violations;

(iii) A detailed list of safety violations;

(iv) A description of the proposal for meeting equivalent objectives for code and/or safety violations; and

(v) Appropriate variance application fee as listed in chapter 296-46B WAC, Part C.

(4) Electrical wiring or equipment subject to this chapter must be sufficiently accessible, at the time of inspection, to allow the inspector to visually inspect the installation to verify conformance with the NEC and any other electrical requirements of this chapter with the exception of not more than ~~((2.44 m (8 ft)))~~ 8 feet of electrical conduit in a foundation of a one- or two-family dwelling or residential outbuilding for use as service entrance raceway.

(5) All required equipment grounding conductors installed in concealed cable or flexible conduit systems must be completely installed and made up at the time of the rough-in cover inspection.

(6) The installation of all structural elements and mechanical systems (e.g., framing, plumbing, ducting, etc.) must be complete in the area(s) where electrical inspection is requested. Prior to completion of an exterior wall cover inspection, either:

(a) The exterior shear panel/sheathing nail inspection must be completed by the building code inspector and, where siding nails or fasteners which penetrate into the wall cavity are to be used, all siding must be installed; or

(b) All wiring and device boxes must be a minimum of ~~((63 mm (2 1/2")))~~ 2 1/2 inches from the exterior surface of the framing member; or

(c) All wiring and device boxes must be protected by a steel plate a minimum of ~~((1.6 mm (1/16")))~~ 1/16 inch thick and of appropriate width and height installed to cover the area of the wiring or box.

(7) In order to meet the minimum electrical safety standards for installations, all materials, devices, appliances, and equipment, not exempted in chapter 19.28 RCW, must conform to applicable electrical product standards recognized by the department, be listed, or field evaluated. For any equipment that requires an amusement operating permit under chapter 67.42 RCW, the operating permit is prima facie evidence of an appropriate standard. Other than as authorized by the chief electrical inspector or a city authorized to do electrical inspection, equipment must not be energized until such standards are met.

(8) The state department of transportation is recognized as the inspection authority for telecommunications systems installations within the rights of way of state highways provided the department of transportation maintains and enforces an equal, higher or better standard of construction, and of materials, devices, appliances, and equipment than is required for telecommunications systems installations by chapter 19.28 RCW and this chapter.

Inspection move on buildings and structures.

(9) All buildings or structures relocated into or within the state:

(a) Other than residential, wired inside the United States (U.S.) must be inspected to ensure compliance with current requirements of chapter 19.28 RCW and the rules developed by the department.

(b) Wired outside the U.S. or Canada must be inspected to ensure compliance with all current requirements of chapter 19.28 RCW and the rules developed by the department.

(10) Residential buildings or structures wired in the U.S., to NEC requirements, and moved into or within a county, city, or town must be inspected to ensure compliance with the

NEC requirements in effect at the time and place the original wiring was made. The building or structure must be inspected to ensure compliance with all current requirements of chapter 19.28 RCW and the rules developed by the department if:

(a) The original occupancy classification of the building or structure is changed as a result of the move; or

(b) The building or structure has been substantially remodeled or rehabilitated as a result of the move.

(11) Residential buildings or structures wired in Canada to Canadian Electrical Code (CEC) standards and moved into or within a county, city, or town, must be inspected to ensure compliance with the following minimum safety requirements:

(a) Service, service grounding, and service bonding must comply with the current chapter 19.28 RCW and rules adopted by the department.

(b) Canadian Standards Association (CSA) listed Type NMD cable is allowed with the following qualifications:

(i) CSA listed Type NMD cable, American Wire Gauge #10 and smaller installed after 1964 utilizing an equipment grounding conductor smaller than the phase conductors, must be:

(A) Replaced with a cable utilizing a full-size equipment grounding conductor; or

(B) Protected by a ground fault circuit interrupter protection device.

(ii) CSA listed Type NMD cable, #8 AWG and larger, must:

(A) Utilize an equipment grounding conductor sized according to the requirements of the NEC in effect at the time of the installation;

(B) Be protected by a ground fault circuit interrupter protection device; or

(C) Be replaced.

(c) Other types of wiring and cable must be:

(i) Replaced with wiring listed or field evaluated in accordance with U.S. standards by a laboratory approved by the department; or

(ii) Protected by a ground fault circuit interrupter protection device and arc fault circuit protection device.

(d) Equipment, other than wiring or panelboards, manufactured and installed prior to 1997 must be listed and identified by laboratory labels approved by the department or CSA labels.

(e) All panelboards must be listed and identified by testing laboratory labels approved by the department with the following qualifications:

(i) CSA listed panelboards labeled "suitable for use as service equipment" will be considered to be approved as "suitable for use only as service equipment."

(ii) CSA listed panelboards used as panelboards as described in the NEC, must meet all current requirements of the NEC and this chapter.

(f) Any wiring or panelboards replaced or changed as a result of the move must meet current requirements of chapter 19.28 RCW and this chapter.

(g) The location, type, and ground fault circuit interrupter protection of receptacles and equipment in a bathroom, kitchen, basement, garage, or outdoor area must meet the

Washington requirements in effect at the time the wiring was installed.

(h) 4, 15-ampere, kitchen small appliance circuits will be accepted in lieu of 2, 20-ampere, kitchen small appliance circuits. Receptacles will not be required to be added on kitchen peninsular or island counters.

(i) Spacing requirements for all other receptacles must meet the Washington requirements in effect at the time the wiring was installed.

(j) Receptacles installed above baseboard or fixed wall space heaters must be removed and the outlet box covered with a blank cover. The receptacle is required to be relocated as closely as possible to the existing location.

(k) Lighting outlet and switch locations must meet the Washington requirements in effect at the time the wiring was installed.

(l) Dedicated 20-ampere small appliance circuits are not required in dining rooms.

(m) Electric water heater branch circuits must be adequate for the load.

(n) The location, type, and circuit protection of feeders must meet the Washington requirements in effect at the time the wiring was installed.

Wiring methods for designated building occupancies.

(12) Wiring methods in educational or institutional facilities as defined in this chapter must be metallic or nonmetallic raceways, MI, MC, or AC cable. Places of assembly located within these facilities must comply with NEC 518.4(A).

(13) Assisted living facility generator systems may be wired and installed per NEC 517.

(14) Lawfully installed existing electrical installations that do not comply with the provisions of this chapter and remain in compliance with the code at the time of the installation, will be permitted to be continued without change (i.e., without circuitry or occupancy change). Additions, alterations, modifications, or repairs to the electrical system must conform to the current requirements of this chapter.

(15) ~~(Listed tamper-resistant receptacles are required in all licensed day care centers, all licensed children group care facilities, and psychiatric patient care facilities where accessible to children five years of age and under. Listed tamper-resistant receptacles are required in psychiatric patient care facilities where accessible to psychiatric patients over five years of age and the public access areas in medical facilities.)~~ See WAC 296-46B-406R for tamper-resistant receptacle requirements in psychiatric patient care facilities.

Traffic management systems.

(16) The department or city authorized to do electrical inspections will perform the electrical inspection and acceptance of traffic management systems within its jurisdiction. A traffic management system includes:

(a) Traffic illumination systems;

(b) Traffic signal systems;

(c) Traffic monitoring systems;

(d) The electrical service cabinet and all related components and equipment installed on the load side of the service cabinet supplying electrical power to the traffic management system; and

(e) Signalization system(s) necessary for the operation of a light rail system.

A traffic management system can provide signalization for controlling vehicular traffic, pedestrian traffic, or rolling stock.

(17) The department or city authorized to do electrical inspections recognizes that traffic signal conductors, pole and bracket cables, signal displays, traffic signal controllers/cabinets and associated components used in traffic management systems are acceptable for the purpose of meeting the requirements of chapter 19.28 RCW provided they conform with the following standards or are listed on the Washington state department of transportation (WSDOT) qualified products list.

- (a) WSDOT/APWA standard specifications and plans;
- (b) WSDOT *Design Manual*;
- (c) International Municipal Signal Association (IMSA);
- (d) National Electrical Manufacturer's Association (NEMA);
- (e) Federal Standards 170/Controller Cabinets;
- (f) Manual for *Uniform Road, Bridge, and Municipal Construction*;
- (g) Institute of Transportation Engineers (ITE); or
- (h) Manual of *Uniform Traffic Control Devices (MUTCD)*.

(18) Associated induction detection loop or similar circuits will be accepted by the department or city authorized to do electrical inspections without inspection.

(19) For the licensing requirements of chapter 19.28 RCW, jurisdictions will be considered owners of traffic management systems when doing electrical work for another jurisdiction(s) under a valid interlocal agreement, as permitted by chapter 39.34 RCW. Interlocal agreements for traffic management systems must be filed with the department or city authorized to do electrical inspections prior to work being performed for this provision to apply.

(20) Jurisdictions, with an established electrical inspection authority, and WSDOT may perform electrical inspection on their rights of way for each other by interlocal agreement. They may not perform electrical inspection on other rights of way except as allowed in chapter 19.28 or 39.34 RCW.

(21) Underground installations.

(a) In other than open trenching, raceways will be considered "fished" according to the NEC and do not require visual inspection.

(b) The department or city authorized to do electrical inspections will conduct inspections in open trenching within its jurisdiction. The electrical work permit purchaser must coordinate the electrical inspection. A written request (e.g., letter, email, fax, etc.) for inspection, made to the department or city authorized to do electrical inspections office having the responsibility to perform the inspection, must be made a minimum of two working days prior to the day inspection is needed (e.g., two working days 10:00 a.m. Tuesday request for a 10:00 a.m. Thursday inspection, excluding holidays and weekends).

If, after proper written request, the department or city authorized to do electrical inspections fails to make an electrical inspection at the time requested, underground conduit may be covered after inspection by the local government jurisdiction's project inspector/designee. Written documenta-

tion of a local government jurisdiction inspection must be provided to the department or city authorized to do electrical inspections when requested. Written documentation will include:

- (i) Date and time of inspection;
- (ii) Location;
- (iii) Installing firm;
- (iv) Owner;
- (v) Type of conduit;
- (vi) Size of conduit;
- (vii) Depth of conduit; and
- (viii) Project inspector/designee name and contact information.

(22) Identification of traffic management system components. Local government jurisdictions or WSDOT may act as the certifying authority for the safety evaluation of all components.

(a) An electrical service cabinet must contain only listed components. The electrical service cabinet enclosure is not required to be listed but will conform to the standards in subsection ~~((23))~~ (17) of this section.

(b) The local government jurisdiction must identify, as acceptable, the controller cabinet or system component(s) with an identification plate. The identification plate must be located inside the cabinet and may be attached with adhesive.

(23) Conductors of different circuits in same cable, enclosure, or raceway. All traffic management system circuits will be permitted to occupy the same cable, enclosure, or raceway without regard to voltage characteristics, provided all conductors are insulated for the maximum voltage of any conductor in the cable, enclosure, or raceway.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-100 General definitions. All definitions listed in the National Electrical Code and chapter 19.28 RCW are recognized in this chapter unless other specific definitions are given in this chapter and chapter 19.28 RCW. The definitions in this section apply to all parts of this chapter. Some sections may have definitions specific to that section.

"Accreditation" is a determination by the department that a laboratory meets the requirements of this chapter and is therefore authorized to evaluate electrical products that are for sale in the state of Washington.

"Administrative law judge" means an administrative law judge (ALJ) appointed pursuant to chapter 34.12 RCW and serving in board proceedings pursuant to chapter 19.28 RCW and this chapter.

"ANSI" means American National Standards Institute. Copies of ANSI standards are available from the National Conference of States on Building Codes and Standards, Inc.

"Appeal" is a request for review of a department action by the board as authorized by chapter 19.28 RCW.

"Appellant" means any person, firm, partnership, corporation, or other entity that has filed an appeal or request for board review.

"Appliance" means household appliance.

"ASTM" means the American Society for Testing and Materials. Copies of ASTM documents are available from ASTM International.

"AWG" means American Wire Gauge.

"Basement" means that portion of a building that is partly or completely below grade plane. A basement will be considered as a story above grade plane and not a basement where the finished surface of the floor above the basement is:

(a) More than ~~((1829 mm (six feet)))~~ 6 feet above grade plane;

(b) More than ~~((1829 mm (six feet)))~~ 6 feet above the finished ground level for more than 50% of the total building perimeter; or

(c) More than ~~((3658 mm (twelve feet)))~~ 12 feet above the finished ground level at any point. Also see "mezzanine" and "story."

"Board" means the electrical board established and authorized under chapter 19.28 RCW.

~~("Chapter" means chapter 296-46B WAC unless expressly used for separate reference.)~~

"Category list" is a list of manufacturing safety standards or product types determined by the department.

A "certified electrical product" is an electrical product to which a laboratory, accredited by the state of Washington, has the laboratory's certification mark attached.

A "certification mark" is a specified laboratory label, symbol, or other identifying mark that indicates the manufacturer produced the product in compliance with appropriate standards or that the product has been tested for specific end uses.

"Certificate of competency" includes the certificates of competency for master journey level electrician, master specialty electrician, journey level, and specialty electrician.

A laboratory "certification program" is a specified set of testing, inspection, and quality assurance procedures, including appropriate implementing authority, regulating the evaluation of electrical products for certification marking by an electrical products certification laboratory.

A "complete application" includes the submission of all appropriate fees, documentation, and forms.

~~"Chapter" means chapter 296-46B WAC unless expressly used for separate reference.~~

"Construction," for the purposes of chapter 19.28 RCW, means electrical construction.

"Coordination (selective)" as defined in NEC 100 must be determined and documented by a professional engineer registered under chapter 18.43 RCW.

"Department" means the department of labor and industries of the state of Washington.

"Director" means the director of the department, or the director's designee.

"Egress - Unobstructed (as applied to NEC 110.26 (C)(2)(a))" means an egress path that allows a worker to travel to the exit from any other area in the room containing the equipment described in NEC 110.26 (C)(2) without having to pass through that equipment's required working space.

"Electrical equipment" includes electrical conductors, conduit, raceway, apparatus, materials, components, and other electrical equipment not exempted by RCW 19.28.-006(9). Any conduit/raceway of a type listed for electrical

use is considered to be electrical equipment even if no wiring is installed in the conduit/raceway at the time of the conduit/raceway installation.

An "electrical products certification laboratory" is a laboratory or firm accredited by the state of Washington to perform certification of electrical products.

An "electrical products evaluation laboratory" is a laboratory or firm accredited by the state of Washington to perform on-site field evaluation of electrical products for safety.

"Field evaluated" means an electrical product to which a field evaluation mark is attached. Field evaluation must include job site inspection unless waived by the department, and may include component sampling and/or laboratory testing.

"Field evaluation mark" is a specified laboratory label, symbol, or other identifying mark indicating the manufacturer produced the product in essential compliance with appropriate standards or that the product has been evaluated for specific end uses.

A "field evaluation program" is a specified set of testing, inspection, and quality assurance procedures, including appropriate implementing authority regulating the testing and evaluation of electrical products for field evaluation marking.

The "filing" is the date the document is actually received in the office of the chief electrical inspector.

"Final judgment" means any money that is owed to the department under this chapter, including fees and penalties, or any money that is owed to the department as a result of an individual's or contractor's unsuccessful appeal of a citation.

"Fished wiring" is when cable or conduit is installed within the finished surfaces of an existing building or building structure (e.g., wall, floor or ceiling cavity).

"Household appliance" means utilization equipment installed in a dwelling unit that is built in standardized sizes or types and is installed or connected as a unit to perform one or more functions such as cooking and other equipment installed in a kitchen, clothes drying, clothes washing, portable room air conditioning units and portable heaters, etc. Fixed electric space-heating equipment covered in NEC 424 (furnaces, baseboard and wall heaters, electric heat cable, etc.) and fixed air-conditioning/heat pump equipment (NEC 440) are not household appliances. Household appliance does not mean any utilization equipment that:

(a) Supplies electrical power, other than Class 2, to other utilization equipment; or

(b) Receives electrical power, other than Class 2, through other utilization equipment.

HVAC/refrigeration specific definitions:

(a) "HVAC/refrigeration" means heating, ventilation, air conditioning, and refrigeration.

(b) "HVAC/refrigeration component" means electrical power and limited energy components within the "HVAC/refrigeration system," including, but not limited to: Pumps, compressors, motors, heating coils, controls, switches, thermostats, humidistats, low-voltage damper controls, outdoor sensing controls, outside air dampers, stand-alone duct smoke detectors, air monitoring devices, zone control valves and equipment for monitoring of HVAC/refrigeration control panels and low-voltage connections. This definition excludes

equipment and components of non-"HVAC/refrigeration control systems."

(c) "HVAC/refrigeration control panel" means an enclosed, manufactured assembly of electrical components designed specifically for the control of a HVAC/refrigeration system. Line voltage equipment that has low voltage, NEC Class 2 control or monitoring components incidental to the designed purpose of the equipment is not an HVAC/refrigeration control panel (e.g., combination starters).

(d) "HVAC/refrigeration control system" means a network system regulating and/or monitoring a HVAC/refrigeration system. Equipment of a HVAC/refrigeration control system includes, but is not limited to: Control panels, data centers, relays, contactors, sensors, and cables related to the monitoring and control of a HVAC/refrigeration system(s).

(e) "HVAC/refrigeration equipment" means the central unit primary to the function of the "HVAC/refrigeration system." HVAC/refrigeration includes, but is not limited to: Heat pumps, swamp coolers, furnaces, compressor packages, and boilers.

(f) "HVAC/refrigeration system" means a system of HVAC/refrigeration: Wiring, equipment, and components integrated to generate, deliver, or control heated, cooled, filtered, refrigerated, or conditioned air. This definition excludes non-HVAC/refrigeration control systems (e.g., fire alarm systems, intercom systems, building energy management systems, and similar non-HVAC/refrigeration systems).

"IBC" means the International Building Code. Copies of the IBC are available from the International Code Council.

An "individual" or "party" or "person" means an individual, firm, partnership, corporation, association, government subdivision or unit thereof, or other entity.

An "installation" includes the act of installing, connecting, repairing, modifying, or otherwise performing work on an electrical system, component, equipment, or wire except as exempted by WAC 296-46B-925. An installation is not the passive testing or operational programming of an electrical system, component, equipment, or wire. See "passive testing."

An "identification plate" is suitable for the environment and is a printed or etched adhesive label approved by the department or a phenolic or metallic plate or other similar material engraved in block letters at least 1/4(~~"(6 mm)~~) inch high unless specifically required to be larger by this chapter, suitable for the environment and application. The letters and the background must be in contrasting colors. Screws, rivets, permanent adhesive, or methods specifically described in this chapter must be used to affix an identification plate to the equipment or enclosure.

"Job site" means a specific worksite having a single address or specific physical location (e.g., a single-family residence, a building, a structure, a marina, ~~(and)~~ an individual apartment building with a specific address, etc.).

"Journey level electrician" means a person who has been issued a journey level electrician certificate of competency by the department. The terms "journey level" and "journey-person" in chapter 19.28 RCW are synonymous.

~~("License" means a license required under chapter 19.28 RCW.)~~

"Labeled" means an electrical product that bears a certification mark issued by a laboratory accredited by the state of Washington.

A "laboratory" may be either an electrical product(s) certification laboratory or an electrical product(s) evaluation laboratory.

A "laboratory operations control manual" is a document to establish laboratory operation procedures and may include a laboratory quality control manual.

"License" means a license required under chapter 19.28 RCW.

"Like-in-kind" means having the same overcurrent protection requirements and similar characteristics such as voltage requirement, current draw, short circuit characteristics, and function within the system and being in the same location. Like-in-kind also includes any equipment component authorized by the manufacturer as a suitable component replacement part.

For the purpose of WAC 296-46B-940, a "lineworker" is a person employed by a serving electrical utility or employed by a licensed general electrical contractor who carries, on their person, evidence that they:

(a) Have graduated from a department-approved lineworker's apprenticeship course; or

(b) Are currently registered in a department-approved lineworker's apprenticeship course and are working under the direct one hundred percent supervision of a journey level electrician or a graduate of a lineworker's apprenticeship course approved by the department. The training received in the lineworker's apprenticeship program must include training in applicable articles of the currently adopted National Electrical Code.

"Listed" means equipment has been listed and identified by a laboratory approved by the state of Washington for the appropriate equipment standard per this chapter.

"Low voltage" means:

(a) NEC, Class 1 power limited circuits at 30 volts maximum.

(b) NEC, Class 2 circuits powered by a Class 2 power supply as defined in NEC 725.121(A).

(c) NEC, Class 3 circuits powered by a Class 3 power supply as defined in NEC 725.121(A).

(d) Circuits of telecommunications systems as defined in chapter 19.28 RCW.

"Member of the firm" means the member(s) on file with the department of licensing for sole proprietorships/partnerships or with the secretary of state for corporations.

"Mezzanine" is the intermediate level or levels between the floor and ceiling of any story with an aggregate floor area of not more than one-third of the area of the room or space in which the level or levels are located. Also see "basement" and "story."

"NEC" means National Electrical Code. Copies of the NEC are available from the National Fire Protection Association.

"NEMA" means National Electrical Manufacturer's Association. Copies of NEMA standards are available from the National Electrical Manufacturer's Association.

"NEC" means National Electrical Safety Code. Copies of the NEC are available from the Institute of Electrical and Electronics Engineers, Inc.

"NETA" means International Electrical Testing Association, Inc. Copies of the NETA standards and information are available from the International Electrical Testing Association, Inc.

"NFPA" means the National Fire Protection Association. Copies of NFPA documents are available from the National Fire Protection Association.

"NRTL" means Nationally Recognized Testing Laboratory accredited by the federal Occupational Safety and Health Administration (OSHA) after meeting the requirements of 29 C.F.R. 1910.7.

"Passive testing" (e.g., pressing of test buttons, use of testing equipment like voltage testers, clamp-on meters, removal of a device head where the wiring is terminated on a separate base plate, etc.) means testing that does not require any:

- (a) Physical modification to the electrical system wiring; or
- (b) Wiring to be disconnected or terminated, except as necessary for an approved electrical testing laboratory or approved engineer performing an equipment evaluation.

"Point of contact" or "point of connection" means the service point.

"Proceeding" means any matter regarding an appeal before the board including hearings before an administrative law judge.

"Public area or square" is an area where the public has general, clear, and unrestricted access.

A "quality control manual" is a document to maintain the quality control of the laboratory's method of operation. It consists of specified procedures and information for each test method responding to the requirements of the product standard. Specific information must be provided for portions of individual test methods when needed to comply with the standard's criteria or otherwise support the laboratory's operation.

"RCW" means the Revised Code of Washington. Copies of electrical RCW(~~s~~) are available from the department and the office of the code reviser.

"Readily accessible" means the definition as defined in NEC 100. In addition, it means that, except for keys, no tools or other devices are necessary to gain access (e.g., covers secured with screws, etc.).

Service specific definitions replacing those found in NEC Article 100:

(a) "Service drop" means the overhead service conductors from the service point to the connection to the service-entrance conductors at the building or other structure.

(b) "Service-entrance conductors, overhead system" means the service conductors between the terminals of the service equipment and a point usually outside the building, clear of building walls, where joined by tap or splice to the service drop or service point.

(c) "Service-entrance conductors, underground system" means the service conductors between the terminals of the service equipment and the point of connection to the service lateral or service point. Where the service equipment is

located outside the building walls, there may be no service-entrance conductors or they may be entirely outside the building.

(d) "Service lateral" means the underground service conductors from the service point to the point of connection to the service-entrance conductors in a terminal box, meter, or other enclosure. Where there is not a terminal box, meter, or other enclosure, the point of connection is the point of entrance of the service conductors into the building.

A "stand-alone amplified sound or public address system" is a system that has distinct wiring and equipment for audio signal generation, recording, processing, amplification, and reproduction. This definition does not apply to telecommunications installations.

"Service" or "served" means that as defined in RCW 34.05.010(19) when used in relation to department actions or proceedings.

A "sign," when required by the NEC, for use as an identification method (e.g., legibly marked, legible warning notice, marked, field marked, permanent plaque/directory, etc.) means "identification plate."

"Story" is that portion of a building included between the upper surface of a floor and the upper surface of the floor or roof next above. Next above means vertically and not necessarily directly above. Also see "basement" and "mezzanine."

"Structure," for the purposes of this chapter and in addition to the definition in the NEC, means something constructed either in the field or factory that is used or intended for supporting or sheltering any use or occupancy as defined by the IBC.

"Supervision" for the purpose of supervising electrical trainees, means that the appropriately certified supervising electrician is on the same job site as the trainee being supervised. The trainee is not considered to be on the same job site if the supervising electrician and the trainee are working:

(a) In separate buildings at a single address (e.g., a campus, multibuilding industrial complex, multibuilding apartment complex, etc.) except for a single-family residence; or

(b) On an outdoor project (e.g., irrigation system, farm, street lighting, traffic signalization, etc.) where the trainee is more than (~~one thousand~~) 1000 feet from the supervising electrician or where the trainee is more than (~~two hundred~~) 200 feet from the supervising electrician and out of sight.

"System design review" means a set of design documents that include the manufacturer's installation information, a legible one-line diagram of the system design, and calculations used to determine voltage and current within the system. The one-line diagram must show the system equipment, devices, overcurrent protection, conductor sizing, grounding, ground fault protection if required, and any system interconnection points. The review must be available to the inspector during all inspections.

A "telecommunications local service provider" is a regulated or unregulated (e.g., by the Federal Communications Commission or the utilities and transportation commission as a telephone or telecommunications provider) firm providing telecommunications service ahead of the telecommunications network demarcation point to an end-user's facilities.

"TIA/EIA" means the Telecommunications Industries Association/Electronic Industries Association which pub-

lishes the TIA/EIA Telecommunications Building Wiring Standards. Standards and publications are adopted by TIA/EIA in accordance with the American National Standards Institute (ANSI) patent policy.

A "training school" is a public community or technical college or not-for-profit nationally accredited technical or trade school licensed by the work force training and education coordinating board under chapter 28C.10 RCW.

"Under the control of a utility" for the purposes of RCW 19.28.091 and 19.28.101 is when electrical equipment is not owned by a utility and:

(a) Is located in a vault, room, closet, or similar enclosure that is secured by a lock or seal so that access is restricted to the utility's personnel; or

(b) The utility is obligated by contract to maintain the equipment and the contract provides that access to the equipment is restricted to the utility's personnel or other qualified personnel.

"UL" means Underwriters Laboratory.

"Utility" means an electrical utility.

"Utility system" means electrical equipment owned by or under the control of a serving utility that is used for the transmission or distribution of electricity from the source of supply to the point of contact and is defined in section 90.2 (b)(5) of the National Electrical Code, 1981 edition (see RCW 19.28.010(1)).

"Utilization voltage" means the voltage level employed by the utility's customer for connection to lighting fixtures, motors, heaters, or other electrically operated equipment other than power transformers.

"Variance" is a modification of the electrical requirements as adopted in chapter 19.28 RCW or any other requirements of this chapter that may be approved by the chief electrical inspector if assured that equivalent objectives can be achieved by establishing and maintaining effective safety.

"WAC" means the Washington Administrative Code. Copies of this chapter of the WAC are available from the department and the office of the code reviser.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-110 General—Requirements for electrical installations.

003 Examination, identification, installation, and use of equipment.

(1) Listed electrical conduit can only be installed and used in accordance with its listing (i.e., as an electrical raceway for electrical conductors). If used as a sleeve for electrical conductors or other listed electrical conduits, the installation of a listed electrical conduit will be assumed to be for use as an electrical raceway and must be installed as allowed by chapter 19.28 RCW and this chapter (e.g., owner exemption, electrical contractor, etc.).

011 Deteriorating agents.

(2) Electrical equipment and wiring that has been submerged or exposed to water must comply with the following:

(a) All breakers, fuses, controllers, receptacles, lighting switches/dimmers, electric heaters, and any sealed device/equipment (e.g., relays, contactors, etc.) must be replaced.

(b) All other electrical equipment (e.g., wiring, breaker panelboards, disconnect switches, switchgear, motor control centers, boiler controls, HVAC/R equipment, electric motors, transformers, appliances, water heaters, and similar appliances) must be replaced or reconditioned by the original manufacturer or by its approved representative.

022 Identification of disconnecting means.

(3) For the purposes of legibly marking a disconnecting means, as required in NEC 110.22, an identification plate is required unless the disconnect is a circuit breaker/fused switch installed within a panelboard and the circuit breaker/fused switch is identified by a panelboard schedule. In other than dwelling units, the identification plate must include the identification designation of the circuit source panelboard that supplies the disconnecting means.

030 Over ~~((600))~~ 1000 volts - General.

(4) Each cable operating at over ~~((600))~~ 1000 volts and installed on customer-owned systems must be legibly marked in a permanent manner at each termination point and at each point the cable is accessible. The required marking must use phase designation, operating voltage, and circuit number if applicable.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-210 Wiring and protection—Branch circuits.

008(A) Dwelling units GFCI requirements.

(1) In a garage or unfinished basement, a red receptacle, with a red cover plate, supplying a fire alarm system is not required to have ground-fault circuit-interrupter protection. The receptacle must be identified for use only with the fire alarm system by an identification plate or engraved cover with letters at least 1/4(ⁱⁿ) inch high.

(2) All fixed electrical equipment with exposed grounded metal parts within an enclosed shower area or within ~~((five))~~ 5 feet of the top inside edge of a bathtub must have ground fault circuit interrupter protection.

008(B) Other than dwelling units - GFCI requirements.

(3) GFCI requirements. GFCI protection for personnel will not be required for three-phase receptacles unless specifically required elsewhere in the NEC.

For the purposes of NEC 210.8(B), kitchen means any area where utensils, dishes, etc., are cleaned or where food or beverages are prepared or cooked.

011 Branch circuits.

(4) A raceway system or one dedicated 15-ampere minimum, 120 volt circuit must be taken to all unfinished space areas adaptable to future dwelling unit living areas that are not readily accessible to the service or branch circuit panelboard. One circuit or raceway is required for each 480 square feet or less of unfinished space area. If the total adjacent unfinished space area is less than 480 square feet, the circuit can be an extension of an existing circuit. The circuits must terminate in a suitable box(es). The box must contain an identification of the intended purpose of the circuit(s). The branch circuit panelboard must have adequate space and capacity for the intended load(s).

013 Ground fault protection of equipment.

(5) Equipment ground fault protection systems required by the NEC must be tested prior to being placed into service to verify proper installation and operation of the system as determined by the manufacturer's published instructions. A firm having qualified personnel and proper equipment must perform the tests required. A copy of the manufacturer's performance testing instructions and a written performance acceptance test record signed by the person performing the test must be available at the time of inspection. The performance acceptance test record must include test details including, but not limited to, all trip settings and measurements taken during the test.

025 Common area branch circuits.

~~((5))~~ (6) For the purpose of NEC 210.25, loads for septic or water well systems that are shared by no more than two dwelling units may be supplied from either of the two dwelling units if approved by the local building official and local health department.

052 (A)(2) Dwelling unit receptacle outlets.

~~((6))~~ (7) For the purpose of NEC 210.52 (A)(2)(1), "similar openings" include the following configurations that are a permanent part of the dwelling configuration or finish:

(a) Window seating; and

(b) Bookcases or cabinets that extend from the floor to a level at least ~~((1.7 meters (five (5) feet six (6) inches)))~~ 5 feet 6 inches above the floor.

Any outlets eliminated by such window seating, bookcases, or cabinets must be installed elsewhere within the room.

052(C) Countertops.

~~((7) If it is impracticable to install the outlet(s) required in NEC 210.52 (C)(3), a receptacle is not required on any peninsular counter surface as required by NEC 210.52 (C)(3) so long as the peninsular counter area extends no farther than 6' from the face of the adjoining countertop. Any outlet(s) eliminated using this subsection must be installed in the wall space at the point where the peninsula connects to the wall countertop in addition to the outlets required by NEC 210.52 (C)(1).)~~ (8) A receptacle in a wall countertop space shall be permitted to serve as the receptacle for a peninsular countertop space where the spaces are contiguous and the receptacle is located within 8 feet of the outside edge of the peninsular countertop.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-220 Wiring and protection—Branch circuit, feeder, and service calculations.**012 Lighting load calculations.**

In determining feeder and service entrance conductor sizes and equipment ratings, a building that is designed and constructed to comply with the currently adopted Washington state energy code unit lighting power allowance table and footnotes may be used in lieu of NEC 220.12. The requirements of NEC 220.12 Exception No. 1, items 1, 2, and 3 do not apply.

AMENDATORY SECTION (Amending WSR 13-03-128, filed 1/22/13, effective 3/1/13)

WAC 296-46B-230 Wiring and protection—Services.**001 General service requirements.**

(1) The owner, the owner's agent, or the electrical contractor making the installation must consult the serving utility regarding the utility's service entrance requirements for equipment location and meter equipment requirements before installing the service and equipment. Provisions for a meter and related equipment, an attachment of a service drop, or an underground service lateral must be made at a location acceptable to the serving utility. The point of contact for a service drop must permit the clearances required by the NEC.

(2) A firewall must have a minimum two-hour rating as defined by the local building official to be considered a building separation in accordance with Article 100 NEC.

(3) The height of the center of the service meter must be as required by the serving utility. Secondary instrument transformer metering conductor(s) are not permitted in the service raceway.

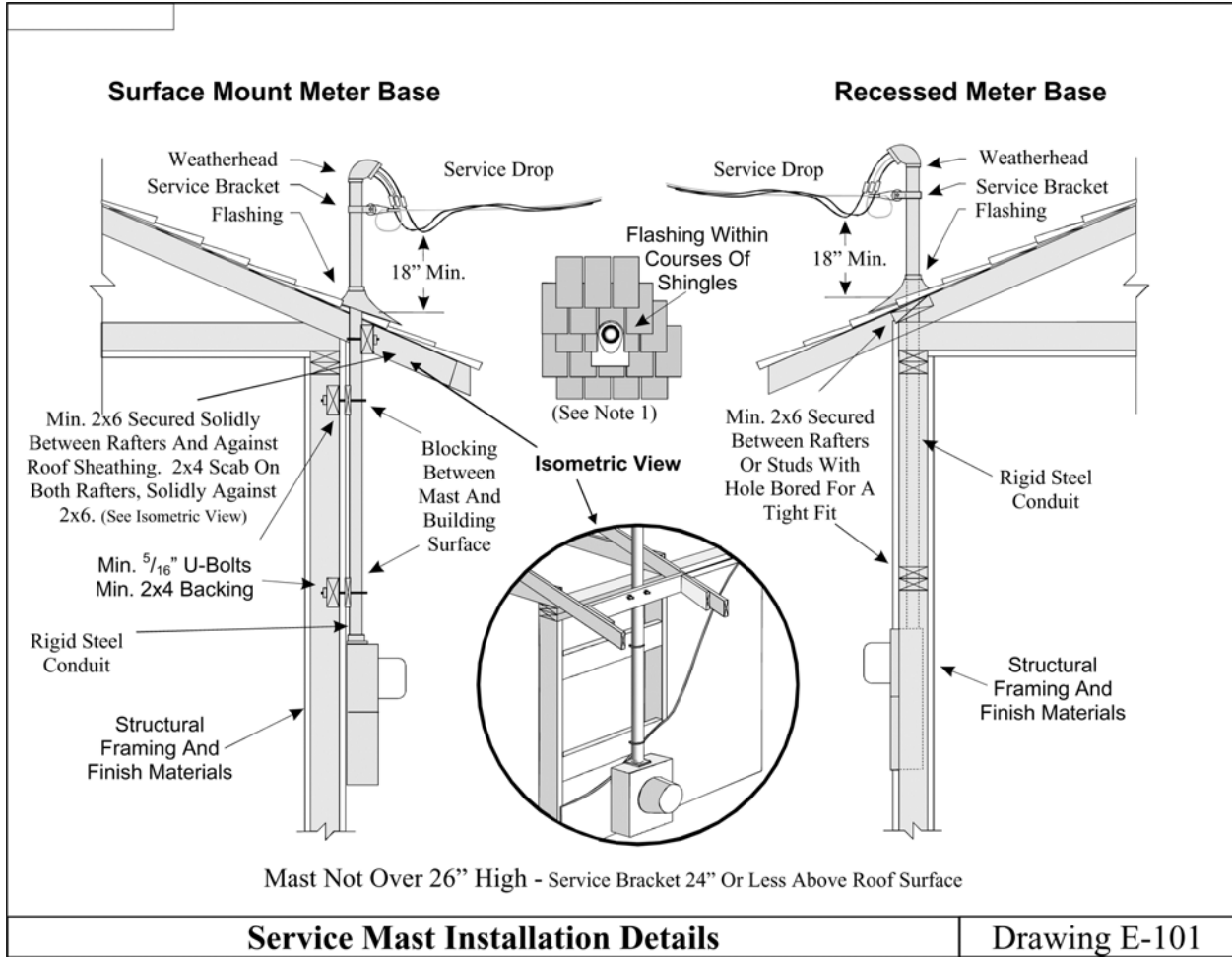
028 Service or other masts.

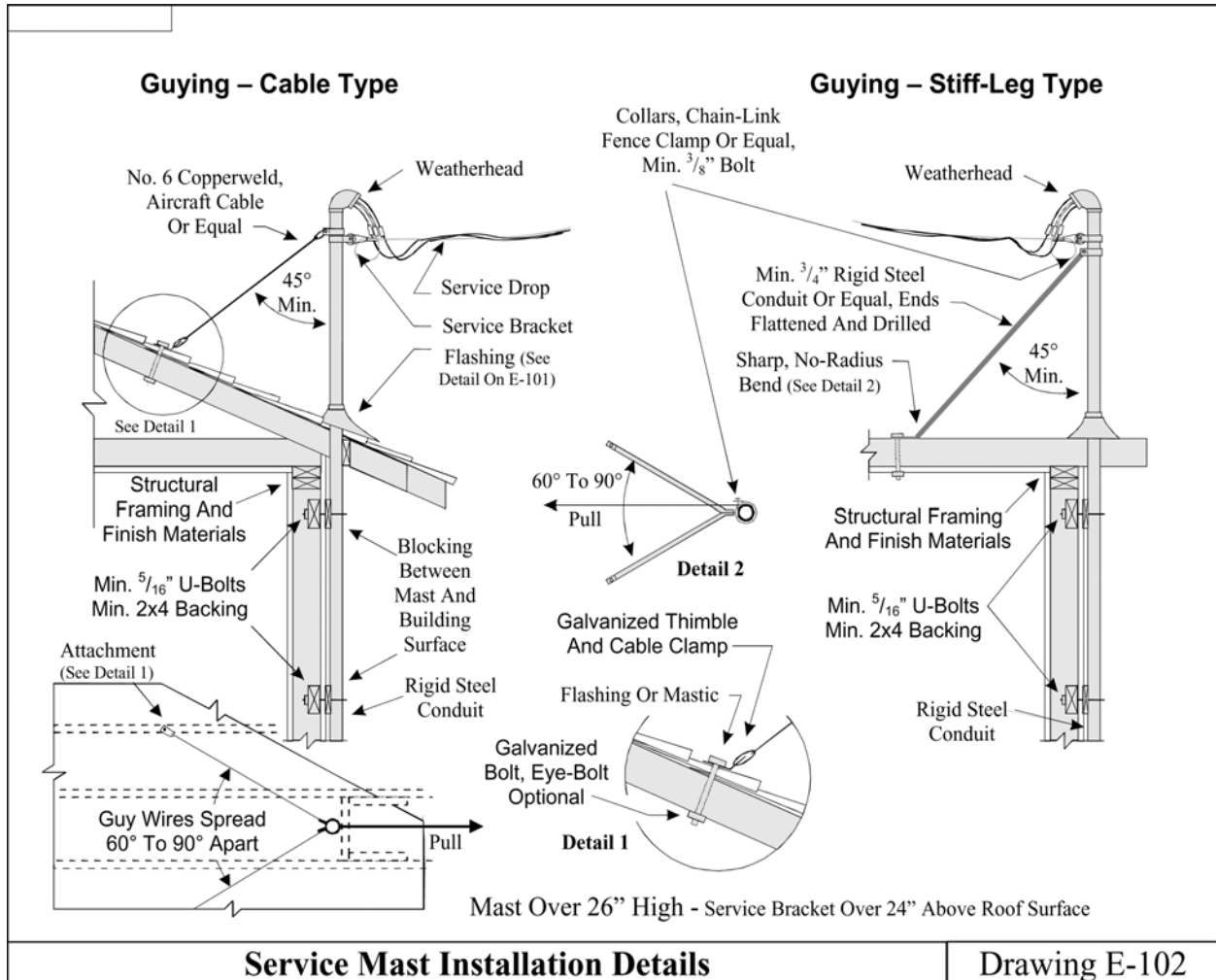
(4) Conduit extended through the roof to provide means of attaching:

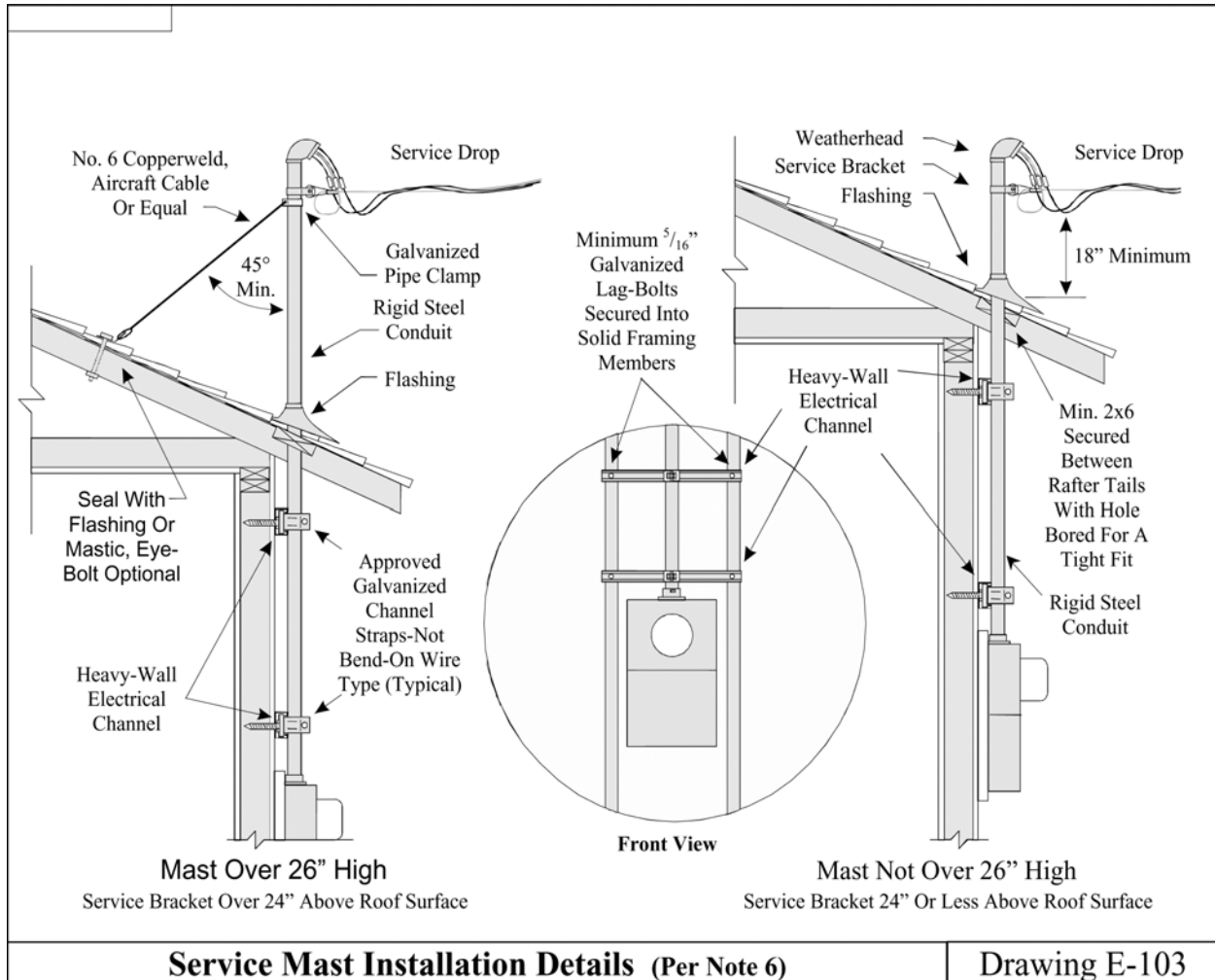
(a) All overhead drops for service, feeder, or branch circuits exceeding #1 AWG aluminum or #3 AWG copper must be rigid steel galvanized conduit no smaller than ~~((two))~~ 2 inches.

(b) All overhead drops for service, feeder or branch circuits not exceeding #1 AWG aluminum or #3 AWG copper must be rigid steel galvanized conduit no smaller than ~~((one and one quarter inch))~~ 1 1/4 inches. The installation must comply with drawings E-101 and/or E-102, or must provide equivalent strength by other approved means. Masts for altered or relocated installations will be permitted to comply with drawing E-103.

(c) For the purposes of NEC 225.19 and 230.24, a residential patio cover, that is not over one story and not over ~~((twelve))~~ 12 feet in height and is used only for recreation or outdoor living purposes and not as a carport, garage, storage room or habitable room as described in Appendix Chapter 1 in the IBC and Appendix Chapter H in the IRC, is not considered a roof. Overhead conductor spans must maintain a minimum ~~((900 mm (36")))~~ 36 inches clearance above these covers.







Notes to drawings E-101, E-102, and E-103

- (1) An approved roof flashing must be installed on each mast where it passes through a roof. Plastic, nonhardening mastic must be placed between lead-type flashings and the conduit. Neoprene type flashings will also be permitted to be used.
- (2) Masts must be braced, secured, and supported in such a manner that no pressure from the attached conductors will be exerted on a roof flashing, meter base, or other enclosures.
- (3) Utilization of couplings for a mast is permitted only below the point the mast is braced, secured, or supported. There must be a minimum of two means of support above any couplings used. A properly installed cable or stiff leg type support qualifies as one of the two required means of support.
- (4) Except as otherwise required by the serving utility, service mast support guys must be installed if the service drop attaches to the mast more than ~~((twenty-four))~~ 24 inches above the roof line or if the service drop is greater than ~~((one-hundred))~~ 100 feet in length from the pole or support. Masts for support of other than service drops must comply with this requirement as well.

- (5) Intermediate support masts must be installed in an approved manner with methods identical or equal to those required for service masts.
- (6) For altered services, where it is impractical to install U bolt mast supports due to interior walls remaining closed, it will be permissible to use other alternate mast support methods such as heavy gauge, galvanized, electrical channel material that is secured to two or more wooden studs with ~~((five-sixteenths))~~ 5/16 inch diameter or larger galvanized lag bolts.
- (7) Conductors must extend at least ~~((eighteen))~~ 18 inches from all mastheads to permit connection to the connecting overhead wiring.

040 Service conductors - Two-family and multiple-occupancy buildings.

(5) Two-family and multiple-occupancy buildings. A second or additional service drop or lateral to a building having more than one occupancy will be permitted to be installed at a location separate from other service drops or laterals to the building provided that all the following conditions are complied with:

- (a) Each service drop or lateral must be sized in accordance with the NEC for the calculated load to be served by the conductors;

(b) Each service drop or lateral must terminate in listed metering/service equipment;

(c) Each occupant must have access to the occupant's service disconnecting means;

(d) No more than six service disconnects may be supplied from a single transformer;

(e) All service drops or laterals supplying a building must originate at the same transformer or power supply;

(f) A permanent identification plate must be placed at each service disconnect location that identifies all other service disconnect locations in or on the building, the area or units served by each, the total number of service disconnecting means on the building/structure and the area or units served. If a structure consists of multiple buildings (i.e., by virtue of fire separation), all service disconnects in or on the entire structure must be labeled to identify all service disconnects in or on the structure; and

(g) A permanent identification plate must be placed at each feeder disconnecting means identifying the area or units served if the feeder disconnecting means is remote from the area or unit served.

042 Service conductor - Size and rating.

(6) If the service conductors have a lesser ampacity than the overcurrent protection, permitted by NEC 230.90 or NEC 310.15, or the equipment rating that they terminate in or on, an identification plate showing the ampacity of the conductors must be installed on the service equipment.

043 Wiring methods for ~~((600))~~ 1000 volts, nominal or less.

(7) The installation of service conductors not exceeding ~~((600))~~ 1000 volts, nominal, within a building or structure is limited to the following methods: Galvanized or aluminum rigid metal conduit; galvanized intermediate metal conduit; wireways; busways; auxiliary gutters; minimum schedule 40 rigid polyvinyl chloride conduit; cablebus; or mineral-insulated, metal-sheathed cable (type MI).

(8) Electrical metallic tubing must not be installed as the wiring method for service entrance conductors inside a building. Existing electrical metallic tubing, installed prior to October 1984, which is properly grounded and used for service entrance conductors may be permitted to remain if the conduit is installed in a nonaccessible location and is the proper size for the installed conductors.

(9) In addition to methods allowed in the NEC, the grounded service conductor is permitted to be identified with a yellow jacket or with one or more yellow stripes.

070 Service equipment - Disconnecting means.

(10) In addition to the requirements of NEC 230.70(A), service equipment, subpanels, and similar electrical equipment must be installed so that they are readily accessible and may not be installed in clothes closets, toilet rooms, or shower rooms. All indoor service equipment and subpanel equipment must have adequate working space and be adequately illuminated.

(11) The service disconnecting means must be installed at a readily accessible location in accordance with (a) or (b) of this subsection.

(a) Outside location: Service disconnecting means will be permitted on the building or structure or within sight and within fifteen feet of the building or structure served. The

building disconnecting means may supply only one building/structure. The service disconnecting means must have an identification plate with one-half-inch high letters identifying:

(i) The building/structure served; and

(ii) Its function as the building/structure main service disconnect(s).

(b) Inside location: When the service disconnecting means is installed inside the building or structure, it must be located so that the service raceway extends no more than fifteen feet inside the building/structure.

095 Ground-fault protection of equipment.

(12) Equipment ground-fault protection systems required by the NEC must be tested prior to being placed into service to verify proper installation and operation of the system as determined by the manufacturer's published instructions. This test or a subsequent test must include all service voltage feeders unless the installer can demonstrate, in a manner acceptable to the department, that there are no grounded conductor connections to the feeder(s). A firm having qualified personnel and proper equipment must perform the tests required. A copy of the manufacturer's performance testing instructions and a written performance acceptance test record signed by the person performing the test must be ~~((provided))~~ available for the ~~((inspector's records))~~ inspector at the time of inspection. The performance acceptance test record must include test details including, but not limited to, all trip settings and measurements taken during the test.

200 Wiring methods exceeding ~~((600))~~ 1000 volts.

(13) The installation of service conductors exceeding ~~((600))~~ 1000 volts, nominal, within a building or structure must be limited to the following methods: Galvanized rigid metal conduit, galvanized intermediate metal conduit, schedule 80 polyvinyl chloride conduit, metal-clad cable that is exposed for its entire length, cablebus, or busways.

(14) In addition to methods allowed in the NEC, the grounded service conductor is permitted to be identified with a yellow jacket or with one or more yellow stripes.

AMENDATORY SECTION (Amending WSR 13-03-128, filed 1/22/13, effective 3/1/13)

WAC 296-46B-240 Overcurrent protection.

024(C) Not exposed to physical damage.

(1) Where the NEC or manufacturer's instructions do not specify minimum height requirements for equipment enclosures, enclosures installed outdoors containing an overcurrent device(s) shall be installed so the bottom of the enclosure containing the overcurrent device(s) is not less than 24 inches above finished grade unless:

(a) The equipment enclosure or listed equipment on which the enclosure is mounted is approved for pad-, floor-, ground-, dock-, or pier-mounting; or

(b) The equipment enclosure is located over:

(i) Concrete or asphalt paving that extends 3 or more feet horizontally from the surface of the enclosure; or

(ii) Roofs.

024(F) Not located over steps.

(2) If the overcurrent device is a part of a panelboard that is being repaired or replaced in an existing location, the installation is allowed to be made above the steps.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-250 Wiring and protection—Grounding and bonding.**028 (D)(3) Separately derived system with more than one enclosure.**

(1) NEC 250.28 (D)(3) is amended to read: Where a separately derived system supplies more than a single enclosure, the system bonding jumper for each enclosure shall be sized in accordance with 250.28 (D)(1) based on the largest ungrounded feeder/tap conductor serving that enclosure, or a single system bonding jumper shall be installed at the source and sized in accordance with 250.28 (D)(1) based on the equivalent size of the largest supply conductor determined by the largest sum of the areas of the corresponding conductors of each set.

052 Grounding electrodes.

(2) Except for mobile/manufactured homes, a concrete encased grounding electrode must be installed and used at each new building or structure that is built upon a permanent concrete foundation. The electrode must comply, with NEC 250.52 (A)(3). Inspection of the electrode((~~7~~)) may be accomplished by the following methods:

(a) At the time of inspection of other work on the project, providing the concrete encased electrode is accessible for a visual inspection;

(b) At the time of the service inspection providing the installer has provided a method so the inspector can verify the continuity of the electrode conductor along its entire length, with a minimum ((~~twenty~~)) 20 foot linear span between testing points (e.g., attaching a length of copper wire to one end of the electrode that reaches the location of the grounding electrode conductor that will enable the inspector to measure the resistance with a standard resistance tester). The concrete encased electrode does not have to be accessible for a visual inspection; or

(c) Other method when prior approval, on a job site basis, is given by the inspector.

If a special inspection trip is required to inspect a grounding electrode conductor, a trip fee will be charged for that inspection in addition to the normal permit fee.

Exception: If the concrete encased grounding electrode is not available for connection, a ground ring must be installed per NEC 250 or other grounding electrode installed per NEC 250 verified to measure 25 ohms or less to ground. Resistance verification testing must be performed by an independent firm having qualified personnel and proper equipment. A copy of the testing procedures used and a written resistance test record signed by the person performing the test must be available at the time of inspection. The resistance test record must include test details including, but not limited to, the type of test equipment used, the last calibration date of the test equipment, and all measurements taken during the test.

053 (A)(2) Resistance of rod, pipe, and plate electrodes.

(3) For rod, pipe, and plate electrodes, if a ground resistance test is not performed to ensure a resistance to ground of ((~~twenty-five~~)) 25 ohms or less, two or more electrodes as specified in NEC 250.52 must be installed a minimum of ((~~six~~)) 6 feet apart. A temporary construction service is not required to have more than one made electrode.

(4) For services only, when multiple buildings or structures are located adjacent, but structurally separate from each other, any installed rod, pipe, or plate electrodes used for those services must be installed so that each building's or structure's electrodes are not less than ((~~1.8 m (6 ft)~~)) 6 feet apart from the adjacent building's or structure's electrodes.

064 Grounding electrode conductor installation - Physical protection.

(5) Grounding electrode conductors will be considered to be not exposed to physical damage when the conductor(s) are:

(a) Buried more than 12 inches deep in the earth outside the building's footprint;

(b) Encased or covered by 2 inches of concrete or asphalt;

(c) Located inside the building footprint and protected by the building's structural elements or when inside and determined, by the inspector, to not be subject to physical damage;
or

(d) Enclosed by a metal or nonmetallic raceway or enclosure. The raceway or enclosure must be approved to protect from severe physical damage if it is not protected by appropriate physical barriers from contact with vehicles, lawn mowers, and other equipment that might damage the conductor or enclosure.

068 Accessibility.

((~~5~~)) (6) The termination point of a grounding electrode conductor tap to the grounding electrode conductor must be accessible unless the connection is made using an exothermic or irreversible compression connection.

090 Bonding.

((~~6~~)) (7) Metallic stubs or valves used in nonmetallic plumbing systems are not required to be bonded to the electrical system unless required by an electrical equipment manufacturer's instructions.

((~~7~~)) (8) Hot and cold water plumbing lines are not required to be bonded together if, at the time of inspection, the inspector can determine the lines are mechanically and electrically joined by one or more metallic mixing valves.

~~(094 Bonding for other systems.~~

~~(8) NEC 250.94 is not adopted.~~

~~(9) An accessible means external to enclosures for connecting intersystem bonding and grounding electrode conductors must be provided at the service equipment and at the disconnecting means for any additional buildings or structures by at least one of the following means:~~

~~(a) Exposed nonflexible metallic raceways;~~

~~(b) Exposed grounding electrode conductor or electrode;~~

~~(c) Approved means for the external connection of a copper or other corrosion resistant bonding or grounding conductor to the grounded raceway or equipment.)~~

104(B) Bonding - Other metal piping.

~~((10))~~ (9) For flexible metal gas piping, installed new or extended from an existing rigid metal piping system, either:

(a) Provide a copy of the manufacturer's bonding instructions to the inspector at the time of inspection and follow those instructions; or

(b) The bonding conductor for the gas system must:

(i) Be a minimum 6 AWG copper; and

(ii) Terminate at:

(A) An accessible location at the gas meter end of the gas piping system on either a solid iron gas pipe or a cast flexible gas piping fitting using a listed grounding connector; and

(B) Either the service equipment enclosure, service grounding electrode conductor or electrode, or neutral conductor bus in the service enclosure.

184 Solidly grounded neutral systems over ~~((14V))~~ 1000 volts.

~~((11))~~ (10) In addition to the requirements of NEC 250.184(A), the following applies for:

(a) Existing installations.

(i) The use of a concentric shield will be allowed for use as a neutral conductor for extension, replacement, or repair, if all of the following are complied with:

(A) The existing system uses the concentric shield as a neutral conductor;

(B) Each individual conductor contains a separate concentric shield sized to no less than thirty-three and one-half percent of the ampacity of the phase conductor for three-phase systems or one hundred percent of the ampacity of the phase conductor for single-phase systems;

(C) The new or replacement cable's concentric shield is enclosed inside an outer insulating jacket; and

(D) Existing cable (i.e., existing cable installed directly in the circuit between the work and the circuit's overcurrent device) successfully passes the following tests:

- A cable maintenance high potential dielectric test. The test must be performed in accordance with the cable manufacturer's instruction or the 2011 NETA maintenance test specifications; and

- A resistance test of the cable shield. Resistance must be based on the type, size, and length of the conductor used as the cable shield using the conductor properties described in NEC Table 8 Conductor Properties.

An electrical engineer must provide a specific certification to the electrical plan review supervisor in writing that the test results of the maintenance high potential dielectric test and the resistance test have been reviewed by the electrical engineer and that the cable shield is appropriate for the installation. The electrical engineer must stamp the certification document with the engineer's stamp and signature. The document may be in the form of a letter or electrical plans.

Testing results are valid for a period of seven years from the date of testing. Cable will not be required to be tested at a shorter interval.

(ii) A concentric shield used as a neutral conductor in a multigrounded system fulfills the requirements of an equipment grounding conductor.

(b) New installations.

(i) New installations do not include extensions of existing circuits.

(ii) The use of the concentric shield will not be allowed for use as a neutral conductor for new installations. A listed separate neutral conductor meeting the requirements of NEC 250.184(A) must be installed.

AMENDATORY SECTION (Amending WSR 13-03-128, filed 1/22/13, effective 3/1/13)

WAC 296-46B-300 Wiring methods and materials—
Wiring methods. (1) Cables and raceways for power limited, NEC Class 2 and Class 3 conductors must be installed in compliance with Chapter 3 NEC unless other methods are specifically required elsewhere in the NEC, chapter 19.28 RCW, or this chapter.

005 Underground installations.

(2) Induction loops.

See WAC 296-46B-010~~((17))~~ (18) for induction detection loops that are made in a public roadway and regulated by a governmental agency.

Other induction loops must comply with the following requirements:

(a) General:

(i) A preformed direct burial induction loop is designed to be installed within the road surface base (e.g., concrete or asphalt) or below the road surface of a road with an unpaved surface (e.g., gravel or brick pavers);

(ii) A saw-cut induction detection loop is designed to be installed into a groove saw-cut into an existing paved road surface (e.g., concrete or asphalt);

(iii) The loop system includes the loop and the lead-in conductor;

(iv) The loop system must be:

(A) Tested to assure that at 500 volts DC, the resistance between the conductor and ground equals or exceeds 50 megohms; and

(B) Without splice; or

(C) If spliced, the splice must be soldered and appropriately insulated;

(v) The lead-in conductor must comply with the following:

(A) Must be stranded and have a lay (i.e., twist) of two turns per foot; and

(B) If installed in an electrical raceway;

- Are not required to be listed or suitable for wet locations; and

- Must have a burial cover of at least 6(ⁱⁿ) inches; or

(C) If direct buried;

- Must be listed for the use; and

- Must have a burial cover of at least 18(ⁱⁿ) inches.

(b) Preformed direct burial induction detection loops must conform with the following:

(i) The loop conductor must be rated for direct burial and be a minimum of No. 16 AWG;

(ii) The loop design must not allow movement of the loop conductor within the outer jacket. The outer jacket containing the loop conductor is not required to be listed;

(iii) The loop yoke casing (i.e., the location where the lead-in conductor is connected to the loop):

(A) Includes any device used to house the "loop to lead-in splice" or to otherwise couple the loop with the lead-in electrical raceway;

(B) Is not required to be listed; and

(C) Must have a coupler that will create a waterproof bond with the electrical raceway, containing the lead-in conductor, or a direct buried lead-in conductor.

(c) Saw-cut induction detection loops:

(i) The loop conductor must be cross-linked polyethylene or EPR Type USE insulation and be a minimum of No. 18 AWG stranded;

(ii) The saw-cut groove must not cut into rebar installed within the roadway.

011 Support of raceways, cables, or boxes in suspended ceilings.

(3) NEC power limited, Class 2, and Class 3 cables must be secured in compliance with NEC 334.30 and must be secured to boxes in compliance with NEC 314.17.

(4) Telecommunications cables must be secured in a manner that will not cause damage to the cables and at intervals not exceeding five feet. Cables are considered adequately supported when run through holes in building structural elements or other supporting elements. Telecommunications cables may be fished into inaccessible hollow spaces of finished buildings. Clamps or fittings are not required where telecommunications cables enter boxes.

(5) Optical fiber cables must be secured in a manner that will not cause damage to the cables and at intervals not exceeding five feet. Cables are considered adequately supported when run through holes in building structural elements or other supporting elements. Optical fiber cables may be fished into inaccessible hollow spaces of finished buildings. Supports must allow a bending radius that will not cause damage to the cables.

(6) Where not restricted by the building code official or Article 300 NEC, the wires required in NEC 300.11(~~(A)~~) (B) may support raceways, cables, or boxes under the following conditions:

(a) Raceways and/or cables are not larger than three-quarter-inch trade size;

(b) No more than two raceways or cables are supported by a support wire. The two-cable limitation does not apply to telecommunications cables, Class 2 cables, or Class 3 cables on support wires installed exclusively for such cables. The support wire must be adequate to carry the cable(s) weight and all attached cables must be secured with approved fittings; or

(c) Raceways and cables are secured to the support wires by fittings designed and manufactured for the purpose.

In addition to (a), (b), and (c) of this subsection, the following conditions must be complied with:

(d) The support wires are minimum #12 AWG and are securely fastened to the structural ceiling and to the ceiling grid system; and

(e) The raceways or cables serve equipment that is located within the ceiling cavity or is mounted on or supported by the ceiling grid system. Telecommunications cables, Class 2 cables, or Class 3 cables supported as required

by this section, may pass through ceiling cavities without serving equipment mounted on or supported by the ceiling grid system.

017 Conductors in raceway.

(7) Cables will be permitted in all raceway systems if:

(a) The cable is appropriate for the environment; and

(b) The percentage fill does not exceed that allowed in NEC Chapter 9, Table 1.

AMENDATORY SECTION (Amending WSR 05-10-024, filed 4/26/05, effective 6/30/05)

WAC 296-46B-314 Wiring methods and materials—Outlet, device, pull, and junction boxes.

001 Boxes and fittings.

(1) Conduit bodies, junction, pull, and outlet boxes must be installed so that the wiring contained in them is accessible without removing any part of the building structure, including insulation material.

023(H) Flexible cord connection of pendant boxes.

(2) The flexible cord and cord connection must comply with NEC 314.23(H) and the following:

(a) A suspended pendant box must not contain conduit "knockouts" and connection to a suspended box must utilize an integral threaded hub;

(b) The maximum length of the cord for a suspended pendant drop from a permanently installed junction box to a suitable tension take-up device above the pendant box must not exceed (~~(six)~~) 6 feet;

(c) The flexible cord must be supported at each end with an approved cord grip or strain relief connector fitting/device that will eliminate all stress on the conductor connections;

(d) The flexible cord must be a minimum #14 AWG copper;

(e) The flexible cord ampacity must be determined using NEC Table 400.5(A) column A; and

(f) The flexible cord must be hard or extra hard usage.

AMENDATORY SECTION (Amending WSR 08-24-048, filed 11/25/08, effective 12/31/08)

WAC 296-46B-334 Wiring methods and materials—Nonmetallic-sheathed cable.

010 Nonmetallic-sheathed cable.

(1) The building classification, for subsections (2), (3), and (4) of this section, will be as determined by the building official. For the purposes of this section, Type III, IV and V may be as defined in the International Building Code adopted in the state of Washington. The installer must provide the inspector documentation substantiating the type of building construction and finish material rating(s) prior to any electrical inspection.

(2) This section replaces NEC 334.10(2). In multifamily dwellings, Type NM, Type NMC, and Type NMS cable(s) may be used in structures of Types III, IV, and V construction except as prohibited in NEC 334.12.

(3) This section replaces NEC 334.10(3). In all other structures, Type NM, Type NMC, and Type NMS cable(s) may be used in structures of Types III, IV, and V construction

except as prohibited in NEC 334.12. All cable(s) must be concealed within walls, floors, or ceilings that provide a thermal barrier of material that has at least a 15-minute finish rating as identified in listings of fire-rated assemblies.

(4) This section replaces NEC 334.10(4). Cable trays in structures of Types III, IV, and V construction, where the cable(s) is identified for the use, except as prohibited in NEC 334.12.

015 Exposed work.

(5) Where Type NMC cable is installed in shallow chases in plaster, masonry, concrete, adobe or similar material, the cable must be protected against nails or screws by:

(a) A steel plate at least (~~(1.59 mm (1/16 in.))~~) 1/16 inch thick and covered with plaster, adobe, or similar finish; or

(b) Being recessed in a chase at least (~~(6.985 cm (2 3/4 in.))~~) 2 3/4 inches deep, as measured from the finished surface, and covered with plaster, adobe, or similar finish. The cable(s) must be at least (~~(6.35 mm (2 1/2 in.))~~) 2 1/2 inches from the finished surface.

(6) The requirements for nonmetallic sheathed cable protection in NEC 334.15(C) do not apply in crawl spaces.

AMENDATORY SECTION (Amending WSR 03-09-111, filed 4/22/03, effective 5/23/03)

WAC 296-46B-394 Wiring methods and materials— Concealed knob-and-tube wiring.

001 Knob-and-tube wiring.

Article 394 NEC does not prohibit the installation of loose or rolled thermal insulating material in spaces containing existing knob-and-tube wiring provided that all the following conditions are met:

(1) The wiring must be surveyed by an appropriately licensed electrical contractor who must certify in writing to the department that the wiring is in good condition with no evidence of improper overcurrent protection, conductor insulation failure or deterioration, and with no improper connections or splices. The electrical inspector must inspect all repairs, alterations, or extensions to the electrical system.

(2) The insulation must meet Class I specifications as identified in the Uniform Building Code, with a flame spread factor of twenty-five or less as tested using ASTM E84-81a. Foam insulation may not be used with knob-and-tube wiring.

(3) All knob-and-tube circuits must have overcurrent protection in compliance with NEC Table (~~(310.16)~~) 310.15 (B)(16), 60 degree centigrade, Column C. Overcurrent protection must be either circuit breakers or Type S fuses.

NEW SECTION

WAC 296-46B-406R Equipment for general use— Receptacles.

012 Tamper-resistant receptacles.

In addition to the requirements of NEC 406.12, listed tamper-resistant receptacles are required in all psychiatric patient care facilities where accessible to psychiatric patients and children five years of age and under.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-410 Equipment for general use— Luminaires.

010 Luminaires.

(1) All luminaires within an enclosed shower area or within five feet of the waterline of a bathtub must be enclosed, unless specifically listed for such use; these luminaires, with exposed metal parts that are grounded, must be ground fault circuit interrupter protected.

042 Exposed luminaire (fixture) parts.

(2) Replacement luminaires that are directly wired or attached to boxes supplied by wiring methods that do not provide a ready means for grounding and that have exposed conductive parts will be permitted only where the luminaires are provided with ground-fault circuit-interrupter protection and marked "no equipment ground."

062 Flexible cord connection of electric discharge luminaires.

(3) A ground-type attachment plug cap and receptacle connection at the source junction box is not required when the flexible cord complies with NEC 410.62 and the following:

(a) Connection to a source junction box must utilize an approved cable connector or clamp;

(b) The maximum length of the cord for a suspended pendant drop from a permanently installed junction box to a suitable tension take-up device above the pendant luminaire must not exceed (~~(six)~~) 6 feet;

(c) The flexible cord must be supported at each end with an approved cord grip or strain relief connector fitting/device that will eliminate all stress on the conductor connections;

(d) The flexible cord must be a minimum #14 AWG copper;

(e) The flexible cord ampacity must be determined in NEC Table 400.5(A) column A;

(f) The flexible cord must be hard or extra hard usage; and

(g) A vertical flexible cord supplying electric discharge luminaires must be secured to the luminaire support as per NEC 334.30(A).

NEW SECTION

WAC 296-46B-440 Air conditioning and refrigerating equipment.

014 Disconnecting means.

In one- and two-family dwelling units, a disconnecting means is required for the indoor unit(s) of a split system HVAC/R system, unless the outside unit's disconnecting means is lockable, disconnects the indoor unit, and an indoor disconnecting means is not required by the manufacturer.

AMENDATORY SECTION (Amending WSR 13-03-128, filed 1/22/13, effective 3/1/13)

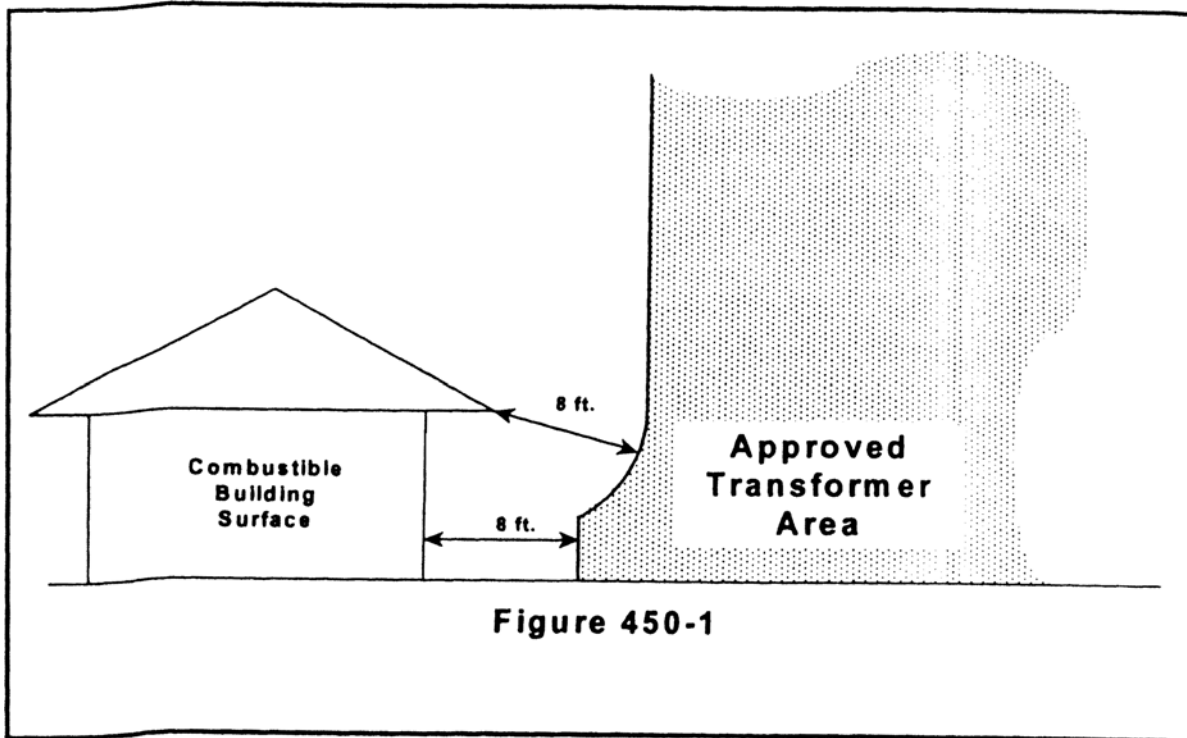
WAC 296-46B-450 Equipment for general use—Transformers and transformer vaults.

027 Flammable-liquid or oil-filled transformers installed outdoors.

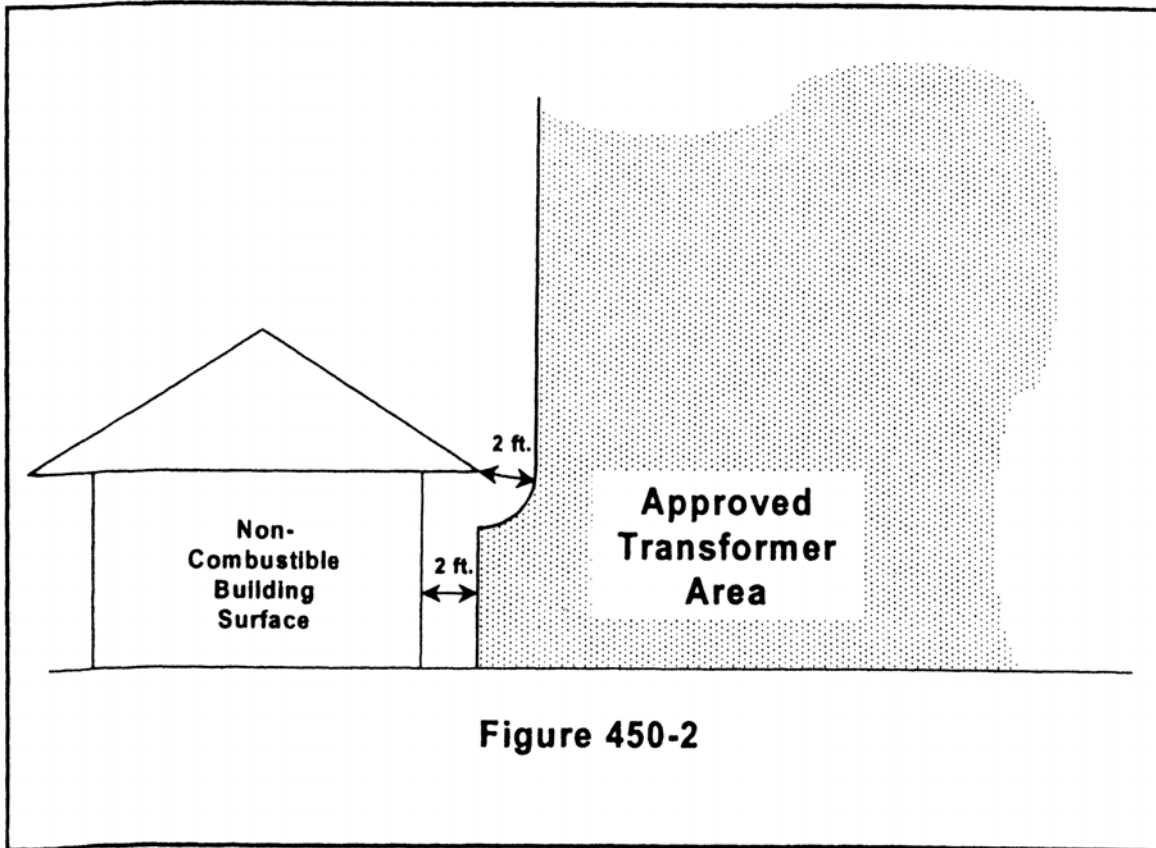
(1) Flammable-liquid or oil-filled transformers installed outdoors must meet the following requirements:

(a) A transformer installed adjacent to a building/structure with any combustibile surface may be located only in the shaded "Approved Transformer Area" shown in Figure 450-1;

"Approved Transformer Area" shown in Figure 450-1;



(b) A transformer installed adjacent to a building/structure with no combustible surface(s) may be located only in the shaded "Approved Transformer Area" shown in Figure 450-2;



(c) In an area in which a transformer is to be installed next to a nonhabitable structure, the transformer may be no closer than ~~((two))~~ 2 feet to the building/structure and must be outside a line extended vertically from the ends of the eaves or rooflines;

(d) A building/structure may have no doors, windows, stairways, or other openings closer than ~~((eight))~~ 8 feet to the transformer;

(e) The finished grade at the location of the transformer must be such that any oil leaking from the transformer will flow away from the building/structure and will not pool; and

(f) If transformers are installed in areas subject to traffic other than pedestrian traffic, they must be provided with adequate guarding.

(2) Enclosures for total underground flammable-liquid or oil-filled transformers must not be located within ~~((eight))~~ 8 feet of a doorway, operable window, stairways or fire escape. Adequate space must be maintained above the enclosure so that a boom may be used to lift the transformer from the enclosure.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-514 Special occupancies—Motor fuel dispensing facilities.

001 General.

(1) In addition to the scope included in NEC 514.1, Article 514 NEC must be complied with for all ~~((Liquefied))~~ liquefied flammable gas storage or transfer facilities.

003 Classifications of locations.

(2) For the purposes of NEC 514.3 (D)(2), delete Exception No. 1 and No. 2 and replace with:

Dock, pier, or wharf sections that do not support fuel dispensers and may abut a section(s) that supports a fuel dispenser(s) are permitted to be unclassified where documented air space between the sections is provided and where flammable liquids or vapors cannot travel to these sections. See NEC 500.4(A) for documentation requirements.

011 Emergency disconnecting means - Dispensing and service stations.

(3) An emergency disconnecting means or operator must be provided to disconnect the pump or dispensing equipment serving gasoline, volatile flammable liquids, or liquefied flammable gases. The emergency disconnecting means or operator must disconnect all conductors of the circuit supplying all station dispensers and/or pumps (including the grounded conductor) simultaneously from the source(s) of supply.

(4) For installations with only one dispensing device, the emergency disconnecting means/operator may be used to satisfy subsection (3) of this section.

(5) For multicircuit installations, an electrically held normally open contactor operated by a push-button may serve as

the disconnecting means to satisfy subsection (3) of this section. If a disconnecting pushbutton is used, the pushbutton may not function as the resetting mechanism for the electrically held contactor. The resetting means must be:

(a) Located at least (~~(fifteen)~~) 15 feet or out of sight from the disconnecting pushbutton;

(b) Installed behind a cover or guard; and

(c) Identified with an identification plate that is substantially black in color.

(6) The disconnecting means satisfying subsection (3) of this section must be labeled with an identification plate, with letters at least (~~(one)~~) 1 inch high, as the emergency disconnecting means. The disconnecting means or operator must be:

(a) Substantially red in color; and

(b) For attended facilities - Must be readily accessible and must be located outdoors and within sight of the pump or dispensing equipment it controls; or

(c) For unattended facilities - Must be readily accessible and must be located within sight, but at least (~~(twenty)~~) 20 feet from the pump or dispensing equipment it controls.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-517 Special occupancies—Health care facilities.

001 Health care facilities.

In health care facilities, the following methods must be used to determine adequate capacity and ratings of equipment providing electrical power for the essential electrical systems defined in Article 517 NEC:

(1) Systems in new facilities:

(a) Essential electrical system: The essential electrical system must consist of three branches known as:

(i) Life safety branch: The feeder conductors and equipment used to supply electrical power to the life safety branch must be determined by summation of the connected loads as determined by Article 220 NEC and may not be subjected to any reduction due to the diversity of the loads. Feeder and equipment will be subject to a one hundred twenty-five percent multiplier for continuous loads in accordance with Article 220 NEC.

(ii) Critical branch: The feeder conductors and equipment must be calculated in accordance with Article 220 NEC, including a level of diversity as determined by such article.

(iii) Equipment branch: The feeder conductors and equipment used to supply electrical power to the equipment branch of the essential electrical system must be calculated in accordance with Article 220 NEC, including a level of diversity as determined by such article.

(b) Generator sizing: The rating of the generator(s) supplying electrical power to the essential system of a health care facility must meet or exceed the summation of the loads determined in (~~(a)(iii))~~) of this subsection with no additional demand factors applied. Momentary X-ray loads may be ignored if the generator is rated at least three hundred percent of the largest momentary X-ray load connected.

(2) Existing essential systems in facilities to which additional load is to be added:

(a) Existing loads: The existing loads of the separate branches of the essential electrical system may be determined by WAC 296-46B-900 (3)(j).

(b) Added loads: Added loads to the separate branches of the essential electrical system must be determined by subsection (1) of this section.

(c) Generator sizing: The rating of the generator(s) supplying electrical power to the essential electrical system must meet or exceed the summation of the loads determined by (a) and (b) of this subsection with no additional demand factors applied.

013 Wiring methods.

(3) The last sentence of NEC 517.13(A) is modified to read: The metal raceway system, or metallic cable armor, or sheath assembly shall itself qualify as an equipment grounding conductor in accordance with 250.118 with the exception of 250.118 (10)(a).

017 Ground-fault protection.

(4) The applicability of NEC (~~(700.27))~~ 700.31 ground-fault protection of equipment, specified by NEC 517.26 for the life safety branch, will also apply to the NEC 517 essential electrical system's critical branch(es) and equipment branch(es).

AMENDATORY SECTION (Amending WSR 03-09-111, filed 4/22/03, effective 5/23/03)

WAC 296-46B-553 Special occupancies—Floating buildings.

004 Floating buildings and similar facilities - Services and feeders.

(1) Where electrical power is provided, floating buildings and similar facilities in addition to complying with the appropriate sections of Article 553 NEC must have a readily accessible service rated disconnect located on the shoreline within sight of the shoreline connection of the dock, wharf or similar structure to which the floating building or similar facility is moored.

(2) Where shore power is provided, each floating building or similar facility must have a disconnecting means located within sight of each floating building or similar facility. The disconnecting means must be installed adjacent to but not in or on the floating building or similar facility.

(3) The second sentence of NEC 553.4 is amended to read: The overcurrent protective devices that supply the floating building shall have ground-fault protection not exceeding 30 mA. Until July 1, 2018, the ground-fault protection level specified in this subsection is amended to allow a maximum of: 100 mA for overcurrent devices supplying feeder conductors; and 30 mA for overcurrent devices supplying branch circuit conductors and outlets.

The third sentence of NEC 553.4 is not adopted.

007 Floating buildings and similar installations - Wiring methods.

~~((3))~~ (4) Extra-hard usage portable power cables rated not less than 75°C, 600 volts, listed for wet locations and sunlight resistance and having an outer jacket rated for the environment may be used as a permanent wiring method when joining the structures indicated above and for any concealed or protected wiring on a sectionalized floating dock leading

to a floating building or similar facility. The cable needs to be resistant only to environments it is normally exposed to on an ongoing basis.

~~((4))~~ (5) Conductors operating in excess of 600 volts, nominal may not be installed on floating portions of a floating building or similar facility.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-555 Special occupancies—Marinas ~~(and)~~, boatyards, and commercial and noncommercial docking facilities. (1) ~~((For the purposes of NEC 555.1, the scope of work includes private, noncommercial docking facilities.))~~ Until July 1, 2018, the ground-fault protection level specified in 2017 NEC 555.3 is amended to allow a maximum of: 100 mA for overcurrent devices supplying feeder conductors; and 30 mA for overcurrent devices supplying branch circuit conductors and outlets.

(2) For the purposes of NEC 555.5, transformer terminations must be located a minimum of ~~((twelve))~~ 12 inches above the deck of a dock (datum plane requirements do not apply for this section).

(3) For the purposes of NEC 555.7, adjacent means within sight.

(4) For the purposes of NEC 555.9, all electrical connections must be installed a minimum of ~~((twelve))~~ 12 inches above the deck of a pier unless the connections are approved for wet locations (datum plane requirements do not apply for this section).

(5) For the purposes of NEC 555.10, all enclosures must be corrosion resistant. All gasketed enclosures must be arranged with a weep hole to discharge condensation.

(6) For the purposes of NEC 555.11, gasketed enclosures are only required for wet locations.

(7) For the purposes of NEC 555.13, the following wiring methods are allowed:

(a) All wiring installed in a damp or wet location must be suitable for wet locations.

(b) Extra-hard usage portable power cables rated not less than 75°C, 600 volts, listed for wet locations and sunlight resistance and having an outer jacket rated for the environment are permitted. Portable power cables are permitted as a permanent wiring method under or within docks and piers or where provided with physical protection. The requirements of NEC 555.13 (B)(4)(b) do not apply.

(c) Overhead wiring must be installed at the perimeter of areas where boats are moored, stored, moved, or serviced to avoid possible contact with masts and other parts of boats.

(d) For the purposes of NEC 555.13 (B)(5), the wiring methods of Chapter 3 NEC will be permitted.

(8) For the purposes of NEC 555.19, receptacles must be mounted not less than ~~((twelve))~~ 12 inches above the deck surface of the pier or dock (datum plane requirements do not apply for this section). Shore power receptacles that provide shore power for boats must be rated not less than 20 amperes and must be single outlet type and must be of the locking and grounding type or pin and sleeve type.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-600 Special equipment—Electric signs and outline lighting.

001 Electrical signs - General.

(1) All electrical signs and outline lighting, regardless of voltage, must be listed to the applicable ANSI UL Standard. Installations will be inspected for compliance with installation instructions and the NEC.

(2) Luminaires in outdoor awnings must be suitable for wet locations and be connected by a wiring method suitable for wet locations.

(3) Fluorescent luminaires must be located at least ~~((six))~~ 6 inches from the awning fabric. Incandescent lamps or luminaires must be located at least ~~((eighteen))~~ 18 inches from the awning fabric. A disconnecting means must be installed per Article 600 NEC.

(4) Listed awning signs must be installed in compliance with the manufacturer's instructions and the NEC.

(5) Retrofitting signs. When listed signs or listed outline lighting are retrofitted to an LED light source, a licensed (01) general electrical contractor or (04) sign contractor using properly certified individuals or properly supervised trainees may make the retrofit in place so long as all the retrofit components and retrofit kit are listed and installation instructions applicable to the sign for making the retrofit are available for the inspector's use at the time of the inspection and physical access is provided to allow the inspector access to all components of the retrofit kit.

004 Markings.

(6) In addition to the markings required by the NEC, retrofit signs and outline lighting shall be marked with a label, made of a background color contrasting to the listed product, in a location visible during servicing near the listed retrofit subassembly that states, "This equipment contains a retrofit subassembly that may present a risk of electrical hazard. Replace parts only with same type and rating." The label's font must be Arial size 16 bold. This label may be an identification plate as described in WAC 296-46B-100 or an adhesive label approved by the electrical inspector. This label is in addition to any labeling required by the manufacturer's instructions or the UL Standard used to manufacture the retrofit kit.

007 Grounding and bonding.

(7) Remote metal parts of a section sign or outline lighting system only supplied by a remote Class 2 power supply that is listed or is a recognized component in a listed section sign or outline lighting is not required to be bonded to an equipment grounding conductor.

010 Portable or mobile outdoor electrical signs.

(8) A GFCI receptacle outlet that is weatherproof with the supply cord connected must be installed within ~~((six))~~ 6 feet of each portable or mobile electrical sign.

(9) Extension cords are not permitted to supply portable outdoor signs.

(10) All portable outdoor electrical signs must be listed by a qualified electrical testing laboratory accredited by the department.

030 Neon tubing.

(11) NEC 600, Part II, Field-Installed Skeleton Tubing, will apply to the installation of all neon tubing and neon circuit conductors.

(12) Field-installed skeleton tubing is not required to be listed. Installations will be inspected for compliance with installation instructions and the NEC.

AMENDATORY SECTION (Amending WSR 13-03-128, filed 1/22/13, effective 3/1/13)

WAC 296-46B-680 Special equipment—Swimming pools, fountains, and similar installations.**001 General.**

(1) Package spa or hot tubs. Electrical heating, pumping, filtering, and/or control equipment installed within ~~((five))~~ 5 feet of a spa or hot tub must be listed or field evaluated as a package with the spa or hot tub.

(2) A factory assembled skid pack of electrical heating, pumping, filtering, and/or control equipment must be installed more than ~~((five))~~ 5 feet from a spa or hot tub and must be listed as a package unit.

(3) The maintenance disconnect and field installed, listed electrical equipment for a hot tub, spa, or swim spa must be located at least five feet from the hot tub, spa or swim spa. Field installed listed equipment must meet the following additional requirements:

(a) The heater is listed as a "spa heater or swimming pool heater";

(b) The pump is listed as a "spa pump" or "swimming pool/spa pump" (the pump may be combined with a filter assembly); and

(c) Other listed equipment such as panelboards, conduit, and wire are suitable for the environment and comply with the applicable codes.

(4) Field installed, listed electrical equipment for a swimming pool must be located at least ~~((five))~~ 5 feet from the swimming pool. Field installed listed equipment must meet the following additional requirements:

(a) The heater must be listed as a "swimming pool heater or a spa heater";

(b) The pump must be listed as a "swimming pool pump" or "spa pump" or "swimming pool/spa pump"; and

(c) Other equipment such as panelboards, conduit, and wire must be suitable for the environment and comply with the applicable codes.

The ~~((five-foot))~~ 5 foot separation may be reduced by the installation of a permanent barrier, such as a solid wall, fixed glass windows or doors, etc. The ~~((five-foot))~~ 5 foot separation will be determined by the shortest path or route that a cord can travel from the spa, hot tub, swim spa, or swimming pool to an object.

(5) The field assembly or installation of "recognized components" will not be permitted.

(6) Hydromassage bathtubs must be listed as a unit and bear a listing mark which reads "hydromassage bathtub."

(7) Manufacturers' instructions must be followed as part of the listing requirements.

(8) Electrical components which have failed and require replacement must be replaced with identical products unless

the replacement part is no longer available; in which case, a like-in-kind product may be substituted provided the mechanical and grounding integrity of the equipment is maintained.

(9) Cut-away-type display models may not be sold for other than display purposes and are not expected to bear a listing mark.

~~**025 Feeders.**~~

~~(10) NEC 680.25(A) is amended to read: A feeder between the service equipment and the remote panelboard is permitted to run in flexible metal conduit, an approved cable assembly that includes an equipment grounding conductor within its outer sheath (the equipment grounding conductor must comply with NEC 250.24 (A)(5)), rigid metal conduit, intermediate metal conduit, liquidtight flexible nonmetallic conduit, rigid polyvinyl chloride conduit, reinforced thermosetting resin conduit, electrical metallic tubing (when installed on or within a building or crawl space), and electrical nonmetallic tubing (when installed within a building or crawl space). Aluminum conduit is not permitted.)~~

040 Spas and hot tubs.

~~((14))~~ (10) NEC 680.42(C) will apply for interior and exterior wiring to outdoor installations of spas and hot tubs.

070 Hydromassage bathtubs.

~~((12))~~ (11) For hydromassage bathtubs, the ground fault circuit interrupter device must be identified as to use and not located in a building or tub cavity, crawlspace, or attic.

~~((13))~~ (12) For hydromassage bathtubs, all electrical equipment installed to support the bathtub (e.g., disconnecting means, motor, etc.) must be accessible at the same grade level as the tub or from a landing on the exterior of the building without the use of a ladder or other access device.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-700 Emergency systems.**001 Emergency systems - General.**

(1) In all health or personal care facilities defined in this chapter, educational facilities, institutional facilities, hotels, motels, and places of assembly for one hundred or more persons, all exit and emergency lights must be installed in accordance with Article 700 NEC and located as required in standards adopted by the state building code council under chapter 19.27 RCW.

007 Signs.

(2) The sign(s) required in NEC 700.7 must be placed at the service disconnecting means and the meter base if the service disconnecting means and meter base are not located within sight and within 5(~~(0)~~) feet of each other.

009 Emergency systems - Equipment identification.

(3) All exit and emergency lights, whether or not required by the NEC, must be installed in accordance with Article 700 NEC.

(4) All boxes and enclosures, for Article 700 NEC systems, larger than ~~((six))~~ 6 inches by ~~((six))~~ 6 inches, including transfer switches, generators, and power panels for emergency systems and circuits must be permanently identified with an identification plate that is substantially orange in color, except in existing health care facilities the existing

nameplate identification color scheme can be retained for transfer switches, generators, and power panels for existing emergency systems that are not being replaced or modified. All other device and junction boxes for emergency systems and circuits must be substantially orange in color, both inside and outside.

~~(028)~~ 032 Coordination.

(5) The requirements for selective coordination described in NEC ~~((700.28))~~ 700.32 are not required where the emergency system was installed prior to June 1, 2006. For new emergency systems that are supplied from an existing emergency system installed prior to June 1, 2006, the new portion of the emergency system must comply with NEC ~~((700.28))~~ 700.32. The ground fault sensing function of overcurrent protective devices will only be required to selectively coordinate with the ground fault sensing functions of other overcurrent protective devices.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-701 Legally required standby systems.

007 Signs.

(1) The sign(s) required in NEC 701.7 must be placed at the service disconnecting means and the meter base if the service disconnecting means and meter base are not located within sight and within 5(1) feet of each other.

027 Coordination.

(2) The requirements for selective coordination described in NEC 701.27 are not required where the legally required standby system was installed prior to June 1, 2006. For new legally required standby systems that are supplied from an existing legally required standby system installed prior to June 1, 2006, the new portion of the legally required standby system must comply with NEC ~~((701.18))~~ 701.27. The ground fault sensing function of overcurrent protective devices will only be required to selectively coordinate with the ground fault sensing functions of other overcurrent protective devices.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-702 Optional standby systems.

007 Signs.

The sign(s) required in NEC 702.7 must be placed at the service disconnecting means and the meter base if the service disconnecting means and meter base are not located within sight and within ~~((5'))~~ 5 feet of each other.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-705 Interconnected electric power production sources. (1) For utility interactive systems, any person making interconnections between a power production source and the utility distribution network must consult the serving utility and is required to meet all additional utility standards.

031 Location of overcurrent protection.

(2) In addition to the requirements of NEC 705.31, electric power production source conductors connected to the supply side of the service disconnecting means must be installed using wiring methods specified for service conductors in WAC 296-46B-230(7).

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-900 Electrical plan review.

~~((Definition of occupancies.))~~

Definition of occupancies.

(1) Occupancies are defined as follows:

(a) Educational facility refers to a building or portion of a building used primarily for educational purposes by six or more persons at one time for twelve hours per week or four hours in any one day. Educational occupancy includes: Schools (preschool through grade twelve), colleges, academies, universities, and trade schools.

(b) Institutional facility refers to a building or portion of a building used primarily for detention or correctional occupancies where some degree of restraint or security is required for a time period of twenty-four or more hours. Such occupancies include, but are not restricted to: Penal institutions, reformatories, jails, detention centers, correctional centers, and residential-restrained care.

(c) Health or personal care facility. Health or personal care facility refers to buildings or parts of buildings that contain, but are not limited to, facilities that are required to be licensed by the department of social and health services or the department of health (e.g., hospitals, nursing homes, private alcoholism hospitals, private psychiatric hospitals, boarding homes, alcoholism treatment facilities, maternity homes, birth centers or childbirth centers, residential treatment facilities for psychiatrically impaired children and youths, and renal hemodialysis clinics) and medical, dental, or chiropractic offices or clinics, outpatient or ambulatory surgical clinics, and such other health care occupancies where patients who may be unable to provide for their own needs and safety without the assistance of another person are treated.

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

(ii) "Nursing home," "nursing home unit" or "long-term care unit" means a group of beds for the accommodation of patients who, because of chronic illness or physical infirmities, require skilled nursing care and related medical services but are not acutely ill and not in need of the highly technical or specialized services ordinarily a part of hospital care.

(iii) "Boarding home" means any home or other institution, however named, which is advertised, announced, or maintained for the express or implied purpose of providing board and domiciliary care to seven or more aged persons not related by blood or marriage to the operator. It must not

include any home, institution, or section thereof which is otherwise licensed and regulated under the provisions of state law providing specifically for the licensing and regulation of such home, institution, or section thereof.

(iv) "Enhanced service facility (ESF)" means a facility, or a portion of a facility, that provides treatment and services to persons for whom acute inpatient treatment is not medically necessary and who have been determined by the department to be inappropriate for placement in other licensed facilities due to the complex needs that result in behavioral and security issues. For the purposes of this chapter, an enhanced services facility is not an evaluation and treatment facility certified under chapter 71.05 RCW.

(v) "Private alcoholism hospital" means an institution, facility, building, or equivalent designed, organized, maintained, or operated to provide diagnosis, treatment, and care of individuals demonstrating signs or symptoms of alcoholism, including the complications of associated substance use and other medical diseases that can be appropriately treated and cared for in the facility and providing accommodations, medical services, or other necessary services over a continuous period of twenty-four hours or more for two or more individuals unrelated to the operator, provided that this chapter will not apply to any facility, agency, or other entity which is owned and operated by a public or governmental body.

(vi) "Private psychiatric hospital" means a privately owned and operated establishment or institution which: Provides accommodations and services over a continuous period of twenty-four hours or more, and is expressly and exclusively for observing, diagnosing, or caring for two or more individuals with signs or symptoms of mental illness who are not related to the licensee.

(vii) "Maternity home" means any home, place, hospital, or institution in which facilities are maintained for the care of four or more women, not related by blood or marriage to the operator, during pregnancy or during or within ten days after delivery: Provided, however, that this definition will not apply to any hospital approved by the American College of Surgeons, American Osteopathic Association, or its successor.

(viii) "Birth center" or "childbirth center" means a type of maternity home which is a house, building, or equivalent organized to provide facilities and staff to support a birth service provided that the birth service is limited to low-risk maternal clients during the intrapartum period.

(ix) "Ambulatory surgical facility" means a facility, not a part of a hospital, providing surgical treatment to patients not requiring inpatient care in a hospital.

(x) "Hospice care center" means any building, facility, place, or equivalent, organized, maintained, or operated specifically to provide beds, accommodations, facilities, or services over a continuous period of twenty-four hours or more for palliative care of two or more individuals, not related to the operator, who are diagnosed as being in the latter stages of an advanced disease which is expected to lead to death.

(xi) "Renal hemodialysis clinic" means a facility in a building or part of a building which is approved to furnish the full spectrum of diagnostic, therapeutic, or rehabilitative services required for the care of renal dialysis patients (includ-

ing inpatient dialysis furnished directly or under arrangement). (NEC: Ambulatory Health Care Occupancy.)

(xii) "Medical, dental, and chiropractic clinic" means any clinic or physicians' office where patients are not regularly kept as bed patients for twenty-four hours or more. Electrical plan review is not required.

(xiii) "Residential treatment facility" means a facility licensed and operated twenty-four hours per day to provide health care to persons receiving services for a mental disorder or substance abuse.

(xiv) "Group care facility" means a facility other than a foster-family home maintained or operated for the care of a group of children on a twenty-four-hour basis.

Plan review for educational, institutional, or health care facilities/buildings.

(2) Plan review is a part of the electrical inspection process; its primary purpose is to determine:

- (a) That service/feeder conductors are calculated and sized according to the proper NEC or WAC article or section;
- (b) The classification of hazardous locations; and
- (c) The proper design of emergency and standby systems.

(3) Electrical plan review.

(a) Electrical plan review is not required for:

- (i) Low voltage systems;
- (ii) Lighting specific projects that result in an electrical load reduction on each feeder involved in the project;
- (iii) Heating and cooling specific retrofit projects that result in an electrical load reduction on each existing feeder involved in the project, provided there is not a corresponding increase in the available fault current in any feeder.

(iv) Stand-alone utility fed services that do not exceed 250 volts, 400 amperes where the project's distribution system does not include:

(A) Emergency systems other than listed unit equipment per NEC 700.12(F);

(B) An essential electrical system defined in NEC 517.2;

or

(C) A required fire pump system.

(v) Modifications to existing electrical installations where all of the following conditions are met:

(A) Service or distribution equipment involved is rated not more than 400 amperes and does not exceed 250 volts or for lighting circuits not exceeding 277 volts to ground;

(B) Does not involve emergency systems other than listed unit equipment per NEC 700.12(F);

(C) Does not involve branch circuits or feeders of an essential electrical system as defined in NEC 517.2; and

(D) Service ~~((and))~~ or feeder load calculations are increased by 5% or less.

(vi) Electric power production source(s) such as solar photovoltaic, fuel cell, or wind electric system(s) with a total rating of 9600 watts or less.

(vii) For installations ~~((outlined))~~ in (a)(ii), (iii), and (v) of this subsection to be considered, the following must be available to the electrical inspector before the work is initiated:

(A) A clear and adequate description of the project's scope;

(B) A load calculation(s);

(C) What the load changes are, providing both before and after panel schedules as needed; and

(D) Provide information showing that the service and feeder(s) supplying the panel(s) where the work is taking place has adequate capacity for any increased load and has code compliant overcurrent protection for that supply.

(b) Electrical plan review is required for all other new or altered electrical projects in educational, institutional, or health care occupancies defined in this chapter.

(c) If a review is required, the electrical plan must be submitted for review and approval before the electrical work is begun.

(d) Electrical plans.

(i) The plan must be submitted for plan review prior to beginning any electrical inspection. If a plan is rejected during the plan review process, no electrical inspection(s) may proceed until the plan is resubmitted and a conditional acceptance is granted.

(ii) The submitted plan will receive a preliminary review within seven business days after receipt by the department or city authorized to do electrical inspections.

(iii) If the submitted plan:

(A) Is rejected at the preliminary review, no inspection(s) will be made on the project.

(B) Receives conditional acceptance, the permit holder may request a preliminary inspection(s) in writing to the department or city authorized to do electrical inspections. The request must note that the preliminary inspection(s) is conditional and subject to any alterations required from the final plan review process.

(iv) Once the submitted plan has preliminary plan review approval, a copy of the submitted plan must be available on the job site for use by the electrical inspector.

(v) The final approved plan must be available on the job site, for use by the electrical inspector, after it is approved, but no later than prior to the final electrical inspection.

(vi) If the final approved plan requires changes from the conditionally accepted plan, alterations to the project may be required to make the project comply with the approved plan.

(vii) If the installer deviates from the service/feeder design shown on the final approved plan, a supplemental plan must be submitted for review before inspection can proceed. Load reductions or moving branch circuit locations within a panelboard do not require resubmission.

(e) All electrical plans for educational facilities, hospitals, and nursing homes must be prepared by, or under the direction of, a consulting engineer registered under chapter 18.43 RCW, and chapters 246-320, 180-29, and 388-97 WAC and stamped with the engineer's mark and signature.

(f) Refer plans for review to the Electrical Section, Department of Labor and Industries, P.O. Box 44460, Olympia, Washington 98504-4460 or the city authorized to do electrical inspections.

(g) Plans for projects within cities that perform electrical inspections must be submitted to that city for review.

(h) Plans to be reviewed must be legible, identify the name and classification of the facility, clearly indicate the scope and nature of the installation and the person or firm responsible for the electrical plans. The plans must clearly show the electrical installation or alteration in floor plan

view, include all switchboard and panelboard schedules and when a service or feeder is to be installed or altered, must include a riser diagram, load calculation, fault current calculation, and interrupting rating of equipment. Where existing electrical systems are to supply additional loads, the plans must include documentation that proves adequate capacity and ratings. The plans must be submitted with a plan review submittal form available from the department or city authorized to do electrical inspections. Fees must be calculated based on the date the plans are received by the department or city authorized to do electrical inspections.

(i) The department may perform the plan review for new or altered electrical installations of other types of construction when the owner or electrical contractor makes a voluntary request for review. A city authorized to do electrical inspections may require a plan review of any electrical system.

(j) For existing structures where additions or alterations to feeders and services are proposed, NEC 220.87(1) may be used. If NEC 220.87(1) is used, the following is required:

(i) The date of the measurements.

(ii) A statement attesting to the validity of the demand data, signed by a professional electrical engineer or the electrical administrator of the electrical contractor performing the work.

(iii) A diagram of the electrical system identifying the point(s) of measurement.

(iv) Building demand measured continuously on the highest-loaded phase of the feeder or service over a thirty-day period, with the demand peak clearly identified. Demand peak is defined as the maximum average demand over a fifteen-minute interval.

Notes to Tables 900-1 and 900-2.
1. A city authorized to do electrical inspections may require plan review on facility types not reviewed by the department.

**Table 900-1
Health or Personal Care Facilities**

Health or Personal Care Facility Type	Plan Review Required
Hospital	Yes
Nursing home unit or long-term care unit	Yes
Boarding home	Yes
Assisted living facility	Yes
Private alcoholism hospital	Yes
Private psychiatric hospital	Yes
Maternity home	Yes
Ambulatory surgery facility	Yes
Renal hemodialysis clinic	Yes
Residential treatment facility	Yes
Enhanced service facility	Yes
Adult residential rehabilitation center	Yes

Table 900-2

Educational and Institutional Facilities, Places of Assembly, or Other Facilities

Educational, Institutional, or Other Facility Types	Plan Review Required
Educational	Yes
Institutional	Yes

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-901 General—Electrical work permits and fees.

General.

(1) When an electrical work permit is required by chapter 19.28 RCW or this chapter, inspections may not be made, equipment must not be energized, or services connected unless:

(a) A valid electrical work permit is obtained and posted per subsection (5) of this section;

(b) The classification or type of facility to be inspected and the exact scope and location of the electrical work to be performed are clearly shown on the electrical work permit;

(c) The address where the inspection is to be made is clearly identifiable from the street, road or highway that serves the premises; and

(d) Driving directions are provided for the inspectors' use.

(2) Except as allowed for annual permits and two-family dwellings, an electrical work permit is valid for only one specific job site address.

Permit - Responsibility for.

(3) Each person, firm, partnership, corporation, or other entity must furnish a valid electrical work permit for the installation, alteration, or other electrical work performed or to be performed solely by that entity. When the original purchaser is replaced, another entity may request, in writing, written approval from the chief electrical inspector to take responsibility for the work of the original installing entity under the original permit. If permission is not granted the entity must obtain a new permit for the remaining work.

Two or more entities may never work under the same permit. Each electrical work permit application must be signed by the electrical contractor's administrator (or designee) or the person, or authorized representative of the firm, partnership, corporation, or other entity that is performing the electrical installation or alteration. Permits purchased electronically do not require a handwritten signature. An entity designated to sign electrical permits must provide written authorization of the purchaser's designation when requested by the department or city that is authorized to do electrical inspections.

(4) Permits to be obtained by customers. Whenever a serving electrical utility performs work for a customer under one of the exemptions in WAC 296-46B-925 and the work is subject to inspection, the customer is responsible for obtaining all required permits.

(5) Except as allowed for Class B permits, where an electrical work permit is required, the work permit must be obtained and posted at the job site or the electrical work permit number must be conspicuously posted and identified as the electrical work permit number on or adjacent to the electrical service or feeder panel supplying power to the work prior to beginning any electrical work and at all times until the electrical inspection process is completed.

Exceptions:

(a) For an owner, an electrical work permit for emergency like-in-kind repairs to an existing electrical system(s) must be obtained no later than the next business day after the work is begun.

(b) For an electrical contractor, in a city's jurisdiction where the city is authorized to do electrical inspections and does not have a provisional permit system, an electrical work permit for emergency like-in-kind repairs to an existing electrical system(s) must be obtained and posted, per the city's requirements at the job site no later than the next business day after the work is begun.

(6) Fees must be paid in accordance with the inspection fee schedule in Part C of this chapter. The amount of the fee due is calculated based on the fee effective at the date payment is made. If the project is required to have an electrical plan review, the plan review fees will be based on the fees effective at the date the plans are received by the department for review. In a city where the department is doing inspections as the city's contractor, a supplemental fee may apply.

Permit - Requirements for.

(7) As required by chapter 19.28 RCW or this chapter, an electrical work permit is required for the installation, alteration, or maintenance of all electrical systems or equipment except for:

(a) Travel trailers;

(b) Class A basic electrical work which includes:

(i) The **like-in-kind replacement** of lamps; a single set of fuses; a single battery smaller than 150 amp hour; contactors, relays, timers, starters, circuit boards, or similar control components; one household appliance; circuit breakers; single-family residential luminaires; a maximum of five snap switches, dimmers, receptacle outlets, thermostats, heating elements, luminaire ballasts or drivers/power supplies for single LED luminaires with an exact same ballast or driver/power supply; component(s) of electric signs, outline lighting, or skeleton neon tubing when replaced on-site by an appropriate electrical contractor and when the sign, outline lighting or skeleton neon tubing electrical system is not modified; one ten horsepower or smaller motor.

For the purposes of this section, "circuit breaker" means a circuit breaker that is used to provide overcurrent protection only for a branch circuit, as defined in NEC 100.

(ii) Induction detection loops described in WAC 296-46B-300(2) and used to control gate access devices;

(iii) Heat cable repair; and

(iv) Embedding premanufactured heat mats in tile grout where the mat is listed by an approved testing laboratory and comes from the manufacturer with preconnected lead-in conductors. All listing marks and lead-in conductor labels must be left intact and visible for evaluation and inspection by the installing electrician and the electrical inspector.

(v) The disconnection of electrical circuits from their overcurrent protection device for the specific purpose of removing the electrical wiring or equipment for disposal.

Unless specifically noted, the exemptions listed do not include: The replacement of an equipment unit, assembly, or enclosure that contains an exempted component or combination of components (e.g., an electrical furnace/heat pump, industrial milling machine, etc.) or any appliance/equipment described in this section for Class B permits.

In the department's jurisdiction, a provisional electrical work permit label may be posted in lieu of an electrical work permit. If a provisional electrical work permit label is used, an electrical work permit must be obtained within two working days after posting the provisional electrical work permit label. See WAC 296-46B-907(2) for provisional label requirements.

(c) The following types of systems and circuits are considered exempt from the requirements for licensing and permitting described in chapter 19.28 RCW. The electrical failure of these systems does not inherently or functionally compromise safety to life or property.

(i) Low-voltage thermocouple derived circuits;

(ii) Low-voltage circuits for built-in residential vacuum systems;

(iii) Low-voltage circuits for underground landscape sprinkler systems;

(iv) Low-voltage circuits for underground landscape lighting; and

(v) Low-voltage circuits for residential garage doors.

For these types of systems and circuits to be considered exempt, the following conditions must be met:

(A) The power supplying the installation must be derived from a listed Class 2 power supply;

(B) The installation and termination of line voltage equipment and conductors supplying these systems is performed by appropriately licensed and certified electrical contractors and electricians;

(C) The conductors of these systems do not pass through fire-rated walls, fire-rated ceilings or fire-rated floors in other than residential units; and

(D) Conductors or luminaires are not installed in installations covered by the scope of Article 680 NEC (swimming pools, fountains, and similar installations).

(8) An electrical work permit is required for all installations of telecommunications systems on the customer side of the network demarcation point for projects greater than ten telecommunications outlets. All backbone installations regardless of size and all telecommunications cable or equipment installations involving penetrations of fire barriers or passing through hazardous locations require permits and inspections. For the purposes of determining the inspection threshold for telecommunications projects greater than ten outlets, the following will apply:

(a) An outlet is the combination of jacks and mounting hardware for those jacks, along with the associated cable and telecommunications closet terminations, that serve one workstation. In counting outlets to determine the inspection threshold, one outlet must not be associated with more than six standard four-pair cables or more than one twenty-five-pair cable. Therefore, installations of greater than sixty stan-

dard four-pair cables or ten standard twenty-five-pair cables require permits and inspections. (It is not the intent of the statute to allow large masses of cables to be run to workstations or spaces serving telecommunications equipment without inspection. Proper cable support and proper loading of building structural elements are safety concerns. When considering total associated cables, the telecommunications availability at one workstation may count as more than one outlet.)

(b) The installation of greater than ten outlets and the associated cables along any horizontal pathway from a telecommunications closet to work areas during any continuous ninety-day period requires a permit and inspection.

(c) All telecommunications installations within the residential dwelling units of single-family, duplex, and multi-family dwellings do not require permits or inspections. In residential multifamily dwellings, permits and inspections are required for all backbone installations, all fire barrier penetrations, and installations of greater than ten outlets in common areas.

(d) No permits or inspections are required for installation or replacement of cord and plug connected telecommunications equipment or for patch cord and jumper cross-connected equipment.

(e) Definitions of telecommunications technical terms will come from chapter 19.28 RCW, this chapter, TIA/EIA standards, and NEC.

Inspection and approval.

(9) Requests for inspections.

(a) Requests for inspections must be made no later than three (~~(business))~~ working days after (~~(completion of the))~~ an entity completes its electrical/telecommunications installation or one (~~(business))~~ working day after any part of the installation has been energized, whichever occurs first.

(b) Requests for after hours (~~(or))~~ weekend inspections, or temporary installations that will be energized for less than 48 hours must be made by contacting the local electrical inspection supervisor at least three working days prior to the requested date of inspection. The portal-to-portal inspection fees required for after hours or weekend inspections are in addition to the cost of the original electrical work permit.

(c) Inspections for annual electrical maintenance permits and annual telecommunications permits may be done on a regular schedule arranged by the permit holder with the department.

(10) Inspections will not be made until all permit fees are paid in full.

Permit - Duration/refunds.

(11) Electrical work permits will expire one year after the date of purchase unless permission is granted by the chief electrical inspector or when the permit is closed or completed by the inspector. Refunds are not available for:

(a) Expired electrical work permits;

(b) Electrical work permit fee items, within the department's jurisdiction, where the electrical installation has begun or an inspection requested for that work; or

(c) The first twenty-five dollars of each permit purchase - Application fee.

All refund requests must be made using the Request for Refund application form.

Permit - Annual telecommunications.

(12) The chief electrical inspector or city that is authorized to do electrical inspections can allow annual permits for the inspection of telecommunications installations to be purchased by a building owner or licensed electrical/telecommunications contractor. The owner's full-time telecommunications maintenance staff, or a licensed electrical/telecommunications contractor(s) can perform the work done under this annual permit. The permit holder is responsible for correcting all installation deficiencies. The permit holder must make available, to the electrical inspector, all records of all the telecommunications work performed and the valid electrical or telecommunications contractor's license numbers for all contractors working under the permit. Upon request, the chief electrical inspector may allow the annual permit to be used for multiple worksites or addresses.

Permit - Annual electrical.

(13) The chief electrical inspector or city that is authorized to do electrical inspections can allow annual permits for the inspection of electrical installations to be purchased by a building owner or licensed electrical contractor. This type of permit is available for commercial/industrial locations employing a full-time electrical maintenance staff or having a yearly maintenance contract with a licensed electrical contractor. Upon request, the chief electrical inspector may allow the annual permit to be used for multiple worksites or addresses.

The permit holder is responsible for correcting all installation deficiencies. The permit holder must make available, to the electrical inspector, all records of all electrical work performed.

This type of electrical permit may be used for retrofit, replacement, maintenance, repair, upgrade, and alterations to electrical systems at a plant or building location. This type of permit does not include new or increased service or new square footage.

Permit - Temporary construction project installations.

(14) For temporary electrical installations, the department will consider a permit applicant to be the owner per RCW 19.28.261 under the conditions below:

Any person, firm, partnership, corporation, or other entity registered as a general contractor under chapter 18.27 RCW will be permitted to install a single electrical service per address for the purposes of temporary power during the construction phase of a project, when all of the following conditions are met:

(a) The installation is limited to the mounting and bracing of a preassembled pole or pedestal mounted service, the installation of a ground rod or ground plate, and the connection of the grounding electrode conductor to the ground rod or plate;

(b) The total service size does not exceed 200 amperes, 250 volts nominal;

(c) The service supplies no feeders;

(d) Branch circuits not exceeding 50 amperes each are permitted, provided such branch circuits supply only receptacles that are either part of the service equipment or are mounted on the same pole;

(e) The general contractor owns the electrical equipment;

(f) The general contractor has been hired by the property owner as the general contractor for the project;

(g) The general contractor must purchase an electrical work permit for the temporary service, request inspection, and obtain approval prior to energizing the service.

Posting of corrections.

(15) Electrical installations found to be not in compliance with approved standards must be corrected within fifteen calendar days of notification by the department as required in RCW 19.28.101(3). The notifications will be posted electronically on the electrical permit inspection results. A printed copy of the correction notification will be posted by the inspector at the job site for permits not purchased electronically.

AMENDATORY SECTION (Amending WSR 13-03-128, filed 1/22/13, effective 3/1/13)

WAC 296-46B-903 Equipment standards.**General.**

(1) The standard(s) used, as the basis of electrical product certification, field evaluation, or department approval must be determined by the department to provide an adequate level of safety or define an adequate level of safety performance. Except for the reference of construction requirements to ensure the product can be installed in accordance with the National Electrical Code, field evaluations, by an approved laboratory, must not use the National Electrical Code as standard for product evaluation.

(2) Generally, standards will be:

(a) Developed by a standards developing organization under a method providing for input and consideration of views of industry groups, experts, users, consumers, governmental authorities, and others having broad experience in the electrical products safety field. A standard is used to control the quality and safety of a product;

(b) Compatible with and be maintained current with periodic revisions of applicable national codes and installation standards; and

(c) Approved by the department. The department will evaluate the proposed standard to determine that it provides an adequate level of safety.

(3) All ANSI safety designated electrical product standards may be deemed acceptable for their intended use without further qualification.

(4) If the product safety standard is not ANSI, the standard must be reviewed and approved by the department as an appropriate electrical product safety standard as a part of the field evaluation or department inspection process.

Industrial control panel and industrial utilization equipment inspection.

(5) Specific definitions for this section:

(a) (~~"Department evaluation" means a review in accordance with subsection (6)(b) of this section.~~

~~(b))~~ "Engineering evaluation" means a review in accordance with subsection (6)(c) of this section.

~~((c))~~ (b) "Food processing plants" include buildings or facilities used in a manufacturing process, but do not include:

- (i) Municipal or other government facilities;
- (ii) Educational facilities or portions thereof;
- (iii) Institutional facilities or portions thereof;
- (iv) Restaurants;
- (v) Farming, ranching, or dairy farming operations;
- (vi) Residential uses; or
- (vii) Other installations not used for direct manufacturing purposes.

~~((c))~~ (c) In RCW ~~((19.28.904))~~ 19.28.010, "industrial control panel" means a factory or user wired assembly of industrial control equipment such as motor controllers, switches, relays, power supplies, computers, cathode ray tubes, transducers, and auxiliary devices used in the manufacturing process to control industrial utilization equipment. The panel may include disconnecting means and motor branch circuit protective devices. Industrial control panels include only those used in a manufacturing process in a food processing or industrial plant.

~~((e))~~ (d) "Industrial plants" include buildings or facilities used in a manufacturing process or a manufacturing training facility (e.g., educational shop area in an educational or institutional facility), but do not include:

- (i) Municipal or other government facilities;
- (ii) Other educational facilities or portions thereof;
- (iii) Other institutional facilities or portions thereof;
- (iv) Restaurants;
- (v) Farming, ranching, or dairy farming operations;
- (vi) Residential uses; or
- (vii) Other installations not used for direct manufacturing purposes.

~~((f))~~ (e) "Industrial utilization equipment" means equipment directly used in a manufacturing process in a food processing or industrial plant, in particular the processing, treatment, moving, or packaging of a material. Industrial utilization equipment does not include: Cold storage, warehousing, or similar storage equipment.

~~((g))~~ (f) "Manufacturing process" means to make or process a raw material or part into a finished product for sale using industrial utilization equipment. A manufacturing process does not include the storage of a product for future distribution (e.g., cold storage, warehousing, and similar storage activity).

~~((h))~~ (g) "Normal department inspection" is a part of the department electrical inspection process included with the general wiring inspection of a building, structure, or other electrical installation. Normal department inspection will only be made for equipment solely using listed or field evaluated components and wired to the requirements of the NEC. Fees for the normal department inspections required under this chapter are included in the electrical work permit fee calculated for the installation and are not a separate inspection fee. However, inspection time associated with such equipment is subject to the progress inspection rates in Part C of this chapter.

~~((i))~~ (h) For the purposes of this section, "panel" means a single box or enclosure containing the components comprising an industrial control panel. A panel does not include any wiring methods connecting multiple panels or connecting a panel(s) and other electrical equipment.

(6) Industrial control panels and industrial utilization equipment will be determined to meet the minimum electrical safety standards for installations by:

(a) Listing or field evaluation of the entire panel or equipment;

(b) Normal department inspection for compliance with codes and rules adopted under this chapter; or

(c) An engineering evaluation review where an engineer, accredited by the department, shows the equipment to be in compliance with an appropriate industrial equipment standard(s).

(i) See WAC 296-46B-997 for the requirements to become an accredited engineer.

(ii) The engineer may review equipment upon request by the equipment owner or the equipment manufacturer.

(iii) The equipment may be reviewed for compliance with the standard(s) before the equipment is located in Washington.

(iv) Appropriate standards are:

(A) NEMA;

(B) ANSI;

(C) NFPA 79;

(D) UL 508A;

(E) International Electrotechnical Commission 60204;

or

(F) Their equivalent.

(v) In cases where equipment has been previously reviewed and approved by an accredited engineer or the department and found to meet an appropriate standard(s), the equipment information will be placed on a "reviewed and approved industrial utilization equipment list" established and maintained by the reviewing engineer. The list may be used by a reviewing engineer to aid in evaluating other like equipment. Because standards change over time, equipment will be removed from the list three years after the last successful review. The list will contain the following information:

(A) Equipment manufacturer name;

(B) Model and serial numbers;

(C) Voltage, full load current; phasing; and asymmetrical fault current rating of the equipment;

(D) Accessory items approved for use with the equipment;

(E) Standard(s) to which the equipment was built;

(F) Application of use for the equipment;

(G) Original reviewing engineer's name; and

(H) Date of the original review approval.

(vi) If the engineer uses the "reviewed and approved industrial utilization equipment list," the engineer will visually determine that the equipment being reviewed is the exact same model as equipment on the list.

(vii) Before the engineer's approval label can be applied, the engineer must visually inspect the equipment on site to determine that the equipment is in factory original good condition, has not been modified electrically, and the equipment use is appropriate to the standard(s).

(viii) When the review is completed and the equipment is eligible for approval, the engineer must personally affix a permanent label to the equipment showing:

(A) Engineer's name;

- (B) Date of approval;
 - (C) Equipment serial number;
 - (D) Equipment voltage, full load current, phasing, and fault interrupting rating; and
 - (E) The following statement: "This equipment meets appropriate standards for industrial utilization equipment."
- (7) The department may authorize, on a case-by-case basis, use of the industrial control panel or equipment, for a period not to exceed six months or as approved by the chief electrical inspector after use is begun, before its final inspection, listing, field evaluation, or engineering evaluation is complete.

AMENDATORY SECTION (Amending WSR 13-03-128, filed 1/22/13, effective 3/1/13)

WAC 296-46B-907 Provisional permits.

Provisional electrical work permit - Use/duration/refunds.

- (1) Only licensed electrical or telecommunications contractors can use provisional electrical work permits.
- (2) If a provisional electrical work permit label is used, the following requirements must be met:
 - (a) Prior to beginning the work, the certified electrician or telecommunications worker performing the installation must affix the provisional electrical work permit label to the building, structure, or on the cover of the panelboard, over-current device, or telecommunications equipment supplying the circuit or equipment.
 - (b) The job site and contractor portion of the label must be completely filled out.
 - (c) The label must be filled in using sunlight and weather resistant ink.
 - (d) The contractor must return the contractor's portion of the label to the department of labor and industries, electrical section office having jurisdiction for the inspection, within two working days after the job site portion of the label is affixed. Either receipt by department of labor and industries or postmark to a valid department of labor and industries electrical address is acceptable for meeting this requirement.
- (3) Refunds are not available for provisional electrical work permit labels.
- (4) Provisional electrical work permit labels will be sold in blocks of twenty.
- (5) Any contractor purchasing a provisional electrical work permit label may be audited for compliance with the provisions for purchasing, inspection, reporting of installations, and any other requirement of usage.
- (6) An electrical work permit must be obtained within two working days after posting the provisional work permit label. See WAC (~~(296-46B-907(2)(d))~~) 296-46B-901(7)(b).

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-908 Class B permits.

Class B electrical work permit - Use.

- (1) The Class B basic electrical random inspection process (Class B process) may only be used by:

- (a) Licensed electrical/telecommunication contractors; or
- (b) Health care, commercial, or industrial facilities using an employee(s) who is an appropriately certified electrician(s) after requesting, in writing, and receiving permission from the chief electrical inspector.

Each entity doing work must use a separate label.

- (2) (~~Before beginning the work:~~) The Class B random inspection process is only available if the label is validated and the label or label number is posted before beginning the work.

(a) For Class B labels obtained after February 28, 2013:

- (i) Prior to, or immediately upon posting the Class B label/number, the purchaser must use the department's online Class B system to enter the job site information for an unused Class B label obtained by the purchaser. If the posting occurs on a weekend or a federal/state holiday, the purchaser must use the online system to enter the information no later than the first business day after posting the label/number;

(ii) The person identified as the installer on the Class B label must post the Class B label or label number, in a conspicuous permanent manner, at the:

- (A) Main service/feeder location supplying the structure or system; or
- (B) Purchaser's equipment, or on the equipment conductors if the equipment is not in place.

(iii) The Class B label is valid immediately upon the purchaser completing the job site information in the department's online Class B system, and posting of the Class B label or label number per (a)(ii) of this subsection.

(b) For Class B labels obtained before March 1, 2013:

- (i) The purchaser must fully enter the job site information on the job site and contractor portions of the Class B label.

(ii) The person identified as the installer on the Class B label must post the completed job site copy, in a conspicuous permanent manner, at the:

- (A) Main service/feeder location supplying the structure or system;
- (B) Purchaser's equipment, or on the conductors if the equipment is not available.

(iii) The purchaser must return the contractor copy to the Department of Labor and Industries, Electrical Section, Chief Electrical Inspector, P.O. Box 44460, Olympia, WA 98504-4460 within fifteen working days after the job site portion of the Class B installation label is affixed.

(iv) The Class B label is valid immediately upon posting on the job site.

(3) Class B labels will be sold in blocks and are non-refundable and nontransferable.

(4) Class B label installations will be inspected on a random basis as determined by the department.

(5) A progress inspection fee is required for any inspection required when a correction(s) is issued as a result of the inspection of a Class B label.

(6) Any entity using the Class B process may be audited for compliance with the provisions for purchasing, inspection, reporting of installations, and any other requirement of usage.

(7) A separate label is required for each line item listed below in subsection (10) of this section. For example, if the work includes an item under subsection (10)(a) and (b)(i) of this section, two labels are required.

(8) An entity using a Class B basic inspection label is restricted to using no more than two labels per week per job site.

(9) All Class B work must be completed within fifteen days after the label is validated. If the work is not completed, another Class B may be posted.

Except that, in a one- or two-family residential structure, a label is valid for ninety days after the label is validated, so long as all work described on the label is performed by the purchaser.

(10) Class B work includes the following:

(a) Extension of not more than one branch electrical circuit limited to 120 volts and 20 amps each where:

(i) No cover inspection is necessary. For the purposes of this section, cover inspection does not include work covered by any surface that may be removed for inspection without damaging the surface; and

(ii) The extension does not supply more than two outlets as defined by the NEC.

(b) Single like-in-kind replacement of:

(i) A motor larger than 10 horsepower; or

(ii) The internal wiring of a furnace, air conditioner, refrigeration unit or household appliance; or

(iii) An electric/gas/oil furnace not exceeding 240 volts and 100 amps and associated Class 2 low voltage wiring when the furnace is connected to an existing branch circuit. For the purposes of this section, a boiler is not a furnace; or

(iv) An individually controlled electric room heater (e.g., baseboard, wall, fan forced air, etc.), air conditioning unit, heat pump unit, or refrigeration unit not exceeding 240 volts, 40 minimum circuit amps and associated Class 2 low voltage wiring when the unit is connected to an existing branch circuit; or

(v) Circuit modification required to install not more than five residential load control devices in a residence where installed as part of an energy conservation program sponsored by an electrical utility and where the circuit does not exceed 240 volts and 40 amps; or

(vi) A single, line-voltage flexible supply whip associated with (b)(i), (iii), or (iv) of this subsection, not over 6 feet in length, provided there are no modifications to the branch circuit/feeder load being supplied by the whip. May be done on the same Class B label with the replacement unit if done at the same time.

(c) The following low voltage systems:

(i) Repair and replacement of devices not exceeding 100 volt-amperes in Class 2, Class 3, or power limited low voltage systems in one- and two-family dwellings; or

(ii) Repair and replacement of devices not exceeding 100 volt-amperes in Class 2, Class 3, or power limited low voltage systems in other buildings, provided the equipment is not for fire alarm or nurse call systems and is not located in an area classified as hazardous by the NEC; or

(iii) The installation of Class 2 or 3 device(s) or wiring for thermostat, audio, security, burglar alarm, intercom, amplified sound, public address, or access control systems

where the installation does not exceed twenty devices or five thousand square feet. This does not include fire alarm, nurse call, lighting control, industrial automation/control or energy management systems; or

(iv) Telecommunications cabling and equipment requiring inspection in RCW 19.28.470 where the installation does not exceed twenty devices or five thousand square feet;

(d) The replacement of not more than ten standard receptacles with GFCI or AFCI receptacles;

(e) The conversion of not more than ten snap switches to dimmers or occupancy sensors for the use of controlling a luminaire(s) conversion;

(f) The like-in-kind replacement of a maximum of twenty: Paddle fans, luminaires not exceeding 277 volts and 20 amperes; snap switches, dimmers, receptacle outlets, line voltage thermostats, heating elements, ~~((or))~~ luminaire ballasts, or drivers/power supplies for single LED luminaires;

(g) The replacement of not more than two luminaires with paddle fans if a listed fan box has been previously installed to support the luminaires;

(h) The replacement of not more than four batteries rated not larger than 150 amp hours each that supply power to a single unit of equipment (e.g., uninterruptible power supply, photovoltaic storage system, control panel, etc.);

(i) The installation or repair of equipment powered by a stand-alone solar photovoltaic source where the:

(i) Electrical equipment requires no field assembly except for the attachment and electrical connection of the solar photovoltaic source to the equipment, the installation and attachment to a grounding electrode, and the placement of the equipment on a pad, pole, or other structure;

(ii) Solar photovoltaic source and the equipment operates at less than 15 volts DC;

(iii) Solar photovoltaic source is the only source of external power; and

(iv) Equipment and the solar photovoltaic source are appropriately labeled as a single unit. The label must be by an approved electrical testing laboratory or for equipment used for traffic control labeled according to WAC 296-46B-010(21).

(j) The installation or replacement of a single electric sign on an existing single 120-volt, 20-amp maximum branch circuit.

(11) Class B basic electrical work does not include any work in:

(a) Areas classified as Class I, Class II, Class III, or Zone locations per NEC 500; or

(b) Areas regulated by NEC 517 or 680; or

(c) Any work where electrical plan review is required; or

(d) Fire alarm, nurse call, lighting control, industrial automation/control or energy management systems.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-915 Civil penalty schedule.

Notes: Each day that a violation occurs on a job site may be a separate offense.

Once a violation of chapter 19.28 RCW or chapter 296-46B WAC becomes a final judgment, any additional violation within three years becomes a "second" or "additional" offense subject to an increased penalty as set forth in the following tables.

In case of ((a)) serious noncompliance or a serious violation of the provisions of chapter 19.28 RCW or as described in WAC 296-46B-990, the department may double the penalty amount, up to ten thousand dollars shown in subsections (1) through (13) of this section.

A person, firm, partnership, corporation or other entity who violates a provision of chapter 19.28 RCW or chapter 296-46B WAC is liable for a civil penalty based upon the following schedule.

(1) Offering to perform, submitting a bid for, advertising, installing or maintaining cables, conductors or equipment:

(a) That convey or utilize electrical current without having a valid electrical contractor's license((-)); or

(b) Used for information generation, processing, or transporting of signals optically or electronically in telecommunications systems without having a valid telecommunications contractor's license.

First offense:	\$500
Second offense:	\$1,500
Third offense:	\$3,000
Each offense thereafter:	\$6,000

(2) Employing an individual for the purposes of chapter 19.28 RCW who does not possess a valid certificate of competency or training certificate to do electrical work.

First offense:	\$250
Each offense thereafter:	\$500

(3) Performing electrical work without having a valid certificate of competency or electrical training certificate.

(a) Failing to visibly display a certificate (must possess a valid, active certificate).

First offense:	\$50
Each offense thereafter:	\$100

(b) Performing electrical work while not possessing a valid certificate or working outside the scope of a certificate.

First offense:	\$250
Each offense thereafter:	\$500

(4) Employing electricians and electrical trainees for the purposes of chapter 19.28 RCW in an improper ratio. Contractors found to have violated this section three times in a three-year period must be the subject of an electrical audit in accordance with WAC 296-46B-975.

First offense:	\$250
Each offense thereafter:	\$500

(5) Failing to provide proper supervision to an electrical trainee as required by chapter 19.28 RCW. Contractors found to have violated this section three times in a three-year period must be the subject of an electrical audit in accordance with WAC 296-46B-975.

First offense:	\$250
Each offense thereafter:	\$500

(6) Working as an electrical trainee without proper supervision as required by chapter 19.28 RCW.

First offense:	\$50
Second offense:	\$250
Each offense thereafter:	\$500

(7) Offering, bidding, advertising, or performing electrical or telecommunications installations, alterations or maintenance outside the scope of the firm's specialty electrical or telecommunications contractors license.

First offense:	\$500
Second offense:	\$1,500
Third offense:	\$3,000
Each offense thereafter:	\$6,000

(8) Selling or exchanging electrical equipment associated with spas, hot tubs, swimming pools or hydromassage bathtubs which are not listed by an approved laboratory.

First offense:	\$500
Second offense:	\$1,000
Each offense thereafter:	\$2,000

Definition:

The sale or exchange of electrical equipment associated with hot tubs, spas, swimming pools or hydromassage bathtubs includes to: "Sell, offer for sale, advertise, display for sale, dispose of by way of gift, loan, rental, lease, premium, barter or exchange."

(9) Covering or concealing installations prior to inspection.

First offense:	\$250
Second offense:	\$1,000
Each offense thereafter:	\$2,000

(10) Failing to make corrections within fifteen days of notification by the department.

Exception:

Where an extension has been requested and granted, this penalty applies to corrections not completed within the extended time period.

First offense:	\$250
Second offense:	\$1,000
Each offense thereafter:	\$2,000

(11) Failing to get an inspection or obtain an electrical/telecommunications work permit or post a provisional electrical work permit label prior to beginning the electrical/telecommunications installation or alteration.

Exception:

In cases of emergency repairs, for owners, to existing electrical/telecommunications systems, this penalty will not be charged if the permit is obtained and posted no later than the business day following beginning work on the emergency repair.

Standard/provisional permit offenses:

First offense:	\$250
Second offense:	\$1,000
Each offense thereafter:	\$2,000

Class B offenses:

Failure to post a Class B label or number for Class B eligible work:

First offense:	\$100
Second offense:	\$250
Each offense thereafter:	\$1,000

For other Class B offenses:

First offense:	\$100
Second offense:	\$250
Each offense thereafter:	\$1,000

(12) Violating chapter 19.28 RCW duties of the electrical/telecommunications administrator or master electrician.

(a) Failing to be a member of the firm or a supervisory employee and must be available during working hours to carry out the duties of an administrator or master electrician.

First offense:	\$1,000
Second offense:	\$1,500
Each offense thereafter:	\$3,000

(b) Failing to ensure that all electrical work complies with the electrical installation laws and rules of the state.

First offense:	\$100
Second offense:	\$250
Third offense:	\$1,000
Each offense thereafter:	\$3,000

(c) Failing to ensure that the proper electrical safety procedures are used.

First offense:	\$500
Second offense:	\$1,500
Each offense thereafter:	\$3,000

(d) Failing to ensure that inspections are obtained and that all electrical labels, permits, and certificates required to perform electrical work are used.

Standard/provisional permit offenses:	
First offense:	\$250
Each offense thereafter:	\$500
Class B offenses:	
First offense:	\$100
Second offense:	\$250
Each offense thereafter:	\$1,000

(e) Failing to ensure that all electrical licenses, required to perform electrical work are used (i.e., work performed must be in the allowed scope of work for the contractor).

First offense:	\$500
Second offense:	\$1,500
Third offense:	\$3,000
Each offense thereafter:	\$6,000

(f) Failing to see that corrective notices issued by an inspecting authority are complied with within fifteen days.

Exception: Where an extension has been requested and granted, this penalty applies to corrections not completed within the extended time period.

First offense:	\$250
Second offense:	\$1,000
Each offense thereafter:	\$2,000

(g) Failing to notify the department in writing within ten days if the master electrician or administrator terminates the relationship with the electrical contractor.

First offense:	\$500
Second offense:	\$1,000
Each offense thereafter:	\$3,000

(13) Causing or failing to correct a serious violation.

A serious violation is a violation of chapter 19.28 RCW or 296-46B WAC that creates a hazard of fire or a danger to life safety.

<u>First offense:</u>	<u>\$1,000</u>
<u>Second offense:</u>	<u>\$3,000</u>
<u>Each offense thereafter:</u>	<u>\$5,000</u>

(14) Violating any of the provisions of chapter 19.28 RCW or chapter 296-46B WAC which are not identified in subsections (1) through (12) of this section.

RCW 19.28.161 through 19.28.271 and the rules developed pursuant to them.

First offense:	\$250
Each offense thereafter:	\$500
All other chapter 19.28 RCW provisions and the rules developed pursuant to them.	
First offense:	\$250
Second offense:	\$750
Each offense thereafter:	\$2,000

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-925 Electrical/telecommunications contractor's license.

General.

(1) The department will issue an electrical/telecommunications contractor's license that will expire twenty-four months following the date of issue to a person, firm, partnership, corporation or other entity that complies with requirements for such license in chapter 19.28 RCW. An electrical/telecommunications contractor's license will not be issued to or renewed for a person, firm, or partnership unless the Social Security number, date of birth, and legal address of each member(s) (see WAC 296-46B-100 definition for member), are submitted with the application. The department may issue an electrical/telecommunications contractor's license for a period greater or less than twenty-four months for the purpose of equalizing the number of electrical contractor's licenses that expire each month. The department may prorate the electrical/telecommunications contractor's license fee according to the license period.

The applicant, upon application and renewal, must provide the department with the Social Security number, date of birth, and legal address of each member(s).

(2) Combination specialty contractor's license. The department may issue a combination specialty contractor's license to a firm that qualifies for more than one specialty electrical contractor's license. The assigned administrator must be certified in all specialties applicable to the combination specialty contractor's license. The license will plainly indicate the specialty licenses' codes included in the combination license. An administrator assigned to a telecommunications contractor must be certified as a telecommunications administrator. A combination license will not be issued for telecommunications **(09)**.

(3) See RCW 19.28.041(7) for a contractor doing domestic pumping work as defined in RCW 18.106.010 (10)(c).

(4) The department may deny application, renewal, ~~((or))~~ change of assignment of administrator/master electrician, reinstatement, or issuance of an electrical/telecommunications contractor's license if a firm, an owner, partner, member, or corporate officer owes money as a result of an outstanding final judgment(s) ~~((to the department))~~ under chapter 19.28 RCW.

Electrical/telecommunications contractor bond, cash or securities deposit.

(5) Bond, cash, or securities deposit.

(a) The electrical/telecommunications contractor may furnish the department with a cash or security deposit to meet the bond requirements in lieu of posting a bond. A cash or security deposit assigned to the department for bond requirements will be held in place for one year after the contractor's license is expired, revoked, or the owner notifies the department in writing that the company is no longer doing business in the state of Washington as an electrical/telecommunications contractor. Upon written request, the cash or security deposit will then be released by the department providing there is no pending legal action against the contractor under chapter 19.28 RCW of which the department has been notified.

(b) See RCW 19.28.041(7) for a contractor doing domestic pumping work as defined in RCW 18.106.010 (10)(c).

Telecommunications contractor insurance.

(6) To obtain a telecommunications contractor's license, the applicant must provide the department with an original certificate of insurance naming the department of labor and industries, electrical section as the certificate holder. Insurance coverage must be no less than twenty thousand dollars for injury or damages to property, fifty thousand dollars for injury or damage including death to any one person, and one hundred thousand dollars for injury or damage including death to more than one person. The insurance will be considered a continuing obligation unless canceled by the insurance company. The insurance company must notify the department in writing ten days prior to the effective date of said cancellation or failure to renew.

(7) The telecommunications contractor may furnish the department with an assigned account to meet the insurance requirements in lieu of a certificate of insurance. An account assigned to the department for insurance requirements will be held in place for three years after the contractor's license is expired, revoked, or the owner notifies the department in writing that the company is no longer doing business in the state of Washington as a telecommunications contractor. Upon written request, the account then will be released by the department providing there is no pending legal action against the contractor under chapter 19.28 RCW of which the department has been notified.

Electrical/telecommunications contractor exemptions.

(8) The following types of systems and circuits are considered exempt from the requirements for licensing and permitting described in chapter 19.28 RCW. The electrical failure of these systems does not inherently or functionally compromise safety to life or property.

Low-voltage thermocouple derived circuits and low-voltage circuits for:

- (a) Built-in residential vacuum systems;
- (b) Underground landscape sprinkler systems;
- (c) Underground landscape lighting; and
- (d) Residential garage doors.

For these types of systems and circuits to be considered exempt, the following conditions must be met:

(e) The power supplying the installation must be derived from a listed Class 2 power supply;

(f) The installation and termination of line voltage equipment and conductors supplying these systems is performed by appropriately licensed and certified electrical contractors and electricians;

(g) The conductors of these systems do not pass through fire-rated walls, fire-rated ceilings or fire-rated floors in other than residential units; and

(h) Conductors or luminaires are not installed in installations covered by the scope of Article 680 NEC (swimming pools, fountains, and similar installations).

(9) Firms who clean and/or replace lamps in luminaires are not included in the requirements for licensing in chapter 19.28 RCW. This exemption does not apply to electric signs as defined in the NEC.

(10) Firms who install listed plug and cord connected utilization equipment are not included in the requirements for licensing in chapter 19.28 RCW. The plug and cord must be a single listed unit consisting of a molded plug and cord and not exceeding 250 volt 60 ampere single phase. The plug and cord can be field installed per the manufacturer's instructions and the product listing requirements. The utilization equipment must be a single manufactured unit, including the plug and cord, that does not require any electrical field assembly except for the installation of the plug and cord and is allowed to be plug and cord connected by the NEC. Firms who perform field electrical servicing, maintaining, or repairing of ~~((plug-in))~~ plug and cord connected utilization equipment ~~((or))~~ other than household appliances are not included in this exemption.

(11) Firms regulated by the Federal Communications Commission or the utilities and transportation commission, supplying telecommunications service to an end-user's property, are not required to be licensed as a telecommunications contractor under chapter 19.28 RCW for telecommunications installations made ahead of the telecommunications network demarcation point.

(12) Unregulated firms, supplying telecommunications service to an end-user's property, are not required to be licensed as a telecommunications contractor under chapter 19.28 RCW for telecommunications installations made ahead of the telecommunications network demarcation point.

(13) Leaseholders. For electrical installations, maintenance, or alterations to existing buildings only, any person, firm, partnership, corporation, or other entity holding a valid, signed lease from the property owner authorizing the leaseholder to perform electrical work, on the property the leaseholder occupies, will be allowed to purchase an electrical permit(s) and do electrical work on or within the property described in the lease. The lessee and/or his or her regularly employed employees must perform the electrical installation, maintenance and alteration.

The lessee who performs the electrical maintenance or installation work must be the sole occupant of the property or space. Property owners or leaseholders cannot perform electrical work on new buildings for rent, sale, or lease, without the proper electrical licensing and certification. Refer to

RCW 19.28.261 for exemptions from licensing and certification.

(14) Assisting a householder. A friend, neighbor, relative, or other person (including a certified electrician) may assist a householder, at his/her residence in the performance of electrical work on the condition that the householder is present when the work is performed and the person assisting the householder does not accept money or other forms of compensation for the volunteer work. For the purposes of this subsection, a residence is a single-family residence.

(15) Volunteering to do electrical work. There are no exceptions from the electrical contractor's license or electrician certification requirements to allow persons to perform volunteer electrical work for anyone other than a householder or a nonprofit organization as allowed by RCW 19.28.091(7). For the purpose of this section, volunteer means that there is no remuneration or receiving of goods or services in return for electrical installations performed.

(16) Farms or place of business. See RCW 19.28.261 for licensing/certification exemptions allowed for the owner(s) of a farm or other place of business and for the employees of the owner.

(17) The licensing and certification requirements of chapter 19.28 RCW do not apply to persons or firms who remove electrical wiring and/or equipment for the purpose of disposal when all conductors, raceways, and equipment to be disposed of have been physically separated from the source of power by a properly certified electrician employed by a licensed electrical contractor, or person(s) meeting the exemptions listed in RCW 19.28.261. Removal of a component or only a portion of an equipment unit is considered electrical maintenance and does not qualify for this exemption.

Exemptions - Electrical utility and electrical utility's contractor.

(18) Electrical utility exemptions.

(a) Utility system exemption - RCW 19.28.010(1) and 19.28.091(1).

(i) Neither a serving electrical utility nor a contractor or subcontractor employed by the serving electrical utility is required to have an electrical contractor's license for work on the "utility system" or on service connections or on meters or other apparatus used to measure the consumption of electricity.

(ii) Exemption from inspection. The work of a serving electrical utility and its contractor(s) on the work exempted by NEC 90.2 (b)(5), 1981 edition, is not subject to inspection.

(b) Street/area lighting exemption - RCW 19.28.091(2)(a).

(i) On:

(A) Publicly owned streets, parks, athletic/play fields, beaches, and similar areas where the public has general, clear, and unrestricted access; or

(B) Outside area lighting installed on a utility owned pole(s) that is used to support the utility's electric distribution wiring or equipment that supplies a private property owner's property, the serving electrical utility is considered to be an owner and is not required to have an electrical contractor's license or electrical permit to install or work on wiring or

equipment, owned by the utility and used in the lighting of those streets/areas.

(ii) On other privately or publicly owned property (e.g., private streets, parking lots, businesses, schools, etc.), the serving utility is not required to have an electrical contractor's license or electrical permit to install or work on outside street/area lighting where the light(s) is supplied directly from the utility system and installed according to the NESC or NEC.

This work is considered to be utility type work.

An electric utility is not allowed to install or work on street/area lighting:

(A) When the area is privately or publicly owned and the public does not have general, clear, and otherwise unrestricted access such as: Industrial property, residential property, or other property where the public's access is restricted in any manner.

(B) Where the lighting is supplied from a source of power derived from a customer-owned electrical system.

(C) Where the lighting or wiring is attached to a building or other customer-owned structure.

(D) If the utility does not directly perform the installation or work, it may only contract the work to an appropriately licensed electrical contractor(s). See RCW 19.28.091(3).

(c) Customer-owned equipment exemption - RCW 19.28.091 (2)(b). A serving electrical utility is not required to have an electrical contractor's license to work on electrical equipment owned by a commercial, industrial, or public institution customer if:

(i) The utility has not solicited such work; and

(ii) Such equipment:

(A) Is located outside a building or structure; and

(B) The work performed is ahead of the secondary side of the customer's transformer(s) which supplies power at the customer's utilization voltage.

If the utility does not directly perform the installation or work, it may only contract the work to an appropriately licensed electrical contractor(s). See RCW 19.28.091(3).

This work is considered to be utility type work.

The owner will provide the electrical work permit and be responsible for requesting inspections and for ensuring the work is installed per chapter 19.28 RCW and this chapter.

Exemptions - Electrical utility telecommunications transition equipment installations, maintenance and repair.

(19) No license, inspection or other permit will be required by the department of any electric utility or, of any person, firm, partnership or corporation or other entity employed or retained by an electric utility or its contractor, because of work in connection with the installation, maintenance, or repair of telecommunications transition equipment located ahead of the utility's telecommunications network demarcation point on the outside of a building or other structure when the work is performed by a qualified person consistent with the requirements of the National Electric Code (NEC) except as provided in (a) and (b) of this subsection:

(a) The following exceptions to the NEC will be permitted:

(i) An additional service disconnect supplying power to the transition equipment can be connected on the supply side

of the main service disconnect supplying general power to the building;

(ii) Service entrance disconnects may be separated when clearly labeled;

(iii) The service disconnect used for supplying power to the transition equipment must be connected to the grounding electrode system using:

(A) #8 AWG copper or larger grounding electrode conductor if protected from physical damage; or

(B) #6 AWG copper or larger grounding electrode conductor if not protected from physical damage;

(iv) Use of equipment or materials that have been listed/field evaluated by a recognized independent testing laboratory or the department;

(v) Low-voltage circuits do not require a separate disconnecting means and may be grounded to the transition equipment grounding system;

(vi) Any other variance to the NEC must be approved by the department.

(b) A variance recommended by a joint utility standards group composed of representatives of both public and private utilities or certified by a professional engineer will be approved by the department unless the recommendation is inconsistent with meeting equivalent objectives for public safety.

(c) For the purposes of this section, a qualified worker is employed by a utility or its contractor and is familiar with the construction or operation of such lines and/or equipment that concerns his/her position and who is proficient with respect to the safety hazards connected therewith, or, one who has passed a journey status examination for the particular branch of the electrical trades with which he/she may be connected or is in a recognized training or apprenticeship course and is supervised by a journey level person.

(d) Although the utility is responsible for inspection and approval of the installation, including the selection of material and equipment, the department reserves the right to audit worker qualifications and inspect such installations semi-annually for conformance with the requirements of (a), (b) and (c) of this subsection but will not collect a permit fee for such inspection or audit.

(e) If a utility fails to meet the requirements of this section, the department may require the utility to develop and submit a remedial action plan and schedule to attain compliance with this section which may be enforced by the department.

(f) This exemption will be in addition to any other exemption provided in chapter 19.28 RCW, this chapter or other applicable law.

Exemptions - Independent electrical power production equipment exemption.

(20) An independent electrical power production entity is not required to have an electrical contractor's license to work on electrical equipment used to produce or transmit electrical power if:

(a) The entity is:

(i) The owner or operator of the generating facility is regulated by the Federal Energy Regulatory Commission (FERC);

(ii) A municipal utility, or other form of governmental electric utility, or by an electrical cooperative or mutual corporation; or

(iii) The owner or operator of the generating facility is an independent electrical power producer and the facility generates electrical power only for sale to one or more:

(A) Electrical utilities regulated by FERC, municipal utility, or other form of governmental utility, or to an electric cooperative or mutual corporation; and

(B) The electrical power generated by the facility is not used for self-generation or any other on- or off-site function other than sale to one or more utilities regulated by FERC or by one or more state public utilities commissions, or to a PUD, municipal utility, or other form of governmental electric utility, or to an electric cooperative or mutual corporation.

(b) The entity must supply the chief electrical inspector a valid master business license issued by the department of licensing, state of Washington so that the entity's status as a revenue generating business can be confirmed.

(c) The entity has entered into an agreement to sell electricity to a utility or to a third party; and

(d) The electrical equipment is used to transmit electricity from the terminals of an electrical generating unit located on premises to the point of interconnection with a utility system.

(e) The electrical power production facility's generation capacity exceeds 100 KVA.

(f) Notwithstanding that a generating facility may be granted an exemption pursuant to this section, the facility will be subject to all the requirements of chapter 19.28 RCW if the facility at any time in the future ceases to comply with the requirements for exemption. All site facilities not exclusively and directly required to generate and/or distribute the electrical power generated on the site are subject to all the licensing and inspection requirements of chapter 19.28 RCW. All facility services, feeders, and circuits not exclusively and directly required to generate and/or distribute the electrical power (e.g., lights, outlets, etc.) must comply with all requirements of chapter 19.28 RCW for licensing and inspection. Facility circuits supplied to equipment required for the function of generation equipment (e.g., block heaters, power supplies, wind generator tower circuits, etc.) must comply with all requirements of chapter 19.28 RCW for licensing and inspection up to and including the equipment termination point.

(g) The generation equipment must not be mounted on or in any building or structure not required for generation of power (e.g., schools, offices, residences, apartment buildings, hospitals, etc.).

Exemptions - Telegraph and telephone utility and telegraph and telephone utility's contractor.

(21) Telegraph and telephone utility exempted equipment and installations. No person, firm, partnership, corporation, or other entity is required to have an electrical contractor's license for work on electrical equipment and installations thereof that are exempted by RCW 19.28.151. For the purposes of this exemption, "building or buildings used exclusively for that purpose" may mean any separate building or space of a building where the space is separated from the

remainder of the building by a two-hour fire wall. The telecommunications or telegraph equipment within such a space must supply telephone or telegraph service to other customer's buildings (i.e., telecommunications or telegraph equipment cannot solely supply the building containing the telephone/telegraph space).

Exemptions - Manufacturers of electrical/telecommunications products.

(22) Manufacturers of electrical/telecommunications systems products will be allowed to utilize a manufacturer's authorized factory-trained technician to perform initial calibration, testing, adjustment, modification incidental to the startup and checkout of the equipment, or replacement of components within the confines of the specific product, without permit or required licensing:

(a) Provided the product:

(i) Has not been previously energized;

(ii) Has been recalled by the Consumer Product Safety Commission;

(iii) Is within the manufacturer's written warranty period, a period not to exceed one year from date of original installation of the new product; or

(iv) The manufacturer is working under the written request and supervision of an appropriately licensed electrical contractor.

(b) Except for the replacement of individual components, as allowed above, this exemption does not include the initial installation, removal, or replacement of the electrical product. Modifications to the equipment, as designated above, must not include any changes to the original intended configuration nor changes or contact with external or field-connected components or wiring.

(c) The manufacturer will be responsible for obtaining any required reapproval/recertification from the original listing or field evaluation laboratory.

(d) The manufacturer must notify the department if any modifications have been made or reapproval/recertification is required.

Premanufactured electric power generation equipment assemblies and control gear.

(23) Premanufactured electric power generation equipment assemblies and control gear.

(a) Manufacturers of premanufactured electric power generation equipment assemblies and control gear will be allowed to utilize a manufacturer's authorized factory-trained technician to perform initial calibration, testing, adjustment, modification incidental to the startup and checkout of the equipment, or replacement of components within the confines of the specific product, without permit or required licensing, provided:

(i) For transfer equipment, the product has not been previously energized or is within the manufacturer's written warranty period;

(ii) Modifications to the equipment, as designated above, must not include any changes to the original intended configuration nor changes or contact with external or field-connected components or wiring;

(iii) The manufacturer will be responsible for obtaining any required reapproval/recertification from the original listing or field evaluation laboratory; or

(iv) The manufacturer must notify the department if any modifications have been made or reapproval/recertification is required.

(b) Premanufactured electric power generation equipment assemblies are made up of reciprocating internal combustion engines and the associated control gear equipment. Control gear equipment includes control logic, metering, and annunciation for the operation and the quality of power being generated by the reciprocating internal combustion engine and does not have the function of distribution of power.

(c) Modifications of a transfer switch must not include changes to the original intended configuration or changes or contact with externally field-connected components.

(d) For the purposes of this subsection, the following work on premanufactured electric power generation equipment assemblies is not exempt from the requirements of chapter 19.28 RCW:

(i) Installation or connection of conduit or wiring between the power generation unit, transfer switch, control gear;

(ii) Installation of the transfer switch;

(iii) Connections between the power generation unit, transfer switch, control gear, and utility's transmission or distribution systems;

(iv) Connections between the power generation unit, transfer switch, control gear, and any building or structure;

(v) Test connections with any part of:

(A) The utility's transmission or distribution system; or

(B) The building or structure.

(24) The installation, maintenance, or repair of a medical device deemed in compliance with chapter 19.28 RCW is exempt from licensing requirements under RCW 19.28.091, certification requirements under RCW 19.28.161, and inspection and permitting requirements under RCW 19.28-101. This exemption does not include work providing electrical feeds into the power distribution unit or installation of conduits and raceways. This exemption covers only those factory engineers or third-party service companies with equivalent training who are qualified to perform such service.

(25) Coincidental electrical/plumbing work. See RCW 19.28.091(8) for the plumber exemption.

(26) Nothing in this section will alter or amend any other exemptions from or requirement for licensure or inspection, chapter 19.28 RCW or this chapter.

Photovoltaic equipment.

(27) See WAC 296-46B-690 for specific exemptions related to photovoltaic installations.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-935 Administrator certificate.

General.

(1) The department will deny application, renewal, change of assignment, ~~((☞))~~ reinstatement, or issuance of an

administrator or master electrician certificate if an individual owes money as a result of an outstanding final judgment(s) ~~((to the department))~~ under chapter 19.28 RCW.

(2) For special accommodation see WAC 296-46B-960.

(3) An applicant will not be issued a specialty administrator certificate that is a subspecialty of a certificate the applicant currently holds (i.e., the applicant is not eligible to take the domestic well administrator examination if the applicant currently possesses a pump and irrigation administrator certificate).

Qualifying for examination.

(4) There are no qualification requirements for taking an administrator certificate examination. Applicants should contact the testing agency directly.

Original - Administrator certificates.

(5) The scope of work for electrical administrators is described in WAC 296-46B-920. The department will issue an original administrator certificate to a general administrator, or specialty administrator who:

(a) Successfully completes the appropriate administrator examination; and

(b) Submits the appropriate examination passing report from the testing agency with the applicant's: Date of birth, mailing address, and Social Security number; and

(c) Pays all appropriate fees as listed in WAC 296-46B-909.

For an examination report to be considered, all the above must be submitted within ninety days after the completion of the examination. After ninety days, the applicant will be required to successfully retake the complete examination. An individual's original administrator certificate will expire on their birth date at least one year, and not more than three years, from the date of original issue.

Combination - Specialty administrator certificate.

(6) The department may issue a combination specialty administrator certificate to an individual who qualifies for more than one specialty administrators' certificate. The combination specialty administrators' certificate will plainly indicate the specialty administrator's certificate(s) the holder has qualified for. Telecommunications cannot be issued a combination because the renewal requirements are different from those required for electrical administrators.

Renewal - Administrator certificate.

(7) An individual must apply for renewal of their administrator certificate on or before the expiration date of the certificate. The individual may not apply for renewal more than ninety days prior to the expiration date. Renewed certificates are valid for three years, with the exception of telecommunications administrators, who will be renewed for two years.

(8) An individual may renew their administrator certificate within ninety days after the expiration date without reexamination if the individual pays the late renewal fee listed in WAC 296-46B-909.

(9) All renewals received more than ninety days after the expiration date of the certificate will be denied. The adminis-

trator will be required to pass the appropriate administrator examination before being recertified.

(10) All applicants for certificate renewal must:

(a) Submit a complete renewal application;

(b) Pay all appropriate fees as listed in WAC 296-46B-909; and

(c) ~~((Provide accurate evidence on the renewal form that the individual has completed))~~ Complete the continuing education requirements described in WAC 296-46B-970. ((If an individual files inaccurate or false evidence of continuing education information when renewing a certificate, the individual's certificate may be suspended or revoked.)) Continuing education classes are only valid when all the requirements of WAC 296-46B-970 are completed.

Telecommunications administrators are not required to provide continuing education information.

Continuing education for pump and irrigation **(03)** and domestic pump **(03A)** administrators may be comprised of fifty percent electrical and fifty percent plumbing instruction.

(11) An individual who has not completed the required hours of continuing education can renew an administrator's certificate if the individual applies for renewal on or before the certificate expires and pays the appropriate renewal fee. However, the certificate will be placed in an inactive status.

When the certificate is placed in inactive status, an assigned administrator will be automatically unassigned from the electrical contractor. The electrical contractor will be notified of the unassignment and has ninety days to replace the administrator. An assignment fee will then be required per WAC 296-46B-909.

The inactive certificate will be returned to current status upon validation, by the department, of the required continuing education requirements. If the certificate renewal date occurs during the inactive period, the certificate must be renewed on or before the renewal date to allow the return to current status.

(12) An individual may renew a suspended administrator's certificate by submitting a complete renewal application including obtaining and submitting the continuing education required for renewal. However, the certificate will remain in a suspended status for the duration of the suspension period. Before the suspended administrator's certificate can be activated, the holder must pass the appropriate administrator examination in accordance with RCW 19.28.211(2).

(13) An individual may not renew a revoked administrator's certificate.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-940 Electrician/certificate of competency required.

General.

(1) The department will deny application, renewal, ~~((or))~~ reinstatement, or issuance of a certificate or permit if an individual owes money as a result of an outstanding final judgment(s) ~~((to the department))~~ under chapter 19.28 RCW.

(2) The scope of work for electricians is described in WAC 296-46B-920.

Electrician - Certificate of competency required.

(3) To work in the electrical construction trade, an individual must possess, wear, and visibly display on the front of the upper body, a current valid:

(a) Master journey level electrician certificate of competency issued by the department;

(b) Journey level electrician certificate of competency issued by the department;

(c) Master specialty electrician certificate of competency issued by the department;

(d) Specialty electrician certificate of competency issued by the department; or

(e) Electrical training certificate, learning the trade in the proper ratio, per RCW 19.28.161, under the supervision of a certified master journey level electrician, journey level electrician, master specialty electrician working in their specialty, or specialty electrician working in their specialty.

The certificate may be worn inside the outer layer of clothing when outer protective clothing (e.g., rain gear when outside in the rain, arc flash, welding gear, etc.) is required. The certificate must be worn inside the protective clothing so that when the protective clothing is removed, the certificate is visible. A cold weather jacket or similar apparel is not protective clothing.

The certificate may be worn inside the outer layer of clothing when working in an attic or crawl space or when operating equipment (e.g., drill motor, conduit threading machine, etc.) where wearing the certificate may pose an unsafe condition for the individual.

The certificate must be immediately available for examination at all times.

When working as a certified electrician, the electrician must not display a training certificate.

When supervising a trainee(s), the supervising electrician's certificate must be appropriate for the work being performed by the trainee(s).

Any person working as an electrician or trainee must also possess a government issued photo identification and immediately present that identification when requested by the inspector.

(4) The department issues master electrician and electrician certificates of competency in the following areas of electrical work:

(a) General journey level **(01)**;

(b) Specialties:

(i) Residential **(02)**;

(ii) Pump and irrigation **(03)**;

(iii) Domestic pump **(03A)**;

(iv) Signs **(04)**;

(v) Limited energy system **(06)**;

(vi) HVAC/refrigeration **(06A)**;

(vii) HVAC/refrigeration - Restricted **(06B)**;

(viii) Nonresidential maintenance **(07)**;

(ix) Nonresidential lighting maintenance and lighting retrofit **(07A)**;

(x) Residential maintenance **(07B)**;

(xi) Restricted nonresidential maintenance **(07C)**;

(xii) Appliance repair **(07D)**;

(xiii) Equipment repair **(07E)**; and

(xiv) Door, gate, and similar systems **(10)**.

Original certificates of competency.

(5) The department will issue an original certificate of competency to master, journey level, or specialty electricians who meet the eligibility requirements listed in:

(a) RCW 19.28.191 (1)(a) or (b) and chapter 19.28 RCW; and

(i) Submit an application for an original master electrician certificate including: Date of birth, mailing address and Social Security number; and

(ii) Pay all appropriate fees, as listed in WAC 296-46B-909;

(b) RCW 19.28.191 (1)(d) and (e);

(i) Submit an original master electrician certification examination application including: Date of birth, mailing address and Social Security number; and

(ii) Pay all appropriate fees, as listed in WAC 296-46B-909; or

(c) RCW 19.28.191 (1)(f) through (g);

(i) Submit an original electrician certification examination application including: Date of birth, mailing address and Social Security number; and

(ii) Pay all appropriate fees, as listed in WAC 296-46B-909.

(6) An individual's original electrician certificate of competency will expire on their birth date at least two years, and not more than three years, from the date of original issue.

Renewal - Master electrician, journey level, and specialty electrician certificates of competency.

(7) An individual must apply for renewal of their electrician certificate of competency on or before the expiration date of the certificate. The individual may not apply for renewal more than ninety days prior to the expiration date. Renewed certificates are valid for three years.

(8) An individual may renew their certificate of competency within ninety days after the expiration date without reexamination if the individual pays the late renewal fee listed in WAC 296-46B-909.

(9) All applications for renewal received more than ninety days after the expiration date of the certificate of competency require that the electrician pass the appropriate competency examination before being recertified.

(10) All applicants for certificate of competency renewal must:

(a) Submit a complete renewal application;

(b) Pay all appropriate fees; and

(c) ~~((Provide accurate evidence on the renewal form that the individual has completed))~~ Complete the continuing education requirements described in WAC 296-46B-970. Continuing education classes are only valid when all the requirements of WAC 296-46B-970 are completed. ~~((If an individual files inaccurate or false evidence of continuing education information when renewing a certificate of competency, the individual's certificate of competency may be suspended or revoked.))~~

Continuing education for pump and irrigation **(03)** and domestic pump **(03A)** electricians may be comprised of fifty percent electrical and fifty percent plumbing instruction.

(11) An individual who has not completed the required hours of continuing education can renew a certificate of com-

petency if the individual applies for renewal before the certificate of competency expires and pays the appropriate renewal fee. However, the certificate of competency will be placed in an inactive status. The inactive certificate of competency will be returned to current status upon validation, by the department, of the required continuing education. If the certificate renewal date occurs during the inactive period, the certificate must be renewed on or before the renewal date to allow the return to current status.

(12) An individual may renew a suspended certificate of competency by submitting a complete renewal application including obtaining and submitting the continuing education required for renewal. However, the certificate will remain in a suspended status for the duration of the suspension period. Before the suspended certificate of competency can be activated, the holder must pass the appropriate electrician or master electrician competency examination in accordance with RCW 19.28.211(2).

(13) An individual may not renew a revoked certificate of competency.

Exemptions - Lineworker.

(14) When performing the work described and allowed in WAC 296-46B-925 (~~((+7))~~) (18)(a) or (b)(i), when employed by the serving utility or its contractor or subcontractor(s), a lineworker is exempt from the requirements of chapter 19.28 RCW.

(15) When performing the work described and allowed in WAC 296-46B-925 (~~((+7))~~) (18)(b)(ii) or (c), when employed by the serving utility or its licensed electrical contractor or subcontractor(s), a lineworker must meet the requirements of RCW 19.28.261 (5)(b) or be an appropriately certified electrician. See the definition of a lineworker in WAC 296-46B-100.

Exemptions - Plumbers.

(16) Coincidental electrical/plumbing work. See RCW 19.28.091(8) for the plumber exemption.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-942 Training certificate required.

General.

(1) To work in the electrical construction trade as an electrical trainee, an individual must possess, wear, and visibly display a current valid electrical training certificate, learning the trade in the proper ratio, per RCW 19.28.161, under the supervision of a certified master journey level electrician, journey level electrician, master specialty electrician working in their specialty, or specialty electrician working in their specialty.

The trainee must meet all the requirements of WAC 296-46B-940 related to visibly displaying a current certificate and having a valid photo identification on his/her person.

(2) ~~((A))~~ An active training certificate is required for all individuals throughout the individual's enrollment and matriculation in an approved construction electrician training school program described in RCW 19.28.191. A training cer-

tificate is required to work in the electrical construction trade if an individual does not:

(a) Possess a current journey level certificate of competency issued by the department;

(b) Possess a current specialty electrician certificate of competency issued by the department while working in that specialty's scope of work; or

(c) Is not working in exempt status as allowed by chapter 19.28 RCW.

(3) Trainees who have had their training certificates revoked or suspended (during the duration of the revocation or suspension) will not be issued a training certificate.

Original training certificates.

(4) The department will issue an original training certificate when the trainee applicant submits a complete training certificate application including:

(a) Date of birth, mailing address, Social Security number; and

(b) All appropriate fees as listed in WAC 296-46B-909.

All applicants for an electrical training certificate must be at least sixteen years of age. The original training certificate will be valid for two years. If an individual has previously held an electrical training certificate, then that individual is not eligible for a subsequent original training certificate.

Specialty specific - Zero percent and seventy-five percent supervision modified training certificates.

(5) For specialties as allowed in Table 945-1 (i.e., specialties with seven hundred twenty minimum hours of work experience required to be eligible for examination):

(a) The department will approve the trainee to take the appropriate specialty competency examination necessary to qualify for a zero percent supervision modified training certificate. To qualify, the trainee applicant must submit a complete zero percent supervision modified training certificate application including:

(i) Date of birth, mailing address, Social Security number;

(ii) Affidavit of experience fulfilling the minimum work experience hours required to qualify for the specialty examination described in Table 945-1; and

(iii) All appropriate fees as listed in WAC 296-46B-909.

Upon successful completion of the appropriate examination, the trainee will be issued a nonrenewable zero percent supervision modified training certificate for the appropriate specialty. The zero percent supervision modified training certificate will be restricted in duration to the time allowed in Table 945-1, note 2.

(b) Prior to the expiration of the zero percent supervision modified training certificate, the individual must submit a complete application for a seventy-five percent supervision modified training certificate for the appropriate specialty including:

(i) Seventy-five percent supervision training certificate application including: Date of birth, mailing address, Social Security number; and

(ii) All appropriate fees as listed in WAC 296-46B-909.

(c) A trainee may possess multiple (i.e., in different specialties) modified supervision training certificates for specialties where reduced supervision is allowed in Table 945-1. Combination training certificates will not be issued.

Renewal of training certificates.

(6) An individual must apply for renewal of their training certificate on or before the expiration date of the certificate. The individual may not apply for renewal more than ninety days prior to the expiration date. Renewed certificates are valid for two years.

(7) An individual may renew their training certificate after the expiration date if the individual pays the late renewal fee listed in WAC 296-46B-909.

(8) All applicants for training certificate renewal must:

(a) Submit a complete renewal application;

(b) Pay all appropriate fees; and

(c) ~~((Provide accurate evidence on the renewal form that the individual has completed the continuing education requirements described in))~~ Complete the approved basic trainee classes required by WAC 296-46B-970. Basic trainee classes are only valid when all the requirements of WAC 296-46B-970 are completed. ~~((If an individual files inaccurate or false evidence of basic trainee class information when renewing a training certificate, the individual's training certificate may be suspended.))~~

(d) Within thirty days after renewing an electrical training certificate, the individual, if not enrolled in a department approved apprenticeship program, must submit a completed, signed, and notarized affidavit(s) of experience for all hours of experience gained since the individual's last training certificate was effective.

Employers are required to provide the necessary documentation and signed affidavit of experience to the trainee within twenty days after the trainee requests the affidavit. See WAC 296-46B-942(12). See WAC 296-46B-985(4) for the penalty for providing a false or inaccurate affidavit of experience. If the individual is enrolled in a department approved apprenticeship program, the program may submit the required affidavit(s) of experience upon the individual's completion of the required experience hours without cost to the individual. The affidavit of experience must accurately attest to:

(i) The electrical installation work performed for each employer the individual worked for in the electrical trade during the previous period;

(ii) The correct electrical category the individual worked in; and

(iii) The actual number of hours worked in each category under the proper supervision of a Washington certified, master journey level electrician, journey level electrician or appropriate master specialty electrician or specialty electrician under that specific training certificate. If a trainee possesses multiple training certificates, an affidavit must be submitted for each training certificate for the hours worked under that specific training certificate.

If the individual is enrolled in a department approved apprenticeship program, the program may submit the required affidavit(s) of experience upon the individual's com-

pletion of the required experience hours without cost to the individual.

(9) An individual who has not completed the required hours of basic trainee class education can renew a training certificate if the individual applies for renewal before the training certificate expires and pays the appropriate renewal fee. However, the training certificate will be placed in an inactive status. The inactive training certificate will be returned to current status upon validation, by the department, of the required basic trainee class education.

(10) An individual may renew a suspended training certificate by submitting a complete renewal application including obtaining and submitting the basic trainee class education required for renewal. However, the certificate will remain in a suspended status for the duration of the suspension period.

(11) An individual will not be issued a renewed or reinstated training certificate if the individual owes the department money as a result of an outstanding final judgment under chapter 19.28 RCW.

(12) The individual should ask each employer and/or apprenticeship training director for an accurately completed, signed, and notarized affidavit of experience for the previous certification period. The employer(s) or apprenticeship training director(s) must provide the previous period's affidavit of experience to the individual within twenty days of the request. If an individual is enrolled in an approved electrical construction trade apprenticeship program under chapter 49.04 RCW when the individual renews an electrical training certificate, the individual and their apprenticeship training director and/or each employer must give the department an accurately completed, signed, and notarized affidavit of experience accurately attesting to:

(a) The electrical installation work the individual performed in the electrical trade during the previous certification period;

(b) The correct electrical category the individual worked in; and

(c) The actual number of hours worked in each category under the proper supervision of a Washington certified master journey level electrician, journey level electrician or appropriate master specialty or specialty electrician for each employer. For apprentices enrolled in a registered apprenticeship program, the applicant and the training director are the only authorized signatures the department will accept on affidavits of experience.

(13) The individual and their employer(s) and/or apprenticeship training director(s) must sign and have notarized the affidavit of experience attesting to the accuracy of all information contained in the affidavit.

(14) The trainee, supervising electrician, contractor, and assigned administrator or master electrician are responsible for ensuring compliance with subsection (13) of this section. See WAC 296-46B-985 and 296-46B-990 (3)(c) and (f) for information about failing to submit or submitting false/fraudulent documents. Falsifying documents may be considered perjury and might result in criminal prosecution, civil penalty, or certificate revocation or suspension.

Trainees without supervision present on the job site.

(15) When the supervising electrician is found to not be present on the job site, the trainee may be given a form by the inspector that must be fully completed and returned or post-marked within twenty-four hours to the inspector. The supervising electrician must sign the statement for the trainee if appropriate supervision was provided. If the supervising electrician fails or refuses to assist the trainee in completing the form, the trainee must return the form with a signed and dated statement stating the supervising electrician's name and saying that the supervising electrician refused to assist.

Trainees seeking a journey level electrician certificate - Working with no supervision.

(16) Trainee seeking a general (01) journey level electrician certificate of competency. After review by the department, a trainee may be issued a six-month, nonrenewable unsupervised electrical training certificate that will allow the individual to work without supervision if the trainee:

- (a) Has submitted a complete application for an unsupervised electrical training certificate;
- (b) Has worked over seven thousand hours properly supervised not to include more than four thousand of specialty experience;
- (c) Has successfully completed or is currently enrolled in an approved apprenticeship program or an electrical construction trade program in a school approved by the board of community and technical colleges;
- (d) Has paid all appropriate training certificate fees listed in WAC 296-46B-909; ~~(and)~~
- (e) Is currently working for and continues to work for a licensed electrical contractor that employs at least one certified journey level or specialty electrician in the appropriate specialty; and
- (f) Has not previously failed a journey level electrician certificate of competency examination (see WAC 296-46B-960(11)).

Trainees seeking certain specialty electrician certificates - Working with reduced or no supervision.

(17) After review by the department, a trainee may be issued a nonrenewable zero percent supervision training certificate that will allow the individual to work without supervision if the trainee meets the requirements in subsection (4) of this section.

(18) Electrical trainees may work unsupervised when installing HVAC/R thermostat cable when the HVAC/R system consists of a single thermostat in one- and two-family dwelling units where line voltage power has not been connected to the dwelling's electrical system.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-970 Continuing education and classroom education requirements. (1) DEFINITIONS - For purposes of this section.

"Applicant" means the entity submitting an application for review.

"Application" means a submittal made by an applicant seeking instructor or class approval.

"Calendar day" means each day of the week, including weekends and holidays.

"Class" means continuing education or basic trainee class.

"Currently adopted code," for this section means the code adopted in WAC 296-46B-010(1) or any more recently published National Electric Code.

"Date of notification" means the date of a request for additional information from the department or the approval/denial letter sent to the applicant by the department.

"Examination" is any examination required by this section. Each examination must be unique and must provide randomized questions, except for classroom training. Each examination question bank must be at least two times larger than the number of questions in any individual examination. Examinations must not direct or point the individual to a correct answer or reference. Individuals must be responsible to determine the correct answer without the assistance of the sponsor. No more than twenty percent of an examination's questions may have a true/false answer. Competency is demonstrated by scoring at least seventy-five percent on the examination.

"Individual" means a master electrician, administrator or electrician seeking credit for continuing education or a trainee seeking credit for basic trainee class for renewal or certification.

"Instructor" means an individual who is authorized to instruct an approved continuing education or basic trainee class.

"Working day" means Monday through Friday, excluding state of Washington holidays.

(2) GENERAL.

(a) The department and the electrical board have the right to monitor all approved classes without notice and at no charge.

If the department or electrical board determines that the class or instructor does not meet or exceed the minimum requirements for approval, course length, or instructor qualifications, the department may revoke the class and/or instructor approval and/or reduce the number of credited hours for the class.

(b) Department-offered classes and the instructors used for department classes are automatically approved.

(c) Instructors who meet the minimum requirements using subsection (5)(d)(iv) of this section may only instruct classes sponsored by the manufacturer(s) who verified the instructors' qualifications.

(d) An individual will not be given credit for the same approved continuing education class taken more than once. A course sponsor may not submit an individual's name on a roster(s) for multiple classes (i.e., multiple class numbers) when the classes are given simultaneously (e.g., code update, industry related, and/or basic trainee class that have similar class content given during the same class session). Credit will not be granted for a class that is not approved per this section.

(e) Electrical administrators, master electricians, and electricians:

(i) To be eligible for renewal of an administrator certificate, master electrician or electrician certificate of competency, the individual must have completed at least eight hours of approved continuing education for each year of the prior certification period. The individual is not required to take the classes in separate years.

(A) At least eight hours of the total required continuing education must be on the changes in the currently adopted code.

(B) Four hours of the required continuing education must be on the currently adopted chapter 19.28 RCW and/or its related WAC.

(ii) An individual changing an electrical administrator and an electrician certificate of competency into a master electrician's certificate of competency as allowed in RCW 19.28.191 (1)(a) or (b) must have completed at least eight hours of approved continuing education for each year of the electrician's prior certificate period. The individual is not required to take the classes in separate years.

(A) At least eight hours of the total required continuing education must be on the changes in the currently adopted code.

(B) Four hours of the required continuing education must be on the currently adopted chapter 19.28 RCW and/or its related WAC.

(iii) Any portion of a year of a prior administrator or electrician certificate period is equal to one year for the purposes of the required continuing education.

(iv) An individual who has both an electrician certificate and an administrator certification may use the same class to fulfill the requirements for continuing education.

(f) Training certificates: To be eligible for renewal of a training certificate, the individual must have completed:

(i) At least forty-eight hours of approved basic trainee classes. The individual cannot use a basic trainee class as credit for the continuing education requirements for renewing an electrician or administrator certificate(s) when the class is also used to satisfy the training certificate renewal requirements; or

(ii) Equivalent electrical training classes taken as a part of an approved:

- Apprenticeship program under chapter 49.04 RCW; or
- Electrical training program under RCW 19.28.191

(1)(h).

Equivalent classes must be submitted to and approved by the chief electrical inspector thirty calendar days prior to offering the class.

(g) A continuing or basic trainee class attended or completed by an individual before the class's effective date cannot be used to meet the certificate renewal/certification requirements.

(3) CLASS AND INSTRUCTOR - GENERAL APPROVAL PROCESS.

(a) The department will(☺

☺)) review the application for completeness and conformance with the requirements in this section.

~~((ii) If the application is incomplete, notify the applicant within seven working days of the status of the review and if additional information is required.~~

~~(iii) Complete the review and approval/denial process within fifteen working days upon receipt of a complete application or additional requested information.))~~

(b) The department will deny approval of applications that do not meet the minimum requirements.

(c) All applications will be considered to be new applications (i.e., Classes and instructors may not be renewed. All applications must include all information necessary to show conformance with the minimum requirements).

(d) Application process:

(i) The applicant must submit a complete application to the department at least thirty calendar days prior to offering or instructing a class.

(ii) The department will only consider material included with the application when reviewing an application.

(iii) All applications must include:

(A) Applicant's name, address, contact name, email address, and telephone number;

(B) All required fees(☺);

(e) Review process:

(i) When the application is received:

(A) The department must review the application for completeness within seven working days after receipt.

(B) If the application is incomplete, the department must, within two working days, notify the applicant of the status of the review and what additional information is required.

- The applicant must provide any additional information requested by the department within five working days after the date of notification.

- The department will deny the application if the additional required information is not received within the five working days after the date of notification for additional information.

(C) The department must complete the review and approval/denial process within fifteen working days upon receipt of a complete application or additional requested information and within two working days notify the applicant of the approval/denial in writing or electronically.

(ii) A notification of denial must include:

(A) Applicant's name and telephone number;

(B) Date of denial;

(C) Sponsor's name and class title if applicable;

(D) Instructor's name if applicable; and

(E) The reason for denial.

(iii) A notification of approval:

(A) For classes must include:

- Applicant's name and telephone number;

- Sponsor's name and telephone number;

- Sponsor number;

- Class title;

- Class number;

- Number of hours approved for the class. The department may reduce the hours requested in the application if the review shows that the requested number of hours is excessive;

- Effective date for this class;

- Expiration date of class;

- Category for which the class is approved (i.e., code update, RCW/WAC update, industry related, basic trainee class, or pumping industry);

- Type of class (i.e., classroom, correspondence, internet); and

- Whether the class is open to the public.

(B) For instructors, must include:

- Applicant's name and telephone number;

- Instructor's name and telephone number;

- Effective date for the approval; and

- Expiration date of the approval.

(iv) The applicant may request a review, by the electrical board, of the department's denial or modification of the application. The applicant must submit a written request for review to the Secretary of the Electrical Board - Chief Electrical Inspector - Within twenty days of notification of the denial/modification. The request must include a review fee of one hundred nine dollars and fifty cents. The review fee is nonrefundable.

(4) CLASS APPROVAL PROCESS.

(a) Class applications must include:

(i) Sponsor's name, address, contact name, email address, telephone number, and sponsor's number (if a class was previously approved);

(ii) Class title;

(iii) Number of education hours requested for the class;

(iv) Category of class for which approval is sought (e.g., code update, RCW/WAC update, industry related, basic trainee class, or pumping industry);

(v) Statement that all requirements of this section will be complied with;

(vi) Statement of whether the class is open to the public;

(vii) Class syllabus (e.g., presentation method(s), description of the training, specific NEC/RCW/WAC articles taught, theory subjects, time allowed for various subject matter components, examination question samples, etc.) describing how the class meets the minimum requirements, described below, for the type of class being offered;

(viii) The applicant must show that the sponsor regularly employs at least one staff member who meets the requirements for instructors in this section;

(ix) List of resources (e.g., texts, references, etc.)(:);

(b) Class approval will be valid for three years except:

(i) If the class is "code update" and a new NEC is adopted by the department within the class approval period, the class approval will be considered automatically revoked; or

(ii) If the class is modified after the application is approved, the class approval will be considered automatically revoked (i.e., change in syllabus, hours, examination, etc.).

(c) Minimum requirements:

(i) Class length:

(A) The minimum allowed length of a class is two hours; however, the minimum length for a basic trainee class is four hours that may be delivered in multiple classroom components of not less than two hours each.

(B) Class length must be based on two-hour increments (e.g., 2, 4, 6, 8, etc.)

(C) Class length must be based on the following:

- Classroom instruction will be based on the total hours the individual is in the classroom. A continuing education class may be divided into multiple components so long as each component is not less than two hours in length and all components are completed within a one-month period. A basic trainee class may be divided into multiple components so long as each component is not less than two hours in length and all components are completed within a two-month period.

- Distance learning continuing education classes (i.e., correspondence and internet continuing education classes) will be based on clock hours necessary to complete the class if it was presented in a classroom setting.

(ii) Class content:

(A) Industry-related classes must be based on:

- Codes or rules included in the currently adopted National Electrical Code (see definition of currently adopted), the electrical law/rule;

- Electrical theory based on currently published documents that are readily available for retail purchase; and/or

- Materials and methods that pertain to electrical construction, building management systems, electrical maintenance, or workplace electrical safety such as *NFPA 70E - Handbook for Electrical Safety in the Workplace*. First aid type classes must be approved and will be limited to four hours of credit towards the individual's total continuing education requirement.

(B) Code update classes must be based on the currently adopted (see definition) National Electrical Code and must specify the code articles to be addressed in the class presentation.

(C) RCW/WAC update classes must be based on the latest adopted versions of chapter 19.28 RCW and/or chapter 296-46B WAC.

(D) All basic trainee classes must be classroom instruction only and based upon basic electrical theory, currently adopted (see definition for currently adopted) National Electrical Code, and/or use of the electrical laws or rules. Correspondence and internet classes are not allowed. All basic trainee classes must include an appropriate written competency examination(s) to ensure the participant has mastered the basic concepts of the class. The examination must consist of at least five questions per two hours of class credit.

(E) For all pumping industry classes, curriculum must include fifty percent electrical and fifty percent plumbing instruction.

(F) The sponsor of any distance learning class (e.g., correspondence/internet continuing education) must provide the following additional information with the application:

- How the sponsor will provide an orientation session with the instructor or an affiliated representative of the sponsor.

- The application must include a complete description of any hardware, software, or other technology to be used by the provider and needed by the student to effectively engage in the delivery and completion of the class material.

- In the case of internet based continuing education classes, describe how the class software addresses automatic shutdown after a period of inactivity.

- How will the sponsor provide security to ensure that the student who receives credit for the class is the student who enrolled in and completed the class. The approved sponsor and the student must certify that the student has completed the class and the required number of clock hours.

- The application must describe the process and the acceptable methods of how students can contact approved instructors to answer questions regarding the class.

- The application must describe the consistent and regular interactive events appropriate to the delivery method. The interactive elements must be designed to promote student involvement in the learning process and must directly support the student's achievement of the class learning objectives.

- The application must demonstrate that the class includes the same or reasonably similar information content as a course that would otherwise qualify for the requisite number of clock hours of classroom-based instruction.

- The application must demonstrate how the sponsor determined the number of clock hours requested.

- The application must demonstrate how mastery of the material is evaluated (e.g., describing how the material is divided into major learning units and describing how these learning units are divided into modules of instruction, describing how the student's progress toward completion of the mastery requirement will be measured, and describing how the class will provide a mechanism of individual remediation to correct any deficiencies in each module of instruction).

(5) INSTRUCTOR APPROVAL PROCESS:

(a) Except first-aid training, all instructors must be approved per this section.

(b) The instructor application will include:

(i) Instructor's name, address, telephone number, email address;

(ii) Copies of credentials or other information showing conformance with the instruction minimum qualifications.

(c) Instructor approval will be valid for three years except:

(i) If the instructor's credentials are invalidated (e.g., suspension or revocation by the issuing entity) for any reason, approval will be automatically revoked.

(ii) When the instructor approval expires or is revoked, a new application must be submitted to regain approved instructor status.

(d) Minimum requirements:

The application must show that the instructor meets one of the following:

(i) Has a valid Washington administrator, master electrician, or electrician's certificate and has appropriate knowledge of and experience working as an electrical/electronic trainer; or

(ii) Is currently an instructor in a two-year program in the electrical construction trade licensed by the Washington work force training and education coordinating board. The instructor's normal duties must include providing electrical/electronic education; or

(iii) Is a high school vocational teacher, community college, college, qualified instructor with a state of Washington approved electrical apprenticeship program, or university

instructor. The instructor's normal duties must include providing electrical/electronic education; or

(iv) Works for and is approved by a manufacturer of electrical products to teach electrical continuing education; or

(v) Is an electrical engineer registered under chapter 18.43 RCW; or

(vi) Subject matter experts approved by the chief electrical inspector who can demonstrate appropriate knowledge of, and experience in the electrical construction trade and working as an electrical/electronic trainer.

(6) FORMS:

(a) The department will develop an appropriate form(s) for the applicant's use when submitting for instructor or class approval;

(b) Applicants must use the department's form when submitting an application for review.

(7) CLASS ATTENDANCE:

(a) The department is not responsible for providing verification of an individual's continuing education or basic trainee classroom training history with the class sponsor;

(b) Electrical approved classes offered in Washington:

(i) The sponsor must provide the department with an accurate online course attendance/completion roster for each class given. Class attendance will only be verified based on the online attendance/completion roster provided by the sponsor.

(A) Within seven days of a student completing the class, the course sponsor must provide the attendance/completion roster in an internet format provided by the department.

(B) The attendance/completion roster must show each individual's name, Washington certificate number, class number, and date of completion.

(ii) Individuals will not be granted credit for a class unless the sponsor's online attendance/completion roster shows the individual successfully completed the class.

(c) For classes approved under chapter 18.106 RCW for the pumping industry, a class number will be created for electrical continuing education. Sponsors for these classes must verify attendance for the electrical credit using the format described in subsection (b) of this section.

(8) Noncompliance with this section by a course sponsor or instructor.

(a) Before a course sponsor or instructor is revoked or suspended for noncompliance with this section, the course sponsor or instructor will be given written notice of the department's intention to suspend or revoke. The notification will describe the allegations and provide the necessary procedures to request a hearing before the electrical board as described in RCW 19.28.341.

(b) The department may also file a civil penalty action under chapter 19.28 RCW for fraudulent, inaccurate, or material misrepresentation activity.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-971 Training schools. (1) The department must evaluate and approve training school programs in the electrical trade as regulated by chapter 19.28 RCW for equivalency to hours of supervised work experience.

Approved training programs must be from a Washington state public community or technical college, or a not-for-profit nationally accredited technical or trade school licensed by the work force training and education coordinating board under chapter 28C.10 RCW.

(2) The minimum total hours for an electrical technical training program must be determined per RCW 19.28.191.

(3) Training school programs must be approved before their graduates may request credit for equivalent work experience hours toward journey level or specialty electrician certification. Until December 31, 2003, existing electrical training programs, in effect after January 1, 2000, may apply for retroactive approval of their program to determine the number of hours that will be credited for the program graduates. After December 31, 2003, all training programs must be approved by the department prior to beginning instruction.

(4) Training schools must submit the curriculum of each journey level or specific specialty electrical training program to the department for approval. The curriculum must include a detailed description of each course that is included in the total training hours required by RCW 19.28.191. The curriculum must be reviewed by the department whenever significant changes in program content or course length are implemented or at an interval not to exceed three years. After department review, the program may be renewed. In evaluating the relevance of the curriculum, the department will consider the following criteria:

(a) Scope of work for the appropriate electrician certification.

(b) Understanding whole systems related to and integrated with electrical equipment installation, maintenance, troubleshooting, and appliance repair (e.g., refrigeration, pumps, hydraulics, thermodynamics, compressed air, and similar systems).

(c) Courses not directly related to electrical technical instruction or specific scope of work, but required to complete the specific training program (i.e., mathematics, technical writing, business, safety, first aid, ergonomics, etc.), must not exceed ten percent of the total student/instructor contact time of the program.

(5) Within thirty days after beginning a program, the program sponsor must supply the department with a roster of individuals enrolled in the program. The roster must show each student's name, date of enrollment, Washington training or electrician certificate number, and the training program number. Within thirty days after each graduation cycle, approved training school programs must provide the department with a roster of individuals that have successfully completed the program. The roster must show each student's name, date of completion, Washington training or electrician certificate number, and the training program title. ~~((An individual must provide a copy of the certificate of completion or proof of graduation from the electrical training program when making application to the department for an electrician examination.))~~

(6) All school training activities involving electrical work or appliance repair done outside of in-school lab facilities must be done under a valid Washington electrical contractor's license. All students performing such work must have a valid training certificate and work under a supervising

journey level or specialty electrician in a ratio, per RCW 19.28.161, in compliance with RCW 19.28.161.

(7) Individuals in a two-year electrical construction trade training program for journey level electrician must obtain the additional two years of work experience required in new industrial or commercial installation prior to the beginning, or after the completion, of the technical school program.

All student electrical training hours obtained when working for contractors or other employers in intern programs arranged by the school must be evaluated as part of the training program hours. Additional work experience credit gained in an intern program is not allowed.

This does not prohibit trainees in a training program for specialty electricians from having concurrent employment and obtaining additional specialty work experience while attending school. All such concurrent work must be documented in an affidavit of experience per WAC 296-46B-942(8).

The following supervision requirements must be met when working as an intern or student:

(a) Intern when working for contractors or other employers as a:

(i) General electrician, there must be not more than one noncertified individual for every certified master journey level electrician or journey level electrician.

(ii) Specialty electrician, there must be not more than two noncertified individuals for every certified master specialty electrician working in that electrician's specialty, specialty electrician working in that electrician's specialty, master journey level electrician, or journey level electrician.

(b) Student when working for a public community or technical college, or not-for-profit nationally accredited trade or technical school licensed by the work force training and education coordinating board under chapter 28C.10 RCW as a journey level or specialty electrician in the training program, the ratio requirements are one certified master specialty electrician working in that electrician's specialty, specialty electrician working in that electrician's specialty, master journey level electrician, or journey level electrician working as a specialty electrician to no more than four students enrolled in and working as part of an electrical construction program. All such work will be considered to be an integral part of the training program and work experience credit will not be allowed except as a part of the program.

When the ratio of certified electricians to noncertified individuals on a job site is one certified electrician to three or four noncertified individuals, the certified electrician must:

(i) Directly supervise and instruct the noncertified individuals and the certified electrician may not directly make or engage in an electrical installation; and

(ii) Be on the same job site as the noncertified individual for a minimum of one hundred percent of each working day.

The public community or technical colleges, or not-for-profit nationally accredited trade or technical schools must be an appropriately licensed electrical contractor when performing work outside the classroom.

(8) The department will use the criteria in this section to evaluate the hours of credit that may be allowed for United States armed forces experience and training in the electrical

construction, electrical maintenance, and appliance repair trades. See WAC 296-46B-945.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-980 Enforcement—Installations, licensing, and certification requirements. (1) The department inspects the electrical worksites of individuals, employers, and employees with respect to the methods and installation requirements of chapter 19.28 RCW and this chapter. The department's electrical inspectors and electrical auditors make electrical work inspections. The department's electrical inspectors/auditors verify that all required electrical work permits or labels are obtained prior to beginning any electrical work which requires an inspection. The department's electrical inspectors, electrical auditors, and compliance officers make electrical licensing/certification inspections.

(2) The department ensures that individuals, employers, and employees comply with the electrical licensing and certification requirements of chapter 19.28 RCW and this chapter. To do this, inspections are made by the department's electrical inspectors/auditors and compliance officers.

Compliance officers or electrical inspectors/auditors determine whether:

(a) Each person or entity advertising to do electrical work or doing electrical work on an electrical worksite has a proper license or certificate;

(b) The ratio, per RCW 19.28.161, of certified journey level/specialty electricians to the certified trainees on the job site is correct; and

(c) Each certified trainee is directly supervised by an individual who possesses an appropriate certificate of competency for the type of electrical work being performed.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-990 Failure to comply with the electrical contractor licensing, administrator certification, or electrician certification laws.

General.

(1) If the compliance officer or electrical inspector/auditor determines that an individual, employer, or employee has violated chapter 19.28 RCW or this chapter, the department will issue a citation that describes the violation.

Suspension or revocation - Of an electrical contractor's license, administrator's certificate, master electrician's certificate of competency, electrician's certificate of competency, or training certificate.

(2) The department may revoke or suspend, for such time as it determines appropriate, an electrical contractor's license, administrator's certificate, master electrician's certificate of competency, electrician's certificate of competency, or training certificate if:

(a) The license, certificate, or permit was obtained through error or fraud;

(b) The license, certificate, or permit holder is judged to be incompetent to work in the electrical construction trade as a master electrician, journey level electrician, specialty electrician, electrical technician, or electrical trainee;

(c) For serious noncompliance as described below. See RCW 19.28.241 and 19.28.341 for other grounds and procedures.

(d) The license or certificate holder incompletely or inaccurately reported continuing or basic trainee class education units on an application for renewal; or

(e) The certificate holder falsely, incompletely, or inaccurately reported previous work experience.

The department will deny an application for any license/certificate during the period of revocation or suspension of the same or another license/certificate under chapter 19.28 RCW.

(3) For the purposes of this section, serious noncompliance includes, but is not limited to, any of the following:

(a) ~~(Failure)~~ **Causing or failing** to correct a serious violation. A serious violation is a violation of chapter 19.28 RCW or chapter 296-46B WAC that creates a hazard of fire or a danger to life safety. A serious violation is also a violation that presents imminent danger to the public. Imminent danger to the public is present when installations of wire and equipment that convey or utilize electric current have been installed in such a condition that a fire-hazard or a life-safety hazard is present. Imminent danger to the public is also present when unqualified, uncertified, or fraudulently certified electricians or administrators; or unlicensed or fraudulently licensed contractors are continuously or repeatedly performing or supervising the performance of electrical work covered under chapter 19.28 RCW. For the purposes of this section, a certified electrician is considered qualified, provided the electrician is working within his or her certification;

(b) The license or certificate was obtained through error or fraud;

(c) Submitting a fraudulent document to the department;

(d) Continuous noncompliance with the provisions of chapter 19.28 RCW or this chapter. For the purposes of this section, continuous noncompliance will be defined as three or more citations demonstrating a disregard of the electrical law, rules, or regulations within a period of three years, or where it can be otherwise demonstrated that the contractor, master electrician, electrician, or administrator has continuously failed to comply with the applicable electrical standards;

(e) Failure to make any books or records, or certified copies thereof, available to the department for an audit to verify the hours of experience submitted by an electrical trainee;

(f) Making a false statement or material misrepresentation on an application, statement of hours, or signed statement required by the department;

(g) The certificate holder falsely or inaccurately reported continuing or basic trainee class education units on an application for renewal;

(h) Installing a shortened rod/pipe grounding electrode, improper splicing of conductors in conduits/raceways or concealed within walls, or installing a fake equipment grounding conductor.

For any act of serious noncompliance, the person, firm, partnership, corporation, or other entity may be referred to

the county prosecutor for criminal prosecution under chapter 9A.72 RCW. The department may also file a civil action under chapter 19.28 RCW.

(4) Before a license or certificate is revoked or suspended, the certificate holder will be given written notice of the department's intention to suspend or revoke. Notification will be sent by registered mail to the certificate holder's last known address. The notification will list the allegations against the certificate holder, and provide the certificate holder with the procedures necessary to request a hearing before the electrical board as described in WAC 296-46B-995.

Confiscation - Of an electrical contractor's license, administrator certificate, electrician certificate of competency, or training certificate.

(5) The department may confiscate a license or certificate that is counterfeit, revoked, expired, suspended, or altered. The individual may be referred to the county prosecutor for criminal prosecution under chapter 9A.72 RCW. The department may also file a civil action under chapter 19.28 RCW.

AMENDATORY SECTION (Amending WSR 13-03-128, filed 1/22/13, effective 3/1/13)

WAC 296-46B-995 Electrical board—Appeal rights and hearings.

General.

(1) Chapter 19.28 RCW provides the authority for the duties and responsibilities of the electrical board. Except as provided in chapter 19.28 RCW and this chapter, all proceedings will be conducted according to chapter 34.05 RCW (~~the~~), Administrative Procedure Act and chapter 10-08 WAC, Model rules of procedure. See chapter 34.05 RCW (~~the~~), Administrative Procedure Act for specific definitions not described in this chapter.

(2) See RCW 19.28.311 for the composition of the electrical board.

(3) The board adopts the current edition of the "*Roberts' Rules of Order, Newly Revised.*"

(4) The board will hold regular meetings on the last Thursday of January, April, July, and October of each year per RCW 19.28.311.

(5) The director or the chairperson of the board may call a special meeting at any time.

(6) Each board member must be notified in writing of the agenda, date, time, and place of each regular and special meeting. "Writing" includes by electronic mail, also known as "email," if the member has provided an email address for such notice.

(7) The board or department may elect to have an appeal heard by the office of administrative hearings either tape recorded or transcribed by a court reporter; and the board may so elect regarding hearings or board reviews heard by the board as a whole.

(8) A majority of the board constitutes a quorum for purposes of rendering any decision.

(a) If a majority does not attend a hearing or board review on an appeal, the board may either continue the hearing or board review to a date certain or may hear the testimony and arguments.

(b) If the board hears the testimony and arguments, the members of the board who are absent may make their decisions after hearing the tape recording or reading the transcript, of the hearing or board review.

(c) If the board selects the method in subsection (8)(b) of this section, at the time of the hearing, the board will set a date certain for the absent members to complete review of the record and for the board as a whole to vote on the decision. The vote in subsection (8)(b) and (c) of this section may occur by U.S. mail, facsimile or by electronic mail and will be determined by the board at the hearing; the members' votes will be public record.

(9) All filings and documents for any matter before the board must be submitted to the chief electrical inspector, as secretary to the board, 7273 Linderson Way, P.O. Box 44460, Olympia, WA 98504-4460. Twenty copies of filings and documents must be submitted by ordinary mail, certified or registered mail, or by personal delivery. Filings and documents must be received no later than forty-five days prior to the scheduled meeting. When filings or documents are received after the deadlines, the filings and documents will be presented to the board at the second regularly scheduled board meeting.

(10) All hearings before the board as a whole will be held on regularly scheduled meeting dates, as listed in subsection (4) of this section, unless the board determines that an alternate date is necessary.

(11) All notices of appeal, with a certified check payable to the department in the ~~((sum of two hundred dollars))~~ amount specified in subsection (12), (14), (15), or (17) of this section if required, must be received in the office of the chief electrical inspector, as secretary to the board, at least forty-five days before the regularly scheduled board meeting at which the hearing would occur. A separate ~~((two hundred dollar))~~ appeal fee is required for each entity's appeal of a specific violation type (e.g., for a single entity, the designated administrator, multiple alleged violations of RCW 19.28.061 (5)(a) - Designated administrator not available, RCW 19.28.061 (5)(d) - Designated administrator fails to ensure proper permit is purchased, and RCW 19.28.061 (5)(e) - Designated administrator fails to ensure corrections are made would require ~~((a six hundred dollar appeal fee))~~ three of the applicable appeal amounts; one for each specific violation type). The total appeal fee for each entity seeking an appeal hearing is one thousand dollars maximum for all violation types. For original appeals to the board, the appellant must submit twenty copies of any written argument, briefs, testimony, or documents for the board's consideration at least forty-five days prior to the scheduled hearing. When appeals, written argument, briefs, testimony, or documents are received after the deadlines, the appeals, written argument, briefs, testimony, or documents will be presented to the board at the second regularly scheduled board meeting.

Appeals

(12) Appeals of penalties issued by the department.

(a) A party may appeal a penalty issued by the department, pursuant to chapter 19.28 RCW and this chapter, to the board. The appeal will be assigned to the office of administrative hearings.

(b) The appeal must be filed within twenty days after the notice of the decision or penalty is given to the assessed party either by personal service or ~~((by certified mail, return receipt requested,))~~ using a method by which the mailing can be tracked or the delivery can be confirmed, sent to the last known address of the assessed party and must be made by filing a written notice of appeal with the chief electrical inspector, as secretary to the board. The request for an appeal must be accompanied with a certified check payable to the department in the sum of two hundred dollars or ten percent of the penalty amount, whichever is less, but in no event less than one hundred dollars.

(13) Appeals of proposed decisions issued by the office of administrative hearings.

(a) A party may appeal a proposed decision issued by the office of administrative hearings pursuant to chapter 19.28 RCW to the board. The appeal must be filed within twenty days after service of the decision and must be made by filing a written notice of appeal with the chief electrical inspector, as secretary to the board.

(b) The notice of appeal of a proposed decision must be received in the office of the chief electrical inspector, as secretary to the board, at least forty-five days before a regularly scheduled board meeting. If you want the board to consider written argument, briefs, testimony, or other documents, it must be submitted at least forty-five days prior to the scheduled hearing.

(14) Appeals of suspension, revocation, or nonrenewal.

(a) An appeal of the suspension or revocation of a license or certificate of competency under RCW 19.28.241 and 19.28.341 or of nonrenewal of a license or certificate of competency under this chapter will be heard by the board in accordance with chapter 34.05 RCW and not assigned to the office of administrative hearings. The board will conduct the hearing and may elect to have the assistance of an administrative law judge in the proceeding.

(b) The ~~((notice of))~~ appeal ~~((with the certified check payable to the department in the sum of two hundred dollars for appeals of a revocation or suspension of a contractor's or administrator's license,))~~ must be filed within twenty days after the notice of suspension or revocation is served on the subject of said action, either by personal service or ~~((by certified mail, return receipt requested))~~ using a method by which the mailing can be tracked or the delivery can be confirmed, sent to the last known address of the subject and must be filed by written notice of appeal with the chief electrical inspector, as secretary to the board. The request for an appeal must be accompanied with a certified check payable to the department in the sum of two hundred dollars or, for appeals of non-renewal due to outstanding final judgments owed to the department, the amount shall be two hundred dollars or ten percent of the outstanding penalty amount, whichever is less, but in no event less than one hundred dollars.

(15) Appeals of decisions on installation.

(a) A party may seek board review for disputes relating to the interpretation and application of electrical/telecommunications installation or maintenance standards under RCW 19.28.111, 19.28.480, and 19.28.531. The board will conduct the hearing and may elect to have the assistance of an administrative law judge in the proceeding.

(b) The notice of appeal, with the certified check payable to the department in the sum of two hundred dollars, must be received in the office of the chief electrical inspector, as secretary to the board, at least thirty days before a regularly scheduled board meeting. All parties must submit any written argument, briefs, testimony, or documents for the board's consideration at least twenty days prior to the scheduled hearing.

(16) Appeals of a continuing or basic trainee class or instructor for denials or revocations.

A party may appeal a decision issued by the department, pursuant to WAC 296-46B-970 (3)(e)(iv) to the superior court per RCW 34.05.542(3).

(17) Appeals pertaining to engineer approval or electrical testing laboratory recognition and accreditation.

(a) A party may appeal a decision issued by the department pursuant to WAC 296-46B-997 or 296-46B-999. The appeal will be heard by the board in accordance with chapter 34.05 RCW and not assigned to the office of administrative hearings. The board will conduct the hearing and may elect to have the assistance of an administrative law judge in the proceeding.

(b) The notice of appeal, with the certified check payable to the department in the sum of two hundred dollars for appeals pertaining to engineer approval or recognition and accreditation of an electrical testing laboratory, must be filed within twenty days after the notice of the department's decision is served on the subject of said action, either by personal service or ~~((by certified mail, return receipt requested))~~ using a method by which the mailing can be tracked or the delivery can be confirmed, sent to the last known address of the subject and must be filed by written notice of appeal with the chief electrical inspector, as secretary to the board.

(18) Judicial review of final decisions of the board.

A party may seek judicial review of a final order of the board within thirty days after service of the decision. Appeals of final decisions and orders must be done in accordance with chapter 34.05 RCW.

(19) If appeal(s) according to subsections (12), (13), (15), and (16) of this section are not filed or the appeal is not filed timely, the proposed decision or action becomes final with no further action on the part of the department or the board.

(20) Appeals - General requirements.

(a) Appeals according to subsection ~~((s))~~ (12), (15), or (16) of this section must specify the contentions of the appellant, and must for subsection (13) of this section specify to which conclusions of law and findings of fact the party takes exception. The appeal will be based on the record of the hearing. The board will not grant a hearing de novo.

(b) In appeals under subsections (13), (14), (15), and (16) of this section, the issues to be adjudicated must be made as precise as possible, in order that the board may proceed

promptly to conduct the hearing on relevant and material matter only.

(c) In all appeals of chapter 19.28 RCW and this chapter heard before the office of administrative hearings or directly by the board, the department has the burden of proof by a preponderance of the evidence.

(d) In all appeals of a decision by the office of administrative hearings to the board, the party aggrieved by the decision of the office of administrative hearings has the burden of proof by a preponderance of the evidence.

Appearance and practice before board.

(21) No party may appear as a representative in proceedings other than the following:

(a) Attorneys at law qualified to practice before the supreme court of the state of Washington;

(b) Attorneys at law qualified to practice before the highest court of record of another state, if the attorneys at law of the state of Washington are permitted to appear as representatives before administrative agencies of the other state, and if not otherwise prohibited by Washington law; or

(c) An owner, officer, partner, or full-time employee of a firm, association, organization, partnership, corporation, or other entity who appears for the firm, association, organization, partnership, corporation or other entity.

(22) All persons appearing in proceedings as a representative must conform to the standards of ethical conduct required of attorneys before the courts of Washington. If a person does not conform to these standards, the board may decline to permit the person to appear as a representative in any proceeding before the board.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-997 Engineer approval. (1) This section describes the methods required to obtain recognition and accreditation of professional engineers registered under chapter 18.43 RCW to approve industrial utilization equipment. This section provides assurance to the general consuming public that electrical products have been tested for safety and identified for their intended use.

(2) Industrial utilization equipment is considered to be safe when it is certified by an engineer accredited by the department.

(a) The department may declare industrial utilization equipment unsafe if:

(i) The equipment is not being manufactured or produced in accordance with all standards of design and construction and all terms and conditions set out in the certification report for the equipment referred to in this chapter;

(ii) The equipment has been shown by field experience to be unduly hazardous to persons or property;

(iii) An examination of the equipment or of the certification report for the equipment shows that the equipment does not comply with all applicable standards; or

(iv) An examination of the certification report or the equipment shows that the equipment cannot be installed in accordance with this chapter.

(b) When the department declares industrial utilization equipment unsafe, the department will notify the product owner and the certifying engineer in writing.

Accreditation - General.

(3) The department's chief electrical inspector's office reviews requests for accreditation. Applicants must submit supporting data to document and verify the requirements of this section have been met.

(4) The accreditation of an engineer will be valid for the period of three years.

(5) On-site inspection of an engineer's facilities.

(a) On-site inspection of the facility(ies) may be required during the initial application process or the renewal process. Representative(s) of the department will evaluate for compliance with accreditation criteria.

(b) The applicant must pay all costs associated with the on-site inspection.

(6) For purposes of chapter 19.28 RCW, all engineers who certify industrial utilization equipment offered for sale in the state of Washington must be accredited by the department.

(7) Fees are payable as required in WAC 296-46B-911.

(8) The engineer must apply for renewal of accreditation at least thirty days prior to the accreditation expiration date. The department will renew accreditation for the period of three years or notify the renewing engineer of the department's reason(s) of refusal following receipt of the completed form and renewal fee.

(9) The department accepts or denies engineer accreditation for engineers seeking to evaluate industrial utilization equipment within the state. Accreditation is determined when an engineer provides evidence to the department that all the requirements of this chapter are met. Accreditation is determined by the department and prior to making a determination, the department may require information and documentation to be provided by the engineer.

(a) Accreditation is subject to review when deemed necessary by the department. The engineer must pay all costs associated with on-site review.

(b) Every accredited engineer must continue to satisfy all the conditions specified in this chapter during the period of the accreditation. An engineer must furnish the department an annual report detailing the extent of its activities for the year. The report must include, but not be limited to:

(i) The number of industrial utilization equipment items approved;

(ii) Organizational structure of the engineer's company;

(iii) Statement of ownership of the engineer's company; and

(iv) Reports of litigation, which in any way were the result of or may affect any accreditation or testing of products covered by this chapter.

(c) The department will notify the applicant of the accreditation results. A letter of accreditation from the department is proof of the accreditation of the engineer.

(10) The engineer will be approved to certify industrial utilization equipment.

Suspension or revocation.

(11) The department may suspend, revoke, or refuse to renew the department's accreditation of any engineer found to be in noncompliance with requirements of this chapter, the laws of the state of Washington, or submitting false information.

(12) The department will serve written notice of intent prior to suspension, revocation, or refusal to renew the accreditation of an engineer.

(13) An engineer, whose accreditation has been suspended, may not reapply for accreditation during the period of such suspension. An engineer, whose accreditation has been revoked, may reapply for accreditation no sooner than two years after the date of revocation of accreditation.

Business structure, practices, and personnel.

(14) The engineer must be an independent, third-party organization with no organizational, managerial, financial, design, or promotional affiliation with owners, manufacturers, suppliers, installers, or vendors of products covered under the engineer's certification or evaluation programs.

The engineer must have an adequate diversity of clients or activity so that the loss or award of a specific contract regarding certification or evaluation would not be a deciding factor in the financial well-being of the engineer.

(15) The engineer must adequately meet the following business practices:

(a) Perform the examinations, tests, evaluations, and inspections required under the certifications programs in accordance with the designated standards and procedures;

(b) Assure that reported values accurately reflect measured and observed data;

(c) Limit work to that for which competence and capacity is available;

(d) Treat test data, records, and reports as proprietary information;

(e) Respond to and attempt to resolve complaints contesting certifications and evaluation results;

(f) Maintain an independent relationship between its clients, affiliates, and other organizations so the engineer's capacity to give certifications and evaluations objectively and without bias is not adversely affected; and

(g) Notify the department within thirty calendar days should it become unable to conform to any of the requirements of this chapter.

(16) Engineers accredited under this chapter must notify the department within thirty calendar days of any of the following:

(a) Change in company name and/or address;

(b) Changes in major test equipment which affect the ability to perform work for which accredited; or

(c) Change in independent status.

(17) The engineer must develop and maintain a certification or evaluation program plan that includes, but is not limited to:

(a) The procedures and authority to ensure the product complies with the standard(s) established by the program;

(b) A quality control system;

(c) Verification and maintenance of facilities and/or equipment; or

(d) Sample selection as applicable for product certifications, and for component testing as necessary for evaluations.

The plan must demonstrate that the engineer has adequate facilities, and equipment to perform all certifications and testing for which it is accredited by the state of Washington. These elements must be contained in the engineer's operations control manual.

(18) The engineer must develop and maintain a quality control system adequate to assure the accuracy and technical integrity of its work as follows:

(a) The engineer's quality control system must include a quality control or engineer's operations control manual;

(b) The quality control or engineer's operations control manual must be adequate to guide a testing technician or inspector in conducting the inspection, evaluation, and/or test in accordance with the test methods and procedures required for the engineer's certification and/or evaluation program(s); and

(c) The engineer must have a current copy of the quality control or engineer operations control manual available for the engineer's use.

(19) The engineer must have training, technical knowledge, and experience adequate to perform the tests, examinations, and evaluations for the certification and/or evaluation activities for which recognition is sought.

(20) The engineer must:

(a) Provide adequate safeguards protecting the engineer's status from the influence or control of manufacturers, vendors, owners, or installers of electrical products certified or tested by the engineer; and

(b) Develop and maintain an adequate training program assuring that the engineer will be able to perform tasks properly and uniformly.

Recordkeeping and reporting - General.

(21) The engineer must develop and maintain records and reports of those testing, inspection, certification, and evaluation activities associated with each piece of industrial utilization equipment. The engineer must retain these records for a minimum of three years.

(22) The engineer must make available to the department, upon request, all records required by the department to verify compliance with this chapter.

(23) See WAC 296-46B-906 for fee information. The engineer's evaluation report must include:

(a) Name and address of the engineer;

(b) Name of client;

(c) Address where the evaluated product is or will be installed;

(d) Designation of standards used to certify or test the product including edition and latest revision (e.g., UL 508, ~~((16th))~~ 17th Edition, ~~((Feb. 1993))~~ Jan. 1999, Revision ~~((Oct. 9, 1997))~~ March 15, 2013);

(e) Description of the overall product evaluated to include full nameplate data and equipment type;

(f) A statement as to whether or not the results comply with the requirements of the standard;

(g) Pertinent test evaluation data and identification of tests or inspections including anomalies;

(h) The engineer's stamp; and

(i) Any condition of acceptability or restrictions on use/relocation.

(24) Within ten calendar days after affixing the evaluation mark, the engineer must submit a copy of the evaluation report to their(=

~~(a) Local electrical inspection office submitted electronically in a format approved by the department; and~~

~~(b))~~ client submitted in any format acceptable to the client and engineer.

AMENDATORY SECTION (Amending WSR 14-11-075, filed 5/20/14, effective 7/1/14)

WAC 296-46B-999 Electrical testing laboratory requirements.

General.

(1) This section describes the methods required to obtain recognition and accreditation of electrical product(s) certification and/or field evaluation laboratories by the state of Washington. This section provides assurance to the general consuming public that electrical products have been tested for safety and identified for their intended use.

(2) An electrical product is considered to be safe when it is either certified by a laboratory accredited by the department or labeled with a field evaluation mark by a laboratory accredited by the department.

(a) The department may declare electrical equipment unsafe if:

(i) The equipment is not being manufactured or produced in accordance with all standards of design and construction and all terms and conditions set out in the certification report for the equipment referred to in this chapter;

(ii) The equipment has been shown by field experience to be unduly hazardous to persons or property;

(iii) An examination of the equipment or of the certification report for the equipment shows that the equipment does not comply with all applicable standards; or

(iv) An examination of the certification report or the equipment shows that the equipment cannot be installed in accordance with this chapter.

(b) When the department declares an electrical product unsafe, the department will:

(i) Notify the product manufacturer and the appropriate testing laboratory in writing;

(ii) Notify the general public by:

(A) Report to the Consumer Product Safety Commission;

(B) A published article in the *Electrical Currents*;

(C) Internet web site posting; and/or

(D) News release.

Accreditation - General.

(3) The department's chief electrical inspector's office reviews requests for accreditation or evaluation. Applicants must submit supporting data to document and verify the requirements of this section have been met.

(4) The accreditation of a NRTL will be valid for the period of the laboratory's current OSHA NRTL accreditation.

The accreditation of a non-NRTL will be valid for the period of five years from the date of the department's accreditation.

(5) On-site inspection of a laboratory.

(a) On-site inspection of the laboratory may be required during the initial application process or the renewal process. Technically qualified representative(s) of the department will evaluate for compliance with accreditation criteria.

(b) On-site inspection is not required for NRTL-recognized laboratories requesting approval as certification laboratories using standards for which NRTL recognition has been approved.

(c) The department may waive on-site inspection for:

(i) Laboratories recognized or accredited by another state determined to provide an accreditation program acceptable to the department; or

(ii) NRTL-recognized laboratories requesting approval as certification laboratories for using other standards for which NRTL recognition has not been approved.

(d) The applicant must pay all costs associated with the on-site inspection.

(6) For purposes of chapter 19.28 RCW, all laboratories which certify and/or field evaluate electrical products offered for sale in the state of Washington must be accredited by the department. A NRTL requesting approval as a certification laboratory will be approved for accreditation by the department upon completion of the application process.

(7) Fees are payable as required in WAC 296-46B-911.

(8) The laboratory must apply for renewal of accreditation at least thirty days prior to the accreditation expiration date. The department will renew accreditation for the period specified in subsection (4) of this section or notify the renewing laboratory of the department's reason(s) of refusal following receipt of the completed form and renewal fee. Accreditation may be renewed or refused for one or more electrical product category(ies).

(9) The department accepts or denies laboratory accreditation for all laboratories within the state. Accreditation is determined when a laboratory provides evidence to the department that all the requirements of this chapter are met. Accreditation is determined by the department and prior to making a determination, the department may require information and documentation to be provided by the laboratory.

(a) Accreditation is subject to review when deemed necessary by the department. The laboratory must pay all costs associated with on-site review.

(b) Every accredited laboratory must continue to satisfy all the conditions specified in this chapter during the period of the accreditation. A non-NRTL accredited laboratory must furnish the department an annual report detailing the extent of its activities for the year. The report must include, but not be limited to:

(i) The number of factory inspections;

(ii) Organizational structure of the laboratory;

(iii) Statement of ownership of the laboratory;

(iv) Laboratory equipment verification;

(v) Client accreditation programs;

(vi) Reports of litigation, which in any way were the result of or may affect any accreditation or testing of products covered by this chapter; or

(vii) Assessment of recordkeeping (i.e., certification/evaluation plans, certification/evaluation reports).

(c) The department will notify the applicant of the accreditation results. A letter of accreditation from the department is proof of the accreditation of a laboratory.

(10) The laboratory will be approved to certify only those categories identified and authorized by the department. The department will approve and list electrical product category(ies) the laboratory is qualified to certify or evaluate. The accreditation letter will indicate the electrical product category(ies) for which accreditation is issued.

(11) The department may exclude specific electrical products from acceptance. When required, the laboratory must provide evidence, acceptable to the department, that the laboratory is qualified to certify or field evaluate the specific electrical product. Laboratory recognition as an NRTL for the standard(s) used to certify or field evaluate an electrical product will be acceptable evidence. The standards used for certification or field evaluation must be determined by the department to be acceptable and applicable to the electrical product being certified or field evaluated.

If a laboratory chooses to add additional standards prior to its expiration date, it must submit a Request Approval for Additional Standards form to the chief electrical inspector.

Suspension or revocation.

(12) Any laboratory failing to comply with the requirements of this chapter or submitting false information may have accreditation revoked or suspended for one or more electrical product category(ies).

(13) The department may suspend, revoke, or refuse to renew the accreditation of any laboratory found to be in non-compliance with this chapter or the laws of the state of Washington.

(14) The department will serve written notice of intent prior to suspension, revocation, or refusal to renew the accreditation of a laboratory.

(15) The laboratory must immediately notify all manufacturers whose products are covered by the accreditation that such products manufactured subsequent to the departmental revocation and offered for sale in the state of Washington can no longer bear the laboratory's label that identified it as a certified product in the state of Washington. A laboratory, whose accreditation has been suspended, may not reapply for accreditation during the period of such suspension. A laboratory, whose accreditation has been revoked, may reapply for accreditation no sooner than one year after the date of revocation of accreditation.

Business structure, practices, and personnel.

(16) The laboratory must be an independent, third-party organization with no organizational, managerial, financial, design, or promotional affiliation with manufacturers, suppliers, installers, or vendors of products covered under its certification or evaluation programs.

The laboratory must have an adequate diversity of clients or activity so that the loss or award of a specific contract regarding certification or evaluation would not be a deciding factor in the financial well-being of the laboratory.

(17) The laboratory must adequately meet the following business practices:

(a) Perform the examinations, tests, evaluations, and inspections required under the certifications programs in accordance with the designated standards and procedures;

(b) Assure that reported values accurately reflect measured and observed data;

(c) Limit work to that for which competence and capacity is available;

(d) Treat test data, records, and reports as proprietary information;

(e) Respond and attempt to resolve complaints contesting certifications and evaluation results;

(f) Maintain an independent relationship between its clients, affiliates, and other organizations so the laboratory's capacity to give certifications and evaluations objectively and without bias is not adversely affected; and

(g) Notify the department within thirty calendar days should it become unable to conform to any of the requirements of this chapter.

(18) Laboratories accredited under this chapter must notify the department within thirty calendar days of any of the following:

(a) Change in company name and/or address;

(b) Changes in major test equipment which affect the ability to perform work for which accredited;

(c) Changes in principal officers, key supervisory and responsible personnel in the company including the director of testing and engineering services, director of follow-up services, and the laboratory supervisor; or

(d) Change in independent status.

(19) The laboratory must develop and maintain a certification or evaluation program plan that includes, but is not limited to:

(a) The procedures and authority to ensure the product complies with the standard(s) established by the program;

(b) A quality control system;

(c) Adequate personnel to perform the certification or evaluation;

(d) Verification and maintenance of facilities and/or equipment; or

(e) Sample selection as applicable for product certifications, and for component testing as necessary for field evaluations.

The plan must demonstrate that the laboratory has adequate personnel, facilities, and equipment to perform all certifications and testing for which it is accredited by the state of Washington. These elements must be contained in the laboratory operations control manual.

(20) The laboratory must develop and maintain a quality control system adequate to assure the accuracy and technical integrity of its work as follows:

(a) The laboratory's quality control system must include a quality control or laboratory operations control manual;

(b) The quality control or laboratory operations control manual must be adequate to guide a testing technician or inspector in conducting the inspection, evaluation, and/or test in accordance with the test methods and procedures required for the laboratory's certification and/or evaluation program(s); and

(c) The laboratory must have a current copy of its quality control or laboratory operations control manual available in the laboratory for use by laboratory personnel.

(21) Competent personnel who must have training, technical knowledge, and experience adequate to perform the tests, examinations, and evaluations for the certification and/or evaluation activities for which recognition is sought must staff the laboratory.

(22) The laboratory must:

(a) Provide adequate safeguards protecting the employment status of personnel from the influence or control of manufacturers, vendors, or installers of electrical products certified or tested by the laboratory;

(b) Develop and maintain a job description for each technical position category;

(c) Ensure the competency of its staff to perform assigned tasks through individual yearly observation and/or examination by a person(s) qualified by the person who has technical responsibility for the laboratory;

(d) Develop and maintain records of the results and dates of the observation or examination of personnel performance;

(e) Maintain information on the training, technical knowledge, and experience of personnel; and

(f) Develop and maintain an adequate training program assuring that new or untrained personnel will be able to perform assigned tasks properly and uniformly.

Recordkeeping and reporting - General.

(23) The laboratory must develop and maintain records and reports of those testing, inspection, certification, and evaluation activities associated with each program for which accreditation is sought. The laboratory must retain these records for a minimum of three years.

(24) The laboratory must make available to the department, upon request, all records required by the department to verify compliance with this chapter.

Recordkeeping and reporting - Certification.

(25) Certification reports must contain, as applicable:

(a) Name and address of the laboratory;

(b) Pertinent data and identification of tests or inspections;

(c) Name of client;

(d) Appropriate product title;

(e) Designation of standards used to certify or test the product including edition and latest revision (e.g., UL 508, ~~((16th))~~ 17th Edition, ~~((Feb. 1993))~~ Jan. 1999, Revision ~~((Oct. 9, 1997))~~ March 15, 2013);

(f) Description and identification of the sample including, as necessary, where and how the sample was selected;

(g) Identification of the test, inspection, or procedure as specified for certification or evaluation by the standard;

(h) Known deviations, additions to, or exclusions from evaluation and certification activities in order to be appropriate for new or innovative products not contemplated by the standard;

(i) Measurements, examinations, derived results, and identification of test anomalies;

(j) A statement as to whether or not the results comply with the requirements of the standard;

(k) Name, contact information, and signature of person(s) having responsibility for the report;

(l) Raw data, calculations, tables, graphs, sketches, and/or photographs generated during certification or evaluation must be maintained if not included in the report;

(m) Control forms documenting the receipt, handling, storage, shipping, and testing of samples;

(n) Laboratory records of its quality control checks and audits for monitoring its test work associated with its certification programs, including:

(i) Records of products assurance (follow-up) test results; and

(ii) Records of detected errors and discrepancies and actions taken subsequent to such detection.

(o) Record of written complaints and disposition thereof; and

(p) A statement that records required by these criteria will be maintained for a minimum of three years after cessation of the certification or evaluation.

Recordkeeping and reporting - Field evaluation.

(26) The evaluation report must include:

(a) Name and address of the laboratory;

(b) Name of client;

(c) Address where the evaluated product is or will be installed;

(d) Designation of standards used to certify or test the product including edition and latest revision (e.g., UL 508, ~~((16th))~~ 17th Edition, ~~((Feb. 1993))~~ Jan. 1999, Revision ~~((Oct. 9, 1997))~~ March 15, 2013);

(e) Description and identification of the nonlisted and nonlabeled component(s) requiring evaluation by applicable standard(s);

(f) Description of the overall product evaluated to include full nameplate data and equipment type;

(g) A statement as to whether or not the results comply with the requirements of the standard;

(h) Pertinent test evaluation data and identification of tests or inspections including anomalies;

(i) Signature of person(s) having responsibility for the report;

(j) Any condition of acceptability or restrictions on use/relocation;

(k) Serial number(s) of the field evaluation label(s) applied must be included with the equipment identification; and

(l) Date the equipment label was affixed.

(27) Within thirty calendar days after affixing the evaluation mark, the laboratory must submit a copy of the evaluation report to their(=

~~(a) Local electrical inspection office submitted electronically in a format approved by the department; and~~

~~(b))~~ client submitted in any format acceptable to the client and testing laboratory.

Facilities and equipment.

(28) The laboratory must provide adequate evidence of the calibration, verification, and maintenance of the facilities and equipment specified for each certification or evaluation.

(29) Verification and maintenance of facilities and equipment must include as applicable, but not be limited to:

- (a) Equipment description;
- (b) Name of manufacturer;
- (c) Model, style, serial number, or other identification;
- (d) Equipment variables subject to calibration and verification;
- (e) Statement of the equipment's allowable error and tolerances of readings;
- (f) Calibration or verification procedure and schedule;
- (g) Dates and results of last calibrations or verifications;
- (h) Specified maintenance practices;
- (i) Calibration and/or verification of equipment used;
- (j) Name and contact information of personnel or outside contractor providing the calibration or verification service; and
- (k) Traceability to National Institute of Standards and Technology or other equivalent standard reference authority.

Standards.

(30) The laboratory must have copies available, for laboratory personnel use, of applicable standards and other documents referred to or used in performing each certification or test for which approval is sought.

(31) If a laboratory desires to use a standard other than an ANSI standard, the department will evaluate the proposed standard to determine that it provides an adequate level of safety. The National Electrical Code, NFPA 70, will not be allowed to be the primary standard used to evaluate a product.

Product certification.

(32) The electrical product certification program must contain test procedure(s), standard(s) used, certification agreement(s), method(s) of identification of products, follow-up inspection, and other laboratory procedures and authority necessary to ensure that the product complies with the standards (requirements) established by the program.

(33) All components of certified or tested products must be labeled or evaluated for compliance with all standards and conditions of use applicable to such components.

(34) The laboratory must publish an *Annual Product Directory* identifying products that are authorized to bear the laboratory's certification mark. The products directory must briefly describe the program, the products covered, the name of the manufacturer or vendor of the certified products, and the identification of the published standards or the compiled requirements on which the program is based. The product directory must be available to the public. Supplemental up-to-date information must be available to the public at the office of the laboratory during normal business hours.

Certification laboratory/manufacturer - Agreement.

(35) Measures to provide for manufacturer compliance with the provisions of the product standard and laboratory control of the use of the certification mark must be embodied in an agreement between the manufacturer and the certification laboratory. The certification agreement must:

- (a) Require the manufacturer to provide information and assistance as needed by the laboratory to conduct the neces-

sary product conformity and production assurance evaluation;

- (b) Allow the laboratory's representative(s) access to the manufacturer's facilities during working hours for inspection and may allow audit activities without prior notice;

- (c) Restrict the manufacturer's application of certification marks to products that comply with requirements of the product standard;

- (d) Secure the manufacturer's agreement to the publication of notice by the certification laboratory for any product already available in the marketplace that does not meet the safety standard;

- (e) Require reevaluation of products whenever the standard covering the product is revised;

- (f) Require the laboratory to notify the manufacturer's personnel responsible for and authorized to institute product recall in the case of a hazard;

- (g) Provide for control of certification marks by the laboratory;

- (h) Require that the laboratory provide the manufacturer with a report of original product evaluation. The report must document conformity with applicable product standards by test results and other data; and

- (i) Require the identification of the manufacturer(s) of the product and the location(s) where the product is produced.

Certification mark.

(36) The laboratory owns the certification mark.

(37) The certification mark must be registered as a certification mark with the United States Patent and Trademark Office.

(38) The certification mark must:

- (a) Not be readily transferable from one product to another;

- (b) Be directly applied to each unit of production in the form of labels or markings suitable for the environment and use of the product. When the physical size of the unit does not permit individual marking, markings may be attached to the smallest package in which the unit is marketed;

- (c) Include the name or other appropriate identification of the certification laboratory;

- (d) Include the product category; and

- (e) The laboratory must have a system of controls and records for all marks. The records must include marks removed or otherwise voided. See WAC 296-46B-999(25).

(39) The certification mark may be applied to the product prior to authorizing the use of a certification mark on a product. The laboratory must:

- (a) Determine by examination and/or tests that representative samples of the product comply with the requirements (standards). Components of certified products must comply with the applicable safety requirements (standards) or be listed. Evaluation of the product design must be made on representative production samples or on prototype product samples with subsequent verification that factory productions are the same as the prototype;

- (b) Determine that the manufacturer has the necessary facilities, test equipment, and control procedures to ensure

that continuing production of the product complies with the requirements; and

(c) If the certification mark is not applied at the manufacturing facility, the laboratory must provide prior notification to the department of its intent to affix the certification mark in the field.

Certification laboratory product - Assurance/follow up.

(40) To verify continued product acceptability, the laboratory must develop and maintain a factory follow-up inspection program and manual to determine continued compliance of certified products with the applicable standard.

(41) The follow-up inspection file must include the:

(a) Conditions governing the use of the certification mark on products;

(b) Identification of the products authorized for certification;

(c) Identification of manufacturer and plant location at which manufacture and certification are authorized;

(d) Description, specifications, and requirements applicable to the product;

(e) Description of processes needed for control purposes;

(f) Description of the manufacturer's quality assurance program when used as part of the follow-up program;

(g) Description of inspections and tests to be conducted by the manufacturer and the laboratory; and

(h) Description of follow-up tests to be conducted in the laboratory.

(42) Follow-up procedures and activities must include:

(a) Periodic inspections at the factory with testing at the factory or certification laboratory of representative samples selected from production and, if appropriate, from the market;

(b) Periodic auditing or surveillance of the manufacturer's quality assurance program through the witnessing of manufacturer's tests, review of the manufacturer's records, and verification of the manufacturer's produced data;

(c) Investigation of alleged field failures upon department request; and

(d) Procedures for control of the use of the certification mark by:

(i) Keeping records of the release and use of certification marks;

(ii) Removal of marks from noncomplying products;

(iii) Return or destruction of unused marks when the authority to use the marks is terminated; and

(iv) Legal action.

(43) The frequency of laboratory follow-up inspections must not be less than four times per year during production, unless adequate data is provided to the department to justify less frequent inspections. If there is no production during the year, at least one follow-up inspection is to be completed. The frequency of follow-up inspections must be sufficient to provide a reasonable check on the method(s) the manufacturer exercises to assure that the product bearing the certification mark complies with the applicable standards.

Field evaluation - Requirements.

(44) The field evaluation laboratory may perform evaluations on any products or product categories previously

approved by the department. NRTL recognition may be accepted by the department as a basis for approval to perform field evaluations. Since OSHA does not review or recognize laboratories for field evaluation purposes, laboratories seeking accreditation from the department for field evaluation may be required to provide additional justification of capability such as, but not limited to: Recordkeeping, employee standards and proficiency, equipment requirements, and other requirements described in this chapter.

(45) The scope of a field evaluation will depend on the status of the item to be evaluated as follows:

(a) A new piece of equipment must have a complete evaluation of all components and the assembly as provided by the manufacturer. For example: An industrial machine with a control panel, remote motors, sensors, controls, and other utilization equipment; and

(b) A product that has been modified internally or by an addition need have only those portions evaluated that were affected by the modification. For example: A switchboard with multiple sections that has a section added would only need the new section, the one section immediately adjacent, and any control modifications evaluated.

(46) Each unit that receives a field evaluation mark applied by the field evaluation laboratory must have sufficient inspections and/or testing completed to ensure it is in essential conformance with the applicable product standard(s).

(47) The laboratory may perform the preliminary evaluation in the manufacturer's facility. Final evaluation and acceptance of the product must be made on-site at the location of final installation, unless waived by the department.

Field evaluation mark.

(48) Only laboratory personnel may apply the field evaluation mark after final acceptance of the product. The field evaluation label must be applied on-site at the location of the final installation, unless waived by the department.

(49) The field evaluation laboratory must have a system of controls and records for all field evaluation marks it applies. The records must include labels removed or otherwise voided.

(50) A field evaluated product may be relocated or fed from a different power source if not prohibited by the field evaluation mark or the field evaluation report.

(51) The field evaluation mark must:

(a) Not be readily transferable from one product to another;

(b) Be directly applied by the laboratory personnel to each unit of production in the form of labels or markings suitable for the environment and use of the product;

(c) Include the name or other appropriate identification of the certification laboratory;

(d) Include a unique evaluation laboratory reference number; and

(e) Include a reference to the evaluation report or other notation if there are any limitations of use noted within the report.

(52) The field evaluation laboratory must have a system of controls and records for all field evaluation marks it

applies. The records must include labels removed or otherwise voided. See subsection (26) of this section.

REPEALER

The following section of the Washington Administrative Code is repealed:

WAC 296-46B-424 Fixed electric space heating equipment.

WSR 17-12-030
PERMANENT RULES
LIQUOR AND CANNABIS
BOARD

[Filed May 31, 2017, 10:40 a.m., effective July 1, 2017]

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

Purpose: As part of the liquor and cannabis board's ongoing rules review process the rules are being reviewed for relevance, clarity, and accuracy.

Citation of Existing Rules Affected by this Order: Repealing WAC 314-02-125, 314-02-130, 314-12-033 and 314-12-200; and amending WAC 314-02-005, 314-02-010, 314-02-015, 314-02-020, 314-02-025, 314-02-035, 314-02-037, 314-02-043, 314-02-044, 314-02-056, 314-02-057, 314-02-058, 314-02-060, 314-02-070, 314-02-087, 314-02-105, 314-02-106, 314-02-109, 314-02-112, 314-02-120, 314-07-005, 314-07-010, 314-07-015, 314-07-035, 314-07-040, 314-07-055, 314-07-060, 314-07-065, 314-11-065, 314-12-020, 314-12-030, 314-12-050, and 314-12-070.

Statutory Authority for Adoption: RCW 66.08.030.

Adopted under notice filed as WSR 17-07-134 on March 22, 2017.

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

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

Number of Sections Adopted on the Agency's Own Initiative: New 3, Amended 33, Repealed 4.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 3, Amended 33, Repealed 4.

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

Date Adopted: May 31, 2017.

Jane Rushford
Chairman

AMENDATORY SECTION (Amending WSR 11-01-133, filed 12/21/10, effective 1/21/11)

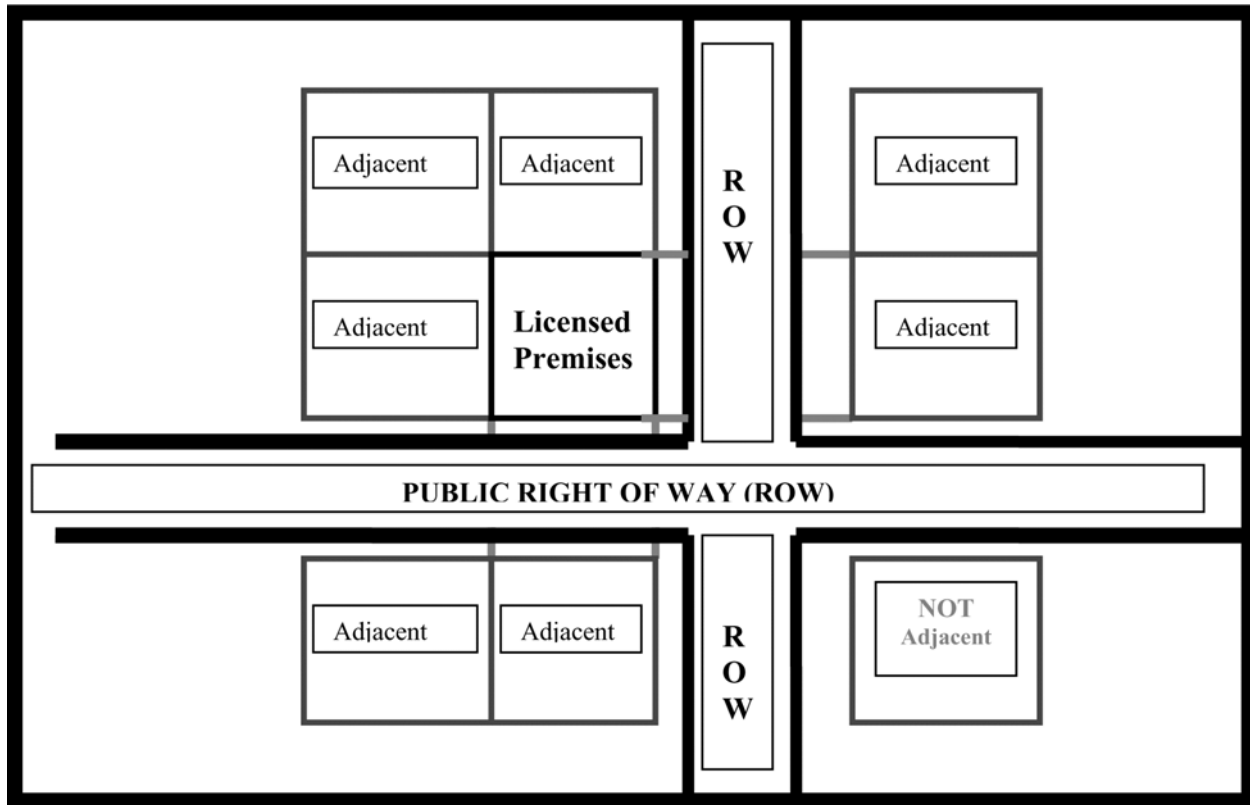
WAC 314-02-005 What is the purpose of chapter 314-02 WAC? Chapter 314-02 WAC outlines the qualifications for the following liquor licenses:

- (1) Spirits, beer, and wine restaurants;
- (2) Nightclubs;
- (3) Spirits, beer, and wine restaurant restricted;
- (4) Hotels;
- (5) Spirits, beer, and wine theater;
- (6) Beer and wine theater;
- (7) VIP airport lounge;
- (8) Beer and/or wine restaurants;
- ~~((6))~~ (9) Sports/entertainment facilities;
- ~~((7))~~ (10) Snack bars;
- ~~((8))~~ (11) Taverns;
- ~~((9))~~ (12) Motels;
- ~~((10))~~ (13) Nonprofit arts organizations;
- ~~((11))~~ (14) Grocery stores;
- ~~((12))~~ (15) Beer/wine specialty shops; ~~(and~~
- ~~(13))~~ (16) Beer/wine gift delivery businesses;
- (17) Spirits retailer;
- (18) Caterers; and
- (19) Senior center.

AMENDATORY SECTION (Amending WSR 11-01-133, filed 12/21/10, effective 1/21/11)

WAC 314-02-010 Definitions. The following definitions are to clarify the purpose and intent of the rules and laws governing liquor licenses and permits. Additional definitions can be found in RCW 66.04.010.

- (1) "Adjacent" means having a common endpoint or border where the extension of the property lines of the licensed premises contacts that common border.



(2) "Appetizer" means a small portion of food served before the main course of a meal to stimulate the appetite. An appetizer does not qualify as minimum food service.

(3) "Banquet room" means any room used primarily for the sale and service of food and liquor to private groups.

(4) "Customer service area" means areas where food and/or liquor are normally sold and served to the public, i.e., lounges and dining areas. A banquet room is not considered a customer service area.

(5) "Dedicated dining area." In order for an area to qualify as a dedicated dining area, it must be a distinct portion inside of a restaurant that is used primarily for the sale, service, and consumption of food, and have accommodations for eating, e.g., tables, chairs, booths, etc. See WAC 314-02-025 for more information.

(6) "Designated area" means a space where alcohol may be sold, served, or consumed.

(7) "Entertainer" means someone who performs for an audience such as a disc jockey, singer, or comedian, or anyone providing entertainment services for the licensee. An entertainer is considered an employee of the liquor licensee per WAC 314-01-005. Patrons participating in entertainment are not considered employees.

(8) "Entertainment" means dancing, karaoke, singing, comedy shows, concerts, TV broadcasts, contests with patron participation and/or performing for an audience.

(9) "Food counter" means a table or counter set up for the primary purpose of food service to customers who sit or stand at the counter. Any alcohol served is incidental to food service.

(10) "Game room" means an area of a business set up for the primary purpose of patrons using games or gaming devices.

(11) "Limited food service" means items such as appetizers, sandwiches, salads, soups, pizza, hamburgers, or fry orders.

(12) "Liquor bar" means a table or counter where alcohol is stored or prepared and served to customers who sit or stand at the bar. Liquor bars can only be in lounges or in premises where minors are not allowed at any time.

(13) "Lounge" means the portion of a restaurant used primarily for the preparation, sale, and service of beer, wine, or spirits. Minors are not allowed in a lounge (see RCW 66.44.316 for information on employees and professional musicians under twenty-one years of age).

(14) "Minimum food service" means items such as sandwiches, salad, soup, pizza, hamburgers, and fry orders.

(15) "Minor" means a person under twenty-one years of age.

(16) "On-premises liquor licensed premises" means a building in which a business is located inside that is allowed to sell alcohol for consumption on the licensed premises.

(17) "Service bar" means a fixed or portable table, counter, cart, or similar work station primarily used to prepare, mix, serve, and sell alcohol that is picked up by employees or customers. Customers may not be seated or allowed to consume food or alcohol at a service bar.

(18) "Snack food" means items such as peanuts, popcorn, and chips.

AMENDATORY SECTION (Amending WSR 15-01-001, filed 12/3/14, effective 1/3/15)

WAC 314-02-015 What is a spirits, beer, and wine restaurant license? (1) Per RCW 66.24.400, this license allows a restaurant to:

- (a) Serve spirits by the individual glass for on-premises consumption;
- (b) Serve beer by the bottle or can or by tap for on-premises consumption;
- (c) Serve wine for on-premises consumption;
- (d) Allow patrons to remove recorked wine from the licensed premises;
- (e) Sell wine by the bottle for off-premises consumption with the appropriate endorsement; and
- (f) Sell kegs of malt liquor with the appropriate endorsement. This endorsement also allows the sale of beer or cider as defined in RCW 66.24.210(6) to a purchaser in a sanitary container brought to the premises by the purchaser or furnished by the licensee and filled at the tap by the retailer at the time of sale.

(2) To obtain and maintain a spirits, beer, and wine restaurant license, the restaurant must be open to the public at least five hours a day during the hours of 8:00 a.m. and 11:00 p.m., three days a week.

(3) All applicants for a spirits, beer, and wine license must establish, to the satisfaction of the board, ~~((that))~~ the premises will operate as a bona fide restaurant. The term "bona fide restaurant" ~~((is defined in RCW 66.24.410(2)))~~ means a business where the board can clearly determine that the primary purpose of the business is the service of complete meals. "Complete meals" is defined in WAC 314-02-035.

AMENDATORY SECTION (Amending WSR 11-23-045, filed 11/9/11, effective 12/10/11)

WAC 314-02-020 What are the fee categories for a spirits, beer, and wine restaurant license? (1) Per RCW 66.24.420, the annual fee for a spirits, beer, and wine restaurant license is graduated, as follows:

Amount of customer service area dedicated to dining	Annual fee
100%	\$1,000
50 - 99%	\$1,600
Less than 50%	\$2,000

(2) In order for an area to qualify as a dedicated dining area it must be a separate and distinct portion inside of a restaurant that is used primarily for the sale, service, and consumption of food, and have accommodations for eating, e.g., tables, chairs, booths, etc. Areas dedicated to live music or entertainment, such as dance floors or stages are not considered dedicated dining areas. Dedicated dining areas may not contain:

- (a) Liquor bars (see definition under WAC 314-02-010(2)); or
 - (b) Areas dedicated to games or gaming devices.
- (3) The fee for a spirits, beer, and wine restaurant license outside of an incorporated city or town will be prorated

according to the calendar quarters the licensee is open for business. This proration does not apply in the case of a suspension or revocation of the license.

(4) A duplicate license is required in order to sell liquor from more than one site on your property. These sites must be located on the same property and owned by the same licensee. The following types of businesses may apply for a duplicate license:

Type of Business	Annual fee per duplicate license
Airport terminal	25% of annual license fee
Civic center (such as a convention center)	\$10
Privately owned facility open to the public	\$20

AMENDATORY SECTION (Amending WSR 11-01-133, filed 12/21/10, effective 1/21/11)

WAC 314-02-025 What are the floor space requirements to obtain and maintain a spirits, beer, and wine restaurant license or a beer and wine restaurant license?

(1) The liquor ~~((control))~~ and cannabis board has the responsibility to classify what licensed premises or what portions of the licensed premises are off-limits to minors. (RCW 66.44.310(2).) Minors may not purchase, possess, or consume liquor, and may not enter any areas that are classified as off-limits to minors. (RCW 66.44.290 and 66.44.310.) The purpose of this rule is to clarify the ways in which licensees can prevent minors from consuming alcohol or entering restricted areas.

(2) Dedicated dining areas - If a spirits, beer, and wine restaurant licensee or a beer and wine restaurant licensee that allows minors chooses to have live music, Karaoke, patron dancing, live entertainment, or contests involving physical participation by patrons in the dedicated dining area after 11:00 p.m., the licensee must either:

- (a) Request board approval to reclassify the dining area to a lounge for the period of time that live entertainment is conducted, thus restricting minors during that time; or
- (b) Notify the board's licensing and regulation division in writing at least forty-eight hours in advance that the sale, service, and consumption of liquor will end in the dedicated dining area after 11:00 p.m.

Request or notifications may cover one event or a series of recurring events over a period of time.

(3) **Barriers** - Licensees must place barriers around areas that are classified as off-limits to minors and around game rooms.

- (a) The barriers must clearly separate restricted areas, and must be at least forty-two inches high.
- (b) The barriers must be permanently affixed (folding or retractable doors or other barriers that are permanently affixed are acceptable). A portable or moveable rope and stanchion is not acceptable. Those licensees that have been approved by the board for moveable barriers prior to the effective date of this rule may keep their ~~((moveable))~~ move-

able barriers until the licensee requests alterations to the premises or the premises change ownership.

(c) ~~(Liquor bars cannot be used as the required barriers (see definition of liquor bar in WAC 314-02-010(10)).) Structures where customers can sit or stand and consume food or liquor are not acceptable as a barrier.~~

(d) Entrances to restricted areas may not be wider than ten feet. If a licensee has more than one entrance along one wall, the total entrance areas may not exceed ten feet.

(e) "Minor prohibited" signs, as required by WAC 314-11-060(1), must be posted at each entrance to restricted areas.

(4) If the business allows minors, the business's primary entrance must open directly into a dedicated dining area or into a neutral area, such as a lobby or foyer, that leads directly to a dedicated dining area. Minors must be able to access restrooms without passing through a lounge or other age-restricted area.

(5) **Floor plans** - When applying for a license, the applicant must provide to the board's licensing and regulation division two copies of a detailed drawing of the entire premises. The drawing must:

- (a) Be drawn one foot to one-quarter-inch scale;
- (b) Have all rooms labeled according to their use; e.g., dining room, lounge, game room, kitchen, etc.; and
- (c) Have all barriers labeled in a descriptive way; e.g., "full wall," "half wall," etc.

(6) **Convention centers** - To qualify for a convention center there must be two or more rooms that provide space and accommodations for private events only. Licensees holding a convention center may only sell alcohol for private events at the licensed premises.

AMENDATORY SECTION (Amending WSR 11-01-133, filed 12/21/10, effective 1/21/11)

WAC 314-02-035 What are the food service requirements for a spirits, beer, and wine restaurant license? (1) A spirits, beer, and wine restaurant licensee must serve at least eight complete meals. The board may make an exception to the eight complete meal requirement on a case-by-case basis. Establishments shall be maintained in a substantial manner as a place for preparing, cooking and serving of complete meals. For purposes of this title:

(a) "Complete meal" means an entree and at least one side dish.

(b) "Entree" means the main course of a meal. Some examples of entrees are fish, steak, chicken, pork, pasta, pizza, hamburgers, seafood salad, Cobb salad, chef's salad, sandwiches, and breakfast items (as long as they include a side dish). Entrees do not include snack items, or menu items which consist solely of precooked frozen food that is reheated, or consist solely of carry-out items obtained from another business.

(c) Examples of side dishes are soups, vegetables, salads, potatoes, french fries, rice, fruit, and bread. Garnishes such as, but not limited to, pickles, salsa, and dips do not qualify as a side dish.

(2) The restaurant must maintain the kitchen equipment necessary to prepare the complete meals required under this section.

(3) The complete meals must be prepared on the restaurant premises.

(4) A chef or cook must be on duty while complete meals are offered.

(5) A menu must be available to customers.

(6) The food items required to maintain the menu must be on the restaurant premises. These items must be edible.

(7) Restaurants that have one hundred percent dedicated dining area must maintain complete meal service any time liquor is available for sale, service, or consumption.

(8) Restaurants with less than one hundred percent dedicated dining area must maintain complete meal service for a minimum of five hours a day during the hours of 8:00 a.m. and 11:00 p.m., ~~((five))~~ three days a week. ~~((The board may consider written requests for exceptions to this requirement due to demonstrated hardship, under such terms and conditions as the board determines are in the best interests of the public.))~~

Limited food service, such as appetizers, sandwiches, salads, soups, pizza, hamburgers, or fry orders, must be available outside of these hours. Snacks such as peanuts, popcorn, and chips do not qualify as limited food service.

(9) The hours of complete meal service must be conspicuously posted on the premises or listed on the menu. A statement that limited food service is available outside of those hours must also be posted or listed on the menu.

AMENDATORY SECTION (Amending WSR 10-01-091, filed 12/16/09, effective 1/16/10)

WAC 314-02-037 What are the floor space requirements for a spirits, beer, and wine nightclub license? (1) The liquor ~~((control))~~ and cannabis board has the responsibility to classify what licensed premises or what portions of a licensed premises are off limits to minors.

(a) Any areas in the licensed premises where alcohol is sold, served, or consumed is classified as off-limits to minors (RCW 66.44.310(2)).

(b) Minors may be allowed on the licensed premises but only in areas where alcohol is not served or consumed.

(2) **Barriers** - Licensees must place barriers separating restricted areas from areas where minors will be allowed.

(a) The barriers must clearly separate restricted areas and must be at least forty-two inches high.

(b) The barriers may be moveable.

(c) ~~((Liquor bars cannot be used as barriers (see definition of liquor bar in WAC 314-02-010(10)).~~

~~((d)))~~ Entrances to restricted areas may not be wider than ten feet. If a licensee has more than one entrance along one wall, the total entrance areas may not exceed ten feet.

~~((e)))~~ (d) "Minor prohibited" signs, as required under WAC 314-11-060(1), must be posted at each entrance to a restricted area.

(3) If the business allows minors, the primary entrance must open directly into a nonrestricted area. Minors must be able to access restrooms without passing through a restricted area.

(4) **Floor plans** - When applying for a spirits, beer, and wine nightclub license, the applicant must provide to the board's licensing and regulation division two copies of a

detailed drawing of the entire premises. If there will be different floor plans for different types of events that change the location and/or dimensions of the restricted area(s), the applicant must provide two copies of a detailed drawing for each floor plan. All restricted areas must be designated on the floor plan(s) and be approved by the board. The drawing must be labeled with the type of event. The drawing must:

- (a) Have all rooms labeled according to their use; e.g., lounge, dance floor, stage area, foyer, restrooms, etc.; and
- (b) Have all barriers labeled in a descriptive way; e.g., "full wall," "half wall," etc.

AMENDATORY SECTION (Amending WSR 11-23-045, filed 11/9/11, effective 12/10/11)

WAC 314-02-043 What is a VIP airport lounge license? (1) Per RCW (~~66.24.XXX~~) 66.24.610, a VIP airport lounge liquor license allows a VIP airport lounge licensee to sell or provide spirits, wine, and beer for on-premises consumption as a retail licensed premises.

(a) A VIP airport lounge is a retail establishment in an international airport, beyond security checkpoints.

(b) The VIP airport lounge liquor licensee must be the entity in control of the day-to-day operations of the VIP airport lounge.

(c) Spirits, beer, and wine to be sold or provided complimentary by the individual serving for on-premises consumption to persons at least twenty-one years of age or older.

(d) Customers may not remove spirits, beer, and wine from the premises at any time.

(e) The VIP airport lounge licensee may only serve liquor from a service bar. A service bar is a work station primarily used to prepare and sell alcoholic beverages that are picked up by the customer. Customers are not permitted to mix their own drinks, sit or consume food or alcohol at the service bar.

(f) All alcohol servers must have a valid MAST permit.

(2) The annual fee for this license is two thousand dollars.

AMENDATORY SECTION (Amending WSR 11-23-045, filed 11/9/11, effective 12/10/11)

WAC 314-02-044 Application process and guidelines for a VIP airport lounge liquor license. (1) RCW 66.24.010 states the board will only issue licenses and permits to applicants and locations that meet certain qualifications. Please see chapter 314-07 WAC for liquor license qualifications and application process.

(2) An applicant for a VIP airport lounge license must include a sketch of the VIP airport lounge area including the service bar area and where the alcohol inventory will be stored.

(3) All alcohol inventory must be stored on the VIP airport lounge licensed premises.

(4) ~~((All spirits must be purchased from the board at the assigned liquor store. Beer and wine must be purchased from a licensed distributor or retail outlet. A VIP lounge licensee may purchase wine directly from a licensed manufacturer if the licensee holds an endorsement to receive direct shipments from a manufacturer.~~

~~(5))~~ Access to a VIP airport lounge is generally limited to:

(a) Ticketed airline passengers of any age who have first class, executive, or business class tickets;

(b) Qualified members or guests of loyalty incentive programs, members or guests of enhanced amenities programs;

(c) Passengers or airline employees issued a pass by the airline for access; and

(d) Airport, airline employees, government officials, and attendees of airport authority or airlines for business promotion with controlled access by the VIP airport lounge licensee.

~~((6))~~ (5) Between the hours of 2 a.m. and 6 a.m., licensees or employees may not:

(a) Provide, offer, or sell liquor;

(b) Deliver liquor (except that beer and/or wine distributors may deliver beer and/or wine to retail licensees between the hours of 2 a.m. and 6 a.m.);

(c) Allow liquor to be consumed on the premises; or

(d) Possess liquor, except that persons working on the premises may possess liquor between the hours of 2 a.m. and 6 a.m. while in the performance of their official duties.

~~((7))~~ (6) A local government subdivision may fix later opening hours or earlier closing hours than those specified in this rule, so long as the hours apply to all licensed premises in the local government subdivision's jurisdiction. See WAC 314-12-215(3) for exceptions when a premises is in a board recognized alcohol impact area.

AMENDATORY SECTION (Amending WSR 11-01-133, filed 12/21/10, effective 1/21/11)

WAC 314-02-056 Sports/entertainment facility license—Purpose. (1) **What is the purpose of the rules governing the use of alcohol in sports/entertainment facilities?**

(a) In RCW 66.24.570, the legislature established a spirits, beer, and wine license for arenas, coliseums, stadiums, or other facilities where sporting, entertainment, and special events are presented.

(b) These rules provide a framework for the enforcement of liquor laws and regulations, particularly those prohibiting the sale of alcohol to persons under twenty-one years of age or persons who are apparently intoxicated.

(c) This framework recognizes the unique conditions associated with events attended by large crowds consisting of diverse age groups.

(2) **Will the liquor (~~control~~) and cannabis board recognize the differences between types of sports/entertainment facilities; professional sports/entertainment facilities, amateur sporting facilities, and racetracks?** Yes. A sports/entertainment facility must submit an operating plan, which must be approved by the board prior to the issuance of a license. All plans are required to meet the minimum standards outlined in WAC 314-02-058. The board will take into consideration the unique features of each facility when approving an operating plan, including the seating accommodations, eating facilities, and circulation patterns. The board will allow proration of the sports/entertainment license fees under certain conditions:

- (a) The licensee is an amateur sports organization; or
- (b) The licensee is a racetrack that meets specific criteria.

(3) Amateur sports organizations must meet the following criteria:

(a) Season length must not be more than three months, with an additional month allowed for playoffs if applicable (requests/approval for any additional months must be made on a case-by-case basis). The venue must remain closed for the remainder of the year.

(b) Must comply with all elements contained in WAC 314-02-056 through 314-02-059.

(c) Must provide proof of amateur status.

(d) Must provide a statement regarding removal/disposal of alcohol inventory at the end of the season.

(e) Seating capacity of the venue may not exceed five thousand.

(4) Racetracks must meet the following criteria:

(a) Must be a seasonal operation of two quarters or less (requests/approval for any additional quarters must be made on a case-by-case basis).

(b) Seating capacity of the venue may not exceed five thousand.

(c) Maximum number of race days allowed per week is two.

(d) Per RCW 66.24.010(9) a motor sports facility is required to enforce a program reasonably calculated to prevent alcohol or alcoholic beverages not purchased within the facility from entering the facility and such program must be approved by the local law enforcement agency. A copy of this program showing the local law enforcement approval must be submitted to the board's licensing division.

AMENDATORY SECTION (Amending WSR 15-18-040, filed 8/26/15, effective 9/26/15)

WAC 314-02-057 Definitions. (1) **Premises** - Buildings, parking lots, and any open areas that are adjacent to and owned, leased, or managed by the licensee and under the licensee's control.

(2) **Event categories** - Types of events that the licensee expects to hold on the premises:

(a) **Professional sporting event** - A contest involving paid athletes and sanctioned by a professional sports organization that regulates the specific sport.

(b) **Amateur sporting event** - A contest or demonstration involving athletes who receive no monetary compensation that is sanctioned by a national or regional amateur athletic regulatory organization.

(c) **Entertainment event** - A concert involving a live musician, a live comedy act, or similar event intended for the entertainment of the audience. Broadcast television or background videos or music does not qualify as live entertainment.

(d) **Special event** - A convention, trade show, or other like public event with prior approval.

(e) **Private event** - An event not open to the public such as a wedding, private party, or business meeting, where the facility or a portion of the facility where the event is held is not accessible to the general public during the time of the private event.

(3) **Hawking** - The practice of selling alcohol in seating areas by roving servers who carry the beverages with them, as outlined in WAC 314-02-058(4). Because of row seating arrangements, servers normally do not have direct access to customers. Therefore, service usually requires that drinks, money, and identification be passed down rows, involving other spectators. Hawking is only allowed at professional sporting events.

(4) **Club seats** - A specifically designated and controlled seating area that is distinct from general seating with food and beverage service provided by servers directly to the customer.

AMENDATORY SECTION (Amending WSR 15-18-040, filed 8/26/15, effective 9/26/15)

WAC 314-02-058 Sports/entertainment facility licenses—Operating plans. (1) **What requirements govern the submission of operating plans?**

(a) To receive a license, a sports/entertainment facility must submit an operating plan for board approval.

(b) Once approved, the plan remains in effect until the licensee requests a change or the board determines that a change is necessary due to demonstrated problems or conditions not previously considered or adequately addressed in the original plan. Changes to an operating plan must be submitted to the board's licensing division for approval.

(c) The plan must be submitted in a format designated by the board.

(d) The plan must contain all of the following elements:

(i) How the sports/entertainment facility will prevent the sale and service of alcohol to persons under twenty-one years of age and those who appear to be intoxicated.

(ii) The ratio of alcohol service staff and security staff to the size of the audiences at events where alcohol is being served. The minimum ratio allowed is one staff person to fifty attendees at the event.

(iii) Training provided to staff who serve, regulate, or supervise the service of alcohol. Mandatory alcohol server training is required for all staff.

(iv) The facility's policy on the number of alcoholic beverages that will be served to an individual patron during one transaction. Two alcoholic beverages is the maximum number allowed to be sold and served to an individual patron during one transaction.

(v) An explanation of the alcoholic beverage containers that will be used to ensure they are significantly different from containers utilized from nonalcoholic beverages.

(vi) A list of event categories (see WAC 314-02-057(2)) to be held in the facility at which alcohol service is planned, along with a request for the level of alcohol service at each event.

(vii) The date must be included in the operating plan.

(viii) The pages must be numbered in the operating plan.

(ix) A site plan designating all alcohol service areas. Identify all beer garden areas to include dimensions of the area, capacity, number of alcohol service/security employees staffing the area, and what type/size of barrier will surround the alcohol service area.

(x) The operating plan must be signed by a principal of the licensed entity.

(e) Prior to the first of each month, the licensee must provide a schedule of events for the upcoming month to the facility's local liquor enforcement office. This schedule must show the date and time of each event during which alcohol service is planned. The licensee must notify the local enforcement office at least seventy-two hours in advance of any events where alcohol service is planned that were not included in the monthly schedule. Notice of private events is not required when the event is being held in conjunction with a professional or amateur sporting event, an entertainment event, or a special event as outlined in WAC 314-02-057(2).

(2) **May the liquor ((control)) and cannabis board impose any other mandatory standards as a part of an operating plan?** Yes. To prevent persons who are under twenty-one years of age or who appear intoxicated from gaining access to alcohol, the board may impose the following standards as part of an operating plan:

(a) The board may require that an operating plan include additional mandatory requirements if it is judged by the board that the plan does not effectively prevent violations of liquor laws and regulations, particularly those that prevent

persons under twenty-one years of age or who are apparently intoxicated from obtaining alcohol.

(b) To permit alcohol servers to establish the age of patrons and to prevent over-service, sports/entertainment facilities must meet minimum lighting requirements established by WAC 314-11-055 in any area where alcohol is served or consumed. For the purpose of establishing a permanent technical standard, an operating plan may include a lighting standard measured in foot candles, so long as the candle power of the lighting is, at all times, sufficient to permit alcohol servers to establish the validity of documents printed in eight point type.

(3) **Where will spirits, beer, and wine be allowed in a sports/entertainment facility?** The purpose of the following matrix is to outline where and when alcohol service will normally be permitted. Due to the unique nature of each facility, the board will determine the permitted alcohol service based on the facility's approved operating plan.

(a) Self-service of alcohol is prohibited.

(b) If alcohol service is requested outside of the parameters listed below, a special request with justification for the alcohol service area must be submitted with the operating plan for consideration by the board.

Type of event as defined in WAC 314-02-057	Beer, wine, and spirits may be sold and served in approved restaurants, lounges, private suites, and club rooms	Beer, wine, and spirits may be sold and served in temporary lounges, beer gardens, or other approved service areas	Spirits, beer, and wine may be served and consumed in club seats during events	Beer and wine may be consumed throughout seating areas during events	Hawking - beer may be served throughout seating areas, subject to the provisions of WAC 314-02-058(4)
Professional sporting events of baseball, football, basketball, soccer, tennis, volleyball, horse racing, hockey, and track and field events	x	x	x	x	x
All other professional sporting events including WWE, UFC, rodeo, motorcross, national auto racing, and monster truck events (level of alcohol service will be determined on a case-by-case basis per the approved operating plan)	x	x	x	x	
Amateur sporting events (nonpaid athletes)	x	x		x	

Type of event as defined in WAC 314-02-057	Beer, wine, and spirits may be sold and served in approved restaurants, lounges, private suites, and club rooms	Beer, wine, and spirits may be sold and served in temporary lounges, beer gardens, or other approved service areas	Spirits, beer, and wine may be served and consumed in club seats during events	Beer and wine may be consumed throughout seating areas during events	Hawking - beer may be served throughout seating areas, subject to the provisions of WAC 314-02-058(4)
Entertainment events	x	x			
Special events (trade shows, conventions)	x	x			
<u>Darkened house events</u>	<u>x</u>	<u>x</u>	<u>x</u>	<u>x</u>	

~~((b))~~ (c) For private events, beer, wine, and spirits may be served in the area where the event is held. This area may be a separate meeting or banquet room or the entire facility.

~~((e))~~ (d) In order to minimize youth access to alcohol, the board may prohibit or restrict the service of alcohol at events where the attendance is expected to be over thirty percent persons under twenty-one years of age. This restriction will not apply to the professional sporting events outlined in WAC 314-02-057 (2)(a).

~~((4))~~ (e) To request approval for walk around beer and/or wine consumption at special events, the licensee must provide the board the following information about the event:

- (i) Type of event;
- (ii) Demographics of the event;
- (iii) Lighting at the event; and
- (iv) If the event is located indoors or outdoors.

(4) **Darkened house.** Consumption of alcohol within the darkened seating portions of the venue during entertainment activities are subject to the following conditions:

(a) Request for darkened house activities will be part of the operating plan.

(b) The board will only approve darkened house events after notification to the local authority as identified by the licensing division and approval by the designated local authority. The notification will clearly state:

(i) Primary responsibility for the control of the darkened area of the establishment will rest with the licensee and local law enforcement authorities; and

(ii) The board will not entertain contradictory recommendations from subdivisions of the local jurisdictions.

(c) Violation of the darkened house addendum to the operating plan will be viewed as an aggravating factor to a violation rather than a primary enforcement issue.

(5) **Will hawking be allowed at sports/entertainment facilities?** Subject to the provisions of this rule, hawking may be permitted in general seating areas for the sale and consumption of beer, at the professional sporting events of baseball, football, basketball, soccer, tennis, volleyball, horse racing, hockey, and track and field events only, as defined by WAC 314-02-057 (2)(a).

(a) An operating plan must include procedures for hawkers to verify the age of purchasers and to prevent service to apparently intoxicated persons.

(b) During hawking, any patron may decline to handle alcoholic beverages, either on behalf of themselves and for any person under their supervision. When a patron objects to handling alcohol, hawkers must accommodate the objection. The facility operating plan will address how hawking will be managed, including how hawkers will respond to patron objections to handling alcohol.

AMENDATORY SECTION (Amending WSR 11-23-045, filed 11/9/11, effective 12/10/11)

WAC 314-02-060 What is a caterer's endorsement?

(1) A spirits, beer, and wine restaurant and a beer and/or wine restaurant applicant or licensee may apply for a caterer's endorsement, in order to extend the on-premises license privilege to allow the sale and service of liquor at ~~((approved))~~ locations other than ~~((the))~~ liquor licensed premises. See RCW 66.24.420(6) and 66.24.320(2) for more information about this endorsement.

(2) The annual fee for this endorsement is three hundred fifty dollars.

AMENDATORY SECTION (Amending WSR 15-01-001, filed 12/3/14, effective 1/3/15)

WAC 314-02-070 What is a tavern license? (1) Per

RCW 66.24.330 and 66.24.354, this license allows a tavern to:

Privilege	Annual fee
(a) Serve beer by the bottle or can or by tap for on-premises consumption.	\$200
(b) Serve wine for on-premises consumption.	\$200
(c) Sell beer and/or wine in the original, unopened containers for off-premises consumption.	\$120

Privilege	Annual fee
(d) Sell tap beer for off-premises consumption in a sanitary container holding less than four gallons of beer, (and brought to the premises by the purchaser) <u>provided by the purchaser, licensee, or manufacturer and filled by an employee at the time of purchase.</u>	In conjunction with off-premises privilege outlined in (c) of this subsection.
(e) Sell cider as defined in RCW 66.24.210(6) for off-premises consumption to a purchaser in a sanitary container brought to the premises by the purchaser or provided by the licensee and filled at the tap in the tavern at the time of purchase. The licensee must comply with federal regulations.	In conjunction with off-premises privilege outlined in (c) of this subsection.
(f) Sell beer in kegs or other containers holding at least four gallons of beer (see WAC 314-02-110 regarding the requirements for registering kegs).	In conjunction with off-premises privilege outlined in (c) of this subsection.

(2) A tavern licensee may not allow persons under twenty-one years of age on the premises at any time (see RCW 66.44.316 for information regarding employees and professional musicians under twenty-one years of age).

AMENDATORY SECTION (Amending WSR 14-03-077, filed 1/15/14, effective 2/15/14)

WAC 314-02-087 What is a spirits, beer, and wine theater license? (1) A spirits, beer, and wine theater is a place of business where motion pictures or other primarily nonparticipatory entertainment or events are shown. The holder of a beer and wine theater license is allowed to sell spirits, beer, strong beer, and wine, at retail, for consumption on the licensed premises.

(2) The requirements for the spirits, beer, and wine theater license are as follows:

- (a) The theater has no more than one hundred twenty seats per (~~screen~~) theater room.
- (b) All servers of beer and wine are required to attend a mandatory alcohol server training (MAST) program.
- (c) The serving size for spirits is one and one quarter ounce. The serving size for wine is five ounces. The serving size for beer is twelve ounces.
- (d) There must be tabletop accommodations for in-theater dining.
- (e) If the theater premises will be frequented by minors an alcohol control plan agreement must be signed and submitted to the board during the application process.

(3) A spirits, beer, and wine theater licensee must serve at least eight complete meals. Establishments shall be maintained in a substantial manner as a place for preparing, cooking, and serving of complete meals.

(a) "Complete meal" means an entree and at least one side dish.

(b) "Entree" means the main course of a meal. Some examples of entrees are fish, steak, chicken, pork, pasta, pizza, hamburgers, seafood salad, Cobb salad, chef's salad, sandwiches, and breakfast items (as long as they include a side dish). Entrees do not include snack items, or menu items which consist solely of precooked frozen food that is reheated, or consist solely of carry-out items obtained from another business.

(c) Examples of side dishes are soups, vegetables, salads, potatoes, french fries, rice, fruit, and bread. Garnishes such as, but not limited to, pickles, salsa, and dips do not qualify as a side dish.

(d) The restaurant must maintain the kitchen equipment necessary to prepare the complete meals required under this section.

(e) The complete meals must be prepared on the restaurant premises.

(f) A chef or cook must be on duty while complete meals are offered.

(g) A menu must be available to customers.

(h) The food items required to maintain the menu must be on the restaurant premises. These items must be edible.

(4) The alcohol control plan agreement will be provided on a form by the board and includes the following requirements:

(a) Ensure that alcoholic beverages are not sold to persons under the age of twenty-one, staff will request identification from any patron who appears to be age thirty or under and who is attempting to purchase an alcoholic beverage.

(b) Alcoholic beverages must be served in containers that differ significantly from containers utilized for nonalcoholic beverages.

(c) All alcoholic beverages sold under this license must be sold by the individual drink.

(d) If staff observes a patron who is in the possession of or who is consuming an alcoholic beverage, who appears to be of questionable age, staff will request identification from that patron. If the patron is unable to produce an acceptable form of identification verifying their age, the alcohol will be confiscated.

(e) Staff will accept only those forms of identification that are acceptable per WAC 314-11-025 to verify a person's age for the purpose of selling, serving, or allowing a person to possess or consume alcohol.

(f) All employees involved in the sale, service, and/or supervision of alcoholic beverages will be required to attend MAST to obtain the appropriate permit for their level of service.

(g) Sufficient lighting must be maintained at the point of sale so that identification can be confirmed and patrons observed for signs of intoxication.

(h) To ensure alcoholic beverages are served in a safe, responsible, and controlled manner, sales and service of alcoholic beverages will be limited to one serving per person per transaction.

(i) If a patron is accompanied by another patron who wants to pay for both people's drinks, they may do so, provided that both patrons are of legal age to purchase, and have proper identification, if requested, and are not displaying signs of intoxication.

(j) Alcohol may only be sold, served, and consumed in areas designated in the alcohol control plan agreement and approved by the board.

(k) Staff will refuse to sell an alcoholic beverage to any person who appears to be intoxicated. Alcoholic beverages will be removed from any person who appears to be intoxicated.

(l) This alcohol control plan agreement will be prominently posted on the licensed premises.

(5) Penalties are doubled for a violation involving minors or the failure to follow the signed alcohol control plan agreement.

(6) If the theater premises has a restaurant located outside of the actual theater screening areas, spirits, beer, and wine may be served and consumed in the restaurant area.

(a) Spirits may be sold by the individual drink.

(b) Beer may be sold by the pitcher as well as by individual serving for consumption in the restaurant area.

(c) Wine may be sold by the bottle as well as by the individual serving for consumption in the restaurant area.

AMENDATORY SECTION (Amending WSR 15-01-001, filed 12/3/14, effective 1/3/15)

WAC 314-02-105 What is a beer and/or wine specialty store license? (1) Per RCW 66.24.371, a beer and/or wine specialty store license allows a licensee to sell beer and/or wine for off-premises consumption.

(2) The annual fee for this license is one hundred dollars.

(3) Qualifications for license - To obtain and maintain a beer and/or wine specialty store license, the premises must be stocked with an inventory of beer and/or wine in excess of three thousand dollars wholesale value. This inventory must be:

(a) Stocked within the confines of the licensed premises; and

(b) Maintained on the premises at all times the premises is licensed, with the exception of beginning and closing inventory for seasonal operations or when the inventory is being sold out immediately prior to discontinuing or selling the business.

(4) Qualifications to sample - A beer and/or wine specialty store licensee may allow customers to sample beer and wine for the purpose of sales promotion, if the primary business is the sale of beer and/or wine at retail, and the licensee meets the requirements outlined in either (a) or (b) of this subsection:

(a) A licensee's gross retail sales of alcohol exceeds fifty percent of all annual gross sales for the entire business; or

(b) The licensed premises is a beer and/or wine specialty store that conducts bona fide cooking classes for the purpose of pairing beer and/or wine with food, under the following conditions:

(i) The licensee must establish to the satisfaction of the board that the classes are bona fide cooking courses. The licensee must charge participants a fee for the course(s).

(ii) The sampling must be limited to a clearly defined area of the premises. The licensee must provide a sketch of the sampling area.

(iii) The licensee must receive prior approval from the board's licensing and regulation division before conducting sampling with cooking classes.

(iv) Once approved for sampling, the licensee must provide the board's enforcement and education division a list of all scheduled cooking classes during which beer and/or wine samples will be served. The licensee must notify the board's enforcement and education division at least forty-eight hours in advance if classes are added.

(5) Licensees who qualify for sampling under subsection (4) of this section may sample under the following conditions:

(a) Employees conducting sampling must hold a class 12 alcohol server permit;

(b) No more than a total of ten ounces of alcohol may be provided to a customer during any one visit to the premises;

(c) Each sample must be two ounces or less.

(6) A beer and/or wine specialty store licensee may sell beer in kegs or other containers holding at least four gallons of beer. See WAC 314-02-115 regarding keg registration requirements.

(7) A beer and/or wine specialty store licensee may receive an endorsement to permit the sale of beer and cider as defined in RCW 66.24.210(6) to a purchaser in a sanitary container brought to the premises by the purchaser, or provided by the licensee or manufacturer, and filled at the tap by the licensee at the time of sale under the following conditions:

(a) The beer and/or wine specialty store sales of alcohol must exceed fifty percent of their total sales;

(b) The board may waive the fifty percent beer and/or wine sale criteria if the beer and/or wine specialty store maintains a wholesale alcohol inventory that exceeds fifteen thousand dollars.

AMENDATORY SECTION (Amending WSR 16-01-102, filed 12/16/15, effective 1/16/16)

WAC 314-02-109 What are the quarterly reporting and payment requirements for a spirits retailer license?

(1) A **spirits retailer** must submit quarterly reports and payments to the board.

The required reports must be:

(a) On a form furnished by the board;

(b) Filed every quarter, including quarters with no activity or payment due;

(c) Submitted, with payment due, to the board on or before the twenty-fifth day following the tax quarter (e.g., Quarter 1 (Jan., Feb., Mar.) report is due April 25th). When the twenty-fifth day of the month falls on a Saturday, Sunday, or a legal holiday, the filing must be postmarked by the U.S. Postal Service no later than the next postal business day; and

(d) Filed separately for each liquor license held.

(2) **What if a spirits retailer licensee fails to report or pay, or reports or pays late?** Failure of a spirits retailer licensee to submit its quarterly reports and payment to the board as required in subsection (1) of this section will be sufficient grounds for the board to suspend or revoke the liquor license.

Failure of a spirits retailer licensee to submit its quarterly reports and payment to the board for two consecutive quarters will be sufficient grounds for the board to revoke the liquor license.

A penalty of one percent per month will be assessed on any payments postmarked after the twenty-fifth day quarterly report is due. When the twenty-fifth day of the month falls on a Saturday, Sunday, or a legal holiday, the filing must be postmarked by the U.S. Postal Service no later than the next postal business day.

Absent a postmark, the date received at the Washington state liquor ((~~control~~)) and cannabis board, or designee, will be used to determine if penalties are to be assessed.

AMENDATORY SECTION (Amending WSR 14-24-128, filed 12/3/14, effective 1/3/15)

WAC 314-02-112 What is a caterer's license? (1) A caterer's license allows the licensee to sell spirits, beer, and wine by the individual serving for consumption on the premises at a catered event location.

(2) The catered event location must be owned, leased, or operated by:

(a) The holder of the caterer's license; or

(b) The sponsor of the event for which the catering services are being provided.

(3) The caterer licensee is responsible for all areas of a location where alcohol is sold, served, consumed, or stored.

(4) If the catered event is open and advertised to the public, the event must be sponsored by a nonprofit society or organization as defined in RCW 66.24.375.

(a) A registered nonprofit holding a public or civic event may invite a caterer to provide alcohol service at a location within the parameters of the event.

(b) If attendance at the catered event is limited to members or invited guests of the sponsoring individual, society, or organization, the requirement in subsection (2) of this section does not apply.

(5) A spirits, beer, and wine caterer licensee must have the ability to serve at least eight complete meals. A commissary kitchen, licensed by the city and/or county health department, shall be maintained in a substantial manner as a place for preparing and cooking complete meals. The caterer licensee must maintain the kitchen equipment necessary to prepare the complete meals required under this section. The complete meals must be prepared at the licensed commissary kitchen premises. For the purposes of this title:

(a) "Complete meal" means an entrée and at least one side dish.

(b) "Entrée" means the main course of a meal. Some examples of entrées are fish, steak, chicken, pork, pasta, pizza, hamburgers, seafood salad, Cobb salad, chef's salad, sandwiches, and breakfast items (as long as they include a side dish). Entrées do not include snack items, or menu items which consist solely of precooked frozen food that is reheated, or consist solely of carry-out items obtained from another business.

(c) Examples of side dishes are soups, vegetables, salads, potatoes, french fries, rice, fruit, and bread.

(6) A beer and wine caterer licensee must have the ability to provide minimum food service. A commissary kitchen shall be maintained in a substantial manner as a place for preparing and cooking minimum food service. The caterer licensee must maintain the kitchen equipment necessary to prepare minimum food service required under this section. The minimum food service must be prepared at the licensed commissary kitchen premises. For purposes of this title:

"Minimum food service" means items such as sandwiches, salad, soup, hamburgers, pizza, and fry orders.

Licensees holding a caterer's license may share a commissary kitchen under the following conditions:

(a) Each licensee has their own secure area for their own liquor stock. Liquor stock cannot be shared.

(b) If using a shared commissary kitchen, each applicant/licensee must provide a sketch of the commissary kitchen to licensing indicating the separate secured area for each licensee.

(7) The applicant must provide the liquor ((~~control~~)) and cannabis board with a copy of their commissary kitchen license issued by the city or county health department.

(8) The licensee is required to send a list of scheduled catered events to their regional enforcement office on the first of each month. The licensee must provide the following information:

(a) Date of the catered events;

(b) Time of the catered events; and

(c) Place and location of catered events.

Any changes to the information provided to the board must be reported to the regional enforcement office seventy-two hours prior to the catered event.

(9) A caterer's license holder is not allowed to cater events at a liquor licensed premises.

(10) The holder of the caterer's license may store liquor on other premises operated by the licensee if the licensee owns or has a leasehold interest at the other premises. Documentation must be provided to the board showing the licensee owns or has a leasehold interest in the property.

(11) All employees that sell or serve alcohol must hold MAST permits.

(12) The annual fee for the caterer's license is as follows:

(a) The annual fee for beer is two hundred dollars;

(b) The annual fee for wine is two hundred dollars; and

(c) The annual fee for a combined spirits, beer, and wine is one thousand dollars.

AMENDATORY SECTION (Amending WSR 11-01-133, filed 12/21/10, effective 1/21/11)

WAC 314-02-120 How do licensees get keg registration forms? (1) The board will provide keg registration forms free of charge to licensees who hold (a) a beer and/or wine restaurant license in combination with an off-premises beer and/or wine endorsement; (b) a tavern license in combination with an off-premises beer and/or wine endorsement; or (c) a beer and/or wine specialty shop license with a keg endorsement.

(2) Licensees who hold a grocery store license with a keg endorsement, or a spirits, beer, and wine restaurant license with a keg endorsement, must purchase the keg registration

forms. Keg registration books can be ordered online at the liquor ~~((control))~~ and cannabis board web site or from the enforcement customer service line for four dollars per book of twenty-five forms.

REPEALER

The following sections of the Washington Administrative Code are repealed:

- WAC 314-02-125 What types of activities on a licensed premises require notice to the board?
 WAC 314-02-130 What types of changes to a licensed premises require board approval?

AMENDATORY SECTION (Amending WSR 15-07-036, filed 3/11/15, effective 4/11/15)

WAC 314-02-106 What is a spirits retailer license?

(1) A spirits retailer licensee may not sell spirits under this license until June 1, 2012. A spirits retailer is a retail license. The holder of a spirits retailer license is allowed to:

- (a) Sell spirits in original containers to consumers for off-premises consumption;
 (b) Sell spirits in original containers to permit holders (see chapter 66.20 RCW);
 (c) Sell spirits in original containers to on-premises liquor retailers, for resale at their licensed premises, although no single sale may exceed twenty-four liters ~~((, and single sales to an on-premises licensee are limited to one per day))~~; and

(d) Export spirits in original containers.

(2) A spirits retailer licensee that intends to sell to another retailer must possess a basic permit under the Federal Alcohol Administration Act. This permit must provide for purchasing distilled spirits for resale at wholesale. A copy of the federal basic permit must be submitted to the board. A federal basic permit is required for each location from which the spirits retailer licensee plans to sell to another retailer.

(3) A sale by a spirits retailer licensee is a retail sale only if not for resale to an on-premises spirits retailer. On-premises retail licensees that purchase spirits from a spirits retail licensee must abide by RCW 66.24.630.

(4) A spirits retail licensee must pay to the board seventeen percent of all spirits sales. The first payment is due to the board October 1, 2012, for sales from June 1, 2012, to June 30, 2012 (see WAC 314-02-109 for quarterly reporting requirements).

Reporting of spirits sales and payment of fees must be submitted on forms provided by the board.

(5) A spirits retail licensee may apply for a spirits sampling endorsement to conduct spirits sampling if they meet the following criteria:

- (a) Be a participant in the responsible vendor program;
 (b) Advertising:
 (i) For spirits retail licensees that also hold a grocery store license, signs advertising spirits samplings may not be placed in the windows or outside of the premises that can be viewed from the public right of way;

(ii) For spirits retail licensees that also hold a beer/wine specialty store license, advertising of spirits sampling may be advertised but not state that sampling is free of charge.

(c) Spirits samplings are to be conducted in the following manner:

(i) Spirits samplings service area and facilities must be located within the licensee's fully enclosed retail area and must be of a size and design that the licensee can observe and control persons in the area.

(ii) The licensee must provide a sketch of the sampling area. Fixed or moveable barriers are required around the sampling area to ensure that persons under twenty-one years of age and apparently intoxicated persons cannot possess or consume alcohol. The sketch is to be included with the application for the spirits sampling endorsement.

(iii) Each sample may be no more than one-half ounce of spirits, and no more than a total of one and one-half ounces of spirits samples per person during any one visit to the premises. Spirits samples may be altered with mixers, water, and/or ice.

(iv) The licensee must have food available for the sampling participants.

(v) Customers must remain in the service area while consuming samples.

(vi) All employees serving spirits during sampling events must hold a class 12 server permit.

(vii) There must be at least two employees on duty when conducting spirits sampling events.

(viii) Spirits sampling activities are subject to RCW 66.28.305 and 66.28.040.

(d) Licensees are required to send a list of scheduled spirits samplings to their regional enforcement office at the beginning of each month. The date and time for each sampling must be included.

(6) The annual fee for a spirits retail license is one hundred sixty-six dollars.

NEW SECTION

WAC 314-03-100 What types of activities on a licensed premises require notice to the board? Liquor licensees must notify their local enforcement office in writing at least five days prior to conducting the following activities unless the licensee has received an exception from their enforcement officer:

(1) Male/female dance reviews, subject to the provision of WAC 314-11-050;

(2) Live boxing or wrestling;

(3) Contests or games where patrons are part of the entertainment;

(4) Hours of operation in between 2:00 a.m. and 6:00 a.m. for licensees that sell liquor for on-premises consumption;

(5) Closing the business to the general public for a private party; and

(6) Outside service for one-time events such as a holiday celebration where liquor service and consumption is planned to extend to an area of the premises that does not have board approval for liquor service. The licensee must have leasehold

rights to the area where alcohol service and consumption is planned.

NEW SECTION

WAC 314-03-200 Outside or extended alcohol service. A licensee must request approval from the board's licensing division for ongoing outside or extended alcohol service. The following conditions must be met:

- (1) The area must be enclosed with a permanent or movable barrier a minimum of forty-two inches in height; and
- (2) There must be an interior access to the licensed premises. If the interior access is from a minor restricted area of the premises, minors are prohibited in the outside or extended alcohol service area.
- (3) There must be an attendant, wait staff, or server dedicated to the outside service area when patrons are present.
- (4) Must have leasehold rights to the area and have and be connected to the licensed premises.
- (5) Openings into and out of the outside area cannot exceed ten feet. If there is more than one opening along one side, the total combined opening may not exceed ten feet.
- (6) **Exception.** For sidewalk cafe outside service, the board allows local regulations that, in conjunction with a local sidewalk cafe permit, requires a forty-two inch barrier or permanent demarcation of the designated alcohol service areas for continued enforcement of the boundaries.
 - (a) The permanent demarcation must be at all boundaries of the outside service area;
 - (b) The permanent demarcation must be at least six inches in diameter;
 - (c) The permanent demarcation must be placed at a minimum of ten feet apart;
 - (d) There must be an attendant, wait staff, or server dedicated to the outside service area when patrons are present;
 - (e) This exception only applies to restaurant liquor licenses with sidewalk cafe service areas contiguous to the liquor licensed premises. "Contiguous" means touching along a boundary or at a point;
 - (f) This exception does not apply to beer gardens, standing room only venues, and permitted special events. Board approval is still required with respect to sidewalk cafe barrier requirements.
- (7) **Limited exception.** The board may grant limited exceptions to the required forty-two inch high barrier for outside alcohol service areas.
 - (a) The licensee must have exclusive leasehold rights to the outside service area.
 - (b) There must be permanent demarcations at all boundaries of the outside service area for continued enforcement of the boundaries.

NEW SECTION

WAC 314-03-300 Alterations to a licensed premises. The following changes to a licensed premises require approval from the board's licensing division:

- (1) Any alteration that affects the size of a premises' customer service area.
 - (a) The licensee must submit two sets of floor plans showing the changes.

(b) The board's licensing division will make an initial response on the licensee's request for alterations within five business days.

(c) The licensee must contact their local liquor enforcement officer when the alteration is completed.

(d) The licensee may begin liquor service in conjunction with the alteration after the completed alteration is inspected by the liquor enforcement officer.

(2) Excluding persons under twenty-one years of age from a spirits, beer, and wine restaurant or a spirits, beer, and wine nightclub.

The licensee must submit their request to the board's licensing division for an approval.

(3) Excluding persons under twenty-one years of age from the dining area of a beer and/or wine restaurant.

The licensee must submit their request to the board's licensing division for an approval.

(4) Reclassifying a lounge as open to persons under twenty-one years of age for a special event.

The licensee must submit their request to the board's licensing division for an approval.

Chapter 314-07 WAC

HOW TO APPLY FOR AND MAINTAIN A LIQUOR LICENSE

AMENDATORY SECTION (Amending WSR 05-07-012, filed 3/4/05, effective 4/4/05)

WAC 314-07-005 What is the purpose of this chapter? RCW 66.24.010 states the board will only issue licenses and permits to applicants and locations that meet certain qualifications. The purpose of this chapter is to outline the qualifications and steps necessary to receive and maintain a liquor license or permit.

AMENDATORY SECTION (Amending WSR 15-11-106, filed 5/20/15, effective 6/20/15)

WAC 314-07-010 Definitions. Following are definitions for the purpose of this title. Other definitions are in WAC 314-01-005 and RCW 66.08.010.

(1) "Applicant" or "liquor license applicant" means any person or business entity who is considered by the board as a true party of interest in a liquor license or permit application, as outlined in WAC 314-07-035.

(2) "Building" means a stationary structure with floor to ceiling solid walls and a roof. A food truck is not a "building."

(3) "Business name" or "trade name" means the name of a licensed business as used by the licensee on signs, advertising, etc.

(4) "Financier" means any person or entity who has made or will make an investment in the licensed business of more than ten thousand dollars. A "financier" can be someone who provides money as a gift, someone who loans money to the business and expects to be paid back the amount of the loan without interest, or someone who invests money into the business expecting a percentage of the profits, but accepts the risk that there may not be a full return on the

investment. These persons or entities shall submit appropriate investigation level "financier" financial documents.

(5) "Licensee" or "liquor licensee" means any person or entity that holds a liquor license or permit, or any person or entity who is a true party of interest in a liquor license or permit, as outlined in WAC 314-07-035.

(6) "Public institution" means a public college or university. (See WAC 314-07-020 regarding the liquor control board notifying public institutions of liquor license applications.)

AMENDATORY SECTION (Amending WSR 15-11-106, filed 5/20/15, effective 6/20/15)

WAC 314-07-015 General information about liquor licenses. (1) A person or entity must meet required qualifications to receive a liquor license, ~~((which are continuing))~~ and must continue to meet the qualifications in order to maintain the license.

(2) A liquor license may be approved at a personal residence under the following conditions:

(a) The proposed licensed premises is either separate from or walled off from personal living quarters.

(b) The proposed licensed premises has its own entrance separate from the entrance to the personal living quarters.

(c) Any access from the proposed licensed premises into the personal living quarters is permanently secured.

(d) Any and all items related to the operation of the proposed licensed business are contained within the licensed premises. This includes, but is not limited to, liquor inventory, business records, computers, equipment and anything else needed for the operation of the licensed business.

(3) A liquor license applicant may not exercise any of the privileges of a liquor license until the board approves the license application (see WAC 314-07-055 regarding temporary licenses).

~~((3))~~ (4) In approving a liquor license, the board reserves the right to impose special conditions as to the involvement in the operations of the licensed business of any former licensees, their former employees, or any person who does not qualify for a liquor license.

AMENDATORY SECTION (Amending WSR 15-11-106, filed 5/20/15, effective 6/20/15)

WAC 314-07-035 What persons or entities have to qualify for a liquor license? Per RCW 66.24.010(1), a liquor license must be issued in the name(s) of the true party(ies) of interest.

(1) **True parties of interest** - For purposes of this title, "true party of interest" means:

True party of interest	Persons to be qualified
Sole proprietorship	Sole proprietor and spouse.
General partnership	All partners and spouses.

True party of interest	Persons to be qualified
Limited partnership, limited liability partnership, or limited liability limited partnership	<ul style="list-style-type: none"> All general partners and spouses; All limited partners that have more than 10% interest in the partnership and their spouses.
Limited liability company	<ul style="list-style-type: none"> All members (or persons with equivalent title) with more than 10% interest in the LLC and spouses. (Note: In order for the liquor control board to identify the persons to be qualified, we will need to know all parties that have an interest in the limited liability company or have a pending interest.) All managers (or persons with equivalent title) and their spouses.
Privately held corporation	<ul style="list-style-type: none"> All corporate officers (or persons with equivalent title) and their spouses. All stockholders (or persons with equivalent title) and their spouses who hold more than 10% of the issued or outstanding stock. (Note: In order for the liquor control board to identify the persons to be qualified, we will need to know all parties who have been issued or will be issued corporate stock.)
Publicly held corporation	All corporate officers (or persons with equivalent title).
Multi-level ownership structures	The liquor control board will review each entity to determine which individuals are to qualify according to the guidelines in this rule.
Any entity	<p>Any person who is in receipt of, or has the right to receive, more than ten percent of the gross or net sales from the licensed business during any full or partial calendar or fiscal year. For the purposes of this chapter:</p> <ul style="list-style-type: none"> "Gross sales" includes the entire gross receipts from all sales and services made in, upon, or from the licensed business.

True party of interest	Persons to be qualified
	<ul style="list-style-type: none"> "Net sales" means gross sales minus cost of goods sold.

(2) For purposes of this section, "true party of interest" does not mean:

(a) A person or entity receiving reasonable payment for rent (as determined by the board) on a fixed or percentage basis under a bona fide lease or rental obligation, unless the lessor or property manager exercises control over or participates in the management of the business.

(b) A person who receives a bonus as an employee, if: The employee is on a fixed wage or salary and the bonus is not more than twenty-five percent of the employee's prebonus annual compensation; or the bonus is based on a written incentive/bonus program that is not out of the ordinary for the services rendered.

(c) A person or entity contracting with the applicant(s) to sell the property, unless the contract holder exercises control over or participates in the management of the licensed business.

(d) A person or entity receiving payment of franchise fees on a fixed or percentage basis under a bona fide franchise agreement, unless the person or entity receiving payment of franchise fees exercises control over or participates in the management of the licensed business.

(e) A 401K, IRA, or nonfamilial trust.

(3) **Financiers** - The board may conduct a financial investigation of financiers.

(4) **Persons who exercise control of business** - The board may conduct an investigation of any person or entity who exercises any control over the applicant's business operations.

In cases where there is an entity who is in control of the day-to-day business operation (other than the owner) because of an agreement between the owner and the operator, the operating party becomes a true party of interest. The operator must meet all the qualifications of any other true party of interest and if approved, must be the licensee. The owner may be required to be named on the license as a party of interest based on the terms of the agreement, but will not normally be required to meet all the qualifications of a true party of interest.

(5) The board reserves the right to investigate any person or entity in a liquor license application or current liquor license where hidden ownership or misrepresentation of fact is suspected.

(6) For purposes of this section, a person or entity who takes more than ten percent of the profits and/or exercises control over the licensed business in a given agreement may be named on the license as a party of interest per this rule. Examples of this are lease, operating plan, concession or management agreement.

AMENDATORY SECTION (Amending WSR 15-11-106, filed 5/20/15, effective 6/20/15)

WAC 314-07-040 What criminal history might prevent a liquor license applicant or licensee from receiving

or keeping a liquor license? (1) When the board processes a criminal history check on ~~(an applicant)~~ a true party of interest, it uses a point system to determine if the person qualifies for a license. The board will not normally issue a liquor license to an applicant who has accumulated eight or more points as indicated below:

Description	Time period during which points will be assigned	Points assigned
Felony conviction	Ten years	12 points
Gross misdemeanor conviction	Three years	5 points
Misdemeanor conviction	Three years	4 points
Currently under federal or state supervision for a felony conviction	n/a	8 points
Nondisclosure of any of the above	n/a	4 points each

(2) If a case is pending for an alleged offense that would earn eight or more points, the board will hold the application for the disposition of the case. If the disposition is not settled within ninety days, the board may administratively close the application.

(3) The board will not normally issue a liquor license to any person who has demonstrated a pattern of disregard for laws and rules. A pattern or disregard for laws and rules is inclusive of violation history outside of the liquor and cannabis board, to include other regulatory agencies and other states.

(4) Current liquor licensees are required to notify the board within thirty days of any arrests or criminal convictions. Failure to do so may result in revocation of the liquor license.

AMENDATORY SECTION (Amending WSR 15-11-106, filed 5/20/15, effective 6/20/15)

WAC 314-07-060 Reasons for denial or ~~(cancellation)~~ revocation of a temporary license. Following is a list of reasons a temporary permit may not be issued or can be revoked. Per RCW 66.24.010, the board has broad discretionary authority to approve or deny a liquor license or permit application. Refusal by the board to issue or extend a temporary license shall not entitle the applicant to request a hearing.

(1) An applicant who has received a temporary license and their application is later administratively closed, and they reapply for a liquor license at the same location.

(2) The local authority objects for any reason.

(3) The applicant affirmatively refuses to submit documents requested by the board to conduct the application investigation.

(4) The applicant accrues or is involved in an administrative violation committed while operating under a temporary license.

(5) The investigator is unable to determine the true party of interest.

(6) The applicant fails to meet the basic requirements of the license.

(7) An objection is received from a privately or publicly funded elementary or secondary school within five hundred feet of the proposed location.

(8) Violation history of the applicant is found to be sufficient to raise the application to threshold decision.

(9) Upon denial of the permanent license, the temporary license will be immediately revoked.

AMENDATORY SECTION (Amending WSR 15-11-106, filed 5/20/15, effective 6/20/15)

WAC 314-07-065 Reasons the board may deny a liquor license application. Following is a list of reasons the board may deny a liquor license application. Per RCW 66.24.010, the board has broad discretionary authority to approve or deny a liquor license or permit application.

(1) Failure to meet qualifications or requirements for the specific liquor license or privilege, as outlined in this Title 314 WAC and Title 66 RCW.

(2) Failure by any ~~((applicant or financier))~~ person or entity associated with the application to submit information or documentation requested by the board.

(3) Refusal by any ~~((applicant or financier))~~ person or entity associated with the application to submit information or documentation requested by the board.

(4) Misrepresentation of fact by any ~~((applicant or financier))~~ person or entity associated with the application.

(5) Failure to meet the criminal history standards outlined in WAC 314-07-040.

(6) Failure to meet the liquor law or rule violation history standards outlined in WAC 314-07-045.

(7) Source of funds used for the acquisition, startup and operation of the business is questionable or unverified.

(8) Objection from the local authority or from the public (see WAC 314-09-010 and RCW 66.24.010(8)).

(9) Objection from the following entities if they are within five hundred feet of the proposed business: A public school, a private school that meets the requirements of chapter 28A.195 RCW, a church, or a public college or university. See WAC 314-09-010 and RCW 66.24.010(9) for more information. Note: Per RCW 66.24.010(9), the board may not issue a new liquor license if the board receives objection from a public school within five hundred feet of the proposed licensed business.

(10) The board determines that the issuance of the liquor license will not be in the best interest of the welfare, health, or safety of the people of the state.

AMENDATORY SECTION (Amending WSR 15-11-106, filed 5/20/15, effective 6/20/15)

WAC 314-07-055 Temporary retail license. Applicants may request a temporary retail liquor license in addition to an annual license for the same business. If granted, the

temporary license allows the applicant to operate for a period of up to one hundred twenty days while the annual license application is being processed.

Type of Application	Qualification and process to receive a temporary retail license
<p>(1) New business, existing licensed business, or new license type:</p> <ul style="list-style-type: none"> Applicant is applying for a license at a business location that does not hold a current, valid liquor license. Applicant is applying for the same license privilege at a location that has a valid license that has not expired. Applicant is applying for a license or a business that has an existing license at the location, but the applicant is applying for a different license privilege(s). 	<p>In order to receive a temporary license, the applicant(s) must:</p> <ul style="list-style-type: none"> ((Sign the acknowledgment form.)) ((Clear a criminal history check, per WAC 314-07-040.)) Complete ((a briefing on liquor laws and regulations, per WAC 314-07-020(7))) <u>licensing requirements as determined by the board.</u> The local authority and any churches, schools, or public colleges or universities within 500 feet of the proposed licensed business must have responded to the liquor control board's notice of liquor license application, or the time period must have passed. See WAC 314-07-020, subsections (1), (2), and (3) for more information. When the annual liquor license is issued, the fee will be pro-rated back to the date of issuance of the temporary license.

(2) For the purposes of this section, "retail liquor license" shall include all classes of liquor licenses that allow the holder to sell liquor directly to the public.

(3) The privilege of having a temporary license issued upon an application for license does not apply to breweries ~~((or)), wineries, or distilleries.~~

(4) A temporary license under subsection (1) ~~((above))~~ of this section may be issued for a distributor license applicant.

AMENDATORY SECTION (Amending WSR 04-15-162, filed 7/21/04, effective 8/21/04)

WAC 314-11-065 What type of liquor is allowed on a licensed premises? (1) Licensees may only possess and allow persons to consume or possess the type of liquor permitted by the type of liquor license held on the premises; except:

(a) Under authority of a banquet permit (see chapter 314-18 WAC);

(b) Restaurant licensees may allow patrons to bring wine into the premises for consumption with a meal; ~~((and))~~

(c) Beer and/or wine restaurant or tavern licensees may keep spirituous liquor on the premises for use in the manufacture of food products, provided that:

(i) All food products manufactured contain one percent or less of alcohol by weight (per RCW ~~((66.12.16.160~~ ~~66.12.160)))~~ 66.12.160;

(ii) Customers are made aware that the food products contain liquor~~((s));~~ and

(iii) The beer and/or wine restaurant or tavern licensee notifies the local liquor control board enforcement office in writing before they bring spirituous liquor on the premises.

(d) Under the authority of a special occasion license.

(2) For on-premises liquor licenses, the licensee or employees may not permit the removal of liquor in an open container from the licensed premises, except:

(a) Liquor brought on a licensed premises under authority of a banquet permit may be resealed in its original container and removed at the end of the banquet permit function;

(b) Per RCW 66.24.320 and 66.24.400, wine that is sold with a meal may be recorked or resealed and removed from the premises;

(c) Liquor purchased by registered guests for consumption inside a hotel or motel room may be resealed in its original container and removed from the hotel or motel premises by the guest; and

(d) Liquor removed from a licensed premises that holds a caterer's endorsement, for the purpose of catering an approved event.

AMENDATORY SECTION (Amending WSR 05-07-012, filed 3/4/05, effective 4/4/05)

WAC 314-12-020 ~~((Applicants—Qualifications—Fingerprinting—Criminal history record information checks—))~~Continuing conditions~~((—Agreements—Reconsideration of denied applications))~~ to hold a liquor license. ~~((1) Where a married person is an applicant for, or holder of a license, the spouse of such applicant, if the parties are maintaining a marital community, shall be required to have the same qualifications as the applicant.~~

(2) The board may require, as a condition precedent to the original issuance of any annual license, fingerprinting and

criminal history record information checks on any person not previously licensed by the board. In addition to the applicant, fingerprinting and criminal history record information checks may be required of the applicant's spouse. In the case of a corporation, fingerprinting and criminal history record information checks may be required of its present and any subsequent officers, manager, and stockholders who hold more than ten percent of the total issued and outstanding stock of the applicant corporation if such persons have not previously had their fingerprints recorded with the board. In the case of a partnership, fingerprinting and criminal history record information checks may be required of all general partners and their spouses. Such fingerprints as are required by the board shall be submitted on forms provided by the board to the Washington state identification section of the Washington state patrol and to the identification division of the Federal Bureau of Investigation in order that these agencies may search their records for prior arrests and convictions of the individuals fingerprinted. The applicant shall give full cooperation to the board and shall assist the board in all aspects of the fingerprinting and criminal history record information check. The applicant may be required to pay a minimal fee to the agency which performs the fingerprinting and criminal history process.

~~(3) The restrictions on license issuance specified in RCW 66.24.010(2) shall be construed to be continuing conditions for retaining an existing license and any licensed person who ceases to be eligible for issuance of a license under RCW 66.44.010(2) shall also cease to be eligible to hold any license already issued.~~

(4) The board, in considering an application for a license, may require, in addition to all other information requested concerning the proposed licensed premises (see WAC 314-12-035), that the applicant justify the issuance of the license sought based on an analysis of population trends compared to licenses in the area, any uniqueness of the proposed operation, any unusual circumstances present, plus any other information the applicant(s) may feel will justify the issuance of the license sought.

The board may, at its discretion and for good cause shown, reconsider an application denied for reasons other than objection upon receipt of new information within sixty days of the original denial date. Such reconsiderations are not considered part of the normal license application procedure and must be justified on an individual basis. Should the board determine to reconsider a denied application, notice of such reconsideration shall be given to those persons and/or entities entitled to receive notice of an original license application pursuant to RCW 66.24.010(8). Such notice shall be given at least twenty days prior to final determination on the reconsideration. Additionally, at the same time the notice is given, a press release will be issued informing the public of the impending reconsideration. The process for applications denied due to objection is outlined in chapter 314-09 WAC.) A person or entity must meet minimum required qualification to receive a liquor license, and must continue to meet the qualifications in order to maintain the liquor license.

AMENDATORY SECTION (Amending WSR 93-18-094, filed 9/1/93, effective 10/2/93)

WAC 314-12-030 (~~(License to reflect true party in interest—)~~) **Display of licenses.** (1) Pursuant to the requirements of RCW 66.24.010(1), any license issued shall be issued in the name(s) of the true party or parties in interest.

(2) All licenses (except certificates of approval and agent's licenses) shall be prominently displayed on the licensed premises.

~~((3) For purposes of this section, "true party" shall apply to any person or entity having a substantial interest in the business conducted on the premises to be licensed.~~

~~(4) For purposes of this section, "substantial interest" shall mean any of the following:~~

~~(a) Receipt of, or the right to receive, ten percent or more of the gross sales from the licensed business during any calendar or fiscal year of the licensed business. Gross sales, as used in this section, shall include the entire gross receipts of every kind and nature from the sales and services made in, upon, or from the premises, whether on a credit or cash basis, whether operated by the licensee or manager, except:~~

~~Any rebates or refunds to customers;~~

~~The licensee's cost of meals and beverage provided to employees;~~

~~The amount of sales tax receipts or admission taxes;~~

~~(b) An investment in the licensed business of ten thousand dollars or more; or~~

~~(c) Ownership of stock constituting more than ten percent of the issued or outstanding stock of the licensed business.~~

~~(5) For purposes of this section, "substantial interest" shall not mean:~~

~~(a) A bonus paid to an employee, if the employee is on a fixed wage or salary and the bonus is not more than twenty-five percent of the employee's prebonus annual compensation, or the bonus is based on a written incentive/bonus program and is not out of the ordinary for the services rendered;~~

~~(b) Repayment of a loan or payment on a contract to purchase property unless the loan or contract holder exercises control over or participates in the management of the licensed business;~~

~~(c) Reasonable payment for rent on a fixed or percentage basis under a bona fide lease or rental obligation unless the lessor or property manager exercises control over or participates in the management of the business;~~

~~(d) Payment of franchise fees on a fixed or percentage basis under a bona fide franchise agreement;~~

~~(e) Payment of dividends to corporate stockholders.)~~

AMENDATORY SECTION (Amending WSR 85-24-040, filed 11/27/85)

WAC 314-12-050 Loss or destruction of licenses, permits, etc.—Fee. Upon the loss or destruction of ~~((any))~~ a license or permit issued by the board to purchase liquor ~~((thereunder))~~, application for a duplicate must be made to the board. Fee: \$5.00.

AMENDATORY SECTION (Amending WSR 96-03-004, filed 1/4/96, effective 2/4/96)

WAC 314-12-070 Applications for currently licensed locations. ~~((H))~~ No application for any license shall be made except in conformance with RCW 66.24.010, and subject to the following conditions: ~~((a) Except as authorized by WAC 314-12-025;)~~ The license applicant shall not take possession of the premises, nor exercise any of the privileges of a licensee, nor shall such application be effective until the board shall have approved the same~~((;~~

~~(b) In approving any license, the board reserves the right to impose special conditions as to the future connection of the former licensee or any of his employees with the licensed business as in its judgment the circumstances may justify;~~

~~(c) A change of trade name may be made coincident with the issuance of the license without any additional fee.~~

~~(2) The sale of a partnership interest or any change in the partners, either by withdrawal or addition or otherwise, shall be considered a change of ownership and subject to the applicable regulations.~~

~~(3) If the licensee is a corporation, whether as sole licensee or in conjunction with other entities, a change in ownership of any stock shall be deemed a corporate change. The licensed corporation shall report to and obtain written approval from the board, for any proposed change in principal officers and/or the proposed sale of more than ten percent of the corporation's outstanding and/or issued stock before any such changes are made. The board may inquire into all matters in connection with any such sale of stock or proposed change in officers. The board will waive the fee for a corporate change when the proposed change consists solely of dropping an approved officer.~~

~~(4) For purposes of this regulation:~~

~~(a) "Principal officer" shall mean the president, vice-president, secretary, and treasurer, or the equivalent in title, for a publicly traded corporation, and president, vice-president, secretary, treasurer, or the equivalent in title, and all other officers who hold more than ten percent of the corporate stock, for a privately held corporation.~~

~~(b) The "proposed sale of more than ten percent of the stock" will be calculated as a cumulative total and must be reported to the board when the accumulation of stock transfers or newly issued stock totals more than ten percent of the outstanding and/or issued stock of the licensed corporation).~~

REPEALER

The following sections of the Washington Administrative Code are repealed:

WAC 314-12-033 Limited partnerships.

WAC 314-12-200 Converting a public house license (RCW 66.24.580) to a domestic brewery, microbrewery or domestic winery license.

WSR 17-12-032
PERMANENT RULES
LIQUOR AND CANNABIS
BOARD

[Filed May 31, 2017, 12:40 p.m., effective August 31, 2017]

Effective Date of Rule: August 31, 2017.

Purpose: The purpose of this rule making is to make necessary rule changes for laboratory certification requirements, proficiency testing, pesticide action levels, requirements to promote lab accuracy and consistency, and quality assurance requirements. Rule changes are needed to protect consumer safety through ensuring laboratories employ appropriate testing methodologies and achieve accurate testing results for marijuana. Creating proficiency testing requirements to achieve and maintain certification and parameters for laboratories will promote accuracy and accountability in marijuana testing by certified laboratories. Additionally, current permanent rules provide how a laboratory may be certified by the Washington state liquor and cannabis board (WSLCB), but do not contain provisions on what a laboratory must do to remain certified or how WSLCB may suspend or revoke the certification of a laboratory. WSLCB needs the authority to suspend or revoke the certification of a laboratory that does not follow rule requirements for testing or for those laboratories that do not consistently achieve accurate testing results. Rules for pesticide action levels are needed for public safety and to determine when a sample should fail quality assurance testing and when a recall should be initiated.

Citation of Existing Rules Affected by this Order: Amending WAC 314-55-101, 314-55-102, and 314-55-103.

Statutory Authority for Adoption: RCW 69.50.342 and 69.50.345.

Adopted under notice filed as WSR 17-07-078 on March 17, 2017.

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

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

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

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

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

Date Adopted: May 31, 2017.

Jane Rushford
Chair

NEW SECTION

WAC 314-55-0995 Laboratory certification and accreditation requirements. The following requirements apply to third-party labs seeking certification by the WSLCB

or its designee to do quality assurance testing on marijuana and marijuana products in Washington state, and for certified third-party laboratories (certified labs) to remain certified by the WSLCB. The requirements provided in this section are continuing requirements, and must be adhered to and maintained for a third-party lab to remain certified. The WSLCB may summarily suspend a lab's certification if a certified lab is found out of compliance with the requirements of this chapter.

(1) A third-party laboratory must be certified by the WSLCB or their vendor as meeting the WSLCB's accreditation and other requirements prior to conducting quality assurance tests required under this chapter. Certified labs must conspicuously display the certification letter received by the WSLCB upon certification at the lab's premises in a conspicuous location where a customer may observe it unobstructed in plain sight.

(2) A person with financial interest in a certified lab may not have direct or indirect financial interest in a licensed marijuana producer or processor for whom they are conducting required quality assurance tests. A person with direct or indirect financial interest in a certified lab must disclose to the WSLCB by affidavit any direct or indirect financial interest in a licensed marijuana producer or processor.

(3) The following provisions are conditions of certification for third-party testing labs. Failure to adhere to the below requirements may result in the suspension or revocation of certification.

(a) Each lab must employ a scientific director responsible to ensure the achievement and maintenance of quality standards of practice. The scientific director must possess the following minimum qualifications:

(i) A doctorate in the chemical or microbiological sciences from a college or university accredited by a national or regional certifying authority with a minimum of two years' post-degree laboratory experience;

(ii) A master's degree in the chemical or microbiological sciences from a college or university accredited by a national or regional certifying authority with a minimum of four years' of post-degree laboratory experience; or

(iii) A bachelor's degree in the chemical or microbiological sciences from a college or university accredited by a national or regional certifying authority with a minimum of six years of post-education laboratory experience.

(b) Certified labs must follow the analytical requirements most current version of the *Cannabis Inflorescence and Leaf Monograph* published by the *American Herbal Pharmacopoeia* or notify the WSLCB or its designee what alternative scientifically valid testing methodology the lab is following for each quality assurance test. Third-party validation by the WSLCB or its designee is required for any monograph or analytical method followed by a certified lab to ensure the methodology produces scientifically accurate results prior to use of alternative testing methods to conduct required quality assurance tests.

(c) The WSLCB may require third-party validation and ongoing monitoring of a certified lab's basic proficiency to correctly execute the analytical methodologies employed by the certified lab. The WSLCB may contract with a vendor to conduct the validation and ongoing monitoring described in

this subsection. The certified lab must pay all vendor fees for validation and ongoing monitoring directly to the WSLCB's vendor.

(4) Certified labs must allow the WSLCB or the WSLCB's vendor to conduct physical visits and inspect related laboratory equipment, testing and other related records during normal business hours without advance notice.

(5) As a condition of certification, labs must adopt and follow minimum good lab practices (GLPs) as provided in WAC 314-55-103, and maintain internal standard operating procedures (SOPs), and a quality control/quality assurance (QC/QA) program as specified by the WSLCB. The WSLCB or authorized third-party organization (WSLCB's designee) may conduct audits of a lab's GLPs, SOPs, QC/QA, and inspect all other related records.

(6) The WSLCB or its designee will take immediate disciplinary action against any certified lab that fails to comply with the provisions of this chapter or falsifies records related to this section including, without limitation, revoking the certification of the certified lab.

AMENDATORY SECTION (Amending WSR 16-11-110, filed 5/18/16, effective 6/18/16)

WAC 314-55-101 Quality assurance sampling protocols. (1)~~((a))~~ To ensure ~~((that))~~ quality assurance samples submitted to certified third-party ~~((labs))~~ laboratories (certified labs) are representative from the lot or batch from which they were sampled as required in RCW 69.50.348, licensed producers, licensed processors, certified ~~((third-party laboratories))~~ labs, and their employees must adhere to the ~~((following))~~ minimum sampling protocols as provided in this section.

~~((b))~~ (2) **Sampling protocols for all marijuana product lots and batches:**

(a) Samples must be deducted in a way that is most representative of the lot or batch and maintains the structure of the marijuana sample. Licensees, certified ~~((third-party laboratories))~~ labs, and their employees may not adulterate or change in any way the representative sample from a lot or batch before submitting the sample to certified ~~((third-party laboratories))~~ labs. This includes adulterating or changing the sample in any way as to inflate the level of potency, or to hide any microbiological contaminants from the required microbiological screening such as, but not limited to:

(i) Adulterating the sample with kief, concentrates, or other extracts;

(ii) Treating a sample with solvents to hide the microbial count of the lot or batch from which it was deducted. This ~~((is not meant to be construed as prohibiting))~~ subsection does not prohibit the treatment of failed lots or batches with methods approved by the WSLCB; ~~((and))~~ or

(iii) Pregrinding a flower lot sample.

~~((2))~~ **Sampling protocols for all marijuana product lots and batches:** The deduction of all quality assurance samples must adhere to the following sampling protocols:

~~((a))~~ (b) All samples must be taken in a sanitary environment using sanitary practices and ensure facilities are constructed, kept, and maintained in a clean and sanitary condi-

tion in accordance with rules and as prescribed by the Washington state department of agriculture under chapters 16-165 and 16-167 WAC.

~~((b))~~ (c) Persons ~~((taking))~~ collecting samples must wash their hands prior to ~~((deducting samples))~~ collecting a sample from a lot or batch, wear appropriate gloves while preparing or deducting the lot or batch for ~~((sampling))~~ sample collection, and must use sanitary utensils and storage devices when collecting samples.

~~((c))~~ (d) Samples must be placed in a ~~((sterile))~~ sanitary plastic or glass container, and stored in a location that prevents the propagation of pathogens and other contaminants~~((This includes low light levels, mild temperatures, and low humidity environments.~~

~~((d))~~, such as a secure, low-light, cool and dry location.

(e) The licensee ~~((shall))~~ must maintain the lot or batch from which the sample was deducted in a secure, low-light, cool, and dry location to prevent the marijuana from becoming contaminated or losing its efficacy.

(f) Each quality assurance sample must be clearly marked "quality assurance sample" and be labeled with the following information:

(i) The sixteen digit identification number generated by the traceability system;

(ii) The license number and name of the certified lab receiving the sample;

(iii) The license number and trade name of the licensee sending the sample;

(iv) The date the sample was collected; and

(v) The weight of the sample.

(3) **Additional sampling protocols for flower lots:**

(a) Licensees or certified ~~((third-party labs are required to deduct four))~~ labs must collect a minimum of four separate samples from each marijuana flower lot ~~((in order to ensure representativeness of the lot. The four))~~ up to five pounds. Licensees or certified labs may collect more samples than this minimum, but must not collect less. The samples must be of roughly equal weight ~~((;))~~ not less than one gram each ~~((; and the cumulative weight of the four samples may not be more than the maximum allowed in WAC 314-55-102)).~~

(b) The four separate samples must be taken from different quadrants of the flower lot. A quadrant is the division of a lot into four equal parts. ~~((This may be done visually or physically, but))~~ Dividing a lot into quadrants prior to collecting samples must be done in a manner that ensures the samples ~~((were deducted))~~ are collected from four evenly distributed areas of the flower lot and may be done visually or physically.

(c) The four ~~((separate))~~ samples may be placed together in ~~((a))~~ one container ~~((that conforms to))~~ conforming to the packaging and labeling requirements in subsection (2) of this section for storage and transfer to a certified ~~((third-party))~~ lab.

(4) Certified labs may retrieve samples from a marijuana licensee's licensed premises and transport the samples directly to the lab. Certified labs may also return any unused portion of the samples.

(5) Certified ~~((third-party laboratories))~~ labs may reject or fail a sample if ~~((they))~~ the lab has reason to believe the sample was not collected in the manner required by this sec-

tion, ~~((has been))~~ adulterated in any way, contaminated with known or unknown solvents, or ~~((was))~~ manipulated in a ~~((way))~~ manner that violates the sampling protocols, limit tests, or action levels.

~~((5))~~ (6) The WSLCB or its designee will take immediate disciplinary action against any licensee or certified ~~((third-party lab which))~~ lab that fails to comply with the provisions of this section or falsifies records related to this section including, without limitation, revoking the license ~~((or certificate of))~~ the licensed producer or processor, or certification of the certified ~~((third-party))~~ lab.

AMENDATORY SECTION (Amending WSR 16-11-110, filed 5/18/16, effective 6/18/16)

WAC 314-55-102 Quality assurance testing. ~~((4))~~ (4) A third-party testing lab must be certified by the WSLCB or ~~((their))~~ the WSLCB's vendor as meeting the WSLCB's accreditation and other requirements prior to conducting ~~((required))~~ quality assurance tests ~~((Certified labs will receive a certification letter from the WSLCB and must conspicuously display this letter in the lab in plain sight of the customers. The WSLCB can summarily suspend a lab's certification if a lab is found out of compliance with the requirements of this chapter.~~

(2) A person with financial interest in a certified third-party testing lab may not have direct or indirect financial interest in a licensed marijuana producer or processor for whom they are conducting required quality assurance tests. A person with direct or indirect financial interest in a certified third-party testing lab must disclose to the WSLCB by affidavit any direct or indirect financial interest in a licensed marijuana producer or processor.

(3) As a condition of certification, each lab must employ a scientific director responsible to ensure the achievement and maintenance of quality standards of practice. The scientific director shall meet the following minimum qualifications:

(a) Has earned, from a college or university accredited by a national or regional certifying authority a doctorate in the chemical or biological sciences and a minimum of two years' post-degree laboratory experience; or

(b) Has earned a master's degree in the chemical or biological sciences and has a minimum of four years' of post-degree laboratory experience; or

(c) Has earned a bachelor's degree in the chemical or biological sciences and has a minimum of six years of post-education laboratory experience.

(4) As a condition of certification, labs must follow the most current version of the *Cannabis Inflorescence and Leaf* monograph published by the *American Herbal Pharmacopoeia* or notify the WSLCB what alternative scientifically valid testing methodology the lab is following for each quality assurance test. The WSLCB may require third-party validation of any monograph or analytical method followed by the lab to ensure the methodology produces scientifically accurate results prior to them using those standards when conducting required quality assurance tests.

(5) As a condition of certification, the WSLCB may require third-party validation and ongoing monitoring of a

lab's basic proficiency to correctly execute the analytical methodologies employed by the lab. The WSLCB may contract with a vendor to conduct the validation and ongoing monitoring described in this subsection. The lab shall pay all vendor fees for validation and ongoing monitoring directly to the vendor.

(6) The lab must allow the WSLCB or their vendor to conduct physical visits and inspect related laboratory equipment, testing and other related records during normal business hours without advance notice.

(7) Labs must adopt and follow minimum good lab practices (GLPs), and maintain internal standard operating procedures (SOPs), and a quality control/quality assurance (QC/QA) program as specified by the WSLCB. The WSLCB or authorized third party organization can conduct audits of a lab's GLPs, SOPs, QC/QA, and inspect all other related records.

(8) The WSLCB or its designee will take immediate disciplinary action against any certified third-party lab which fails to comply with the provisions of this chapter or falsifies records related to this section including, without limitation, revoking the certificate of the certified third-party lab.

(9) The general body of required quality assurance tests for marijuana flowers and infused products may include moisture content, potency analysis, foreign matter inspection, microbiological screening, pesticide and other chemical residue and metals screening, and residual solvents levels.

(10) Table of required quality assurance tests defined in the most current version of the *Cannabis Inflorescence and Leaf* monograph published by the American Herbal Pharmacopoeia.

~~((a))~~ required under this section.

(1) Quality assurance fields of testing. Certified labs must be certified to the following fields of testing by the WSLCB or its designee and must adhere to the guidelines for each quality assurance field of testing listed below, with the exception of mycotoxin, heavy metal, or pesticide residue screening. Certification to perform mycotoxin, heavy metals and pesticides may be obtained but is not required to obtain certification as a testing lab. A lab must become certified in all fields of testing prior to conducting any testing or screening in that field of testing, regardless of whether the test is required under this section.

(a) Potency analysis.

(i) Certified labs must test and report the following cannabinoids to the WSLCB when testing for potency:

(A) THCA;

(B) THC;

(C) Total THC;

(D) CBDA;

(E) CBD; and

(F) Total CBD.

(ii) Calculating total THC and total CBD.

(A) Total THC must be calculated as follows, where M is the mass or mass fraction of delta-9 THC or delta-9 THCA:

$$M \text{ total delta-9 THC} = M \text{ delta-9 THC} + (0.877 \times M \text{ delta-9 THCA}).$$

(B) Total CBD must be calculated as follows, where M is the mass or mass fraction of CBD and CBDA:

$$M \text{ total CBD} = M \text{ CBD} + (0.877 \times M \text{ CBDA}).$$

(iii) Regardless of analytical equipment or methodology, certified labs must accurately measure and report the acidic (THCA and CBDA) and neutral (THC and CBD) forms of the cannabinoids.

(b) Potency analysis for flower lots.

(i) Certified labs must test and report the results for the required flower lot samples as described in WAC 314-55-101(3) for the following required cannabinoids:

- (A) THCA;
- (B) THC;
- (C) Total THC;
- (D) CBDA;
- (E) CBD; and
- (F) Total CBD.

(ii) Calculating total THC and total CBD.

(A) Total THC must be calculated as follows, where M is the mass or mass fraction of delta-9 THC or delta-9 THCA: $M \text{ total delta-9 THC} = M \text{ delta-9 THC} + (0.877 \times M \text{ delta-9 THCA})$.

(B) Total CBD must be calculated as follows, where M is the mass or mass fraction of CBD and CBDA: $M \text{ total CBD} = M \text{ CBD} + (0.877 \times M \text{ CBDA})$.

(c) Certified labs may combine in equal parts multiple samples from the same flower lot for the purposes of the following tests after the individual samples described in WAC 314-55-101(3) have been tested for potency analysis.

(i) **Moisture analysis.** The sample and related lot or batch fails quality assurance testing for moisture analysis if the results exceed the following limits:

- (A) Water activity rate of more than 0.65 a_w ; and
- (B) Moisture content more than fifteen percent.

(ii) **Foreign matter screening.** The sample and related lot or batch fail quality assurance testing for foreign matter screening if the results exceed the following limits:

- (A) Five percent of stems 3mm or more in diameter; and
- (B) Two percent of seeds or other foreign matter.

(iii) **Microbiological screening.** The sample and related lot or batch fail quality assurance testing for microbiological screening if the results exceed the following limits:

	<u>Enterobacteria (bile-tolerant gram-negative bacteria)</u>	<u>E. coli (pathogenic strains) and Salmonella spp.</u>
<u>Unprocessed Plant Material</u>	10 ⁴	Not detected in 1g
<u>Extracted or processed Botanical Product</u>	10 ³	Not detected in 1g

(iv) **Mycotoxin screening.** The sample and related lot or batch fail quality assurance testing for mycotoxin screening if the results exceed the following limits:

- (A) Total of Aflatoxin B1, B2, G1, G2: 20 µg/kg of substance; and
- (B) Ochratoxin A: 20 µg/kg of substance.

(d) **Residual solvent screening.** Except as otherwise provided in this subsection, a sample and related lot or batch fail quality assurance testing for residual solvents if the results exceed the limits provided in the table below. Residual solvent results of more than 5,000 ppm for class three solvents, 50 ppm for class two solvents, and 2 ppm for class one

solvents as defined in *United States Pharmacopoeia, USP 30 Chemical Tests / <467> - Residual Solvents (USP <467>)* not listed in the table below fail quality assurance testing. When residual solvent screening is required, certified labs must test for the solvents listed in the table below at a minimum.

<u>Solvent*</u>	<u>ppm</u>
Acetone	5,000
Benzene	2
Butanes	5,000
Cyclohexane	3,880
Chloroform	2
Dichloromethane	600
Ethyl acetate	5,000
Heptanes	5,000
Hexanes	290
Isopropanol (2-propanol)	5,000
Methanol	3,000
Pentanes	5,000
Propane	5,000
Toluene	890
Xylene**	2,170

*And isomers thereof.

**Usually 60% m-xylene, 14% p-xylene, 9% o-xylene with 17% ethyl benzene.

(e) **Heavy metal screening.** A sample and related lot or batch fail quality assurance testing for heavy metals if the results exceed the limits provided in the table below.

<u>Metal</u>	<u>µ/daily dose (5 grams)</u>
Inorganic arsenic	10.0
Cadmium	4.1
Lead	6.0
Mercury	2.0

(2) **Quality assurance testing required.** The following quality assurance tests are the minimum required tests for each of the following marijuana products, respectively. Licensees and certified labs may elect to do multiple quality assurance tests on the same lot or testing for mycotoxin, pesticides, or heavy metals pursuant to chapter 246-70 WAC.

(a) General quality assurance testing requirements for certified labs.

(i) Certified labs must record an acknowledgment of the receipt of samples from producers or processors in the WSLCB seed to sale traceability system. Certified labs must also verify if any unused portion of the sample was destroyed or returned to the licensee after the completion of required testing.

(ii) Certified labs must report quality assurance test results directly to the WSLCB traceability system when qual-

ity assurance tests for the field of testing are required within twenty-four hours of completion of the test(s).

(iii) Certified labs must fail a sample if the results for any limit test are above allowable levels regardless of whether the limit test is required in the testing tables in this section.

(b) **Marijuana flower lots and other material lots.** Marijuana flower lots or other material lots require the following quality assurance tests:

Product	Test(s) Required	((Maximum Sample Size))
	((Flower Lots and Other Material Lots))	
Lots of marijuana flowers or other material that will not be extracted	1. Moisture content 2. Potency analysis 3. Foreign matter inspection 4. Microbiological screening 5. <u>Mycotoxin screening</u>	((7 grams))

~~((b))~~ (c) **Intermediate products.** Intermediate products must meet the following requirements related to quality assurance testing:

- (i) All intermediate products must be homogenized prior to quality assurance testing;
- (ii) ~~((A batch))~~ For the purposes of this section, a batch is defined as a single run through the extraction or infusion process;
- (iii) A batch of marijuana mix may not exceed five pounds and must be chopped or ground so no particles are greater than 3 mm; and
- (iv) All batches of intermediate products require the following quality assurance tests:

Product	Test(s) Required Intermediate Products	((Maximum Sample Size))
Marijuana mix	1. Moisture content* 2. Potency analysis 3. Foreign matter inspection* 4. Microbiological screening 5. <u>Mycotoxin screening</u>	((7 grams))
Concentrate or extract made with hydrocarbons (solvent based made using n-butane, isobutane, propane, heptane, or other solvents or gases approved by the board of at least 99% purity)	1. Potency analysis 2. ((Microbiological screening (only if using flowers and other plant material that has not passed QA testing))) <u>Mycotoxin screening*</u> 3. Residual solvent test	((2 grams))
Concentrate or extract made with a CO ₂ extractor like hash oil	1. Potency analysis 2. ((Microbiological screening (only if using flowers and other plant material that has not passed QA testing))) <u>Mycotoxin screening*</u> 3. Residual solvent test	((2 grams))
Concentrate or extract made with ethanol	1. Potency analysis 2. ((Microbiological screening (only if using flowers and other plant material that has not passed QA testing))) <u>Mycotoxin screening*</u> 3. Residual solvent test	((2 grams))
Concentrate or extract made with approved food grade solvent	1. Potency analysis 2. Microbiological screening ((only if using flowers and other plant material that has not passed QA testing)) * 3. <u>Mycotoxin screening*</u> 4. Residual solvent test	((2 grams))
Concentrate or extract (nonsolvent) such as kief, ((hashish)) hash, rosin, or bubble hash	1. Potency analysis 2. Microbiological screening 3. <u>Mycotoxin screening</u>	((2 grams))

Product	Test(s) Required Intermediate Products	((Maximum Sample Size))
Infused cooking oil or fat in solid form	1. Potency analysis 2. Microbiological screening ((only if using flowers and other plant material that has not passed QA testing)) * 3. <u>Mycotoxin screening*</u>	((2 grams))

* Field of testing is only required if using lots of marijuana flower and other plant material that has not passed QA testing.

~~((e))~~ **(d) End products.** All marijuana, marijuana-infused products, marijuana concentrates, marijuana mix packaged, and marijuana mix infused sold from a processor to a retailer require the following quality assurance tests:

Product	Test(s) Required End Products	((Maximum Sample Size))
Infused solid edible	((+)) Potency analysis	((1 unit))
Infused liquid (like a soda or tonic)	((+)) Potency analysis	((1 unit))
Infused topical	((+)) Potency analysis	((1 unit))
Marijuana mix packaged (loose or rolled)	((+)) Potency analysis	((2 grams))
Marijuana mix infused (loose or rolled)	((+)) Potency analysis	((2 grams))
Concentrate or marijuana-infused product for inhalation	((+)) Potency analysis	((1 unit))

~~((d))~~ **(e) End products** consisting of only one intermediate product that has not been changed in any way ~~((is))~~ are not subject to potency analysis.

~~((11))~~ Certified third-party labs may request additional sample material in excess of amounts listed in the table in subsection (10) of this section for the purposes of completing required quality assurance tests. Labs certified as meeting the WSLCB's accreditation requirements may retrieve samples from a marijuana licensee's licensed premises and transport the samples directly to the lab and return any unused portion of the samples.

~~((12))~~ Labs certified as meeting the WSLCB's accreditation requirements are not limited in the amount of usable marijuana and marijuana products they may have on their premises at any given time, but they must have records to prove all marijuana and marijuana-infused products only for the testing purposes described in WAC 314-55-102.

~~((13))~~ At the discretion of the WSLCB, a producer or processor must provide an employee of the WSLCB or their designee samples in the amount listed in subsection (10) of this section or samples of the growing medium, soil amendments, fertilizers, crop production aids, pesticides, or water for random compliance checks. Samples may be screened for pesticides and chemical residues, unsafe levels of metals, and used for other quality assurance tests deemed necessary by the WSLCB. All costs of this testing will be borne by the producer or processor.

~~((14))~~ **(3)** No lot of usable flower, batch of marijuana concentrate, or batch of marijuana-infused product may be sold or transported until the completion ~~((of all required))~~ and successful passage of quality assurance testing~~((-))~~ as required in this section, except:

(a) Business entities with multiple locations licensed under the same UBI number may transfer marijuana products between the licensed locations under ~~((their))~~ the same UBI number prior to quality assurance testing~~((-~~

~~((15))~~ Any usable marijuana or marijuana-infused product that passed the required quality assurance tests may be labeled as "Class A." Only "Class A" usable marijuana or marijuana-infused product will be allowed to be sold.

~~((16))~~; and

(b) Licensees may wholesale and transfer batches or lots of flower and other material that will be extracted and marijuana mix and nonsolvent extracts for the purposes of further extraction prior to completing required quality assurance testing. Licensees may wholesale and transfer failed lots or batches to be extracted pursuant to subsection (5) of this section.

(4) Samples, lots, or batches that fail quality assurance testing.

(a) Upon approval ~~((of))~~ by the WSLCB, ~~((a lot that fails a quality assurance test and the associated trim, leaf and other usable material))~~ failed lots or batches may be used to create extracts ~~((using hydrocarbon or CO₂ closed loop system))~~. After processing, the ~~((CO₂ or hydrocarbon-based))~~ extract must ~~((still))~~ pass all ((required)) quality assurance tests ~~((in WAC 314-55-102))~~ required in this section before it may be sold.

~~((17))~~ **(b) Retesting.** At the request of the producer or processor, the WSLCB may authorize a retest to validate a failed test result on a case-by-case basis. All costs of the retest will be borne by the producer or the processor~~((-~~

~~((18))~~ Labs must report all required quality assurance test results directly into the WSLCB's seed-to-sale traceability system within twenty-four hours of completion. Labs must also record in the seed-to-sale traceability system an acknowledgment of the receipt of samples from producers or processors and verify if any unused portion of the sample was destroyed or returned to the licensee.) requesting the retest. Potency retesting will generally not be authorized.

(c) Remediation. Producers and processors may remediate failed harvests, lots, or batches so long as the remediation

method does not impart any toxic or deleterious substance to the usable marijuana, marijuana concentrates, or marijuana-infused product. Remediation solvents or methods used on the marijuana product must be disclosed to a licensed processor or the producer or producer/processor transfers the products to; a licensed retailer carrying marijuana products derived from the remediated harvest, lot, or batch; or consumer upon request. The entire harvest, lot, or batch the failed sample(s) were deducted from must be remediated using the same remediation technique. No remediated harvest, lots or batches may be sold or transported until the completion and successful passage of quality assurance testing as required in this section.

(5) **Referencing.** Certified labs may reference samples for mycotoxin, heavy metals, and pesticides testing to other certified labs by subcontracting for those fields of testing. Labs must record all referencing to other labs on a chain-of-custody manifest that includes, but is not limited to, the fol-

lowing information: Lab name, certification number, transfer date, address, contact information, delivery personnel, sample ID numbers, field of testing, receiving personnel.

(6) Certified labs are not limited in the amount of usable marijuana and marijuana products they may have on their premises at any given time, but a certified lab must have records proving all marijuana and marijuana-infused products in the certified lab's possession are held only for the testing purposes described in this section.

(7) Upon the request of the WSLCB or its designee, a licensee or a certified lab must provide an employee of the WSLCB or their designee samples of marijuana or marijuana products or samples of the growing medium, soil amendments, fertilizers, crop production aids, pesticides, or water for random compliance checks. Samples may be screened for pesticides and chemical residues, unsafe levels of heavy metals, and used for other quality assurance tests deemed necessary by the WSLCB.

AMENDATORY SECTION (Amending WSR 16-11-110, filed 5/18/16, effective 6/18/16)

WAC 314-55-103 Good laboratory practice checklist. A third-party testing lab must be certified by the WSLCB or its vendor as meeting the WSLCB's accreditation and other requirements prior to conducting required quality assurance tests. The following checklist will be used by the WSLCB or its vendor to certify third-party testing labs:

ORGANIZATION Completed by: Reviewed by:	Document Reference	Y	N	NA	Comments
1. The laboratory or the organization of which it is a part of shall be an entity that can be held legally responsible.	-	-	-	-	-
2. The laboratory conducting third-party testing shall have no financial interest in a licensed producer or processor for which testing is being conducted.	-	-	-	-	-
If the laboratory is part of an organization performing activities other than testing (and/or calibration), the responsibilities of key personnel in the organization that have an involvement or influence on the testing (and/or calibration) activities of the laboratory shall be defined in order to identify potential conflicts of interest.	-	-	-	-	-
3. The laboratory shall have policies and procedures to ensure the protection of its client's confidential information and proprietary rights, including procedures for protecting the electronic storage and transmission of results.	-	-	-	-	-
4. <u>In every instance where the lab references certification status they shall clearly indicate which tests they are currently certified for.</u>	=	=	=	=	=
5. The laboratory is responsible for all costs of initial certification and ongoing site assessments.	-	-	-	-	-
((5-)) The laboratory must agree to site assessments every ((two)) <u>6. year for the first three years to maintain certification. Beginning year four of certification, on-site assessments will occur every two years to maintain certification.</u>	-	-	-	-	-
((6-)) The laboratory must allow WSLCB staff or their representative <u>7.</u> to conduct physical visits and check I-502 related laboratory activities at any time.	-	-	-	-	-

ORGANIZATION Completed by: Reviewed by:	Document Reference	Y	N	NA	Comments
((7-)) The laboratory must report all test results directly into 8. WSLCB's traceability system within twenty-four hours of completion. Labs must also record in the traceability system an acknowledgment of the receipt of samples from producers or processors and verify if any unused portion of the sample was destroyed or returned to the customer.	-	-	-	-	-
HUMAN RESOURCES Completed by: Reviewed by:	Document Reference	Y	N	NA	Comments
((8-)) Job descriptions for owners and all employees((-Key staff)). <u>A</u> 9a. <u>written and documented system detailing the qualifications of each member of the staff including any specific training requirements applicable to analytical methods.</u>	-	-	-	-	-
b. <u>Specialized training such as by vendors, classes granting CEUs, etc., shall be documented in each training file.</u>	=	=	=	=	=
((9-)) Qualifications of owners and staff: CVs for staff on file. 10.	-	-	-	-	-
a. Have technical management which has overall responsibility for the technical operations and the provision of the resources needed to ensure the required quality of laboratory operations.	-	-	-	-	-
b. Documentation that the scientific director meets the requirements of WSLCB rules.	-	-	-	-	-
c. Chain of command, personnel organization/flow chart, dated and signed by the laboratory director.	-	-	-	-	-
d. Written documentation of delegation of responsibilities <u>in the absence of the scientific director and management staff</u> (assigned under chapter 314-55 WAC as related to quality assurance testing) ((to qualified personnel, signed and dated by the laboratory director)).	-	-	-	-	-
e. Documentation of employee competency (<u>DOC</u>): Prior to independently analyzing samples, <u>and on an annual, ongoing basis</u> , testing personnel must demonstrate acceptable performance on precision, accuracy, specificity, reportable ranges, blanks, and unknown challenge samples (proficiency samples or internally generated quality controls). Dated and signed by the laboratory director.	-	-	-	-	-
f. <u>The laboratory management shall ensure the competence of all who operate specific equipment, perform tests and/or calibrations, evaluate results, and sign test reports and calibration certificates.</u>	=	=	=	=	=
g. <u>When using staff who are undergoing training, appropriate supervision shall be provided.</u>	=	=	=	=	=
h. <u>Personnel performing specific tasks shall be qualified on the basis of appropriate education, training, experience and/or demonstrated skills, as necessary.</u>	=	=	=	=	=

HUMAN RESOURCES Completed by: Reviewed by:	Document Reference	Y	N	NA	Comments
i. <u>The management shall authorize specific personnel to perform particular types of sampling, test and/or calibration, to issue test reports and calibration certificates, to give opinions and interpretations and to operate particular types of equipment.</u>	=	=	=	=	=
j. <u>The laboratory shall maintain records of the relevant authorization(s), competence, educational and professional qualifications, training, skills and experience of all technical personnel, including contracted personnel.</u>	=	=	=	=	=
k. <u>Successful training (in-house courses are acceptable) in specific methodologies used in the laboratory shall be documented.</u>	=	=	=	=	=
l. Designate a quality manager (however named) who, irrespective of other duties and responsibilities, shall have defined responsibility and authority for ensuring that the quality system is implemented and followed; the quality manager shall have direct access to the highest level of management at which decisions are made on laboratory policy or resources.	-	-	-	-	-
((10. Written and documented system detailing the qualifications of each member of the staff.	-	-	-	-	-
The need to require formal qualification or certification of personnel performing certain specialized activities shall be evaluated and implemented where necessary.	-	-	-	-	-
11. Standard operating procedure manual that details records of internal training provided by facility for staff. Laboratory director must approve, sign and date each procedure.	-	-	-	-	-))
m. <u>The laboratory shall delegate responsibilities for key managerial personnel to be acted upon in cases of absence or unavailability.</u>	=	=	=	=	=
n. <u>The laboratory shall provide adequate supervision of testing staff, including trainees, by persons familiar with methods and procedures, purpose of each test and/or calibration, and with the assessment of the test or calibration results.</u>	=	=	=	=	=
11. <u>Standard operating procedure for the following:</u>	=	=	=	=	=
a. Instructions on regulatory inspection and preparedness.	-	-	-	-	-
b. Instruction on law enforcement interactions.	-	-	-	-	-
c. Information on U.S. federal laws, regulations, and policies relating to individuals employed in these operations, and the implications of these for such employees.	-	-	-	-	-
d. Written and documented system of employee training on hazards (physical and health) of chemicals in the workplace, including prominent location of MSDS or SDS sheets and the use of appropriate PPE.	-	-	-	-	-
e. Written and documented system on the competency of personnel on how to handle chemical spills and appropriate action; spill kit on-site and well-labeled, all personnel know the location and procedure.	-	-	-	-	-
f. Information on how employees can access medical attention for chemical or other exposures, including follow-up examinations without cost or loss of pay.	-	-	-	-	-

HUMAN RESOURCES Completed by: Reviewed by:	Document Reference	Y	N	NA	Comments
g. Biosafety at a minimum covering sterilization and disinfection procedures and sterile technique training.	-	-	-	-	-

STANDARD OPERATING PROCEDURES	Document Reference	Y	N	NA	Comments
12. As appropriate, laboratory operations covered by procedures shall include, but not be limited to, the following:	-	-	-	-	-
a. Environmental, safety and health activities;	-	-	-	-	-
b. Sample shipping and receipt;	-	-	-	-	-
c. Laboratory sample chain of custody and material control;	-	-	-	-	-
d. Notebooks/logbooks;	-	-	-	-	-
e. Sample storage;	-	-	-	-	-
f. Sample preparation;	-	-	-	-	-
g. Sample analysis;	-	-	-	-	-
h. Standard preparation and handling;	-	-	-	-	-
i. Postanalysis sample handling;	-	-	-	-	-
j. Control of standards, reagents and water quality;	-	-	-	-	-
k. Cleaning of glassware;	-	-	-	-	-
l. Waste minimization and disposition.	-	-	-	-	-
13. The following information is required for procedures as appropriate to the scope and complexity of the procedures or work requested:	-	-	-	-	-
a. Scope (e.g., parameters measured, range, matrix, expected precision, and accuracy);	-	-	-	-	-
b. Unique terminology used;	-	-	-	-	-
c. Summary of method;	-	-	-	-	-
d. Interferences/limitations;	-	-	-	-	-
e. Approaches to address background corrections;	-	-	-	-	-
f. Apparatus and instrumentation;	-	-	-	-	-
g. Reagents and materials;	-	-	-	-	-
h. Hazards and precautions;	-	-	-	-	-
i. Sample preparation;	-	-	-	-	-
j. Apparatus and instrumentation setup;	-	-	-	-	-
k. Data acquisition system operation;	-	-	-	-	-
l. Calibration and standardization;	-	-	-	-	-
m. Procedural steps;	-	-	-	-	-
n. QC parameters and criteria;	-	-	-	-	-
o. Statistical methods used;	-	-	-	-	-
p. Calculations;	-	-	-	-	-
q. Assignment of uncertainty;	-	-	-	-	-
r. Forms used in the context of the procedure.	-	-	-	-	-
s. Document control with master list identifying the current revision status of documents.	=	=	=	=	=

FACILITIES AND EQUIPMENT	Document Reference	Y	N	NA	Comments
14. Allocation of space: Adequate for number of personnel and appropriate separation of work areas.	-	-	-	-	-
15. Arrangement of space.	-	-	-	-	-
a. Allows for appropriate work flow, sampling, lab space separate from office and break areas.	-	-	-	-	-
b. Employee bathroom is separate from any laboratory area.	-	-	-	-	-
16. Adequate eyewash/safety showers/sink.	-	-	-	-	-
17. Procurement controls.	-	-	-	-	-
a. The laboratory shall have procedure(s) for the selection and purchasing of services and supplies it uses that affect the quality of the tests and/or calibrations. Procedures <u>covering reagents and laboratory consumables</u> shall exist for the purchase, receipt ((and)) , storage ((of reagents and laboratory consumable materials relevant for the tests and calibrations)) , and <u>disposition of expired materials</u> .	-	-	-	-	-
b. The laboratory shall ensure that purchased supplies and reagents and consumable materials that affect the quality of tests and/or calibrations are inspected or otherwise verified as complying with standard specifications or requirements defined in the methods for the tests and/or calibrations concerned.	-	-	-	-	-
i. <u>Reagents and standards shall be inspected, dated and initialed upon receipt, and upon opening.</u>	=	=	=	=	=
ii. <u>Calibration standards and analytical reagents shall have an expiration or reevaluation date assigned.</u>	=	=	=	=	=
iii. <u>Solutions shall be adequately identified to trace back to preparation documentation.</u>	=	=	=	=	=
c. Prospective suppliers shall be evaluated and selected on the basis of specified criteria.	-	-	-	-	-
d. Processes to ensure that approved suppliers continue to provide acceptable items and services shall be established and implemented.	-	-	-	-	-
((e. When there are indications that subcontractors knowingly supplied items or services of substandard quality, this information shall be forwarded to appropriate management for action.	-	-	-	-	-))
18. <u>Subcontracting.</u>	=	=	=	=	=
a. <u>The laboratory shall advise the customer of the subcontract arrangement in writing, including the subcontractors' accreditation credentials under chapters 69.50 RCW and 314-55 WAC.</u>	=	=	=	=	=
b. <u>The laboratory shall maintain a register of all subcontractors that it uses for tests and/or calibrations and a record of the evidence of compliance with chapter 314-55 WAC for the work in question.</u>	=	=	=	=	=
c. <u>When there are indications that subcontractors knowingly supplied items or services of substandard quality, this information shall be forwarded to appropriate management for action.</u>	=	=	=	=	=
((18.)) 19. Utilities <u>(items verified upon on-site inspection).</u>	-	-	-	-	-

FACILITIES AND EQUIPMENT	Document Reference	Y	N	NA	Comments
a. Electrical:	-	-	-	-	-
i. Outlets: Adequate, unobstructed, single-use, ((NØ)) multiplug adaptors <u>with surge control</u> ;	-	-	-	-	-
ii. ((NØ)) <u>Single-use</u> extension cords;	-	-	-	-	-
iii. Ground fault circuit interrupters near wet areas.	-	-	-	-	-
b. Plumbing:	-	-	-	-	-
i. Appropriateness of sink usage: Separate <u>sinks</u> for work/personal use;	-	-	-	-	-
ii. Adequate drainage from sinks or floor drains;	-	-	-	-	-
iii. Hot and cold running water.	-	-	-	-	-
c. Ventilation:	-	-	-	-	-
i. Areas around solvent use or storage of <u>solvents</u> or waste solvents;	-	-	-	-	-
ii. Vented hood for any microbiological analysis - Class II Type A biosafety cabinet <u>as applicable</u> .	-	-	-	-	-
iii. <u>Fume hood with appropriate ventilation</u> .	=	=	=	=	=
d. Vacuum: Appropriate utilities/traps for prevention of contamination (<u>as applicable</u>).	-	-	-	-	-
e. Shut-off controls: Located outside of the laboratory.	-	-	-	-	-
((19-)) <u>20.</u> Waste disposal: Appropriate for the type of waste and compliant with WAC 314-55-097 Marijuana waste disposal—Liquids and solids.	-	-	-	-	-
((20-)) <u>21.</u> Equipment ((list)) . <u>Equipment and/or systems requiring periodic maintenance shall be identified and records of major equipment shall include:</u>	-	-	-	-	-
((Equipment and/or systems requiring periodic maintenance shall be identified and records of major equipment shall include:	-	-	-	-	-))
a. Name;	-	-	-	-	-
b. Serial number or unique identification <u>from name plate</u> ;	-	-	-	-	-
c. Date received and placed in service;	-	-	-	-	-
d. Current location;	-	-	-	-	-
e. Condition at receipt;	-	-	-	-	-
f. Manufacturer's instructions;	-	-	-	-	-
g. Date of calibration or date of next calibration;	-	-	-	-	-
h. Maintenance;	-	-	-	-	-
i. History of malfunction.	-	-	-	-	-
((21-)) <u>22.</u> Maintenance.	-	-	-	-	-
a. ((Regular)) <u>Documented evidence of routine preventive maintenance and calibration</u> of equipment ((demonstration in log-book)) including, but not limited to: Thermometer ((calibration)) , pipette ((calibrations)) , analytical balances, and <u>additional</u> analytical equipment. ((Documentation of a schedule and reviewed by the laboratory director.))	-	-	-	-	-

FACILITIES AND EQUIPMENT	Document Reference	Y	N	NA	Comments
(b-) <u>Calibration programs shall be established for key quantities or values of the instruments where these properties have a significant effect on the results.</u>	=	=	=	=	=
ii. <u>Before being placed into service, equipment, including equipment used for sampling, shall be calibrated or checked to establish that it meets the laboratory's specification requirements and complies with the relevant standard specifications.</u>	=	=	=	=	=
iii. <u>Equipment that has been subjected to overloading or mishandling, gives suspect results, or has been shown to be defective or outside of specified limits, shall be taken out of service. Such equipment shall be isolated to prevent its use or clearly labeled or marked as being out-of-service until it has been repaired and shown by calibration or test to perform correctly.</u>	=	=	=	=	=
b. <u>Documentation of a maintenance schedule and reviewed by the laboratory director.</u>	=	=	=	=	=
i. <u>Calibration procedures shall specify frequency of calibration checks.</u>	=	=	=	=	=
ii. <u>Instruments that are routinely calibrated shall be verified daily or prior to analyzing samples (as applicable).</u>	=	=	=	=	=
iii. <u>Acceptance criteria shall be determined, documented and used.</u>	=	=	=	=	=
iv. <u>When possible, any external calibration service (metrological laboratory) used shall be a calibration laboratory accredited to ISO/IEC 17025:2005 by a recognized accreditation body.</u>	=	=	=	=	=
v. <u>Laboratories shall demonstrate, when possible, that calibrations of critical equipment and hence the measurement results generated by that equipment, relevant to their scope of accreditation, are traceable to the SI through an unbroken chain of calibrations.</u>	=	=	=	=	=
vi. <u>External calibration services shall, wherever possible, be obtained from providers accredited to one of the following: ISO/IEC 17025, ISO Guide 34, an ILAC recognized signatory, a CIPM recognized National Metrology Institute (NMI), or a state weights and measures facility that is part of the NIST laboratory metrology program. Calibration certificates shall be endorsed by a recognized accreditation body symbol or otherwise make reference to accredited status by a specific, recognized accreditation body, or contain endorsement by the NMI. Certificates shall indicate traceability to the SI or reference standard and include the measurement result with the associated uncertainty of measurement.</u>	=	=	=	=	=
vii. <u>Where traceability to the SI is not technically possible or reasonable, the laboratory shall use certified reference materials provided by a competent supplier.</u>	=	=	=	=	=
viii. <u>Calibrations performed in-house shall be documented in a manner that demonstrates traceability via an unbroken chain of calibrations regarding the reference standard/material used, allowing for an overall uncertainty to be estimated for the in-house calibration.</u>	=	=	=	=	=

FACILITIES AND EQUIPMENT	Document Reference	Y	N	NA	Comments
ix. <u>Calibrations shall be repeated at appropriate intervals, the length of which can be dependent on the uncertainty required, the frequency of use and verification, the manner of use, stability of the equipment, and risk of failure considerations.</u>	-	-	-	-	-
x. <u>Periodic verifications shall be performed to demonstrate the continued validity of the calibration at specified intervals between calibrations. The frequency of verifications can be dependent on the uncertainty required, the frequency of use, the manner of use, stability of the equipment, and risk of failure considerations.</u>	-	-	-	-	-
c. Documentation of curative maintenance in logbook, signed and dated by laboratory director.	-	-	-	-	-
((e. Temperature maintenance logbook for refrigerators.	-	-	-	-	-))
d. <u>Evidence of temperature monitoring for equipment requiring specific temperature ranges.</u>	-	-	-	-	-
e. <u>Test and calibration equipment, including both hardware and software, shall be safeguarded from adjustments which would invalidate the test and/or calibration results.</u>	-	-	-	-	-
f. Decontamination and cleaning procedures for:	-	-	-	-	-
i. Instruments;	-	-	-	-	-
ii. Bench space; <u>and</u>	-	-	-	-	-
iii. Ventilation hood/ <u>microbial hood.</u>	-	-	-	-	-
((e-)) Documentation of adequacy of training of personnel and responsibility for each maintenance task.	-	-	-	-	-
((f-)) The organization shall describe or reference how periodic preventive and corrective maintenance of measurement or test equipment shall be performed to ensure availability and satisfactory performance of the systems.	-	-	-	-	-
((22-)) Computer systems (<u>items verified upon on-site inspection</u>). <u>23.</u>	-	-	-	-	-
a. Adequate for sample tracking.	-	-	-	-	-
b. Adequate for analytical equipment software.	-	-	-	-	-
c. Software control requirements applicable to both commercial and laboratory developed software shall be developed, documented, and implemented.	-	-	-	-	-
d. In addition, procedures for software control shall address the security systems for the protection of applicable software.	-	-	-	-	-
e. For laboratory-developed software, a copy of the original program code shall be:	-	-	-	-	-
i. Maintained;	-	-	-	-	-
ii. All changes shall include a description of the change, authorization for the change;	-	-	-	-	-
iii. Test data that validates the change.	-	-	-	-	-
f. Software shall be acceptance tested when installed, after changes, and periodically during use, as appropriate.	-	-	-	-	-

FACILITIES AND EQUIPMENT	Document Reference	Y	N	NA	Comments
g. Software testing ((may consist of)) shall include performing manual calculations or checking against another software product that has been previously tested, or by analysis of standards.	-	-	-	-	-
h. The version and manufacturer of the software shall be documented.	-	-	-	-	-
i. Commercially available software may be accepted as supplied by the vendor. For vendor supplied instrument control/data analysis software, acceptance testing may be performed by the laboratory.	-	-	-	-	-
((23-)) Security. 24.	-	-	-	-	-
a. Written facility security procedures during operating and non-working hours.	-	-	-	-	-
b. Roles of personnel in security.	-	-	-	-	-
c. SOP for controlled access areas and personnel who can access.	-	-	-	-	-
((d. Secured areas for log-in of sample, and for short and long-term storage of samples.	-	-	-	-	-
24-)) <u>Control of records.</u> 25.	=	=	=	=	=
a. <u>The laboratory shall establish and maintain procedures for identification, collection, indexing, access, filing, storage, maintenance and disposal of quality and technical records.</u>	=	=	=	=	=
b. <u>All records shall be legible and shall be stored and retained in such a way that they are readily retrievable in facilities that provide a suitable environment to prevent damage or deterioration and to prevent loss.</u>	=	=	=	=	=
c. <u>Records must be retained for a period of three years.</u>	=	=	=	=	=
d. <u>All records shall be held secure and in confidence.</u>	=	=	=	=	=
e. <u>The laboratory shall have procedures to protect and back-up records stored electronically and to prevent unauthorized access to or amendment of these records.</u>	=	=	=	=	=
f. <u>The laboratory shall retain records of original observations, derived data and sufficient information to establish an audit trail, calibration records, staff records and a copy of each test report or calibration certificate issued, for a defined period.</u>	=	=	=	=	=
g. <u>The records for each test or calibration shall contain sufficient information to facilitate, if possible, identification of factors affecting the uncertainty and to enable the test or calibration to be repeated under conditions as close as possible to the original.</u>	=	=	=	=	=
h. <u>The records shall include the identity of personnel responsible for the sampling, performance of each test and/or calibration and checking of results.</u>	=	=	=	=	=
i. <u>Observations, data and calculations shall be recorded at the time they are made and shall be identifiable to the specific task.</u>	=	=	=	=	=
j. <u>When mistakes occur in records, each mistake shall be lined out, not erased or made illegible or deleted, and the correct value entered alongside.</u>	=	=	=	=	=

FACILITIES AND EQUIPMENT	Document Reference	Y	N	NA	Comments
k. <u>All such alterations or corrections to records shall be signed or initialed and dated by the person making the correction.</u>	-	-	-	-	-
l. <u>In the case of records stored electronically, equivalent measures shall be taken to avoid loss or change of original data.</u>	-	-	-	-	-
m. <u>All entries to hard copy laboratory records shall be made using indelible ink. No correction fluid may be used on original laboratory data records.</u>	-	-	-	-	-
n. <u>Laboratories shall establish and maintain a data review process beginning at sample receipt and extending through the report process. The data review process shall be an independent review, conducted by a qualified individual other than the analyst.</u>	-	-	-	-	-
o. <u>The review process shall be documented before data are reported.</u>	-	-	-	-	-
26. Storage.	-	-	-	-	-
a. Appropriate and adequate for sample storage over time. The laboratory shall monitor, control and record environmental conditions as required by the relevant specifications, methods and procedures or where they influence the quality of the results. Due attention shall be paid, for example, to biological sterility, dust, electromagnetic disturbances, humidity, electrical supply, temperature, and sound and vibration levels, as appropriate to the technical activities concerned.	-	-	-	-	-
b. Adequate storage of chemical reference standards.	-	-	-	-	-
c. Appropriate storage of any reagents: Fireproof cabinet, separate cabinet for storage of any acids.	-	-	-	-	-
d. Appropriate safe and secure storage of documents etc., archiving, retrieval of, maintenance of and security of data for a period of three years.	-	-	-	-	-
QA PROGRAM AND TESTING	Document Reference	Y	N	NA	Comments
((25-)) <u>Sampling/sample protocols((:)) must be consistent with chapter 27. 314-55 WAC, written and approved by the laboratory director, and must include documented training.</u>	-	-	-	-	-
a. <u>Demonstrate adequacy of the chain-of-custody, including: Tracking upon receipt of sample including all personnel handling the sample and documenting condition of the sample through a macroscopic and foreign matter inspection.</u>	-	-	-	-	-
b. ((Sampling method (representative of an entire batch) including, but not limited to, homogenization, weighing, labeling, sample identifier (source, lot), date and tracking.	-	-	-	-	-
e. Condition of the sample:) Macroscopic and foreign matter inspection - Fit for purpose test. Scientifically valid testing methodology: Either AHP monograph compliant((:)) or other third-party validation.	-	-	-	-	-
((())) <u>Failed inspection of product: Tracking and reporting.</u> c.	-	-	-	-	-

QA PROGRAM AND TESTING	Document Reference	Y	N	NA	Comments
(e-) Return of failed product documentation and tracking. <u>d.</u>	-	-	-	-	-
(f-) Disposal of used/unused samples documentation. <u>e.</u>	-	-	-	-	-
(g-) Sample preparation, extraction and dilution SOP. <u>f.</u>	-	-	-	-	-
(h-) Demonstration of recovery for samples in various matrices <u>g.</u> (SOPs):	-	-	-	-	-
i. Plant material - Flower;	-	-	-	-	-
ii. Edibles (solid and liquid meant to be consumed orally);	-	-	-	-	-
iii. Topical;	-	-	-	-	-
iv. Concentrates.	-	-	-	-	-
(26-) Data protocols. <u>28.</u>	-	-	-	-	-
a. Calculations for quantification of cannabinoid content in various matrices - SOPs.	-	-	-	-	-
b. Determination of the range for reporting the quantity (LOD/LOQ) data review or generation.	-	-	-	-	-
c. Reporting of data: Certificates of analysis (CA) - Clear and standardized format for consumer reporting.	-	-	-	-	-
d. <u>Each test report shall include at least the following information, unless the laboratory has valid reasons for not doing so:</u>	=	=	=	=	=
<u>i. A title (e.g., "Test Report" or "Certificate of Analysis");</u>	=	=	=	=	=
<u>ii. The name and address of the laboratory, and the location where the tests were carried out, if different from the address of the laboratory;</u>	=	=	=	=	=
<u>iii. Unique identification of the test report certificate (such as the serial number), and on each page an identification in order to ensure that the page is recognized as a part of the test report or calibration certificate, and a clear identification of the end of the test report or calibration certificate;</u>	=	=	=	=	=
<u>iv. The name and address of the customer;</u>	=	=	=	=	=
<u>v. Identification of the method used;</u>	=	=	=	=	=
<u>vi. A description of, the condition of, and unambiguous identification of the item(s) tested;</u>	=	=	=	=	=
<u>vii. The date of receipt of the test item(s) where this is critical to the validity and application of the results, and the date(s) of performance of the test or calibration;</u>	=	=	=	=	=
<u>viii. Reference to the sampling plan and procedures used by the laboratory or other bodies where these are relevant to the validity or application of the results;</u>	=	=	=	=	=
<u>ix. The test results with, where appropriate, the units of measurement;</u>	=	=	=	=	=
<u>x. The name(s), function(s) and signature(s) or equivalent identification of person(s) authorizing the test report or certificate; and</u>	=	=	=	=	=

QA PROGRAM AND TESTING	Document Reference	Y	N	NA	Comments
xi. <u>Where relevant, a statement to the effect that the results relate only to the items tested or calibrated.</u>	=	=	=	=	=
e. <u>Material amendments to a test report or calibration certificate after issue shall be made only in the form of a further document, or data transfer, which includes the statement: "Supplement to Test Report (or Calibration Certificate), serial number... (or as otherwise identified)," or an equivalent form of wording.</u>	=	=	=	=	=
f. <u>When it is necessary to issue a complete new test report or calibration certificate, this shall be uniquely identified and shall contain a reference to the original that it replaces.</u>	=	=	=	=	=
g. <u>If the laboratory chooses to include a reference to their I-502 certification on their test report, any test results not covered under I-502 certification shall be clearly identified on the report.</u>	=	=	=	=	=
h. Documentation that the value reported in the CA is within the range and limitations of the analytical method.	-	-	-	-	-
((e-)) Documentation that qualitative results (those below the LOQ i. but above the LOD) are reported as "trace," or with a nonspecific (numerical) designation.	-	-	-	-	-
((f-)) Documentation that the methodology has the specificity for the j. degree of quantitation reported. Final reports are not quantitative to any tenths or hundredths of a percent.	-	-	-	-	-
((g-)) Use of appropriate "controls": Documentation of daily use of k. positive and negative controls that challenge the linearity of the curve; and/or an appropriate "matrix blank" and control with documentation of the performance for each calibration run.	-	-	-	-	-
((27-)) Chemical assay procedure/methodology. 29.	-	-	-	-	-
((28- Proficiency:	-	-	-	-	-))
30. <u>Quality Control (QC):</u>	=	=	=	=	=
a. Documentation of use of an appropriate internal standard for any quantitative measurements as applicable to the method.	-	-	-	-	-
b. Appropriate reference standards for quantification of analytes, performing and documenting a calibration curve with each analysis.	-	-	-	-	-
i. <u>Reference materials shall, where possible, be traceable to SI units of measurement, or to certified reference materials. Internal reference materials shall be checked for accuracy as far as is technically and economically practicable.</u>	=	=	=	=	=
ii. <u>The laboratory shall create and follow procedures for safe handling, transport, storage and use of reference standards and reference materials in order to prevent contamination or deterioration and in order to protect their integrity.</u>	=	=	=	=	=

QA PROGRAM AND TESTING	Document Reference	Y	N	NA	Comments
iii. <u>Reference materials shall have a certificate of analysis that documents traceability to a primary standard or certified reference material and associated uncertainty, when possible. When applicable, the certificate must document the specific NIST SRM® or NMI certified reference material used for traceability.</u>	-	-	-	-	-
c. <u>Demonstration of calibration curve r² value of no less than 0.995 with a minimum of four points (within) which bracket the expected sample concentration range.</u>	-	-	-	-	-
((d. <u>Documentation of any proficiency testing as it becomes available. Laboratory director must review, evaluate and report to the WSLCB any result that is outside the stated acceptable margin of error.</u>	-	-	-	-	-))
i. <u>The calibration curve shall be verified by preparing an independently prepared calibration standard (from neat materials) or with a standard from an independent source. Acceptance criteria for the standard calibration curve and the independent calibration verification standard shall be documented.</u>	-	-	-	-	-
ii. <u>Instrument calibration/standardization shall be verified each 24-hour period of use, or at each instrument start-up if the instrument is restarted during the 24-hour period, by analysis of a continuing calibration verification standard. Acceptance criteria shall be documented.</u>	-	-	-	-	-
iii. <u>Calibration or working quantification ranges shall encompass the concentrations reported by the laboratory. Continuing calibration verification standards and continuing calibration blanks shall be analyzed in accordance with the specified test methods. Acceptance criteria shall be documented.</u>	-	-	-	-	-
d. <u>Assuring the quality of test results.</u>	-	-	-	-	-
i. <u>The laboratory shall have quality control procedures for monitoring the validity of tests and calibrations undertaken.</u>	-	-	-	-	-
ii. <u>The resulting data shall be recorded in such a way that trends are detectable and, where practicable, statistical techniques shall be applied to the reviewing of the results.</u>	-	-	-	-	-
iii. <u>This monitoring shall be planned and reviewed and may include, but not be limited to, the following:</u>	-	-	-	-	-
A. <u>Regular use of certified reference materials and/or internal quality control using secondary reference materials;</u>	-	-	-	-	-
B. <u>Participation in interlaboratory comparison or proficiency-testing programs;</u>	-	-	-	-	-
C. <u>Replicate tests or calibrations using the same or different methods;</u>	-	-	-	-	-
D. <u>Retesting or recalibration of retained items;</u>	-	-	-	-	-
E. <u>Correlation of results for different characteristics of an item.</u>	-	-	-	-	-
iv. <u>Quality control data shall be analyzed and, where they are found to be outside predefined criteria, planned actions shall be taken to correct the problem and to prevent incorrect results from occurring.</u>	-	-	-	-	-

QA PROGRAM AND TESTING	Document Reference	Y	N	NA	Comments
v. <u>The laboratory shall determine, where feasible, the accuracy and precision of all analyses performed.</u>	-	-	-	-	-
vi. <u>Acceptance limits for each method shall be established based on statistical evaluation of the data generated by the analysis of quality control check samples, unless specific acceptance limits are established by the method.</u>	-	-	-	-	-
vii. <u>Control charts or quality control data bases shall be used to record quality control data and compare them with acceptance limits.</u>	-	-	-	-	-
viii. <u>Procedures shall be used to monitor trends and the validity of test results.</u>	-	-	-	-	-
31. <u>Proficiency.</u>	-	-	-	-	-
a. <u>Participation in approved PT programs for each field of testing.</u>	-	-	-	-	-
b. <u>Passing PT results for two consecutive PTs.</u>	-	-	-	-	-
c. <u>Documentation of investigation for all failed PTs.</u>	-	-	-	-	-
((29-)) Method validation: Scientifically valid testing methodology:	-	-	-	-	-
32. ((Either)) <u>AHP monograph compliant, other third-party validation((s)) or the current version of a standard method. The following requirements are applied to other third-party validation:</u>	-	-	-	-	-
((30-)) <u>Level II validation of methodology used for quantification of THC, THCA and CBD for total cannabinoid content (if reporting other cannabinoids, the method must also be validated for those compounds):</u>	-	-	-	-	-
a. <u>Single lab validation parameters are demonstrated for GC, HPLC data review:</u>	-	-	-	-	-
i. <u>Linearity of reference standards;</u>	-	-	-	-	-
ii. <u>Use of daily standard curve;</u>	-	-	-	-	-
iii. <u>Accuracy;</u>	-	-	-	-	-
iv. <u>Precision;</u>	-	-	-	-	-
v. <u>Recovery (5 determinations not less than 90%);</u>	-	-	-	-	-
vi. <u>Reproducibility over time within a relative standard deviation of 5%.</u>	-	-	-	-	-
b. <u>Dynamic range of the instrumentation: Limits of quantification (LOQ) and limits of detection (LOD).</u>	-	-	-	-	-
e-)) <u>The laboratory shall validate nonstandard methods, laboratory-</u>	-	-	-	-	-
a. <u>designed/developed methods, standard methods used outside their intended scope, and amplifications and modifications of standard methods to confirm that the methods are fit for the intended use.</u>	-	-	-	-	-
b. <u>The validation shall be as extensive as is necessary to meet the needs of a given application or field of application.</u>	-	-	-	-	-
c. <u>The laboratory shall record the results obtained, the procedure used for the validation, and a statement as to whether the method is fit for the intended use.</u>	-	-	-	-	-
d. <u>The customer shall be informed as to the method chosen.</u>	-	-	-	-	-

QA PROGRAM AND TESTING	Document Reference	Y	N	NA	Comments
e. <u>The laboratory shall confirm that it can properly operate standard methods before introducing the tests or calibrations. If the standard method changes, the confirmation shall be repeated.</u>	=	=	=	=	=
f. <u>Deviation from test and calibration methods shall occur only if the deviation has been documented, technically justified, authorized, and accepted by the customer.</u>	=	=	=	=	=
g. <u>Validation shall be documented and include the following elements as applicable:</u>	=	=	=	=	=
i. <u>Minimum acceptance criteria;</u>	=	=	=	=	=
ii. <u>Analyte specificity;</u>	=	=	=	=	=
iii. <u>Linearity;</u>	=	=	=	=	=
iv. <u>Range;</u>	=	=	=	=	=
v. <u>Accuracy;</u>	=	=	=	=	=
vi. <u>Precision;</u>	=	=	=	=	=
vii. <u>Detection limit;</u>	=	=	=	=	=
viii. <u>Quantification limit;</u>	=	=	=	=	=
ix. <u>Stability of samples and reagents interlaboratory precision;</u>	=	=	=	=	=
x. <u>Analysis robustness;</u>	=	=	=	=	=
xi. <u>Presence of QC samples;</u>	=	=	=	=	=
xii. <u>Use of appropriate internal reference standard;</u>	=	=	=	=	=
xiii. <u>Daily monitoring of the response of the instrument;</u>	=	=	=	=	=
h. <u>Validation shall be performed for matrix extensions for each type of product tested, including data review of recovery for:</u>	-	-	-	-	-
i. <u>Solvent-based extract;</u>	-	-	-	-	-
ii. <u>CO₂ extraction or other "hash oil";</u>	-	-	-	-	-
iii. <u>Extract made with food grade ethanol;</u>	-	-	-	-	-
iv. <u>Extract made with food grade glycerin or propylene glycol;</u>	-	-	-	-	-
v. <u>Infused liquids;</u>	-	-	-	-	-
vi. <u>Infused solids;</u>	-	-	-	-	-
vii. <u>Infused topical preparations;</u>	-	-	-	-	-
viii. <u>Other oils, butter or fats.</u>	-	-	-	-	-
((d. <u>Presence of QC samples and recording of daily testing.</u>	-	-	-	-	-
e. <u>Appropriate use of an internal reference standard.</u>	-	-	-	-	-
f. <u>Daily monitoring of the response of the instrument detection system.</u>	-	-	-	-	-
34-)) <u>Estimation of uncertainty of measurement.</u> 33.	=	=	=	=	=

QA PROGRAM AND TESTING	Document Reference	Y	N	NA	Comments
a. <u>Testing laboratories shall have and shall apply procedures for estimating uncertainty of measurement. The laboratory shall at least attempt to identify all the components of uncertainty and make a reasonable estimation, and shall ensure that the form of reporting of the result does not give a wrong impression of the uncertainty. Reasonable estimation shall be based on knowledge of the performance of the method and on the measurement scope and shall make use of, for example, previous experience and validation data.</u>	-	-	-	-	-
b. <u>In those cases where a well-recognized test method specifies limits to the values of the major sources of uncertainty of measurement and specifies the form of presentation of calculated results, the laboratory is considered to have satisfied this clause by following the test method and reporting instructions.</u>	-	-	-	-	-
c. <u>When estimating the uncertainty of measurement, all uncertainty components which are of importance in the given situation shall be taken into account using appropriate methods of analysis.</u>	-	-	-	-	-
d. <u>Sources contributing to the uncertainty include, but are not necessarily limited to, the reference standards and reference materials used, methods and equipment used, environmental conditions, properties and condition of the item being tested or calibrated, and the operator.</u>	-	-	-	-	-
e. <u>Test methods are classified as either qualitative or quantitative. Qualitative tests are defined as having nonnumerical results. Although estimation of measurement uncertainty is not needed for these tests, laboratories are expected to have an understanding of the contributors to variability of the results. For quantitative tests, laboratories shall determine measurement uncertainty using appropriate statistical techniques.</u>	-	-	-	-	-
f. <u>Laboratories shall make independent estimations of uncertainty for tests performed on samples with significantly different matrices.</u>	-	-	-	-	-
g. <u>Laboratories are required to re-estimate measurement uncertainty when changes to their operations are made that may affect sources of uncertainty.</u>	-	-	-	-	-
h. <u>When reporting measurement uncertainty, the test report shall include the coverage factor and confidence level used in the estimations (typically k = approximately 2 at the 95% confidence level).</u>	-	-	-	-	-
34. Other methods.	-	-	-	-	-
a. <u>Validated microbiological methods fit for purpose.</u>	-	-	-	-	-
b. <u>Microbial contaminants within limits ((of those listed in the most recent AHP monograph and otherwise)) as directed by WSLCB.</u>	-	-	-	-	-
c. <u>Moisture content testing fit for purpose. Scientifically valid testing methodology: ((Either)) AHP monograph compliant, or other third-party validation.</u>	-	-	-	-	-

QA PROGRAM AND TESTING	Document Reference	Y	N	NA	Comments
d. Solvent residuals testing fit for purpose; solvent extracted products made with class 3 or other solvents used are not to exceed 500 parts per million (PPM) per one gram of solvent based product and are to be tested.	-	-	-	-	-
e. Any other QA/QC methods is proven to be fit for purpose.	-	-	-	-	-
((32-)) Laboratory ((notebooks)) records. <u>35.</u>	-	-	-	-	-
a. Legible and in ink (or computerized system).	-	-	-	-	-
b. Signed and dated.	-	-	-	-	-
c. Changes initialed and dated.	-	-	-	-	-
d. ((Periodically reviewed)) Evidence of periodic review and signed by a management representative.	-	-	-	-	-
((33-)) Preventive/corrective action. <u>36.</u>	-	-	-	-	-
The laboratory shall ((have a process in place to document quality affecting preventive/corrective actions through resolution)) establish a policy and procedure and shall designate appropriate authorities for implementing corrective action when nonconforming work or departures from the policies and procedures in the management system or technical operations are identified.	-	-	-	-	-
a. <u>The procedure for corrective action shall start with an investigation to determine the root cause(s) of the problem.</u>	=	=	=	=	=
b. <u>Where corrective action is needed, the laboratory shall identify potential corrective actions. It shall select and implement the action(s) most likely to eliminate the problem and to prevent recurrence.</u>	=	=	=	=	=
c. <u>The laboratory shall document and implement any required changes resulting from corrective action investigations.</u>	=	=	=	=	=
d. <u>Any PT round that leads to the nonproficient status of a laboratory shall be addressed by the corrective action process.</u>	=	=	=	=	=
e. <u>The laboratory shall monitor the results to ensure that the corrective actions taken have been effective.</u>	=	=	=	=	=
f. <u>When improvement opportunities are identified or if preventive action is required, action plans shall be developed, implemented and monitored to reduce the likelihood of the occurrence of such nonconformities and to take advantage of the opportunities for improvement.</u>	=	=	=	=	=
<u>37. Complaints.</u>	=	=	=	=	=
a. <u>The laboratory shall have a policy and procedure for the resolution of complaints received from customers or other parties.</u>	=	=	=	=	=
b. <u>Records shall be maintained of all complaints and of the investigations and corrective actions taken by the laboratory.</u>	=	=	=	=	=
c. <u>Test reports.</u>	=	=	=	=	=
d. <u>Each test report or calibration certificate shall include at least the following information, unless otherwise justified:</u>	=	=	=	=	=
i. <u>A title (e.g., "Test Report" or "Calibration Certificate");</u>	=	=	=	=	=

QA PROGRAM AND TESTING	Document Reference	Y	N	NA	Comments
ii. <u>The name and address of the laboratory, and the location where the tests and/or calibrations were carried out, if different from the address of the laboratory;</u>	=	=	=	=	=
iii. <u>Unique identification of the test report or calibration certificate (such as the serial number), and on each page an identification in order to ensure that the page is recognized as a part of the test report or calibration certificate, and a clear identification of the end of the test report or calibration certificate;</u>	=	=	=	=	=
iv. <u>The name and address of the customer;</u>	=	=	=	=	=
v. <u>Identification of the method used;</u>	=	=	=	=	=
vi. <u>A description of, the condition of, and unambiguous identification of the item(s) tested or calibrated;</u>	=	=	=	=	=
vii. <u>The date of receipt of the test or calibration item(s) where this is critical to the validity and application of the results, and the date(s) of performance of the test or calibration;</u>	=	=	=	=	=
viii. <u>Reference to the sampling plan and procedures used by the laboratory or other bodies where these are relevant to the validity or application of the results;</u>	=	=	=	=	=
ix. <u>The test or calibration results with, where appropriate, the units of measurement;</u>	=	=	=	=	=
x. <u>The name(s), function(s) and signature(s) or equivalent identification of person(s) authorizing the test report or calibration certificate; and</u>	=	=	=	=	=
xi. <u>Where relevant, a statement to the effect that the results relate only to the items tested or calibrated.</u>	=	=	=	=	=
((34-)) 38. Periodic management review <u>and internal audit.</u>	-	-	-	-	-
a. Laboratory management shall ((periodically)) <u>annually</u> review its quality system and associated procedures to evaluate continued adequacy. This review shall be documented.	-	-	-	-	-
b. <u>Periodically and in accordance with a predetermined schedule perform an internal audit of laboratory operations to verify compliance to the GLP checklist.</u>	=	=	=	=	=

NEW SECTION

WAC 314-55-1025 Proficiency testing. (1) For the purposes of this section, the following definitions apply:

(a) "Field of testing" means the categories of subject matter the laboratory tests, such as pesticide, microbial, potency, residual solvent, heavy metal, mycotoxin, foreign matter, and moisture content detection.

(b) "Proficiency testing (PT)" means the analysis of samples by a laboratory obtained from providers where the composition of the sample is unknown to the laboratory performing the analysis and the results of the analysis are used in part to evaluate the laboratory's ability to produce precise and accurate results.

(c) "Proficiency testing (PT) program" means an operation offered by a provider to detect a laboratory's ability to produce valid results for a given field of testing.

(d) "Provider" means a third-party company, organization, or entity not associated with certified laboratories or a laboratory seeking certification that operates an approved PT program and provides samples for use in PT testing.

(e) "Vendor" means an organization(s) approved by the WSLCB to certify laboratories for marijuana testing, approve PT programs, and perform on-site assessments of laboratories.

(2) The WSLCB or its vendor determines the sufficiency of PTs and maintains a list of approved PT programs. Laboratories may request authorization to conduct PT through other PT programs but must obtain approval for the PT program from WSLCB or WSLCB's vendor prior to conducting PT. The WSLCB may add the newly approved PT program to the list of approved PT programs as appropriate.

(3) As a condition of certification, laboratories must participate in PT and achieve a passing score for each field of testing for which the lab will be or is certified.

(4) A laboratory must successfully complete a minimum of one round of PT for each field of testing the lab seeks to be certified for and provide proof of the successful PT results prior to initial certification.

(5)(a) A certified laboratory must participate in a minimum of two rounds of PT per year for each field of testing to maintain its certification.

(b) To maintain certification, the laboratory must achieve a passing score, on an ongoing basis, in a minimum of two out of three successive rounds of PT. At least one of the scores must be from a round of PT that occurs within six months prior to the laboratory's certification renewal date.

(6) If the laboratory fails to achieve a passing score on at least eighty percent of the analytes in any proficiency test, the test is considered a failure. If the PT provider provides a pass/fail on a per analyte basis but not on the overall round of PT the lab participates in, the pass/fail evaluation for each analyte will be used to evaluate whether the lab passed eighty percent of the analytes. If the PT provider does not provide individual acceptance criteria for each analyte, the following criteria will be applied to determine whether the lab achieves a passing score for the round of PT:

(a) +/- 30% recovery from the reference value for residual solvent testing; or

(b) +/- 3 z or 3 standard deviations from the reference value for all other fields of testing.

(7) If a laboratory fails a round of PT or reports a false negative on a micro PT, the laboratory must investigate the root cause of the laboratory's performance and establish a corrective action report for each unsatisfactory analytical result. The corrective action report must be kept and maintained by the laboratory for a period of three years, available for review during an on-site assessment or inspection, and provided to the WSLCB or WSLCB's vendor upon request.

(8) Laboratories are responsible for obtaining PT samples from vendors approved by WSLCB or WSLCB's vendor. Laboratories are responsible for all costs associated with obtaining PT samples and rounds of PT.

(9) The laboratory must manage, analyze and report all PT samples in the same manner as customer samples including, but not limited to, adhering to the same sample tracking, sample preparation, analysis methods, standard operating procedures, calibrations, quality control, and acceptance criteria used in testing customer samples.

(10) The laboratory must authorize the PT provider to release all results used for certification and/or remediation of failed studies to WSLCB or WSLCB's vendor.

(11) The WSLCB may require the laboratory to submit raw data and all photographs of plated materials along with the report of analysis of PT samples. The laboratory must keep and maintain all raw data and all photographs of plated materials from PT for a period of three years.

(12) The WSLCB may waive proficiency tests for certain fields of testing if PT samples or PT programs are not readily available or for other valid reasons as determined by WSLCB.

(13)(a) The WSLCB will suspend a laboratory's certification if the laboratory fails to maintain a passing score on an ongoing basis in two out of three successive PT studies. The WSLCB may reinstate a laboratory's suspended certification if the laboratory successfully analyzes PT samples from a WSLCB or WSLCB's vendor approved PT provider, so long as the supplemental PT studies are performed at least fifteen days apart from the analysis date of one PT study to the analysis date of another PT study.

(b) The WSLCB will suspend a laboratory's certification if the laboratory fails two consecutive rounds of PT. WSLCB may reinstate a laboratory's suspended certification once the laboratory conducts an investigation, provides the WSLCB a deficiency report identifying the root cause of the failed PT, and successfully analyzes PT samples from a WSLCB or WSLCB's vendor approved PT provider. The supplemental PT studies must be performed at least fifteen days apart from the analysis date of one PT study to the analysis date of another PT study.

(14) If a laboratory fails to remediate and have its certification reinstated under subsection (13)(a) or (b) of this section within six months of the suspension, the laboratory must reapply for certification as if the laboratory was never certified previously.

(15) A laboratory that has its certification suspended or revoked under this section may request an administrative hearing to contest the suspension as provided in chapter 34.05 RCW.

NEW SECTION

WAC 314-55-1035 Laboratory certification—Suspension and revocation. (1) The board may summarily suspend or revoke the certification of any lab certified under WAC 314-55-0995 for any of the following reasons:

(a) The laboratory owner or science director violates any of the requirements of chapter 314-55 WAC relating to the operations of the laboratory.

(b) The laboratory owner or science director aids, abets, or permits the violation of any provision of chapters 314-55 WAC, 69.50 RCW, 69.51A RCW, or Title 9 or 9A RCW related to the operations of the laboratory, or the laboratory owner or science director permits laboratory staff to do so.

(c) Evidence the certificate holder or owner made false statements in any material regard:

(i) On the application for certification;

(ii) In submissions to the board relating to receiving or maintaining certification; or

(iii) Regarding any testing performed or results provided to WSLCB or the marijuana licensee by the certificate holder or owner pursuant to WAC 314-55-102.

(d) The laboratory owner or science director is convicted of any crime substantially related to the qualifications or duties of that owner and related to the functions of the laboratory, including a conviction for falsifying any report or that relates to a laboratory analysis. For purposes of this subsection, a "conviction" means a plea or finding of guilt regardless of whether the imposition of sentence is deferred or the penalty is suspended.

(e) The laboratory submits proficiency test sample results generated by another laboratory as its own.

(f) The laboratory staff denies entry to any employee of the WSLCB or WSLCB's vendor during normal business hours for an on-site assessment or inspection, as required by WAC 314-55-0995, 314-55-102, 314-55-1025, or 314-55-103.

(2)(a) The following violations are subject to the penalties as provided in (b) of this subsection:

(i) The laboratory fails to submit an acceptable corrective action report in response to a deficiency report, and failure to implement corrective action related to any deficiencies found during a laboratory assessment.

(ii) The laboratory fails to report proficiency testing results pursuant to WAC 314-55-1025.

(iii) The laboratory fails to remit certification fees within the time limit established by a certifying authority.

(iv) The laboratory fails to meet recordkeeping requirements as required by chapter 314-55 WAC unless the failure to maintain records is substantial enough to warrant a suspension or revocation under subsection (1) of this section.

(b) The penalties for the violations in (a) of this subsection are as follows:

(i) First violation: Ten-day suspension of the lab's certification or until the lab corrects the violation leading to the suspension, whichever is longer.

(ii) Second violation within a three-year period: Thirty-day suspension of laboratory certification or until the laboratory corrects the violation leading to the suspension, whichever is longer.

(iii) Third violation within a three-year period: Revocation of the lab's certification.

(3) A certified lab may also be subject to a suspension of certification related to proficiency testing requirements under WAC 314-55-1025.

(4) A laboratory that has its certification suspended or revoked under this section may request an administrative hearing to contest the suspension or revocation as provided in chapter 34.05 RCW.

NEW SECTION

WAC 314-55-108 Pesticide action levels. (1) Only pesticides allowed under WAC 314-55-084 may be used in the production of marijuana, and they must be registered by the Washington state department of agriculture (WSDA) under chapter 15.58 RCW.

(2) Pursuant to WAC 314-55-102, if the WSLCB, WSDA, other designee of the WSLCB, or certified lab identifies a pesticide that is not allowed under subsection (1) of this section and is above the action levels provided in subsection (3) of this section, that lot or batch from which the sample was deducted has failed quality assurance testing and may be subject to a recall as provided in WAC 314-55-225.

(3) The action levels for pesticides are provided in the table below. The action level for all other pesticides that are not listed in the table below or not allowed under subsection (1) of this section is 0.1 ppm.

Analyte	Chemical Abstract Services (CAS) Registry Number	Action Level ppm
Abamectin	71751-41-2	0.5
Acephate	30560-19-1	0.4
Acequinocyl	57960-19-7	2
Acetamiprid	135410-20-7	0.2
Aldicarb	116-06-3	0.4
Azoxystrobin	131860-33-8	0.2
Bifenazate	149877-41-8	0.2
Bifenthrin	82657-04-3	0.2
Boscalid	188425-85-6	0.4
Carbaryl	63-25-2	0.2
Carbofuran	1563-66-2	0.2
Chlorantraniliprole	500008-45-7	0.2
Chlorfenapyr	122453-73-0	1
Chlorpyrifos	2921-88-2	0.2
Clofentezine	74115-24-5	0.2
Cyfluthrin	68359-37-5	1
Cypermethrin	52315-07-8	1
Daminozide	1596-84-5	1
DDVP (Dichlorvos)	62-73-7	0.1
Diazinon	333-41-5	0.2
Dimethoate	60-51-5	0.2
Ethoprophos	13194-48-4	0.2
Etofenprox	80844-07-1	0.4
Etoxazole	153233-91-1	0.2
Fenoxycarb	72490-01-8	0.2
Fenpyroximate	134098-61-6	0.4
Fipronil	120068-37-3	0.4
Flonicamid	158062-67-0	1
Fludioxonil	131341-86-1	0.4
Hexythiazox	78587-05-0	1
Imazalil	35554-44-0	0.2
Imidacloprid	138261-41-3	0.4
Kresoxim-methyl	143390-89-0	0.4
Malathion	121-75-5	0.2
Metalaxyl	57837-19-1	0.2
Methiocarb	2032-65-7	0.2
Methomyl	16752-77-5	0.4
Methyl parathion	298-00-0	0.2
MGK-264	113-48-4	0.2
Myclobutanil	88671-89-0	0.2
Naled	300-76-5	0.5

Analyte	Chemical Abstract Services (CAS) Registry Number	Action Level ppm
Oxamyl	23135-22-0	1
Paclobutrazol	76738-62-0	0.4
Permethrins ^a	52645-53-1	0.2
Phosmet	732-11-6	0.2
Piperonyl butoxide ^b	51-03-6	2
Prallethrin	23031-36-9	0.2
Propiconazole	60207-90-1	0.4
Propoxur	114-26-1	0.2
Pyrethrins ^{bc}	8003-34-7	1
Pyridaben	96489-71-3	0.2
Spinosad	168316-95-8	0.2
Spiromesifen	283594-90-1	0.2
Spirotetramat	203313-25-1	0.2
Spiroxamine	118134-30-8	0.4
Tebuconazole	80443-41-0	0.4
Thiacloprid	111988-49-9	0.2
Thiamethoxam	153719-23-4	0.2
Trifloxystrobin	141517-21-7	0.2

^aPermethrins should be measured as cumulative residue of cis- and trans-permethrin isomers (CAS numbers 54774-45-7 and 51877-74-8 respectively).

^bAction level applies to marijuana concentrates, marijuana extracts, intermediate products, and imported cannabinoids.

^cPyrethrins should be measured as the cumulative residues of pyrethrin 1, cinerin 1, and jasmolin 1 (CAS numbers 121-21-1, 25402-06-6, and 4466-1-2 respectively).

(4) Except as otherwise provided in this section, licensed marijuana producer or processor that provided a sample that fails quality assurance testing must dispose of the entire lot or batch from which the sample was taken as provided by marijuana waste disposal requirements in WAC 314-55-097 and document the disposal of the sample pursuant to traceability requirements in WAC 314-55-083(4) and recordkeeping requirements in WAC 314-55-087. A licensee's sample that does not test above the pesticide action levels under this section where test results show the presence of a pesticide that is not allowed under subsection (1) of this section may still be subject to an administrative violation if the disallowed pesticide was applied.

(5) Except as otherwise provided in this section, a licensed marijuana producer or processor which provided a sample that fails quality assurance testing must dispose of the entire lot or batch from which the sample was taken as provided by marijuana waste disposal requirements in WAC 314-55-097 and document the disposal of the sample pursuant to traceability requirements in WAC 314-55-083(4) and recordkeeping requirements in WAC 314-55-087.

(6) Pursuant to WAC 314-55-102, at the request of the producer or processor, the WSLCB may authorize a retest to validate a failed test result on a case-by-case basis. All costs of the retest will be borne by the producer or the processor requesting the retest.

(7) Producers and processors may remediate failed harvests, lots, or batches so long as the remediation method does not impart any toxic or deleterious substance to the usable marijuana, marijuana concentrates, or marijuana-infused product. Remediation solvents or methods used on the marijuana product must be disclosed to a licensed retailer or consumer upon request. The entire harvest, lot, or batch the failed sample(s) were deducted from must be remediated using the same remediation technique. No remediated harvest, lots or batches may be sold or transported until the completion and successful passage of quality assurance testing as required in this section and WAC 314-55-102.

(8) Pursuant to WAC 314-55-102, upon request a marijuana licensee must disclose and make available all quality assurance tests and retest results for the lot or batch of usable marijuana, marijuana concentrates, or marijuana-infused products to the marijuana licensee or retail customer who is considering purchasing the usable marijuana, marijuana concentrates, or marijuana-infused products.

WSR 17-12-035
PERMANENT RULES
DEPARTMENT OF
EARLY LEARNING

[Filed May 31, 2017, 5:01 p.m., effective July 1, 2017]

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

Purpose: Incorporate provisions of 2017-19 collective bargaining agreement negotiated by family home child care providers that are codified in rule, specifically (1) 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.

Citation of Existing Rules Affected by this Order: Amending WAC 170-290-0034, 170-290-0205, 170-290-0240, 170-290-0268, 170-290-2430, 170-290-2460, and 170-290-3566.

Statutory Authority for Adoption: RCW 43.215.060, 43.215.070, and chapter 43.215 RCW.

Adopted under notice filed as WSR 17-09-069 on May 24 [April 18], 2017.

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

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

Number of Sections Adopted on the Agency's Own Initiative: New 0, Amended 7, Repealed 0.

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

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

Date Adopted: May 31, 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.)

		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	\$30.21	\$30.21	\$26.28	\$24.26	\$21.56
	Half-Day	\$15.11	\$15.11	\$13.14	\$12.13	\$10.78
Spokane County	Full-Day	\$30.93	\$30.93	\$26.89	\$24.81	\$22.03
	Half-Day	\$15.47	\$15.47	\$13.45	\$12.41	\$11.02
Region 2	Full-Day	\$31.27	\$31.27	\$27.19	\$24.93	\$22.91
	Half-Day	\$15.64	\$15.64	\$13.60	\$12.47	\$11.46
Region 3	Full-Day	\$42.82	\$42.82	\$36.25	\$36.25	\$29.38
	Half-Day	\$21.41	\$21.41	\$18.13	\$18.13	\$14.69
Region 4	Full-Day	\$54.37	\$54.37	\$45.31	\$40.78	\$32.31
	Half-Day	\$27.19	\$27.19	\$22.66	\$20.39	\$16.16
Region 5	Full-Day	\$37.07	\$37.07	\$32.23	\$27.19	\$22.91
	Half-Day	\$18.54	\$18.54	\$16.12	\$13.60	\$11.46
Region 6	Full-Day	\$33.33	\$33.33	\$28.99	\$27.19	\$25.60
	Half-Day	\$16.67	\$16.67	\$14.50	\$13.60	\$12.80

(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.

WSR 17-12-037

PERMANENT RULES

WENATCHEE VALLEY COLLEGE

[Filed June 1, 2017, 10:27 a.m., effective July 2, 2017]

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

Purpose: Amend existing rules to comply with college policies/procedures.

Citation of Existing Rules Affected by this Order: Amending WAC 132W-300-001 and 132W-300-010.

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

Adopted under notice filed as WSR 17-07-088 on May 17 [March 20], 2017.

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

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

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

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

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

Date Adopted: June 1, 2017.

Jim Richardson
President

AMENDATORY SECTION (Amending WSR 01-14-016, filed 6/25/01, effective 7/26/01)

WAC 132W-300-001 (~~Grievance procedures~~ **Discrimination)) **Nondiscrimination and harassment policy.** (~~The procedures for resolving all types of discrimination and harassment complaints are described below and provide a means for resolving any alleged unfair or improper action.~~) Wenatchee Valley College is committed to the policy that all persons shall have equal access to college programs, facilities, admission and employment. Furthermore, it is the policy of Wenatchee Valley College to maintain an academic and work environment free of discrimination, including harassment. The college prohibits discrimination and harassment against any person because of race, creed, color, religion, national or ethnic origin, parental status or families with children, marital status, sex (gender), sexual orientation, gender identity or expression, age, genetic information, honorably discharged veteran or military status as required by Title VI of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, Title VII of the Civil Rights Act of 1964, the Age Discrimination Act of 1975, or the presence of any sensory, mental, or physical disability, or the use of a trained dog guide or service animal by a person with a disability, or any other prohibited basis per RCW 49.60.030, 49.60.040 and other federal laws and regulations, or participation in the complaint process.**

All college faculty, staff and students must comply with this policy and are also expected to take appropriate measures to prevent discrimination or harassment. Faculty, staff or students who believe they are being discriminated against or harassed for one of the reasons listed above or who witness potential discrimination or harassment are encouraged to report the offending conduct. Prompt corrective measures will be taken to stop discrimination or harassment whenever and wherever it occurs.

AMENDATORY SECTION (Amending WSR 01-14-016, filed 6/25/01, effective 7/26/01)

WAC 132W-300-010 (~~Definitions~~) **Discrimination and harassment.** (~~(1) Complaint means the cause of dissatisfaction, resentment, or discontent which leads to a petition, a grievance, or an appeal.~~

~~(2) Discrimination means an action or actions based on prejudice.~~

~~(3) Grievance means the formal request to some higher authority for action when the complaint includes the allegation of violations of the policies of the college.~~

~~(4) Grievant means an individual or a group of individuals who have a complaint or are filing a grievance.~~

~~(5) Harassment means to persistently act to disturb or irritate.~~

~~(6) Petition means an informal request to resolve complaints prior to engaging in the grievance process.~~) (1) **Introduction.**

Wenatchee Valley College recognizes its responsibility for investigation, resolution, implementation of corrective measures, and monitoring the educational environment and workplace to stop, remediate, and prevent discrimination on the basis of race, color, national origin, age, perceived or actual physical or mental disability, pregnancy, genetic information, sex, sexual orientation, gender identity, marital status, creed, religion, honorably discharged veteran or military status, or use of a trained dog guide or service animal, as required by Title VI of the Civil Rights Act of 1964, Title VII of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, Sections 504 and 508 of the Rehabilitation Act of 1973, the Americans with Disabilities Act and ADA Amendment Act, the Age Discrimination Act of 1975, the Violence Against Women Reauthorization Act and Washington state law against discrimination, chapter 49.60 RCW and their implementing regulations. To this end, Wenatchee Valley College has enacted policies prohibiting discrimination against and harassment of members of these protected classes. Any individual found to be in violation of these policies will be subject to disciplinary action up to and including dismissal from the college or from employment. Any employee, student, applicant, or visitor who believes that he or she has been the subject of discrimination or harassment should report the incident or incidents to the college's Title IX/EEO coordinator identified below. If the complaint is against that coordinator, the complainant should report the matter to the president's office for referral to an alternate designee.

Title: Executive Director of Human Resources, Title IX/EEO coordinator

Office: Human Resources

Contact info: 509-682-6445

The Title IX/EEO coordinator or designee:

(a) Will accept all complaints and referrals from college employees, applicants, students, and visitors.

(b) Will make determinations regarding how to handle requests by complainants for confidentiality.

(c) Will keep accurate records of all complaints and referrals for the required time period.

(d) May conduct investigations or delegate and oversee investigations conducted by a designee.

(e) May impose interim remedial measures to protect parties during investigations of discrimination or harassment.

(f) Will issue written findings and recommendations upon completion of an investigation.

(g) May recommend specific corrective measures to stop, remediate and prevent the recurrence of inappropriate conduct.

The college encourages the timely reporting of any incidents of discrimination or harassment. Complaints may be submitted in writing or orally. For complainants who wish to submit a written complaint, a formal complaint form is available online on the policies and procedures web page. Hardcopies of the complaint form are available at the following locations: Human resources office, Wenatchi Hall on the Wenatchee campus and the front desk of the administrative office on the Omak campus.

(2) Definitions.

(a) Complainant: Employee(s), applicant(s), student(s), or visitor(s) of Wenatchee Valley College who alleges that she or he has been subjected to discrimination or harassment due to his or her membership in a protected class.

(b) Complaint: A description of facts that allege violation of the college's policy against discrimination or harassment.

(c) 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 conduct indicating freely given agreement to have sexual intercourse or sexual contact.

(i) A person cannot consent if he or she is unable to understand what is happening or is disoriented, helpless, asleep or unconscious for any reason, including due to alcohol or other drugs. 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 conduct.

(ii) Intoxication is not a defense against allegations that an individual has engaged in nonconsensual sexual conduct.

(d) Discrimination: Unfavorable treatment of a person based on that person's membership or perceived membership in a protected class. Harassment is a form of discrimination.

(e) Harassment: A form of discrimination consisting of physical or verbal conduct that denigrates or shows hostility toward an individual because of their membership in a protected class or their perceived membership in a protected class. Harassment occurs when the conduct is sufficiently severe and/or pervasive and so objectively offensive that it has the effect of altering the terms or conditions of employment or substantially limiting the ability of a student to participate in or benefit from the college's educational and/or social programs and/or student housing. Petty slights, annoyances, offensive utterances, and isolated incidents (unless extremely serious) typically do not qualify as harassment. Examples of conduct that could rise to the level of discriminatory harassment include, but are not limited to, the following:

(i) Epithets, jokes, ridicule, mockery or other offensive or derogatory conduct focused upon an individual's membership in a protected class.

(ii) Verbal or physical threats of violence or physical contact directed towards an individual based upon their membership in a protected class.

(iii) Making, posting, emailing, texting, or otherwise circulating demeaning or offensive pictures, cartoons, graffiti,

notes or other materials that relate to race, ethnic origin, gender or any other protected class.

(f) Protected class: Persons who are protected under state or federal civil rights laws, including laws that prohibit discrimination on the basis of race, color, national origin, age, perceived or actual physical or mental disability, pregnancy, genetic information, sex, sexual orientation, gender identity, marital status, creed, religion, honorably discharged veteran or military status, or use of a trained dog guide or service animal.

(g) Resolution: The means by which the complaint is finally addressed. This may be accomplished through informal or formal processes, including counseling, mediation, or the formal imposition of discipline sanction.

(h) Respondent: Person or persons who are members of the campus community who allegedly discriminated against or harassed another person or persons.

(i) Sexual harassment: A form of discrimination consisting of unwelcome, gender-based verbal, written, electronic and/or physical conduct. Sexual harassment does not have to be of a sexual nature, however, and can include offensive remarks about a person's gender. There are two types of sexual harassment.

(i) Hostile environment sexual harassment occurs when the conduct is sufficiently severe and/or pervasive and so objectively offensive that it has the effect of altering the terms or conditions of employment or substantially limiting the ability of a student to participate in or benefit from the college's educational and/or social programs and/or student housing.

(ii) Quid pro quo sexual harassment occurs when an individual in a position of real or perceived authority, conditions the receipt of a benefit upon granting of sexual favors.

Examples of conduct that may qualify as sexual harassment include:

(A) Persistent comments or questions of a sexual nature.

(B) A supervisor who gives an employee a raise in exchange for submitting to sexual advances.

(C) An instructor who promises a student a better grade in exchange for sexual favors.

(D) Sexually explicit statements, questions, jokes, or anecdotes.

(E) Unwelcome touching, patting, hugging, kissing, or brushing against an individual's body.

(F) Remarks of a sexual nature about an individual's clothing, body, or speculations about previous sexual experiences.

(G) Persistent, unwanted attempts to change a professional relationship to an amorous relationship.

(H) Direct or indirect propositions for sexual activity.

(I) Unwelcome letters, emails, texts, telephone calls, or other communications referring to or depicting sexual activities.

(j) Sexual violence: Is a type of sexual discrimination and harassment. Nonconsensual sexual intercourse, nonconsensual sexual contact, domestic violence, dating 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 con-

sent 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) **Dating violence** means violence by a person who has been in a romantic or intimate relationship with the victim. Whether there was such relationship will be gauged by its length, type, and frequency of interaction.

(v) **Stalking** means 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.

(3) **Who may file a complaint.**

Any employee, applicant, student or visitor of the college may file a complaint. Complaints may be submitted in writing or verbally. The college encourages the timely reporting of any incidents of discrimination or harassment. For complainants who wish to submit a written complaint, a formal complaint form is available online on the policies and procedures web page. Hardcopies of the complaint form are available at the following locations: Human resources office, Wenatchi Hall on the Wenatchee campus and the front desk of the administrative office on the Omak campus.

(4) **Confidentiality and right to privacy.**

Wenatchee Valley College will seek to protect the privacy of the complainant to the full extent possible, consistent with the legal obligation to investigate, take appropriate remedial and/or disciplinary action, and comply with the federal and state law, as well as Wenatchee Valley College policies and procedures. Although Wenatchee Valley College will attempt to honor complainants' requests for confidentiality, it cannot guarantee complete confidentiality. Determinations regarding how to handle requests for confidentiality will be made by the Title IX/EEO coordinator.

(5) **Confidentiality requests and sexual violence complaints.**

The Title IX/EEO coordinator will inform and obtain consent from the complainant before commencing an investigation into a sexual violence complaint. If a sexual violence complainant asks that his or her name not be revealed to the respondent or that the college not investigate the allegation, the Title IX/EEO coordinator will inform the complainant that maintaining confidentiality may limit the college's ability to fully respond to the allegations and that retaliation by the respondent and/or others is prohibited. If the complainant still insists that his or her name not be disclosed or that the

college not investigate, the Title IX/EEO coordinator will determine whether the college can honor the request and at the same time maintain a safe and nondiscriminatory environment for all members of the college community, including the complainant. Factors to be weighed during this determination may include, but are not limited to:

(a) The seriousness of the alleged sexual violence.

(b) The age of the complainant.

(c) Whether the sexual violence was perpetrated with a weapon.

(d) Whether the respondent has a history of committing acts of sexual violence or violence or has been the subject of other sexual violence complaints.

(e) Whether the respondent threatened to commit additional acts of sexual violence against the complainant or others.

(f) Whether relevant evidence can be obtained through other means (e.g., security cameras, other witnesses, physical evidence).

If the college is unable to honor a complainant's request for confidentiality, the Title IX/EEO coordinator will notify the complainant of the decision and ensure that complainant's identity is disclosed only to the extent reasonably necessary to effectively conduct and complete the investigation.

If the college decides not to conduct an investigation or take disciplinary action because of a request for confidentiality, the Title IX/EEO coordinator will evaluate whether other measures are available to limit the effects of the harassment and prevent its recurrence and implement such measures if reasonably feasible.

(6) **Investigation procedure.**

Upon receiving a discrimination complaint, the college shall commence an impartial investigation. The Title IX/EEO coordinator shall be responsible for overseeing all investigations. Investigations may be conducted by the Title IX/EEO coordinator or his or her designee. If the investigation is assigned to someone other than the Title IX/EEO coordinator, the Title IX/EEO coordinator shall inform the complainant and respondent(s) of the appointment of an investigator.

Interim measures. The Title IX/EEO coordinator may impose interim measures to protect the complainant and/or respondent pending the conclusion of the investigation. Interim measures may include, but are not limited to, imposition of no contact orders, rescheduling classes, temporary work reassignments, referrals for counseling or medical assistance, and imposition of summary discipline on the respondent consistent with the college's student conduct code or the college's employment policies and collective bargaining agreements.

Investigation. Complaints shall be thoroughly and impartially investigated. The investigation shall include, but is not limited to, interviewing the complainant and the respondent, relevant witnesses, and reviewing relevant documents. The investigation shall be concluded within a reasonable time, normally sixty days, barring urgent circumstances.

At the conclusion of the investigation the investigator shall set forth his or her findings and recommendations in writing. If the investigator is a designee, the investigator shall send a copy of the findings and recommendations to the Title

IX/EEO coordinator. The Title IX/EEO coordinator shall consider the findings and recommendations and determine, based on a preponderance of the evidence, whether a violation of the discrimination and harassment policy occurred, and if so, what steps will be taken to resolve the complaint, remedy the effects on any victim(s), and prevent its recurrence. Possible remedial steps may include, but are not limited to, referral for voluntary training/counseling, development of a remediation plan, limited contact orders, and referral and recommendation for formal disciplinary action. Referrals for disciplinary action will be consistent with the student conduct code or college employment policies and collective bargaining agreements.

Written notice of decision. The Title IX/EEO coordinator will provide each party and the appropriate student services administrator or appointing authority with written notice of the investigative findings and of actions taken or recommended to resolve the complaint, subject to the following limitations. The complainant shall be informed in writing of the findings and of actions taken or recommended to resolve the complaint, if any, only to the extent that such findings, actions or recommendations directly relate to the complainant, such as a finding that the complaint is or is not meritorious or a recommendation that the accused not contact the complainant. The complainant may be notified generally that the matter has been referred for disciplinary action. The respondent shall be informed in writing of the findings and of actions taken or recommended to resolve the complaint and shall be notified of referrals for disciplinary action. Both the complainant and the respondent are entitled to review any final findings, conclusions, and recommendations, subject to any FERPA confidentiality requirements.

Informal dispute resolution. Informal dispute resolution processes, like mediation, may be used to resolve complaints, when appropriate. Informal dispute resolution shall not be used to resolve sexual discrimination complaints without written permission from both the complainant and the respondent. If the parties elect to mediate a dispute, either party shall be free to discontinue mediation at any time. In no event shall mediation be used to resolve complaints involving allegations of sexual violence.

Final decision/reconsideration. Either the complainant or the respondent may seek reconsideration of the decision by the Title IX/EEO coordinator. Requests for reconsideration shall be submitted in writing to the Title IX/EEO coordinator within seven days of receiving the decision. Requests must specify which portion of the decision should be reconsidered and the basis for reconsideration. If no request for reconsideration is received within seven days, the decision becomes final. If a request for reconsideration is received, the Title IX/EEO coordinator shall respond within thirty days. The Title IX/EEO coordinator shall either deny the request or, if the Title IX/EEO coordinator determines that the request for reconsideration has merit, issue an amended decision. Any amended decision is final and no further reconsideration is available.

(7) Publication of antidiscrimination policies and procedures.

The policies and procedures regarding complaints of discrimination and harassment shall be published and distrib-

uted as determined by the president or president's designee. Any person who believes he or she has been subjected to discrimination in violation of this procedure will be provided a copy of this procedure.

(8) Limits to authority.

Nothing in this procedure shall prevent the college president or designee from taking immediate disciplinary action in accordance with Wenatchee Valley College policies and procedures, and federal, state, and municipal rules and regulations.

(9) Nonretaliation, intimidation and coercion.

Retaliation by, for or against any participant (including complainant, respondent, witness, Title IX/EEO coordinator, or investigator) is expressly prohibited. Retaliatory action of any kind taken against individuals as a result of seeking redress under the applicable procedures or serving as a witness in a subsequent investigation or any resulting disciplinary proceedings is prohibited and is conduct subject to discipline. Any person who thinks he/she has been the victim of retaliation should contact the Title IX/EEO coordinator immediately.

(10) Criminal complaints.

Discriminatory or harassing conduct may also be, or occur in conjunction with, criminal conduct. Criminal complaints may be filed with the following law enforcement authorities:

- Wenatchee Police Department, 140 South Mission Street, 509-888-4200.
- Chelan County Sheriff's Office, 401 Washington Street, 509-667-6851.
- Washington State Patrol, 2822 Euclid Avenue, Wenatchee, 509-682-8090.

The college will proceed with an investigation of harassment and discrimination complaints regardless of whether the underlying conduct is subject to civil or criminal prosecution.

(11) Other discrimination complaint options.

Discrimination complaints may also be filed with the following federal and state agencies:

Washington State Human Rights Commission, <http://www.hum.wa.gov/index.html>.

U.S. Dept of Education Office for Civil Rights, <http://www2.ed.gov/about/offices/list/ocr/index.html>.

Equal Employment Opportunity Commission, <http://www.eeoc.gov/>.

REPEALER

The following sections of the Washington Administrative Code are repealed:

- | | |
|------------------|---------------------------------------|
| WAC 132W-300-020 | Scope of procedure. |
| WAC 132W-300-030 | Confidentiality and right to privacy. |
| WAC 132W-300-040 | Limits to authority. |
| WAC 132W-300-050 | Informal petition options. |
| WAC 132W-300-060 | Formal grievance procedures. |

WSR 17-12-039
PERMANENT RULES
OFFICE OF THE CODE REVISER

[Filed June 1, 2017, 10:58 a.m., effective August 2, 2017, 12:01 p.m.]

Effective Date of Rule: August 2, 2017, 12:01 p.m.

Purpose: The purpose of this amendment is to accommodate the new CR forms and the methods used to complete the forms. In the past, we have asked agencies to add attachments on separate pages so the CR forms stay on the same page. This will no longer be necessary. The office of the code reviser is in the process of revamping the CR forms to incorporate changes requested by the governor's office, state agencies, and the public. Some of these changes to the forms include, but are not limited to:

- Moving the area for the official stamp to be affixed to the top right of the forms. This is being done to allow areas in the form to expand to include all the information to answer each question, with no attachments necessary.
- Adding a Regulatory Fairness Act cost consideration exemption check list.
- Adding an area for the agency to briefly summarize the agency's analysis showing how costs were calculated where the proposal is not exempt but it does not impose more-than-minor costs on businesses.
- Adding a checklist for the criteria being used for an agency using the expedited process and the reason for using that process.

WAC 1-21-040 states "The office of the code reviser's filing forms are **not** included in this page count, but all other material submitted for filing is counted for purposes of this section, excluding federal rules that are not published in the Washington State Register." Since the forms will now expand to allow for no attachments being needed, we need to include the forms in the page count.

Citation of Existing Rules Affected by this Order: Amending WAC 1-21-040.

Statutory Authority for Adoption: RCW 1.08.110, 34.05.385, 34.08.020, and 34.08.030.

Adopted under notice filed as WSR 17-07-074 on March 16, 2017.

Changes Other than Editing from Proposed to Adopted Version: After discussion with several agencies, we have increased the page count from twelve to fourteen and thirty-two to thirty-four. By doing this, there is less burden on the agencies using the forms.

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

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

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

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

Number of Sections Adopted Using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making:

New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 0, Repealed 0.

Date Adopted: May 31, 2017.

K. Kyle Thiessen
Code Reviser

AMENDATORY SECTION (Amending WSR 06-16-019, filed 7/24/06, effective 8/24/06)

WAC 1-21-040 Washington State Register material—Time for filing. To permit sufficient lead time for the editorial, data capture, and printing process, material to be published in a particular issue of the *Washington State Register* must be in the physical possession of and filed in the office of the code reviser according to the following schedule:

(1) If the material has been prepared and completed by the office of the code reviser's order typing service (OTS), by 12:00 noon on the fourteenth day before the distribution date of that issue of the *Washington State Register*; or

(2) If the material has been prepared by any means other than OTS and it contains:

(a) No more than ~~((ten))~~ fourteen pages, by 12:00 noon on the fourteenth day before the distribution date of that *Washington State Register*; or

(b) More than ~~((ten))~~ fourteen but less than ~~((thirty))~~ thirty-four pages, by 12:00 noon on the twenty-eighth day before the distribution date of that *Washington State Register*; or

(c) ~~((Thirty))~~ Thirty-four or more pages, by 12:00 noon on the forty-second day before the distribution date of that *Washington State Register*.

The office of the code reviser's filing forms ~~((are not))~~ will be included in this page count ~~((, but all other material submitted for filing is counted for purposes of this section, excluding federal rules that are not published in the Washington State Register)).~~

WSR 17-12-046
PERMANENT RULES
DEPARTMENT OF HEALTH

[Filed June 1, 2017, 3:49 p.m., effective July 2, 2017]

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

Purpose: WAC 246-221-055 Dose equivalent to an embryo/fetus, revised rule to be consistent with United States Nuclear Regulatory Commission regulation; WAC 246-222-080 Inspections not warranted—Informal review, updated reference to department of labor and industries rule; and WAC 246-225-030 General requirements—Plan review, updated reference to the most current national shielding standard.

Citation of Existing Rules Affected by this Order: Amending WAC 246-221-055, 246-222-080, and 246-225-030.

Statutory Authority for Adoption: RCW 70.98.010, 70.98.050, 70.98.080.

Adopted under notice filed as WSR 17-09-071 on April 18, 2017.

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

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

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

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

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

Date Adopted: May 30, 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 Protection, 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 examina-

tion 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 17-12-047

PERMANENT RULES

DEPARTMENT OF HEALTH

[Filed June 1, 2017, 5:02 p.m., effective July 2, 2017]

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

Purpose: WAC 246-282-005, sanitary control of shellfish, minimum performance standards, the department of health is updating the publication date of the National Shellfish Sanitation Program (NSSP) Guide for the Control of Molluscan Shellfish (guide) from 2013 to the most recently adopted 2015 version of rules previously adopted by reference. The Food and Drug Administration requires all shellfish-producing states to follow the most current version of the NSSP guide.

Citation of Existing Rules Affected by this Order: Amending WAC 246-282-005.

Statutory Authority for Adoption: RCW 96.30.03 [69.30.030].

Adopted under notice filed as WSR 17-09-028 on April 12, 2017.

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

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

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

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

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

Date Adopted: May 31, 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 17-12-048
PERMANENT RULES
SPOKANE REGIONAL
CLEAN AIR AGENCY

[Filed June 2, 2017, 8:44 a.m., effective July 3, 2017]

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

Purpose: Amendments to SRCAA Regulation I, Article X: Fees and Charges are 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. Amendments include: Formatting updates; text edits; remove registration information late fee subsection; update Calculating Annual Registration Fee without Required Registration Information text and move to different section; update Additional Fee for Failure to Pay text and renumber section; 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 section.

Citation of Existing Rules Affected by this Order: Amending SRCAA Regulation I, Article X: Fees and Charges.

Statutory Authority for Adoption: RCW 70.94.141.

Other Authority: Chapter 70.94 RCW.

Adopted under notice filed as WSR 17-08-034 on April 19 [March 29], 2017.

Changes Other than Editing from Proposed to Adopted Version: Renumbered subsection 10.07(D) to 10.07(C) to have subsections follow numerical order.

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

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

Number of Sections Adopted on the Agency's Own Initiative: New 0, Amended 12, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 12, Repealed 0.

Number of Sections Adopted Using Negotiated Rule Making: New 0, Amended 0, Repealed 0; Pilot Rule Making:

New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 0, Repealed 0.

Date Adopted: June 1, 2017.

Margee Chambers
Rule Writer
SIP Planner

Reviser's note: The material contained in this filing exceeded the page-count limitations of WAC 1-21-040 for appearance in this issue of the Register. It will appear in the 17-13 issue of the Register.

WSR 17-12-069
PERMANENT RULES

OFFICE OF
INSURANCE COMMISSIONER

[Insurance Commissioner Matter No. R 2016-19—Filed June 5, 2017, 9:23 a.m., effective see below]

Effective Date of Rule: WAC 284-43-0160 should take effect thirty-one days after filing. All other sections should take effect January 1, 2018.

Purpose: In an effort to facilitate access to covered services, the commissioner wishes to standardize the process of prior authorization when such a program is in effect. These rules are intended to streamline the prior authorization process and to ensure it is more transparent for consumers and providers. The rules require issuers to have online systems to process prior authorizations in a reasonable time frame. The rules also provide other requirements for issuers to follow related to prior authorization.

Citation of Existing Rules Affected by this Order: Amending WAC 284-43-0160 and 284-43-2000.

Statutory Authority for Adoption: RCW 48.02.060, 48.43.510, 48.43.515, 48.43.520, 48.43.525, 48.43.530, 48.165.030.

Adopted under notice filed as WSR 16-23-156 on November 22, 2016.

Changes Other than Editing from Proposed to Adopted Version: Effective dates:

Moved back effective dates. The online requirement was to take effect January 1, 2018. Under new proposal, the online requirement is to take effect November 1, 2019. Other sections (besides the definitions) will take effect January 1, 2018.

WAC 284-43-0160:

(34) Clarified the definition of prior authorization.

(37) Clarified the definition of standard prior authorization request.

WAC 284-43-2000:

Changed "patient" to "enrollee" (throughout WAC 284-43-2000).

(6)(b) Rescinded deletion of and clarified time frame for urgent inpatient services requiring concurrent review.

WAC 284-43-2050:

Several subsections were renumbered and reorganized for clarity.

(1) Clarified that the section does not apply to prescription drug services.

(2) Changed "medically acceptable" to evidence based. Additional requirements from elsewhere in the rule were moved into this subsection. A clarification was also made to the requirement related to nonmedical treatment to more accurately reflect existing law.

(3) Clarified requirement related to accreditation.

(4) and (5) Clarified online process requirement, including adjusting effective date.

(6) Added an exception for integrated delivery systems and added clarity regarding the requirement for out-of-network providers.

(10)(a)(i) and (b)(i) Clarified requirements related to the time frames for a carrier to respond to a prior authorization request.

(12) Clarified requirement related to the denial of a prior authorization request.

(13) Clarified requirement related to the approval notification.

(14) Clarified requirement that a provider or facility can appeal a prior authorization denial.

(15) Deleted reference to reimbursing costs of medical record duplication.

(16) Shortened carrier responsibility for honoring a previous carrier's prior authorization during a market withdrawal and clarified intent.

(19) Clarified requirement related to predetermination requests.

In addition, two restatements of existing law were deleted, including references to prior authorization in provider contracts and the reimbursement of medical record duplication.

WAC 284-43-2060:

Clarified caption.

(2) through (8) Several clarifications to the extenuating circumstances policy were made.

A final cost-benefit analysis is available by contacting Jim Freeburg, P.O. Box 40258, Olympia, WA 98504, phone (360) 725-7170, fax (360) 586-3109, email rulesc@oic.wa.gov.

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

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

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

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

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

Date Adopted: June 5, 2017.

Mike Kreidler
Insurance Commissioner

AMENDATORY SECTION (Amending WSR 17-01-166, filed 12/21/16, effective 7/1/17)

WAC 284-43-0160 Definitions. Except as defined in other subchapters and unless the context requires otherwise, the following definitions shall apply throughout this chapter.

(1) "Adverse determination" has the same meaning as the definition of adverse benefit determination in RCW 48.43.005, and includes:

(a) The determination includes any decision by a health carrier's designee utilization review organization that a request for a benefit under the health carrier's health benefit plan does not meet the health carrier's requirements for medical necessity, appropriateness, health care setting, level of care, or effectiveness or is determined to be experimental or investigational and the requested benefit is therefore denied, reduced, or terminated or payment is not provided or made, in whole or in part for the benefit;

(b) The denial, reduction, termination, or failure to provide or make payment, in whole or in part, for a benefit based on a determination by a health carrier or its designee utilization review organization of a covered person's eligibility to participate in the health carrier's health benefit plan;

(c) Any prospective review or retrospective review determination that denies, reduces, or terminates or fails to provide or make payment in whole or in part for a benefit;

(d) A rescission of coverage determination; or

(e) A carrier's denial of an application for coverage.

(2) "Authorization" or "certification" means a determination by the carrier that an admission, extension of stay, or other health care service has been reviewed and, based on the information provided, meets the clinical requirements for medical necessity, appropriateness, level of care, or effectiveness in relation to the applicable health plan.

(3) "Clinical review criteria" means the written screens, decision rules, medical protocols, or guidelines used by the carrier as an element in the evaluation of medical necessity and appropriateness of requested admissions, procedures, and services under the auspices of the applicable ~~(health)~~ plan.

(4) "Covered health condition" means any disease, illness, injury or condition of health risk covered according to the terms of any health plan.

(5) "Covered person" or "enrollee" means an individual covered by a health plan including a subscriber, policyholder, or beneficiary of a group plan.

(6) "Emergency fill" means a limited dispensed amount of medication that allows time for the processing of a preauthorization request. Emergency fill only applies to those circumstances where a patient presents at a contracted pharmacy with an immediate therapeutic need for a prescribed medication that requires a prior authorization.

(7) "Emergency medical condition" means the emergent and acute onset of a symptom or symptoms, including severe pain, that would lead a prudent layperson acting reasonably to believe that a health condition exists that requires immediate medical attention, if failure to provide medical attention would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person's health in serious jeopardy.

(8) "Emergency services" has the meaning set forth in RCW 48.43.005.

(9) "Enrollee point-of-service cost-sharing" or "cost-sharing" means amounts paid to health carriers directly providing services, health care providers, or health care facilities by enrollees and may include copayments, coinsurance, or deductibles.

(10) "Expedited prior authorization request" means any request by a provider or facility for approval of a service where the passage of time could seriously jeopardize the life or health of the enrollee, seriously jeopardize the enrollee's ability to regain maximum function, or, in the opinion of a provider or facility with knowledge of the enrollee's medical condition, would subject the enrollee to severe pain that cannot be adequately managed without the service that is the subject of the request.

(11) "Facility" means an institution providing health care services, including but not limited to hospitals and other licensed inpatient centers, ambulatory surgical or treatment centers, skilled nursing centers, residential treatment centers, diagnostic, laboratory, and imaging centers, and rehabilitation and other therapeutic settings, and as defined in RCW 48.43.005.

~~((11))~~ (12) "Formulary" means a listing of drugs used within a health plan. A formulary must include drugs covered under an enrollee's medical benefit.

~~((12))~~ (13) "Grievance" has the meaning set forth in RCW 48.43.005.

~~((13))~~ (14) "Health care provider" or "provider" means:

(a) A person regulated under Title 18 RCW or chapter 70.127 RCW, to practice health or health-related services or otherwise practicing health care services in this state consistent with state law; or

(b) An employee or agent of a person described in (a) of this subsection, acting in the course and scope of his or her employment.

~~((14))~~ (15) "Health care service" or "health service" means that service offered or provided by health care facilities and health care providers relating to the prevention, cure, or treatment of illness, injury, or disease.

~~((15))~~ (16) "Health carrier" or "carrier" means a disability insurance company regulated under chapter 48.20 or 48.21 RCW, a health care service contractor as defined in RCW 48.44.010, and a health maintenance organization as defined in RCW 48.46.020, and includes "issuers" as that term is used in the Patient Protection and Affordable Care Act (P.L. 111-148, as amended (2010)).

~~((16))~~ (17) "Health plan" or "plan" means any individual or group policy, contract, or agreement offered by a health carrier to provide, arrange, reimburse, or pay for health care service except the following:

(a) Long-term care insurance governed by chapter 48.84 RCW;

(b) Medicare supplemental health insurance governed by chapter 48.66 RCW;

(c) Limited health care service offered by limited health care service contractors in accordance with RCW 48.44.035;

(d) Disability income;

(e) Coverage incidental to a property/casualty liability insurance policy such as automobile personal injury protection coverage and homeowner guest medical;

(f) Workers' compensation coverage;

(g) Accident only coverage;

(h) Specified disease and hospital confinement indemnity when marketed solely as a supplement to a health plan;

(i) Employer-sponsored self-funded health plans;

(j) Dental only and vision only coverage; and

(k) Plans deemed by the insurance commissioner to have a short-term limited purpose or duration, or to be a student-only plan that is guaranteed renewable while the covered person is enrolled as a regular full-time undergraduate or graduate student at an accredited higher education institution, after a written request for such classification by the carrier and subsequent written approval by the insurance commissioner.

~~((17))~~ (18) "Immediate therapeutic needs" means those needs where passage of time without treatment would result in imminent emergency care, hospital admission or might seriously jeopardize the life or health of the patient or others in contact with the patient.

~~((18))~~ (19) "Indian health care provider" means:

(a) The Indian Health Service, an agency operated by the U.S. Department of Health and Human Services established by the Indian Health Care Improvement Act, Section 601, 25 U.S.C. §1661;

(b) An Indian tribe, as defined in the Indian Health Care Improvement Act, Section 4(14), 25 U.S.C. §1603(14), that operates a health program under a contract or compact to carry out programs of the Indian Health Service pursuant to the Indian Self-Determination and Education Assistance Act (ISDEAA), 25 U.S.C. §450 et seq.;

(c) A tribal organization, as defined in the Indian Health Care Improvement Act, Section 4(26), 25 U.S.C. §1603(26), that operates a health program under a contract or compact to carry out programs of the Indian Health Service pursuant to the ISDEAA, 25 U.S.C. §450 et seq.;

(d) An Indian tribe, as defined in the Indian Health Care Improvement Act, Section 4(14), 25 U.S.C. §1603(14), or tribal organization, as defined in the Indian Health Care Improvement Act, Section 4(26), 25 U.S.C. §1603(26), that operates a health program with funding provided in whole or part pursuant to 25 U.S.C. §47 (commonly known as the Buy Indian Act); or

(e) An urban Indian organization that operates a health program with funds in whole or part provided by Indian Health Service under a grant or contract awarded pursuant to Title V of the Indian Health Care Improvement Act, Section 4(29), 25 U.S.C. §1603(29).

~~((19))~~ (20) "Managed care plan" means a health plan that coordinates the provision of covered health care services to a covered person through the use of a primary care provider and a network.

~~((20))~~ (21) "Medically necessary" or "medical necessity" in regard to mental health services and pharmacy services is a carrier determination as to whether a health service is a covered benefit because the service is consistent with generally recognized standards within a relevant health profession.

~~((21))~~ (22) "Mental health provider" means a health care provider or a health care facility authorized by state law to provide mental health services.

~~((22))~~ (23) "Mental health services" means in-patient or out-patient treatment, partial hospitalization or out-patient treatment to manage or ameliorate the effects of a mental disorder listed in the *Diagnostic and Statistical Manual (DSM) IV* published by the American Psychiatric Association, excluding diagnoses and treatments for substance abuse, 291.0 through 292.9 and 303.0 through 305.9.

~~((23))~~ (24) "Network" means the group of participating providers and facilities providing health care services to a particular health plan or line of business (individual, small, or large group). A health plan network for issuers offering more than one health plan may be smaller in number than the total number of participating providers and facilities for all plans offered by the carrier.

~~((24))~~ (25) "Out-patient therapeutic visit" or "out-patient visit" means a clinical treatment session with a mental health provider of a duration consistent with relevant professional standards used by the carrier to determine medical necessity for the particular service being rendered, as defined in *Physicians Current Procedural Terminology*, published by the American Medical Association.

~~((25))~~ (26) "Participating provider" and "participating facility" means a facility or provider who, under a contract with the health carrier or with the carrier's contractor or subcontractor, has agreed to provide health care services to covered persons with an expectation of receiving payment, other than coinsurance, copayments, or deductibles, from the health carrier rather than from the covered person.

~~((26))~~ (27) "Person" means an individual, a corporation, a partnership, an association, a joint venture, a joint stock company, a trust, an unincorporated organization, any similar entity, or any combination of the foregoing.

~~((27))~~ (28) "Pharmacy services" means the practice of pharmacy as defined in chapter 18.64 RCW and includes any drugs or devices as defined in chapter 18.64 RCW.

~~((28))~~ (29) "Predetermination request" means a voluntary request from an enrollee or provider or facility for a carrier or its designated or contracted representative to determine if a service is a benefit, in relation to the applicable plan.

(30) "Preservice requirement" means any requirement that a carrier places on a provider or facility that may limit their ability to deliver a service that requires prior authorization. Examples include limits on the type of provider or facility delivering the service, a service that must be provided before a specific service will be authorized, site of care/place of service, and whether a provider administered medication needs to be obtained from a specialty pharmacy.

(31) "Primary care provider" means a participating provider who supervises, coordinates, or provides initial care or continuing care to a covered person, and who may be required by the health carrier to initiate a referral for specialty care and maintain supervision of health care services rendered to the covered person.

~~((29))~~ (32) "Preexisting condition" means any medical condition, illness, or injury that existed any time prior to the effective date of coverage.

~~((30))~~ (33) "Premium" means all sums charged, received, or deposited by a health carrier as consideration for a health plan or the continuance of a health plan. Any assessment or any "membership," "policy," "contract," "service," or similar fee or charge made by a health carrier in consideration for a health plan is deemed part of the premium. "Premium" shall not include amounts paid as enrollee point-of-service cost-sharing.

~~((31))~~ (34) "Prior authorization" means a mandatory process that a carrier or its designated or contracted representative requires a provider or facility to follow to determine if a service is a benefit and meets the requirements for medical necessity, clinical appropriateness, level of care, or effectiveness in relation to the applicable plan. Prior authorization occurs before the service is delivered. For purposes of WAC 284-43-2050 and 284-43-2060, any term used by a carrier or its designated or contracted representative to describe this process is prior authorization. For example, prior authorization has also been referred to as "prospective review," "preauthorization," or "precertification."

(35) "Service area" means the geographic area or areas where a specific product is issued, accepts members or enrollees, and covers provided services. A service area must be defined by the county or counties included unless, for good cause, the commissioner permits limitation of a service area by zip code. Good cause includes geographic barriers within a service area, or other conditions that make offering coverage throughout an entire county unreasonable.

~~((32))~~ (36) "Small group plan" means a health plan issued to a small employer as defined under RCW 48.43.005 (33) comprising from one to fifty eligible employees.

~~((33))~~ (37) "Standard prior authorization request" means a request by a provider or facility for approval of a service where the request is made in advance of the enrollee obtaining a service that is not required to be expedited.

(38) "Substitute drug" means a therapeutically equivalent substance as defined in chapter 69.41 RCW.

~~((34))~~ (39) "Supplementary pharmacy services" or "other pharmacy services" means pharmacy services involving the provision of drug therapy management and other services not required under state and federal law but that may be rendered in connection with dispensing, or that may be used in disease prevention or disease management.

SUBCHAPTER D

PRIOR AUTHORIZATION AND UTILIZATION REVIEW

AMENDATORY SECTION (Amending WSR 16-11-074, filed 5/16/16, effective 1/1/17)

WAC 284-43-2000 Health care services utilization review—Generally. (1) These definitions apply to this section:

(a) "Concurrent care review request" means any request for an extension of a previously authorized inpatient stay or a previously authorized ongoing outpatient service, e.g., physical therapy, home health, etc.

~~(b) ("Immediate review request" means any request for approval of an intervention, care or treatment where passage of time without treatment would, in the judgment of the provider, result in an imminent emergency room visit or hospital admission and deterioration of the patient's health status. Examples of situations that do not qualify under an immediate review request include, but are not limited to, situations where:~~

~~(i) The requested service was prescheduled, was not an emergency when scheduled, and there has been no change in the patient's condition;~~

~~(ii) The requested service is experimental or in a clinical trial;~~

~~(iii) The request is for the convenience of the patient's schedule or physician's schedule; and~~

~~(iv) The results of the requested service are not likely to lead to an immediate change in the patient's treatment.~~

~~(c) "Nonurgent preservice review request" means any request for approval of care or treatment where the request is made in advance of the patient obtaining medical care or services and is not an urgent care request.~~

~~(d) "PostsERVICE review request" means any request for approval of care or treatment that has already been received by the ((patient.~~

~~(e) "Urgent care review request" means any request for approval of care or treatment where the passage of time could seriously jeopardize the life or health of the patient, seriously jeopardize the patient's ability to regain maximum function, or, in the opinion of a physician with knowledge of the patient's medical condition, would subject the patient to severe pain that cannot be adequately managed without the care or treatment that is the subject of the request)) enrollee.~~

(2) Each issuer must maintain a documented utilization review program description and written clinical review criteria based on reasonable medical evidence. The program must include a method for reviewing and updating criteria. Issuers must make clinical review criteria available upon request to participating providers and facilities. An issuer need not use medical evidence or standards in its utilization review of religious nonmedical treatment or religious nonmedical nursing care.

(3) The utilization review program must meet accepted national certification standards such as those used by the National Committee for Quality Assurance except as otherwise required by this chapter and must have staff who are properly qualified, trained, supervised, and supported by explicit written clinical review criteria and review procedures.

(4) Each issuer when conducting utilization review must:

(a) Accept information from any reasonably reliable source that will assist in the certification process;

(b) Collect only the information necessary to certify the admission, procedure or treatment, length of stay, or frequency or duration of services;

(c) Not routinely require providers or facilities to numerically code diagnoses or procedures to be considered for certification, but may request such codes, if available;

(d) Not routinely request copies of medical records on all ~~((patients))~~ enrollees reviewed;

(e) Require only the section(s) of the medical record during ~~((prospective review or))~~ concurrent review necessary in that specific case to certify medical necessity or appropriateness of the admission or extension of stay, frequency or duration of service;

(f) For ~~((prospective and))~~ concurrent review, base review determinations solely on the medical information obtained by the issuer at the time of the review determination;

(g) For retrospective review, base review determinations solely on the medical information available to the ~~((attending physician or order))~~ provider or facility at the time the health service was provided;

(h) Not retrospectively deny coverage for emergency and nonemergency care that had prior authorization under the plan's written policies at the time the care was rendered unless the prior authorization was based upon a material misrepresentation by the provider or facility;

(i) Not retrospectively deny coverage or payment for care based upon standards or protocols not communicated to the provider or facility within a sufficient time period for the provider or facility to modify care in accordance with such standard or protocol; and

(j) Reverse its certification determination only when information provided to the issuer is materially different from that which was reasonably available at the time of the original determination.

(5) Each issuer must reimburse reasonable costs of medical record duplication for reviews.

(6) Each issuer must have written procedures to assure that reviews and second opinions are conducted in a timely manner.

(a) Review time frames must be appropriate to the severity of the ~~((patient))~~ enrollee condition and the urgency of the need for treatment, as documented in the review request.

(b) If the review request from the provider or facility is not accompanied by all necessary information, the issuer must tell the provider or facility what additional information is needed and the deadline for its submission. Upon the sooner of the receipt of all necessary information or the expiration of the deadline for providing information, the time frames for issuer review determination and notification must be no less favorable than federal Department of Labor standards, as follows: ~~((i) For immediate request situations, within one business day when the lack of treatment may result in an emergency visit or emergency admission;~~

~~((ii) For concurrent review requests that are also urgent care review requests;)). For urgent inpatient services that require concurrent review, the time frame is as soon as possible, taking into account the medical exigencies, and no later than twenty-four hours, provided that the request is made at least twenty-four hours prior to the expiration of previously approved period of time or number of treatments((;~~

~~((iii) For urgent care review requests:~~

~~(A) The issuer must approve the request within forty-eight hours if the information provided is sufficient to approve the claim;~~

~~(B) The issuer must deny the request within forty-eight hours if the requested service is not medically necessary and the information provided is sufficient to deny the claim; or~~

~~(C) Within twenty-four hours, if the information provided is not sufficient to approve or deny the claim, the issuer must request that the provider submits additional information to make the prior authorization determination;~~

~~(I) The issuer must give the provider forty-eight hours to submit the requested information;~~

~~(II) The issuer must then approve or deny the request within forty-eight hours of the receipt of the requested additional information;~~

~~(iv) For nonurgent preservice review requests, including nonurgent concurrent review requests:~~

~~(A) The issuer must approve the request within five calendar days if the information is sufficient to approve the claim;~~

~~(B) The issuer must deny the request within five calendar days if the requested service is not medically necessary and the information provided is sufficient to deny the claim; or~~

~~(C) Within five calendar days, if the information provided is not sufficient to approve or deny the claim, the issuer must request that the provider submits additional information to make the prior authorization determination;~~

~~(I) The issuer must give the provider five calendar days to submit the requested additional information;~~

~~(II) The issuer must then approve or deny the request within four calendar days of the receipt of the additional information;~~

~~(v)) For postservice review requests, within thirty calendar days.~~

(c) Notification of the determination must be provided as follows:

(i) Information about whether a request was approved or denied must be made available to the ~~((attending physician, ordering))~~ provider ~~((;))~~ or facility, and ~~((covered person))~~ enrollee. Issuers must at a minimum make the information available on their web site or from their call center.

(ii) Whenever there is an adverse determination the issuer must notify the ~~((ordering))~~ provider or facility and the ~~((covered person))~~ enrollee. The issuer must inform the parties in advance whether it will provide notification by phone, mail, fax, or other means. ~~((For an adverse determination involving an urgent care review request, the issuer may initially provide notice by phone, provided that a written or electronic notification meeting United States Department of Labor standards is furnished within seventy-two hours of the oral notification.))~~

(d) As appropriate to the type of request, notification must include the number of extended days, the next anticipated review point, the new total number of days or services approved, and the date of admission or onset of services.

(e) The frequency of reviews for the extension of initial determinations must be based on the severity or complexity of the ~~((patient's))~~ enrollee's condition or on necessary treatment and discharge planning activity.

(7) No issuer may penalize or threaten a provider or facility with a reduction in future payment or termination of participating provider or participating facility status because the provider or facility disputes the issuer's determination with respect to coverage or payment for health care service.

NEW SECTION**WAC 284-43-2050 Prior authorization processes.** (1)

This section applies to health benefit plans as defined in RCW 48.43.005, contracts for limited health care services as defined in RCW 48.44.035, and stand-alone dental and stand-alone vision plans. This section applies to plans issued or renewed on or after January 1, 2018. Unless stated otherwise, this section does not apply to prescription drug services.

(2) A carrier or its designated or contracted representative must maintain a documented prior authorization program description and use evidence-based clinical review criteria. A carrier or its designated or contracted representative must make determinations in accordance with the carrier's current clinical review criteria and use the medical necessity definition stated in the enrollee's plan. The prior authorization program must include a method for reviewing and updating clinical review criteria. A carrier is obligated to ensure compliance with prior authorization requirements, even if they use a third-party contractor. A carrier is not exempt from these requirements because it relied upon a third-party vendor or subcontracting arrangement for its prior authorization program. A carrier or its designated or contracted representative is not required to use medical evidence or standards in its prior authorization of religious nonmedical treatment or religious nonmedical nursing care.

(3) A prior authorization program must meet standards set forth by a national accreditation organization including, but not limited to, National Committee for Quality Assurance (NCQA), URAC, Joint Commission, and Accreditation Association for Ambulatory Health Care in addition to the requirements of this chapter. A prior authorization program must have staff who are properly qualified, trained, supervised, and supported by explicit written, current clinical review criteria and review procedures.

(4) Effective November 1, 2019, a carrier or its designated or contracted representative must have a current and accurate online prior authorization process. All parts of the process that utilize personally identifiable information must be accessed through a secure online process. The online process must be accessible to a participating provider and facility so that, prior to delivering a service, a provider and facility will have enough information to determine if a service is a benefit under the enrollee's plan and the information necessary to submit a complete prior authorization request. A carrier with an integrated delivery system is not required to comply with this subsection for the employees participating in the integrated delivery system. The online process must provide the information required for a provider or facility to determine for an enrollee's plan for a specific service:

- (a) If a service is a benefit;
- (b) If a prior authorization request is necessary;
- (c) What, if any preservice requirements apply; and
- (d) If a prior authorization request is necessary, the following information:
 - (i) The clinical review criteria used to evaluate the request; and
 - (ii) Any required documentation.

(5) Effective November 1, 2019, in addition to other methods to process prior authorization requests, a carrier or its designated or contracted representative that requires prior

authorization for services must have a secure online process for a participating provider or facility to complete a prior authorization request and upload documentation if necessary. A carrier with an integrated delivery system is not required to comply with this subsection for the employees participating in the integrated delivery system.

(6) Except for an integrated delivery system, a carrier or its designated or contracted representative must have a method that allows an out-of-network provider or facility to:

- (a) Have access to any preservice requirements; and
- (b) Request a prior authorization if prior authorization is required for an out-of-network provider or facility.

(7) A carrier or its designated or contracted representative that requires prior authorization for any service must allow a provider or facility to submit a request for a prior authorization at all times, including outside normal business hours.

(8) A carrier or its designated or contracted representative is responsible for maintaining a system of documenting information and supporting evidence submitted by a provider or facility while requesting prior authorization. This information must be kept until the claim has been paid or the appeals process has been exhausted.

(a) Upon request of the provider or facility, a carrier or its designated or contracted representative must remit to the provider or facility written acknowledgment of receipt of each document submitted by a provider or facility during the processing of a prior authorization request.

(b) When information is transmitted telephonically, a carrier or its designated or contracted representative must provide written acknowledgment of the information communicated by the provider or facility.

(9) A carrier or its designated or contracted representative must have written policies and procedures to assure that prior authorization determinations for a participating provider or facility are made within the appropriate time frames.

(a) Time frames must be appropriate to the severity of the enrollee condition and the urgency of the need for treatment, as documented in the prior authorization request.

(b) If the request from the participating provider or facility is not accompanied by all necessary information, the carrier or its designated or contracted representative must inform the provider or facility what additional information is needed and the deadline for its submission as set forth in this section.

(10) The time frames for carrier prior authorization determination and notification to a participating provider or facility are as follows:

- (a) For standard prior authorization requests:
 - (i) The carrier or its designated or contracted representative must make a decision and provide notification within five calendar days.
 - (ii) If insufficient information has been provided to a carrier or its designated or contracted representative to make a decision, the carrier or its designated or contracted representative has five calendar days to request additional information from the provider or facility.

(A) The carrier or its designated or contracted representative must give a provider or facility five calendar days to give the necessary information to the carrier or its designated or contracted representative.

(B) The carrier or its designated or contracted representative must then make a decision and give notification within four calendar days of the receipt of the information or the deadline for receiving information, whichever is sooner.

(b) For expedited prior authorization requests:

(i) The carrier or its designated or contracted representative must make a decision and provide notification within two calendar days.

(ii) If insufficient information has been provided to a carrier or its designated or contracted representative to make a decision, the carrier or its designated or contracted representative has one calendar day to request additional information from the provider or facility.

(A) The carrier or its designated or contracted representative must give a provider or facility two calendar days to give the necessary information to the carrier or its designated or contracted representative.

(B) The carrier or its designated or contracted representative must then make a decision and give notification within two calendar days of the receipt of the information or the deadline for receiving information, whichever is sooner.

(iii) If the time frames for the approval of an expedited prior authorization are insufficient for a provider or facility to receive approval prior to the preferred delivery of the service, the prior authorization should be considered an extenuating circumstance as defined in WAC 284-43-2060.

(11) A carrier or its designated or contracted representative when conducting prior authorization must:

(a) Accept any evidence-based information from a provider or facility that will assist in the authorization process;

(b) Collect only the information necessary to authorize the service and maintain a process for the provider or facility to submit such records;

(c) If medical records are requested, require only the section(s) of the medical record necessary in that specific case to determine medical necessity or appropriateness of the service to be delivered, to include admission or extension of stay, frequency or duration of service; and

(d) Base review determinations on the medical information in the enrollee's records and obtained by the carrier up to the time of the review determination.

(12) When a provider or facility makes a request for the prior authorization, the response from the carrier or its designated or contracted representative must state if it is approved or denied. If the request is denied, the response must give the specific reason for the denial in clear and simple language. If the reason for the denial is based on clinical review criteria, the criteria must be provided. Written notice of the decision must be communicated to the provider or facility, and the enrollee. A decision may be provided orally, but subsequent written notice must also be provided. A denial must include the department and credentials of the individual who has the authorizing authority to approve or deny the request. A denial must also include a phone number to contact the authorizing authority and a notice regarding the enrollee's appeal rights and process.

(13) A prior authorization approval notification for all services must inform the requesting provider or facility, and the enrollee, whether the prior authorization is for a specific provider or facility. The notification must also state if the

authorized service may be delivered by an out-of-network provider or facility and if so, disclose to the enrollee the financial implications for receiving services from an out-of-network provider or facility.

(14) A provider or facility may appeal a prior authorization denial to the carrier or its designated or contracted representative.

(15) Prior authorization determinations shall expire no sooner than forty-five days from date of approval. This requirement does not supersede RCW 48.43.039.

(16) In limited circumstances when an enrollee has to change plans due to a carrier's market withdrawal as defined in RCW 48.43.035 (4)(d) and 48.43.038 (3)(d), the subsequent carrier or its designated or contracted representative must recognize the prior authorization of the previous carrier until the new carrier's prior authorization process has been completed and its authorized treatment plan has been initiated. The subsequent carrier or its designated or contracted representative must ensure that the enrollee receives the previously authorized initial service as an in-network service. Enrollees must present proof of the prior authorization.

(a) For medical services, a carrier or its designated or contracted representative must recognize a prior authorization for at least thirty days or the expiration date of the original prior authorization, whichever is shorter.

(b) For pharmacy services, a carrier or its designated or contracted representative must recognize a prior authorization for the initial fill, or until the prior authorization process of the new carrier or its designated or contracted representative has been completed.

(17) Prior authorization for a facility-to-facility transport that requires prior authorization can be performed after the service is delivered. Authorization can only be based on information available to the carrier or its designated or contracted representative at the time of the prior authorization request.

(18) A carrier or its designated or contracted representative must have a prior authorization process that allows specialists the ability to request a prior authorization for a diagnostic or laboratory service based upon a review of medical records in advance of seeing the enrollee.

(19) A carrier or its designated or contracted representative must have a method that allows an enrollee, provider or facility to make a predetermination request when provided for by the plan.

(20) Predetermination notices must clearly disclose to the enrollee and requesting provider or facility, that the determination is not a prior authorization and does not guarantee services will be covered. The notice must state "A predetermination notice is not a prior authorization and does not guarantee services will be covered." Predetermination notices must be delivered within five calendar days of receipt of the request. Predetermination notices will disclose to a provider or facility for an enrollee's plan:

(a) If a service is a benefit;

(b) If a prior authorization request is necessary;

(c) If any preservice requirements apply; and

(d) If a prior authorization request is necessary or if a medical necessity review will be performed after the service has been delivered, the following information:

- (i) The clinical review criteria used to evaluate the request; and
- (ii) Any required documentation.

NEW SECTION

WAC 284-43-2060 Extenuating circumstances in prior authorization. (1) This section applies to health benefit plans as defined in RCW 48.43.005, contracts for limited health care services as defined in RCW 48.44.035, and stand-alone dental and stand-alone vision plans. This section applies to plans issued or renewed on or after January 1, 2018.

(2) A carrier or its designated or contracted representative must have an extenuating circumstances policy which eliminates the administrative requirement for a prior authorization of services when an extenuating circumstance prevents a participating provider or facility from obtaining a required prior authorization before a service is delivered.

(3) For purposes of this section, an extenuating circumstance means an unforeseen event or set of circumstances which adversely affects the ability of a participating provider or facility to request prior authorization prior to service delivery.

(4) When a carrier or its designated contracted representative is notified of the occurrence of an extenuating circumstance by a participating provider or facility, either before a claim is submitted or at the initiation of an appeal, the carrier or its designated or contracted representative must process the claim or appeal without any administrative requirement for a prior authorization.

(5) The following situations are extenuating circumstances and must be included in the extenuating circumstances policy:

(a) A participating provider or facility is unable to identify from which carrier or its designated or contracted representative to request a prior authorization;

(b) A participating provider or facility is unable to anticipate the need for a prior authorization before or while performing a service; and

(c) An enrollee is discharged from a facility and insufficient time exists for institutional or home health care services to receive approval prior to delivery of the service.

(6) A carrier or its designated or contracted representative may require a participating provider or facility to follow certain policies and procedures in order for services to qualify as an extenuating circumstance, such as requirements for documentation or a time frame for claims submission. The policies and procedures that participating providers and facilities must follow in order to submit a claim (or initiate an appeal) for a service that qualifies as an extenuating circumstance must be posted online. Claims and appeals related to an extenuating circumstance may still be reviewed for appropriateness, level of care, effectiveness, benefit coverage and medical necessity under the criteria for the applicable plan, based on the information available to the provider or facility at the time of treatment.

(7) Requirements of WAC 284-43-2000 apply to extenuating circumstances.

- (8) This section does not apply to prescription drug services.

WSR 17-12-082**PERMANENT RULES****HEALTH CARE AUTHORITY**

(Washington Apple Health)

[Filed June 5, 2017, 10:06 a.m., effective July 6, 2017]

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

Purpose: The agency amended this rule to align the language with the federal rules in 42 U.S.C. 1396d (o)(1)(C) for hospice concurrent care. The amended language states that a client age twenty and younger may voluntarily elect hospice care without waiving any rights to services that the client is entitled to under Title XIX medicaid and Title XXI children's health insurance program (CHIP) that are related to the treatment of the client's condition for which a diagnosis of terminal illness has been made. The agency also removed the prior authorization requirement for enrollment in a concurrent care plan.

Citation of Existing Rules Affected by this Order:
Amending WAC 182-551-1860.

Statutory Authority for Adoption: RCW 41.05.021, 41.05.160, Section 2302 of the Patient Protection and Affordable Care Act of 2010, 42 U.S.C. 1396d (o)(1)(C).

Adopted under notice filed as WSR 17-08-031 on March 28, 2017.

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

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

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

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

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

Date Adopted: June 5, 2017.

Wendy Barcus
Rules Coordinator

AMENDATORY SECTION (Amending WSR 12-09-079, filed 4/17/12, effective 5/18/12)

WAC 182-551-1860 Concurrent care for hospice clients age twenty ((years of age)) and younger. (1) In accordance with ((Section 2302 of the Patient Protection and Affordable Care Act of 2010 and Section 1814(a)(7) of the Social Security Act, hospice palliative services are available to)) 42 U.S.C. 1396d (o)(1)(C), a client((s)) age twenty ((years of age)) and younger ((without forgoing curative ser-

~~ices which)) may voluntarily elect hospice care without waiving any rights to services that the client is entitled to under Title XIX Medicaid and Title XXI Children's Health Insurance Program (CHIP) ((for treatment of the terminal condition)) that are related to the treatment of the client's condition for which a diagnosis of terminal illness has been made.~~

~~(2) ((Unless otherwise specified within this section, curative treatment including)) The related services in subsection (1) of this section and medications requested for clients age twenty ((years of age)) and younger are subject to the medicaid agency's specific program rules governing those services or medications.~~

~~(3) ((The following services aimed at achieving a disease-free state are included under the curative care benefit:~~

- ~~(a) Radiation;~~
- ~~(b) Chemotherapy;~~
- ~~(c) Diagnostics, including laboratory and imaging;~~
- ~~(d) Licensed health care professional services;~~
- ~~(e) Inpatient and outpatient hospital care;~~
- ~~(f) Surgery;~~
- ~~(g) Medication;~~
- ~~(h) Equipment and related supplies; and~~
- ~~(i) Ancillary services, such as medical transportation.~~

~~(4) The following are not included under the curative care benefit:~~

~~(a) Hospice covered services as described in WAC 182-551-1210;~~

- ~~(b) Services related to symptom management such as:~~
 - ~~(I) Radiation;~~
 - ~~(II) Chemotherapy;~~
 - ~~(III) Surgery;~~
 - ~~(IV) Medication; and~~
 - ~~(V) Equipment and related supplies; and~~
- ~~(c) Ancillary services, such as medical transportation.~~

~~(5) Health care professionals must request prior authorization from the agency in accordance with WAC 182-501-0163 for enrollment in a concurrent care plan. Prior authorization requests are subject to medical necessity review under WAC 182-501-0165.~~

~~(6)) If the ((curative treatment)) services in this section include((s)) noncovered services ((in accordance with)) listed in WAC 182-501-0070, the provider must request an exception to rule ((in accordance with)) under WAC 182-501-0160.~~

~~((7)) (4) If the medicaid agency denies a request for a covered service, refer to WAC 182-502-0160, billing a client, for when a client may be responsible to pay for a covered service.~~

WSR 17-12-084

PERMANENT RULES

DEPARTMENT OF HEALTH

[Filed June 5, 2017, 4:23 p.m., effective July 1, 2017]

Effective Date of Rule: July 1, 2017.

Other Findings Required by Other Provisions of Law as Precondition to Adoption or Effectiveness of Rule: The action is required by state statute: Beginning July 1, 2017,

RCW 18.380.050 requires applicants to provide proof of ongoing supervision as part of licensure.

Purpose: WAC 246-805-240 Licensed assistant behavior analyst—Continuing supervision and 246-805-020 Supervision disclosure, adopting new rules to set enforceable standards for ongoing supervision of licensed assistant behavior analysts (LABA), and disclosures about the supervision of LABAs and certified behavior technicians.

Statutory Authority for Adoption: RCW 18.380.050 and 18.380.110.

Adopted under notice filed as WSR 17-07-114 on March 21, 2017.

A final cost-benefit analysis is available by contacting Brett Lorentson, Department of Health, P.O. Box 47852, Olympia, WA 98504-7852, phone (360) 236-4611, fax (360) 236-2901, email Brett.Lorentson@doh.wa.gov.

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

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

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

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

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

Date Adopted: June 5, 2017.

John Wiesman, DrPH, MPH
Secretary

NEW SECTION

WAC 246-805-020 Supervision disclosure. Supervision disclosure. Prior to providing services to a client, an LABA and a CBT must disclose in writing the supervisor's name and contact information.

Documentation of disclosure must be maintained in the client file.

NEW SECTION

WAC 246-805-240 Licensed assistant behavior analyst—Continuing supervision. (1) An LABA must work under the supervision of an LBA for each client receiving ABA services.

(2) A supervisor shall:

(a) Hold an active license in good standing as a Washington state LBA; and

(b) Be responsible and accountable for the services an LABA provides to clients.

(3) The LABA and the supervisor must develop a supervision agreement before the LABA begins to provide any behavior analytic tasks. A copy of the supervision agreement

must be maintained by both the supervisor and LABA. The supervision agreement must include, but not be limited to:

- (a) Duties and responsibilities the LABA will perform;
- (b) Mechanism for reporting caseload to supervisor;
- (c) Type and frequency of supervision; and
- (d) Signature of both the supervisor and supervisee.

(4) The supervisor shall review the LABA's progress with the LABA at least every six months.

(5) The supervision shall include:

(a) At least one face-to-face contact per month with the LABA. Face-to-face contact may occur in person or by videoconferencing, and may include small group interaction; and

(b) Visually observing the LABA with clients on a quarterly basis for at least one treatment session. Observation may occur in person or by videoconferencing.

WSR 17-12-089

PERMANENT RULES SECRETARY OF STATE

[Filed June 6, 2017, 9:33 a.m., effective July 7, 2017]

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

Purpose: The proposed rule changes update and streamline the WAC for the combined fund drive office and charitable organizations.

Citation of Existing Rules Affected by this Order: Repealing WAC 434-750-010, 434-750-070 and 434-750-160; amending WAC 434-750-020, 434-750-040, 434-750-050, 434-750-060, 434-750-090, 434-750-100, 434-750-110, 434-750-120, 434-750-130, 434-750-140, 434-750-150, 434-750-170, 434-750-180, 434-750-190, 434-750-200, 434-750-210, 434-750-220, 434-750-230, 434-750-240, 434-750-250, 434-750-270, 434-750-290 and 434-750-300; and new section WAC 434-750-310.

Statutory Authority for Adoption: RCW 41.04.033.

Adopted under notice filed as WSR 17-08-071 on April 3, 2017.

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

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

Number of Sections Adopted on the Agency's Own Initiative: New 0, Amended 24, Repealed 3.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 0, Amended 24, Repealed 3.

Number of Sections Adopted Using Negotiated Rule Making: New 0, Amended 24, Repealed 3; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 0, Repealed 0.

Date Adopted: June 6, 2017.

Mark Neary
Assistant Secretary of State

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-020 Intent. The combined fund drive is the only authorized solicitation of Washington state employees in the workplace. The intent of the combined fund drive is to:

(1) Lessen the burdens of government and of local communities in meeting the needs of human health and welfare;

(2) Provide a convenient channel through which state employees, higher education employees and public agency retirees may contribute to the efforts of the participating organizations and federations providing services in Washington state and around the world; and

(3) Minimize ~~((both))~~ the disruption of the state workplace ~~((and the costs to taxpayers))~~ caused by multiple charitable fund drives ~~((; and~~

~~((4) Ensure that participating organizations and federations are fiscally responsible in the uses of the moneys so raised)).~~

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-040 Definitions. The following definitions apply to chapter 434-750 WAC:

"Beneficiaries of the CFD" means any nonprofit organization that receives funds disbursed from the CFD.

"CFD" means Washington state combined fund drive.

"CFD campaign" means the period of organized solicitation of state employees, higher education employees and public agency retirees. This solicitation is conducted to obtain voluntary contributions, donations and charitable commitments to be allocated to ~~((approved, not for profit))~~ participating organizations and federations. State agencies ~~((or))~~ and higher education institutions ~~((of higher education))~~ have the flexibility to conduct a CFD campaign once a year at any time during the year.

"Federation" means a public or private not-for-profit umbrella organization made up of five or more individual member organizations approved by the CFD ~~((committee))~~ to participate in the CFD campaign.

"Participating employer" means Washington state agencies, higher education institutions, government-related entities and related boards.

"Participating organization" means a public ~~((170(e)(1) or private 501(c)(3) not for profit organization whose application is))~~ or private not-for-profit organization designated as tax-exempt under the Internal Revenue Code 26 U.S.C. Sec. 501(c)(3) or Sec. 170(c)(1) and approved by the CFD to participate in the CFD campaign.

~~(("State employer" means Washington state agencies and higher education institutions and related boards.~~

~~"Year of contributions" means the annual calendar year for collection of the voluntary payroll deductions for charitable contributions authorized by state employees and public agency retirees pursuant to these rules. The normal, full annual calendar year of contributions will begin with January and end with the ensuing December.)~~ "Volunteer" means a state employee or higher education employee chosen to represent the CFD and run the CFD campaign at their respective

agency or higher education institution. Volunteers may be referred to as "volunteer," "campaign leader," or "local coordinator."

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-050 Handling and depositing contributions. ~~((The office of the secretary of state will establish a procedure for CFD staff to collect, process and deposit individual employee contributions.))~~ Contributions may be accepted in the form of payroll deduction, checks, money orders, credit cards, cash or electronic methods. Contributions from fund-raising efforts will be deposited into the CFD account in the custody of the state treasurer according to state laws. The office of the secretary of state must follow established procedures to process and deposit payroll deductions and individual contributions.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-060 Staff and volunteer positions. The office of the secretary of state ~~((will))~~ may establish staff ~~((and volunteer positions and committees as necessary to assist in the annual))~~ positions, and volunteer positions and committees to administer the CFD campaign.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-090 Contracts. The ~~((CFD))~~ office of the secretary of state may enter into contracts and partnerships with ~~((a))~~ private institutions, persons, firms or corporations for the benefit of the beneficiaries of the CFD. The office of the secretary of state may authorize CFD staff or volunteers, on a case-by-case basis, to enter into contracts and partnerships with private institutions, persons, firms or corporations for the benefit of the beneficiaries of the CFD. The CFD and its volunteers may also engage in advertising activities for the support of the administrative duties of the CFD. However, CFD activities ~~((will))~~ must not result in the direct commercial solicitation of state employees, higher education employees or public agency retirees or in a benefit or advantage that would violate one or more provisions of chapter 42.52 RCW, the state ethics law.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-100 Campaign ~~((executives))~~ leaders and local coordinators. Agency directors, elected officials and higher education presidents are authorized and encouraged to designate employees ~~((the opportunity))~~ to serve as CFD campaign ~~((executives))~~ leaders and local coordinators to assist in the conduct of the CFD campaign. ~~((The))~~ CFD campaign ~~((executive opportunity is a rotational assignment that develops leadership, communication, and teamwork skills that will benefit the employing organization upon the employee's return. Those appointed as CFD campaign execu-~~

~~tives))~~ leaders and local coordinators remain on the payroll of their employing organization during this assignment.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-110 CFD campaign support. State agencies and higher education institutions, at their discretion, are authorized to use reasonable state resources to support, promote, communicate information, and conduct the annual combined fund drive campaign within their organization in compliance with state ethics laws and ethics board opinions including, but not limited to, Executive Ethics Board Advisory Opinion 00-09. Reasonable uses are not excessive in volume or frequency as determined by the agency director or institution president.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-120 Local CFD campaigns. Each ~~((state))~~ participating employer may establish local CFD campaigns within the geographical area it covers. Each ~~((state))~~ participating employer and local county committee may develop promotional and fund-raising events, provide training and recognition to CFD local coordinators, develop marketing plans, supervise CFD campaign ~~((executives))~~ leaders and local coordinators, and expend reasonable state resources or CFD funds to conduct the local CFD campaign.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-130 CFD campaign ~~((occurrence))~~ duration. Each year the director of each ~~((state))~~ participating agency and president of each higher education institution may determine the time period of the agency's or institution's CFD campaign. ~~((Each annual CFD campaign normally is conducted for a seven-week period. However, in unusual circumstances, the individual state employers may extend the seven-week period as local conditions require.))~~

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-140 ~~((Permission to share information during work hours.))~~ Equal opportunity for participating organizations and federations. ~~((The local state employer may grant sharing of information during the CFD campaign, by participating organizations if the agency or institution determines such communication is not disruptive to the local state office or institution.))~~ All CFD participating organizations and federations must be given an equal opportunity for communication in a ~~((state))~~ participating employer's local CFD campaign.

This section ~~((will))~~ may not be construed to require a ~~((state))~~ participating employer to distribute or arrange for oral or written information other than the official CFD campaign and publicity material.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-150 Campaign events during work hours. State employees and higher education employees are permitted to conduct CFD events, communications and solicitations per the Ethics Board ruling. Solicitations of state employees ((will be)) or higher education employees conducted during work hours ((using)) must use methods that permit true voluntary giving. Solicitations ((will)) must reserve to the individual the option of disclosing any ((gift or keeping it confidential)) contribution or maintaining confidentiality to the extent confidentiality is permitted by law. Campaign kick-offs, recognition events, trainings, meetings, awards and other nonsolicitation events to build support for the CFD are encouraged. CFD fund-raising events, such as raffles (as permitted by RCW 9.46.0209 and 42.52.805), drawings, auctions, bake sales, carnivals, athletic events, or other activities not specifically provided for in these rules are permitted when approved, in advance, by the ((state)) participating employer. At the discretion of each ((state)) participating employer, state employees or higher education employees may be authorized to attend CFD promotional and fund-raising events on state work time.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-170 Recovery of campaign expenses. The CFD ((will)) must recover its reasonable administrative expenses to conduct the CFD campaign either from state appropriations, or from the gross receipts of the CFD campaign ((or state appropriations, its reasonable administrative expenses to conduct the CFD campaign)) through an administrative fee assessed on participating organizations. The secretary of state ((will)) must approve an annual budget to determine the administrative fee to be charged to the beneficiaries of the CFD.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-180 Deduction of fund-raising expenses. Fund-raising expenses ((will)) must not be taken or deducted from donations collected during a fund-raising event. ((These)) Fund-raising expenses may be paid by the ((state agency or higher education institution)) participating employer and ((then)) upon request and submission of proper documentation, reimbursed by the CFD.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-190 Division of campaign expenses. The CFD campaign expenses ((will)) must be shared proportionately by all ((the)) participating ((not-for-profit)) organizations and federations reflecting their individual percentage share of gross CFD campaign receipts.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-200 Eligibility. ((Not for profit)) Participating organizations or federations must meet three requirements in order to ((be a member)) become a participating organization or federation with the CFD:

(1) Must have an approved federal ((IRS 501 (c)(3) or 170 (c)(1) status)) tax-exempt status under the Internal Revenue Code 26 U.S.C. Sec. 501 (c)(3) or Sec. 170 (c)(1);

(2) ((Must submit a CFD membership application; and (3)) Must be registered with the Washington state office of the secretary of state charities program. Registrations must be kept in an active status; and

(3) Must submit a CFD membership application.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-210 Organizations not eligible. If a ((not-for-profit)) participating organization or federation is determined not to be eligible by the secretary of state charities program, the CFD ((will)) must provide written notice ((of its determination, including a description of the determination made, the date and by whom it was made, the basis for the determination, and the procedure for requesting reconsideration)) to the participating organization or federation of this status and the steps needed to correct noneligibility.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-220 ((Reconsideration of noneligibility)) Reestablishment of eligibility. ((The following process will be used for requests for reconsideration of noneligibility:

(1) Within fifteen calendar days after receiving notice of noneligibility, an affected organization or federation may submit a written request for reconsideration to the CFD. Requests for reconsideration and any supporting materials must be based solely on new or additional information that was not available to the CFD at the time the initial determination was made.

(2) Within thirty calendar days of receiving the request for reconsideration, the CFD will issue a written decision. The CFD reconsideration decision is final.

(3) The CFD may extend the time periods established in this section if it determines there is good cause to do so.

(4) Any written requests or notices made under this section will be deemed received three business days after deposited in the United States mail, properly stamped and addressed.)) Requests for reestablishment of eligibility must be submitted by the participating organization or federation to the secretary of state charities program. The affected participating organization or federation must make any required changes by the requirements set forth for eligibility in WAC 434-750-200. The secretary of state charities program will notify the CFD if the participating organization or federation has been deemed eligible.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-230 Decertification or disqualification. Once approved for participation, any participating organization or federation may be decertified and disqualified from participation in the combined fund drive campaign by the CFD for one or more of the following reasons:

(1) Failing to comply with the rules contained in this chapter;

(2) Filing an application to participate in the ((state)) combined fund drive campaign which contains false or intentionally misleading information; ((or))

(3) ((Receiving less than two hundred dollars in total CFD contributions in a calendar year.)) Failing to deposit four disbursement payments within a year;

(4) Failing to comply with terms of CFD certification statements;

(5) Entering into receivership, filing for or being placed in bankruptcy, or being in the process of being dissolved; or

(6) Failing to follow the requirements set forth for eligibility in WAC 434-750-200.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-240 Notice of decertification decisions. The CFD ((will)) must provide written notice of the decertification decision, including a description of the determination made, ((the date and)) by whom it was made, the basis for the determination, and the procedure for requesting reconsideration.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-250 Decertification effective date. Decertification is effective ((on the first day of the quarter)) thirty calendar days following notice of decertification under WAC 434-750-240((Quarters begin on the first day of January, April, July, or October of each year)) unless the participating organization or federation complies with WAC 434-750-270. A decertified participating organization or federation is disqualified from participating in the CFD campaign as of that effective date.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-270 Reconsideration of decertification decisions. Requests for reconsideration of a decertification decision ((will be governed by the procedures set forth for reconsideration of eligibility in WAC 434-750-220)) must be submitted to the combined fund drive. The participating organization or federation must provide proof that material steps have been taken to correct the violation.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-290 Decertified contributions. The CFD ((will direct payments)) must work directly with its donors to determine where to direct donations originally pledged to ((an)) a participating organization or federation that has been deemed noneligible or decertified((is in receivership, has filed for or been placed in bankruptcy, or has been or is in the process of being dissolved, be returned to donors)). The CFD must provide the donor with options to disburse the pledged and collected donations to other participating organizations or federations or provide a refund of collected donations for the open quarter. If a donor does not respond to the CFD regarding redirecting donations, the CFD must issue a refund of all donations collected for the open quarter and cancel the donation. If the CFD determines it is not feasible to return such funds to donors, it ((will)) must determine the appropriate disposition of the funds.

AMENDATORY SECTION (Amending WSR 10-16-017, filed 7/22/10, effective 8/22/10)

WAC 434-750-300 Combined fund drive advisory council. The secretary of state may create a CFD advisory council to provide advice and guidance on matters pertaining to operating the CFD. The council ((will)) must consist of no more than ten members chosen by the secretary of state to represent a broad variety of charities, higher education institutions, and state agencies.

Members serve at the pleasure of the secretary. ((Terms are staggered, with the original board drawing for two and three year terms. All following terms are three years but all terms expire no later than when the appointing secretary leaves office.)) Vacancies may be filled by the secretary upon notice of a vacancy from the member. ((The council will elect a chairperson from its members annually. The frequency of meetings will be at least once a year but additional meetings may be called by the secretary or council.)) Council members are not compensated for their service, but may be reimbursed for expenses incurred in the conduct of their official duties. Reimbursement is at current state rates for travel and all reimbursement requests must be received within thirty days of incurring the expense.

NEW SECTION

WAC 434-750-310 Special campaigns and disbursements. The CFD is authorized to conduct special campaigns and disbursements for disaster relief or events with extraordinary circumstances as determined by the secretary of state.

REPEALER

The following sections of the Washington Administrative Code are repealed:

WAC 434-750-010 Purpose.

WAC 434-750-070 Responsibilities of CFD program manager.

WAC 434-750-160 Solicitation.

WSR 17-12-090
PERMANENT RULES
SECRETARY OF STATE

[Filed June 6, 2017, 9:39 a.m., effective July 7, 2017]

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

Purpose: The proposed amendments update the voter registration form and clarify procedures for the initiative and referendum process, filing candidates, order of offices on the ballot, mail ballot certification, manual inspection of ballots, ballot deposit sites, observers, emergency canvassing board meetings, and the county auditor's abstract of votes.

Citation of Existing Rules Affected by this Order: Amending WAC 434-215-050, 434-215-065, 434-230-015, 434-230-025, 434-230-045, 434-250-037, 434-250-100, 434-250-130, 434-261-020, 434-261-070, 434-262-030, 434-324-026, 434-379-005, 434-379-008, and 434-379-009.

Statutory Authority for Adoption: RCW 29A.04.611.

Adopted under notice filed as WSR 17-08-101 on April 5, 2017.

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

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

Number of Sections Adopted on the Agency's Own Initiative: New 2, Amended 15, Repealed 0.

Number of Sections Adopted in Order to Clarify, Streamline, or Reform Agency Procedures: New 2, Amended 15, Repealed 0.

Number of Sections Adopted Using Negotiated Rule Making: New 2, Amended 15, Repealed 0; Pilot Rule Making: New 0, Amended 0, Repealed 0; or Other Alternative Rule Making: New 0, Amended 0, Repealed 0.

Date Adopted: June 6, 2017.

Mark Neary
Assistant Secretary of State

AMENDATORY SECTION (Amending WSR 06-23-094, filed 11/15/06, effective 12/16/06)

WAC 434-215-050 Use of title, rank, or symbols prohibited. No person when filing for office shall be permitted to use any title, rank, or symbol instead of, or in conjunction with, his or her name including, but not limited to, Mr., Mrs., Dr., Ph.D., J.D., Gen., except as may be provided by law or administrative rule.

AMENDATORY SECTION (Amending WSR 11-24-064, filed 12/6/11, effective 1/6/12)

WAC 434-215-065 Withdrawal of candidacy. Consistent with RCW 29A.24.131, a candidate may withdraw his or her declaration of candidacy at any time before the close of business on the Monday following the last day for candidates to file. The candidate must file a signed request that his or her name not be printed on the ballot. This request to withdraw must be filed with the officer who accepted the declaration of candidacy. A request to withdraw may be filed electronically.

Once filed, the withdrawal cannot be revoked. There shall be no withdrawal period for declarations of candidacy filed during special filing periods.

AMENDATORY SECTION (Amending WSR 15-24-001, filed 11/18/15, effective 12/19/15)

WAC 434-230-015 Ballots and instructions. (1) Each ballot shall specify the county, the date, and whether the election is a primary, special or general.

(2) Each ballot must include instructions directing the voter how to mark the ballot, including write-in votes if candidate races appear on the ballot.

(3) Instructions that accompany a ballot must:

(a) Instruct the voter how to cancel a vote by drawing a line through the text of the candidate's name or ballot measure response;

(b) Notify the voter that, unless specifically allowed by law, more than one vote for an office or ballot measure will be an overvote and no votes for that office or ballot measure will be counted;

(c) Explain how to complete and sign the ballot declaration. The following declaration must accompany the ballot:

"I do solemnly swear or affirm under penalty of perjury that I am:

A citizen of the United States;

A legal resident of the state of Washington;

At least 18 years old on election day;

Voting only once in this election;

Not under the authority of the Department of Corrections for a Washington felony conviction; and

Not disqualified from voting due to a court order.

It is illegal to forge a signature or cast another person's ballot. Attempting to vote when not qualified, attempting to vote more than once, or falsely signing this declaration is a felony punishable by a maximum imprisonment of five years, a maximum fine of \$10,000, or both."

The declaration must include space for the voter to sign and date the declaration, for the voter to write his or her phone number, and for two witnesses to sign if the voter is unable to sign.

(d) Explain how to make a mark, witnessed by two other people, if unable to sign the declaration;

(e) Explain how to place the ballot in the security envelope and place the security envelope in the return envelope;

(f) Explain how to obtain a replacement ballot if the original ballot is destroyed, spoiled, or lost;

(g) If applicable, explain that postage is required, or exactly how much postage is required. See WAC 434-250-200 on return postage;

(h) Explain that, in order for the ballot to be counted, it must be either postmarked no later than election day or deposited at a ballot drop box no later than 8:00 p.m. election day;

(i) Explain how to learn about the locations, hours, and services of voting centers and ballot drop boxes, including the availability of accessible voting equipment;

(j) Include, for a primary election that includes a partisan office other than a presidential primary race, a notice on an insert explaining:

"In each race, you may vote for any one candidate listed. The two candidates who receive the most votes in the primary will advance to the general election.

Each candidate for partisan office may state a political party that he or she prefers. A candidate's preference does not imply that the candidate is nominated or endorsed by the party, or that the party approves of or associates with that candidate."

(k)(i) Include, for a general election that includes a partisan office, the following explanation:

"If a primary election was held for an office, the two candidates who received the most votes in the primary advanced to the general election.

Each candidate for partisan office may state a political party that he or she prefers. A candidate's preference does not imply that the candidate is nominated or endorsed by the party, or that the party approves of or associates with that candidate."

(ii) In a year that president and vice president appear on the general election ballot, the following must be added to the statement required by (k)(i) of this subsection:

"The election for president and vice president is different. Candidates for president and vice president are the official nominees of their political party."

(4) Instructions that accompany a special absentee ballot authorized by RCW 29A.40.050 must also explain that the voter may request and subsequently vote a regular ballot, and that if the regular ballot is received by the county auditor, the regular ballot will be tabulated and the special absentee ballot will be voided.

(5) Each ballot must explain, either in the general instructions or in the heading of each race, the number of candidates for whom the voter may vote (e.g., "vote for one").

(6)(a) If the ballot includes a partisan office other than a presidential primary race, the ballot must include the following notice in bold print immediately above the first partisan congressional, state or county office: "READ: Each candidate for partisan office may state a political party that he or she prefers. A candidate's preference does not imply that the candidate is nominated or endorsed by the party, or that the party approves of or associates with that candidate."

(b) When the race for president and vice president appears on a general election ballot, instead of the notice required by (a) of this subsection, the ballot must include the following notice in bold print after president and vice president but immediately above the first partisan congressional, state or county office: "READ: Each candidate for president and vice president is the official nominee of a political party. For other partisan offices, each candidate may state a political party that he or she prefers. A candidate's preference does not imply that the candidate is nominated or endorsed by the party, or that the party approves of or associates with that candidate."

(c) The same notice may also be listed in the ballot instructions.

(7) Counties may use varying sizes and colors of ballots, provided such size and color is used consistently throughout a region, area or jurisdiction (e.g., legislative district, commissioner district, school district, etc.). Varying color and size may also be used to designate various types of ballots.

(8) Ballots shall be formatted as provided in RCW 29A.36.170.

(9) Removable stubs are not considered part of the ballot.

(10) If ballots are printed with sequential numbers or other sequential identifiers, the county auditor must take steps to prevent ballots from being issued sequentially, in order to protect secrecy of the ballot.

AMENDATORY SECTION (Amending WSR 14-06-040, filed 2/26/14, effective 3/29/14)

WAC 434-230-045 Candidate format. (1) For each office or position, the names of all candidates shall be listed together. If the office is on the primary election ballot, no candidates skip the primary and advance directly to the general election.

(2)(a) On the primary election ballot, candidates shall be listed in the order determined by lot.

(b) On the general election ballot, the candidate who received the highest number of votes in the primary shall be listed first, and the candidate who received the second highest number of votes in the primary shall be listed second. If the two candidates who received the most votes in the primary received exactly the same number of votes, the order in which their names are listed on the general election ballot shall be determined by lot.

(c) The political party that each candidate prefers is irrelevant to the order in which the candidates appear on the ballot.

(3) Candidate names shall be printed in a type style and point size that can be read easily. If a candidate's name exceeds the space provided, the election official shall take whatever steps necessary to place the name on the ballot in a manner which is readable. These steps may include, but are not limited to, printing a smaller point size or different type style.

(4) For partisan office:

(a) If the candidate stated his or her preference for a political party on the declaration of candidacy, that preference shall be printed below the candidate's name, with parentheses and the first letter of each word or abbreviation capitalized (~~(, as shown in the following)~~). Acronyms shall be printed in all capital letters with or without periods. For example:

John Smith
(Prefers Example Party)
John Smith
(Prefers ABC Party)

(b) If the candidate did not state his or her preference for a political party, that information shall be printed below the candidate's name, with parentheses and the first letter of each word capitalized, as shown in the following example:

John Smith
(States No Party Preference)

(c) The party preference line for each candidate may be in smaller point size or indented.

(d) The same party preference information shall be printed on both primary and general election ballots.

(5) If the office is nonpartisan, only the candidate's name shall appear. Neither "nonpartisan" nor "NP" shall be printed with each candidate's name.

(6) The law does not allow nominations or endorsements by interest groups, political action committees, political parties, labor unions, editorial boards, or other private organizations to be printed on the ballot.

AMENDATORY SECTION (Amending WSR 14-06-040, filed 2/26/14, effective 3/29/14)

WAC 434-230-025 Order of offices. Measures and offices must be listed in the following order, to the extent that they appear on a primary or election ballot:

- (1) Initiatives to the people;
- (2) Referendum measures;
- (3) Referendum bills;
- (4) Initiatives to the legislature and any alternate proposals;
- (5) Advisory votes;
- (6) Proposed constitutional amendments (senate joint resolutions, then house joint resolutions);
- ~~((6) Advisory votes;))~~
- (7) Countywide ballot measures;
- (8) President and vice president of the United States;
- (9) United States senator;
- (10) United States representative;
- (11) Governor;
- (12) Lieutenant governor;
- (13) Secretary of state;
- (14) State treasurer;
- (15) State auditor;
- (16) Attorney general;
- (17) Commissioner of public lands;
- (18) Superintendent of public instruction;
- (19) Insurance commissioner;
- (20) State senator;
- (21) State representative;
- (22) County officers;
- (23) Justices of the supreme court;
- (24) Judges of the court of appeals;
- (25) Judges of the superior court; and
- (26) Judges of the district court.

For all other jurisdictions, the offices in each jurisdiction shall be grouped together and listed by position number according to county auditor procedures.

AMENDATORY SECTION (Amending WSR 14-06-040, filed 2/26/14, effective 3/29/14)

WAC 434-250-037 Mail ballot certification. Pursuant to RCW 29A.40.070, ~~((fifteen days before each primary or election;))~~ the county auditor shall certify to the secretary of state the date ballots were mailed:

~~(1) ((That ballots were mailed or issued to service and overseas voters at least))~~ On the day of mailing or forty-five or thirty days before election day, whichever deadline is applicable, certify that ballots were sent to service and overseas voters. For elections that include a federal office, the certification must include the number of ballots mailed or issued to service and overseas voters;

(2) On the day of mailing or eighteen days before election day, certify that ballots were mailed or issued to regular voters ~~((at least eighteen days before election day));~~

(3) That ballots issued via electronic ballot delivery systems were proofed and checked for accuracy prior to the mailing deadline for service and overseas ballots; and

(4) If any ballots were not mailed or issued by the applicable deadlines, the reason for the delay and steps taken to remedy the delay.

AMENDATORY SECTION (Amending WSR 14-06-040, filed 2/26/14, effective 3/29/14)

WAC 434-250-100 Ballot deposit sites. ~~((+))~~ If a location only receives ballots and does not issue ~~((any))~~ ballots, it is considered a ballot deposit site. Ballot deposit sites may be staffed or unstaffed.

~~((a) If a))~~ (1) A staffed ballot deposit site ~~((is staffed, it))~~ must be staffed by at least two people. Deposit site staff may be employees of the county auditor's office or persons appointed by the auditor. ~~((If a deposit site is staffed by two or more persons appointed by the county auditor, the appointees))~~ Deposit site persons, appointed by the county auditor, shall be representatives of different major political parties whenever possible. Deposit site staff or appointees shall subscribe to an oath regarding the discharge of their duties. Staffed deposit sites open on election day must be open until 8:00 p.m. Staffed deposit sites may be open according to dates and times established by the county auditor. Staffed deposit sites must have a ~~((secure))~~ ballot box ~~((that is constructed in a manner to allow return envelopes, once deposited, to only be removed by the county auditor or by the deposit site staff))~~ secured in the manner described in WAC 434-261-045.

~~((b))~~ (2) Unstaffed ballot deposit sites consist of secured ballot boxes that allow return envelopes, once deposited, to only be removed by authorized staff or appointees. Ballot boxes located outdoors must be constructed of durable material able to withstand inclement weather, and be sufficiently secured to the ground or another structure to prevent their removal. ~~((From))~~ Unstaffed ballot deposit sites must accept ballots beginning eighteen days prior to election day until 8:00 p.m. on election day ~~((, two people who are either employees of or appointed by)).~~ The county auditor must empty each ballot box with sufficient frequency to prevent damage and unauthorized access to the ballots.

~~((2))~~ (3) Unstaffed ballot boxes must be ~~((secured at all times, with seal logs that document each time the box is opened and by whom. Ballots must either be transported to the county auditor's office or another designated location by at least two authorized people, or placed into a secured transport carrier for transport to the county auditor's office or other designated location))~~ locked and sealed in the manner

described in WAC 434-261-045. At exactly 8:00 p.m. on election day, all unstaffed ballot boxes must be emptied or secured to prevent the deposit of additional ballots (~~(-however-)~~). The box must be closed and secured by one or two people. One person may secure an unstaffed ballot box only if:

(a) The person does not have access to the deposited ballots; and

(b) Before sealing the deposit slot, the person records the seal number on a log and places the log inside the ballot box. The slot is then closed and secured with the numbered seal; and

(c) A team of two removes the ballots from the box and verifies the seal and log.

The county auditor shall remove the deposited ballots and transport them to the counting center by either:

(i) Two employees of or two persons appointed by the county auditor; or

(ii) Secured transport carrier containing ballots removed and sealed by two employees of or two persons appointed by the county auditor. Sealed transport carriers may be delivered to the counting center by one person. Ballots shall be secured in this manner when transported by vehicle.

(4) Any voter who is in line at 8:00 p.m. at a ballot deposit site must be allowed to ((vote and)) deposit his or her ballot. ((If a ballot is returned after the ballot box is emptied or secured at 8:00 p.m. on election day, the ballot must be referred to the canvassing board.

(3)) (5) If county auditor staff are present at a ballot deposit site, the county auditor must accept late ballots and refer them to the canvassing board. When a ballot deposit site is secured by one person, a second deposit receptacle, sealed and logged in the county auditor's office, must be provided to serve as a receptacle for late ballots.

(6) Within twenty-five feet of a ballot deposit site that is not located within a voting center, no person may electioneer, circulate campaign material, solicit petition signatures, or interfere with or impede the voting process. Whenever it is necessary to maintain order around a ballot deposit site, the county auditor may contact a law enforcement agency for assistance.

AMENDATORY SECTION (Amending WSR 11-24-064, filed 12/6/11, effective 1/6/12)

WAC 434-250-130 Maintenance of an audit trail.

Each county auditor shall maintain an audit trail with respect to the processing of ballots, which shall include, but not be limited to, the following:

(1) A record of the date the ballot was mailed or issued, and the date the ballot was received;

(2) The number of ballots issued and returned (~~(-by legislative and congressional district, for each primary and general election))~~ by precinct;

(3) A record of the disposition of each request for a ballot that was not honored;

(4) A record of the disposition of each returned ballot that was not counted;

(5) A record of the time and place each time the county canvassing board met; and

(6) Documentation of the security procedures undertaken to protect the integrity of all ballots after receipt, including the seal numbers used to secure the ballots during all facets of the process.

AMENDATORY SECTION (Amending WSR 16-13-063, filed 6/13/16, effective 7/14/16)

WAC 434-261-020 ((Political party)) Observers.

Counting center operations shall be observed by at least one representative from each political party, if representatives have been appointed by the respective political parties and those representatives are present while the counting center is in operation.

Prior to processing ballots for a primary or election, the county auditor shall notify the major political parties in writing of the maximum number of official observers allowed to observe ballot processing and the date ballot processing begins. Where more than one observer is appointed, the political party shall designate one of the observers as supervisor. The county auditor may require observers to receive training with respect to ballot processing procedures and the vote tallying system.

Before final assignment as observers, major political party representatives so appointed shall be reviewed by the county auditor, who may refuse to approve any person so appointed. In the event the auditor rejects a person designated, he or she shall promptly notify the political party concerned and request that a substitute observer be appointed, and shall ensure that the substitute observer is trained.

Representatives of the major political parties appointed as observers shall be identified by roster, including assigned observer stations if more than one in the counting center, and by identification tags which will indicate the observer's name and the party represented.

The counting center is under the direction of the county auditor. All observers are authorized to observe the processing of ballots for the current election as defined by WAC 434-250-110. Observers may not touch or record images of voted ballots, challenge signature check decisions, object to decisions to count or not count votes or ballots, or disrupt ballot processing. The county auditor shall provide written rules for observers. The county auditor may require an observer who does not follow the established rules to leave the counting center.

AMENDATORY SECTION (Amending WSR 11-24-064, filed 12/6/11, effective 1/6/12)

WAC 434-261-070 Manual inspection of ballots. (1)

All voting positions on voted ballots shall be manually inspected on both sides of the ballot to determine whether the ballot is readable by the vote tabulating system. The county auditor must ensure that write-in votes are tabulated correctly, consistent with the voter's intent. Ballots must be inspected for overvotes, undervotes, and write-in votes prior to tabulation. This manual inspection is a required part of processing ballots.

(2) The state of Washington is a voter intent state. When a voter's choice or intention can be determined, that vote shall be counted. If the manual inspection process detects any

physically damaged ballots, unreadable ballots which might not be correctly counted by the tabulating equipment, or marks that differ from those specified in the voting instructions, ~~((the county auditor shall refer))~~ such ballots ~~((to the county canvassing board to))~~ may be duplicated or resolved, if necessary, and counted according to the statewide standards on what is a vote, as provided in WAC 434-261-086. The county canvassing board may authorize the county auditor to duplicate ballots that may be unreadable or uncountable by the tabulating system. Write-in votes without a readable mark in the target area must be duplicated or resolved. The county canvassing board shall make the final determination of voter intent for ballots not addressed in the statewide standards on what is a vote.

~~((3) The county canvassing board may delegate duplication of the ballots consistent with RCW 29A.60.140.))~~

NEW SECTION

WAC 434-261-112 Direct recording electronic voting devices (DREs). Votes recorded on DREs must be uploaded into the ballot tabulation program or duplicated onto paper ballots. The upload or duplication may take place after election day. DRE data storage must remain in secure storage before and after tabulation.

NEW SECTION

WAC 434-262-016 Canvassing board meeting—Emergency procedure. If a member cannot attend a canvassing board meeting due to an emergency, as defined in the canvassing board's manual, a designee may be appointed according to RCW 29A.60.140 at any time, including the day of the meeting. If a designee cannot be appointed, the member may participate in the meeting remotely.

(1) When ballots are considered during the meeting, the remote member must have access to an online computer application which allows viewing of ballots. Images of ballots cannot be recorded, copied, scanned, emailed, or faxed to the member nor can the member record ballot images. The computer application is not required if ballots are not considered during the meeting.

(2) As per RCW 29A.60.200, all three county canvassing board members or designees must certify an election. If an election is certified during the meeting where a member or designee is attending remotely, a copy of the certification document must be sent electronically to the remote member. The certification document must be signed in the following manner:

(a) The members physically present at the meeting must sign the certification document.

(b) A copy of the certification documentation is sent electronically to the remote member.

(c) The remote member must print the signature page of the certification, sign the page, and return the signed page electronically to the canvassing board meeting location.

(d) The remote member's signed signature page is printed and attached to the certification document signed by the other members of the board, completing the certification document.

AMENDATORY SECTION (Amending WSR 16-13-063, filed 6/13/16, effective 7/14/16)

WAC 434-262-030 County auditor's abstract of votes. The county canvassing board shall meet and canvass all ballots. Upon completion of this canvass ten days after a special election, fourteen days after a primary, and twenty-one days after a general election, the county auditor shall present the auditor's abstract of votes, which must include, at a minimum:

(1) The number of registered voters eligible to vote in the election, by precinct;

(2) The number of ballots cast in the election, by precinct;

(3) The votes cast for each race or issue, including write-ins, undervotes, and overvotes, by precinct;

(4) ~~((Legislative and congressional district subtotals, if any; and~~

~~(5) The))~~ Cumulative vote totals ((by county)) including write-ins, undervotes, and overvotes; and

(5) Individual candidate write-in vote tallies. Write-in votes must be tabulated correctly according to WAC 434-261-070. Individual write-in tallies are required for candidates not appearing on the ballot if the total number of write-ins is greater than the number of votes cast for the candidate elected; or in a primary, the total number of votes cast for either candidate that apparently qualified to appear on the general election ballot. Where there is only one candidate on the ballot in a primary, individual write-in tallies are required if the number of write-ins is greater than one percent of the total votes cast for that office.

Write-in votes for candidates whose names appear on the ballot for that office should be counted according to RCW 29A.60.021. Individual tallies of these write-in votes are required under the circumstances described in RCW 29A.60.021(3).

AMENDATORY SECTION (Amending WSR 14-06-040, filed 2/26/14, effective 3/29/14)

WAC 434-324-026 Voter registration form.

((

Instructions

Use this form to register to vote or to update an existing registration.

Print all information clearly using black or blue pen.

Mail or deliver this completed form to your county elections department. Addresses are on the next page.

Deadline

This registration will be in effect for the next election if postmarked or delivered no later than the Monday four weeks before Election Day.

If you miss this deadline, contact your county elections department.

Voting

You will receive your ballot in the mail. Contact your county elections department if you wish to vote in person.

Notice

If you knowingly provide false information on this voter registration form or knowingly make a false declaration about your qualifications for voter registration you will have committed a class C felony that is punishable by imprisonment for up to 5 years, a fine of up to \$10,000, or both.

Public disclosure

Your name, address, gender and date of birth are public information.

For more information

web www.vote.wa.gov

call 1-800-448-4881

visit your county elections department

Washington State Voter Registration Form

Register online at www.myvote.wa.gov

1 Personal information

last name first middle

date of birth (mm/dd/yyyy) male female

residential address (in Washington) apt #

city ZIP

mailing address (if different than residential address)

city state / ZIP

phone number (optional) email address (optional)

2 Qualifications

If you mark no to either of these questions, do not complete this form

yes no I am a citizen of the United States of America.

yes no I will be at least 18 years old by the next election.

3 Military / overseas status

I am in the Armed Forces (includes National Guard and Reserves; and military spouses or dependents away from home because of service).

I live outside the U.S.

4 Identification — Washington driver license / ID number

If you do not have a Washington driver license or ID, provide the last four digits of your Social Security number x x x - x x -

5 Former registration

If you are already registered and are changing your name or address, fill out this section (this information will be used to update your registration)

former last name first middle

former residential address city state / ZIP

6 Declaration

I declare that the facts on this voter registration form are true. I am a citizen of the United States, I will have lived at this address in Washington for at least thirty days immediately before the next election at which I vote, I will be at least 18 years old when I vote, I am not disqualified from voting due to a court order, and I am not under Department of Corrections supervision for a Washington felony conviction.

sign here [

date here [

)

Fold and seal, or use an envelope

Instructions

Use this form to register to vote or update your current registration.

Print all information clearly using black or blue pen. Mail this completed form to your county elections office (address on back).

Deadline

This registration will be in effect for the next election if postmarked no later than the Monday four weeks before Election Day.

Voting

You will receive your ballot in the mail. Contact your county elections office for accessible voting options.

Public Information

Your name, address, gender, and date of birth will be public information.

Notice

Knowingly providing false information about yourself or your qualifications for voter registration is a class C felony punishable by imprisonment for up to 5 years, a fine of up to \$10,000, or both.

Public Benefits Offices

If you received this form from a public benefits office, where you received the form will remain confidential and will be used for voter registration purposes only.

Registering or declining to register will not affect the assistance provided to you by any public benefits office. If you decline to register, your decision will remain confidential.

If you believe someone interfered with your right to register, or your right to privacy in deciding whether to register, you may file a complaint with the Washington State Elections Division.

Contact Information

If you would like help with this form, contact the Washington State Elections Division.

web www.vote.wa.gov
call (800) 448-4881
email elections@sos.wa.gov
mail PO Box 40229
Olympia, WA 98504-0229

For official use:

2/2016

Washington State Voter Registration Form

Register online at www.myvote.wa.gov.

1 Personal Information

last first middle suffix
date of birth (mm/dd/yyyy) gender
residential address in Washington apt #
city ZIP
mailing address, if different
city state and ZIP
phone number (optional) email address (optional)

2 Qualifications

If you answer no, do not complete this form.
I am a citizen of the United States of America.
I will be at least 18 years old by the next election.

3 Military / Overseas Status

I am currently serving in the military.
I live outside the United States.

4 Identification - Washington Driver License, Permit, or ID

Grid for driver license/ID numbers and Social Security number (xx xx - xx xx -)

5 Change of Name or Address

This information will be used to update your current registration, if applicable.
former last name first middle
former residential address city state and ZIP

6 Declaration

I declare that the facts on this voter registration form are true. I am a citizen of the United States, I will have lived at this address in Washington for at least thirty days immediately before the next election at which I vote, I will be at least 18 years old when I vote, I am not disqualified from voting due to a court order, and I am not under Department of Corrections supervision for a Washington felony conviction.

sign here date here

AMENDATORY SECTION (Amending WSR 09-03-110, filed 1/21/09, effective 2/21/09)

WAC 434-379-005 Filing of an initiative or referendum—Fee—Required documents. A person desiring to file with the secretary of state a proposed initiative to the people, initiative to the legislature, or referendum measure may do so by filing the following documents:

- (1) A legible copy of the measure proposed, or the act or part of such act on which a referendum is desired;
(2) An affidavit declaring under penalty of perjury:
(a) That the person submitting the proposed measure is over eighteen years of age and competent to testify;
(b) That the person submitting the proposed measure is a registered voter in the state of Washington;

(c) Whether the proposed measure is an initiative to the people, initiative to the legislature, or referendum; and

(d) The subject of the initiative, or the bill number of the legislation being referred; and

(3) A nonrefundable filing fee of five dollars for each measure submitted.

The proposed measure is not considered filed with the secretary of state until all documents and fees are filed, including any original versions required.

Once the proposed text to an initiative or referendum is filed, the secretary of state shall submit the text with required information to the code reviser within one business day.

AMENDATORY SECTION (Amending WSR 16-13-063, filed 6/13/16, effective 7/14/16)

WAC 434-379-008 Petition requirements. (1) Petitions must be at least eleven inches wide by fourteen inches long.

(2) Petitions must include:

(a) The initiative or referendum number;

(b) The ballot title, which must include:

(i) The subject, not more than ten words;

(ii) The concise description, not more than thirty words;

and

(iii) The question.

(c) The form and text required by:

(i) RCW 29A.72.110 for an initiative to the legislature;

(ii) RCW 29A.72.120 for an initiative to the people; or

(iii) RCW 29A.72.130 for a referendum measure.

(d) The warning in RCW 29A.72.140, printed on the front to cover at least four square inches;

(e) Numbered lines, not more than twenty, with space for each person to provide his or her:

(i) Original signature;

(ii) Printed name; and

(iii) Address, city, and ~~((county))~~ zip code where registered to vote.

(f) A blank space on the bottom left hand corner of the front side, one and one-half inch square;

(g) The full text of the measure printed on the back;

(h) The circulator's declaration printed on the back; and

(i) Petition sheets printed with a one-inch margin on the bottom may be submitted through December 31, 2016.

AMENDATORY SECTION (Amending WSR 14-06-040, filed 2/26/14, effective 3/29/14)

WAC 434-379-009 Processing filed petitions. (1) To allow for sufficient personnel to accept and process signed petitions, the sponsor of an initiative or referendum must make an appointment to file the signed petitions at least two business days in advance. Pursuant to RCW 29A.72.170, the secretary of state must reject petitions until a sufficient number that meet the minimum signature requirement are filed together. If the petitions are accepted and filed, additional petitions may be submitted until the applicable deadline established by RCW 29A.72.160. When submitting the petitions, the sponsor must also provide the text of the measure, exactly as it was printed on the circulated petitions, in electronic Microsoft Word format.

(2) Upon receipt of the petitions, the office of the secretary of state shall count the number of petitions received, and provide that total to the sponsor.

(3) A petition may not be rejected merely because it includes stray marks, scribbles, notes, or highlighting as long as the printed text on the petition is not illegible.

(4) A petition may not be rejected merely because the circulator's declaration on the back side of the petition is unsigned, or is signed with a stamp. AGO 2006 No. 13; *Washington Families Standing Together v. Secretary of State Sam Reed*, Thurston County Superior Court No. 09-2-02145-4, September 8, 2009.

(5) Once a petition is submitted to the office of the secretary of state, a person may not withdraw his or her signature from a petition. Letters submitted to the secretary of state requesting the removal of a signature from a petition must be retained by the secretary as part of the public record for the petition.

(6) Each petition must be reviewed for fraud, such as patterns of similar handwriting indicating forged signatures.

(7) Each signature line must be reviewed to invalidate:

(a) Obscenities;

(b) ~~((Lines with an out-of-state address;~~

~~(()))~~ Text that is not a name;

~~((+))~~ ~~((c))~~ Duplicate names;

~~((+))~~ ~~((d))~~ Lines that are crossed out and not readable;

~~((+))~~ ~~((e))~~ Lines that include a name and address that both appear to be fictitious; or

~~((+))~~ ~~((f))~~ Lines that are blank or unfilled.

(8) The following characteristics of a signature line do not, by themselves, invalidate the signature:

(a) A name that is fictitious with an address that does not appear to be fictitious. Lines that include a name that appears to not be fictitious but an address that does appear to be fictitious, or vice versa;

(b) Lines that are crossed out but still readable;

(c) Lines that are missing a printed name;

(d) Lines that are missing any portion of the address;

(e) Multiple lines that have similar handwriting, as long as the signature handwriting is not similar;

(f) Lines in which the signature, printed name, or address is written in the wrong field; or

(g) Signatures, printed names, or addresses written in the margin.

(9) After each signature line has been reviewed, the remaining signatures must be counted to obtain the total number of signatures submitted. That total must be provided to the sponsor.

(10) The secretary of state must verify either a random sample of the signatures submitted using the statistical formula authorized by RCW 29A.72.230 and established in WAC 434-379-010, or all of the signatures submitted. If the measure does not qualify for the ballot based on a random sample, the secretary of state must proceed to a full check of all signatures submitted. The secretary of state must follow WAC 434-379-020 to verify signatures.

WSR 17-12-100
PERMANENT RULES
DEPARTMENT OF HEALTH

(Board of Osteopathic Medicine and Surgery)
 [Filed June 6, 2017, 2:30 p.m., effective July 7, 2017]

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

Purpose: New WAC 246-853-065 Mandatory one-time training in suicide assessment, treatment, and management for osteopathic physicians, the board of osteopathic medicine and surgery has adopted rules to implement mandatory one-time training in suicide assessment, treatment, and management for osteopathic physicians as required under RCW 43.70.442. Beginning July 1, 2017, trainings must be taken from the secretary of health's model list.

Statutory Authority for Adoption: RCW 18.57.005, 18.130.050, and 43.70.442.

Adopted under notice filed as WSR 17-05-053 on February 9, 2017.

A final cost-benefit analysis is available by contacting Brett Cain, P.O. Box 47852, Olympia, WA 98504-7852, phone (360) 236-4766, fax (236) 236-2901, email brett.cain@doh.wa.gov.

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

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

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

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

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

Date Adopted: June 5, 2017.

C. Hunter, DO
 Chair

NEW SECTION

WAC 246-853-065 Mandatory one-time training in suicide assessment, treatment, and management. A licensed osteopathic physician, except for osteopathic physicians holding a post-graduate training limited license, must complete a board-approved one-time training that is at least six hours long in suicide assessment, treatment, and management. This training must be completed by the end of the first full continuing education reporting period after January 1, 2016, or the first full continuing education reporting period after initial licensure, whichever is later.

(1) Until July 1, 2017, a board-approved training must be an empirically supported training in suicide assessment, including screening and referral, suicide treatment, and suicide management, and meet any other requirement in RCW 43.70.442.

(2) Beginning July 1, 2017, training accepted by the board must be on the department's model list developed in accordance with rules adopted by the department that establish minimum standards for training programs. The establishment of the model list does not affect the validity of training completed prior to July 1, 2017.

(3) A board-approved training must be at least six hours in length and may be provided in one or more sessions.

(4) The hours spent completing the training in suicide assessment, treatment, and management under this section count toward meeting any applicable continuing education requirements.

WSR 17-12-103
PERMANENT RULES
DEPARTMENT OF HEALTH

(Board of Osteopathic Medicine and Surgery)
 [Filed June 6, 2017, 3:00 p.m., effective July 7, 2017]

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

Purpose: New WAC 246-854-116 Mandatory one-time training in suicide assessment, treatment, and management for osteopathic physician assistants, the board of osteopathic medicine and surgery has adopted rules to implement mandatory one-time training in suicide assessment, treatment, and management for osteopathic physician assistants as required under RCW 43.70.442. Beginning July 1, 2017, trainings must be taken from the secretary of health's model list.

Statutory Authority for Adoption: RCW 18.57.005, 18.57A.020, 18.130.050, and 43.70.442.

Adopted under notice filed as WSR 17-05-052 on February 9, 2017.

A final cost-benefit analysis is available by contacting Brett Cain, P.O. Box 47852, Olympia, WA 98501-7852, phone (360) 236-4766, fax (236) 236-2901, email brett.cain@doh.wa.gov.

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

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

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

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

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

Date Adopted: June 6, 2017.

C. Hunter, DO
 Chair

NEW SECTION

WAC 246-854-116 Mandatory one-time training in suicide assessment, treatment, and management. A licensed osteopathic physician assistant must complete a board-approved one-time training that is at least six hours long in suicide assessment, treatment, and management. This training must be completed by the end of the first full continuing education reporting period after January 1, 2016, or the first full continuing education reporting period after initial licensure, whichever is later.

(1) Until July 1, 2017, a board-approved training must be an empirically supported training in suicide assessment, including screening and referral, suicide treatment, and suicide management, and meet any other requirement in RCW 43.70.442.

(2) Beginning July 1, 2017, training accepted by the board must be on the department's model list developed in accordance with rules adopted by the department that establish minimum standards for training programs. The establishment of the model list does not affect the validity of training completed prior to July 1, 2017.

(3) A board-approved training must be at least six hours in length and may be provided in one or more sessions.

(4) The hours spent completing the training in suicide assessment, treatment, and management under this section count toward meeting any applicable continuing education requirements.

WSR 17-12-105
PERMANENT RULES
DEPARTMENT OF
FISH AND WILDLIFE

[Order 17-112—Filed June 6, 2017, 4:36 p.m., effective July 7, 2017]

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

Purpose: Makes technical changes to several WAC sections including both the correction of internally inconsistent WAC references and removal of invalid RCW references. This set of rule changes is the last phase of the agency's WAC recodification project which took place earlier this year.

Citation of Existing Rules Affected by this Order: WAC 220-352-180, 220-352-110, 220-352-140, 220-352-050, and 220-370-070.

Statutory Authority for Adoption: RCW 77.04.012, 77.04.020, 77.04.055, 77.12.047, 77.12.150, 77.12.240, 77.12.800, 77.32.090, 77.32.155.

Adopted under notice filed as WSR 17-08-100 on April 5, 2017.

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

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

Number of Sections Adopted on the Agency's Own Initiative: New 0, Amended 5, Repealed 0.

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

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

Date Adopted: June 6, 2017.

J. W. Unsworth
Director

AMENDATORY SECTION (Amending WSR 17-05-112, filed 2/15/17, effective 3/18/17)

WAC 220-352-050 Required information on nontreaty fish receiving tickets. (1) It is unlawful for a person required to complete a nontreaty fish receiving ticket to fail to enter the mandatory information referenced in WAC (~~(220-69-230)~~) 220-352-040 (2)(a) through (m) and (p) through (y) on each nontreaty fish receiving ticket, except as provided in subsection (5) of this section.

(2) A valid license card or duplicate license card issued by the department used with an approved mechanical imprinter satisfies the requirements in WAC (~~(220-69-230)~~) 220-352-040 (2)(a) through (e), except as provided in WAC (~~(220-69-273)~~) 220-352-150.

(3) A valid dealer or buyer card issued by the department used with an approved mechanical imprinter satisfies the requirements in WAC (~~(220-69-230)~~) 220-352-040 (2)(h) and (i).

(4) December 1 through December 30, the crab inspection certificate number is a required entry on all shellfish receiving tickets documenting landings and sale of Dungeness crab from the Pacific Ocean, Coastal Washington, Grays Harbor, Willapa Harbor, and Columbia River waters. The crab inspection certificate number must be entered legibly in the space indicated for dealer's use.

(5) A person who sells or receives deliveries of fish made from the directed commercial fisheries for Pacific Coast Groundfish authorized under 50 C.F.R., Part 660 may use an electronic fish receiving ticket to enter mandatory information in lieu of completing a nontreaty fish receiving ticket, so long as:

(a) All information required under WAC (~~(220-69-256)~~) 220-352-120 is entered on the electronic fish receiving ticket;

(b) Both the fisherman and original receiver sign a legible, printed copy of the original electronic fish receiving ticket, plus all amended copies declaring the document and information contained therein as being true and accurate, and submit those signed copies as prescribed in WAC (~~(220-69-260)~~) 220-352-060; and

(c) A signed copy of the electronic fish receiving ticket and all amended copies are maintained by the original receiver at the original receiver's place of business for 3 years after the date of initiation.

(6) Violation of this section is a gross misdemeanor or a class C felony punishable under RCW 77.15.630, Unlawful fish and shellfish catch accounting—Penalty, depending on the circumstances of the violation.

AMENDATORY SECTION (Amending WSR 17-05-112, filed 2/15/17, effective 3/18/17)

WAC 220-352-110 Description of Washington state electronic fish receiving ticket. (1) There is hereby created a nontreaty electronic fish receiving ticket. Electronic forms are available for deliveries of fish from the directed commercial fisheries for Pacific Coast Groundfish authorized under 50 C.F.R., Part 660. The electronic form shall contain space for the following information:

- (a) Fisherman: Name of licensed deliverer and department number assigned to licensed deliverer;
- (b) Address: Address of licensed deliverer;
- (c) Boat name: Name or Coast Guard number of landing vessel;
- (d) WDFW boat registration: Washington department of fish and wildlife boat registration number;
- (e) Gear: Code number or name of specific gear type used;
- (f) Fisherman's signature: Signature of licensed deliverer;
- (g) Date: Date of landing;
- (h) Dealer: Name of dealer and department number assigned to dealer;
- (i) Buyer: Name of buyer and department number assigned to buyer;
- (j) Receiver's signature: Signature of original receiver;
- (k) Number of days fished: Days spent catching fish;
- (l) Catch area: Marine fish/shellfish management and catch reporting area code where the majority of the marine fish were caught or harvested;
- (m) Species code: Department assigned species code;
- (n) Individual numbers of fish species, if such fish are landed as part of an incidental catch allowance or catch ratio restriction that is expressed in numbers of fish rather than in pounds;
- (o) The scale weight of all fish, to include fish with no value. However, if the department allows a species of fish to be dressed, and the fish is dressed as the department requires, such fish can be recorded in its original dressed weight and designated as dressed on the fish receiving ticket;
- (p) Value of fish sold or purchased: Summary information for species, or species groups landed as described in (q) of this subsection;
- (q) Description of species or species category: All species or categories of bottomfish having a vessel trip limit must be listed separately (see WAC ((~~220-44-050~~)) 220-355-100), and all others must be described with the relevant category or species name issued by the department;
- (r) Federal limited entry permit number granting authority for the delivery. The weight and value of sablefish delivered by vessels participating in the primary sablefish season authorized under 50 C.F.R., Part 660, Subpart E, Section 231 must be reported by individual sablefish limited entry permit number;
- (s) All legally defined gear as defined in 50 C.F.R. 660, Subpart D, and WAC ((~~220-44-030~~)) 220-355-070, aboard the vessel at the time of delivery;
- (t) Total amount: Total value of landing;
- (u) Take-home fish: Species, number, and pounds of fish or shellfish retained for personal use;

- (v) Seized/overage: Species and pounds of fish or shellfish; and

- (w) Work area for dealer's use: Used at dealer's discretion.

(2) The electronic fish receiving ticket shall be used exclusively for nontreaty deliveries of fish harvested by participants lawfully involved in the directed commercial fisheries for Pacific Coast Groundfish authorized under 50 C.F.R., Part 660.

AMENDATORY SECTION (Amending WSR 17-05-112, filed 2/15/17, effective 3/18/17)

WAC 220-352-140 Signatures—Fish receiving tickets. (1) It is unlawful for the deliverer or original receiver of nontreaty fish or shellfish to fail to sign the complete nontreaty fish receiving ticket to certify that all entries on the ticket are accurate and correct.

(2) It is unlawful for the deliverer of treaty fish or shellfish to fail to sign the tribal copy of the treaty Indian fish receiving ticket to certify that all entries on the ticket are accurate and correct. It is unlawful for the original receiver of treaty food fish or shellfish to fail to sign the completed treaty Indian fish receiving ticket.

(3) It is unlawful for the deliverer or original receiver of fish from the directed commercial fisheries for Pacific Coast Groundfish authorized under 50 C.F.R., Part 660 to fail to print and sign a copy of the completed electronic fish receiving ticket to certify that all entries on the ticket are accurate and correct.

(a) A fisher who fails to sign a fish receiving ticket is in violation of RCW ((~~77-15-560~~)) 77.15.630.

(b) An original receiver who fails to sign a fish receiving ticket is in violation of RCW 77.15.630.

(4) Where the fisherman is unable to deliver the catch, an agent of the fisherman is authorized to sign the fish receiving ticket if the agent has first obtained an alternate operator's license for the fishing vessel operated by the fisherman.

(5) If the receiver receives the fish or shellfish by any method other than direct delivery, the receiver shall affix his or her signature to the fish receiving ticket, and the fish receiving ticket shall be completed and submitted without the deliverer's signature and together with the transportation ticket. The receiver shall assume complete responsibility for the correctness of all entries on the fish receiving ticket.

AMENDATORY SECTION (Amending WSR 17-05-112, filed 2/15/17, effective 3/18/17)

WAC 220-352-180 Duties of commercial purchasers and receivers. (1) It is unlawful for any person originally receiving or buying fresh, iced, or frozen fish or shellfish, whether or not the fish or shellfish was previously delivered in another state, territory, or country, to fail to:

- (a) Be a licensed wholesale fish dealer or fish buyer; and
- (b) Immediately, completely, accurately, and legibly prepare the appropriate state of Washington fish receiving ticket for each and every purchase or receipt of such commodities.

(i) The original receiver must record each delivery on a separate fish receiving ticket; and

(ii) The original receiver must prepare a fish receiving ticket for purchases of fish or shellfish from fishers who are also fish dealers if the fisher/dealer has not previously completed a fish receiving ticket and provided a copy of the fish receiving ticket or the ticket number as proof.

(2) Failure to be licensed under subsection (1) of this section is punishable under RCW 77.15.620. Failure to properly prepare a fish receiving ticket is punishable under RCW 77.15.630.

(3) It is unlawful for the original receiver to fail to initiate the completion of the fish receiving ticket upon receipt of any portion of a commercial catch. If delivery of the catch takes more than one day, the original receiver must enter the date that the delivery is completed on the fish receiving ticket as the date of delivery. If, for any reason, the delivery vessel leaves the delivery site, the original receiver must immediately enter the date the vessel leaves the delivery site on the fish receiving ticket.

(4) It is unlawful for any original receiver of shellfish to fail to record all shellfish aboard the vessel making the delivery to the original receiver. The poundage of any fish or shellfish that are unmarketable, discards, or weigh backs must be shown on the fish receiving ticket and identified as such, but a zero dollar value may be entered for those fish or shellfish.

(5) Any employee of a licensed wholesale dealer who is authorized to receive or purchase fish or shellfish for that dealer on the premises of the primary business address or any of its plant locations as declared on the license application, is authorized to initiate and sign fish receiving tickets on behalf of his or her employer. The business, firm, and/or licensed wholesale fish dealer the buyers are operating under is responsible for the accuracy and legibility of all documents initiated in its name.

(6) This section does not apply to purchases or receipts made by individuals or consumers at retail.

(7) Subsections (1) through (4) of this section do not apply to persons delivering or receiving fish taken by the directed commercial fisheries for Pacific Coast Groundfish authorized under 50 C.F.R., Part 660 if such persons are in compliance with the provisions of WAC (~~(220-69-250)~~) 220-352-050(5) and:

(a) Complete electronic fish receiving tickets prior to either processing fish or removing the fish from the delivery site;

(b) Electronically submit the electronic fish receiving tickets to the National Marine Fisheries Service and the department no later than twenty-four hours after the date the fish are received; and

(c) Electronically submit any amendments made to the mandatory information required under WAC (~~(220-69-256)~~) 220-352-120 after the initial submission required under (b) of this subsection.

(8) For purposes of this section;

(a) The term "completed" means that scale weights have been recorded for all delivered fish; and

(b) The term "submitted" means that all mandatory information required under WAC (~~(220-69-256)~~) 220-352-120 has been entered and timelines under subsection (7)(b) of this section have been met.

(9) Forage fish and mackerel:

(a) It is unlawful for any person receiving forage fish or mackerel to fail to report the forage fish or mackerel on fish receiving tickets initiated and completed on the day the forage fish or mackerel are delivered.

(i) Herring must also be reported on herring harvest logs.

(ii) The harvested amount of forage fish or mackerel must be entered upon the fish ticket when the forage fish are off-loaded from the catcher vessel.

(iii) An estimate of herring, candlefish, anchovy, sardine or mackerel caught but not sold due to mortality must be included on the fish ticket as "loss estimate."

(b) In the coastal sardine fishery or coastal mackerel fishery, it is unlawful to purchase, per sardine or mackerel fishery vessel, more than fifteen percent cumulative weight of sardine or mackerel for the purposes of conversion into fish flour, fishmeal, fish scrap, fertilizer, fish oil, other fishery products, or by-products, for purposes other than human consumption or fishing bait during the sardine or mackerel fishery season. Sardine and mackerel purchased for these purposes must be included, by weight, on the fish ticket as "reduction."

(c) In any forage fish fishery or in the mackerel purse seine fishery, it is unlawful to purchase anchovy in excess of fifteen percent, by weight, of the total landing weight per vessel, for the purposes of conversion into fish flour, fishmeal, fish scrap, fertilizer, fish oil, or other fishery products. Anchovy purchased for these purposes must be included, by weight, on the fish ticket as "reduction."

(10) Geoduck: It is unlawful for any person receiving geoduck, whether or not the receiver holds a license as required under Title 77 RCW, to fail to accurately and legibly complete the fish receiving ticket initiated on the harvest tract immediately upon the actual delivery of geoduck from the harvesting vessel onto the shore. This fish receiving ticket must accompany the harvested geoduck from the department of natural resources harvest tract to the point of delivery.

(11) Puget Sound shrimp - Pot gear:

(a) It is unlawful for any person originally receiving or purchasing shrimp, other than ghost shrimp, harvested from Catch Area 23A, to fail to record 23A-C, 23A-E, 23A-W, or 23A-S on shellfish receiving tickets based on the location of harvest and the boundary definitions specified in WAC (~~(220-52-054)~~) 220-340-520.

(b) It is unlawful for any person originally receiving or purchasing shrimp, other than ghost shrimp, harvested from Catch Area 26A, to fail to record either 26A-E or 26A-W on shellfish receiving tickets based on the location of harvest and the boundary definitions specified in WAC (~~(220-52-054)~~) 220-340-520.

(c) It is unlawful for any person originally receiving or purchasing shrimp, other than ghost shrimp, harvested from Catch Area 26B, to fail to record either 26B-1 or 26B-2 on shellfish receiving tickets based on the location of harvest and the boundary definitions specified in WAC (~~(220-52-054)~~) 220-340-520.

(d) It is unlawful for any person originally receiving or purchasing shrimp, other than ghost shrimp, harvested from Catch Areas 20B, 21A, and 22A, to fail to record 1A-20B, 1A-22A, 1B-20B, 1B-21A, 1B-22A, or 1C-21A on shellfish

receiving tickets based on the location of harvest and the boundary definitions specified in WAC (~~(220-52-054)~~) 220-340-520.

(12) Puget Sound shrimp - Trawl gear:

(a) It is unlawful for the original receiver of shrimp other than ghost shrimp taken from Puget Sound by trawl gear to fail to report to the department the previous day's purchases by 10:00 a.m. the following morning.

(b) Reports must be made by fax at 360-796-0108 or by text message or email at shrimpreport@dfw.wa.gov.

(c) Reports must include, for each fish receiving ticket prepared:

(i) The buyer name, fisher name, and date of sale;

(ii) The fish receiving ticket number, including the first alphanumeric letter;

(iii) The total number of pounds caught per shrimp species; and

(iv) The Marine Fish-Shellfish Management and Catch Reporting Area where the shrimp was harvested.

(13) Puget Sound crab:

(a) It is unlawful for any wholesale dealer acting in the capacity of an original receiver of Dungeness crab taken from Puget Sound by nontreaty fishers to fail to report to the department the previous day's purchases by 10:00 a.m. the following business day.

(b) Reports must be made to the Mill Creek Regional Office by fax at 425-338-1066, or by email at crabreport@dfw.wa.gov.

(c) Reports must include:

(i) The dealer's name;

(ii) The dealer's phone number;

(iii) The date of delivery of crab to the original receiver; and

(iv) The total number of pounds of crab caught by nontreaty fishers, by Crab Management Region or by Marine Fish-Shellfish Management and Catch Reporting Area.

(14) Salmon and sturgeon:

(a) During any Puget Sound fishery opening that is designated as "quick reporting required," per WAC (~~(220-47-004)~~) 220-354-090:

(i) It is unlawful for any wholesale dealer acting in the capacity of an original receiver to fail to report all purchases of salmon and sturgeon made on the previous calendar day, or for a direct retail endorsement (DRE) holder to fail to report all salmon offered for retail sale on the previous calendar day.

(ii) The report must include:

(A) The dealer or DRE holder name and purchasing location;

(B) The date of purchase;

(C) Each fish receiving ticket number, including the first alphanumeric letter, used on the purchasing date; and

(D) The following catch data for each fish ticket used: The total number of days fished, gear, catch area, species, number, and total weight for each species purchased and all take home fish not purchased (wholesale dealer) or sold (DRE).

(iii) When quick reporting is required, Puget Sound reports must be submitted by 10:00 a.m. on the day after the purchase date. Submission of a report is not complete until

the report arrives at the designated department location. Reports can be submitted via fax at 360-902-2949; via email at psfishtickets@dfw.wa.gov; or via phone at 1-866-791-1279. In fisheries under Fraser Panel Control within Fraser Panel Area Waters (area defined under Art. XV, Annex II, Pacific Salmon Treaty 1985), other reporting requirements not listed in this subsection may be necessary under Subpart F of the International Fisheries Regulations, 50 C.F.R. Ch. III § 300.93.

(b) During any coastal troll fishery opening that is designated by rule as "quick reporting required":

(i) It is unlawful for any wholesale dealer acting in the capacity of an original receiver to fail to report all purchases of salmon and sturgeon made on the previous calendar day, or for a DRE holder to fail to report all salmon offered for retail sale on the previous calendar day.

(ii) The report must include dealer or DRE holder name and purchasing location; date of purchase; each fish receiving ticket number, including the first alphanumeric letter, used on the purchasing date; and the following catch data for each fish ticket used: Total number of days fished, gear, catch area, species, number, and total weight for each species purchased and all take home fish not purchased (wholesale dealer) or sold (DRE).

(iii) When quick reporting is required, coastal troll reports must be submitted by 10:00 a.m. on the day after the purchase date. Submission of a report is not complete until the report arrives at the designated department location. Reports can be made via fax at 360-902-2949; via email at trollfishtickets@dfw.wa.gov; or via phone at 1-866-791-1279.

(c) During any Grays Harbor or Willapa Bay fishery opening that is designated by rule as "quick reporting required":

(i) It is unlawful for any wholesale dealer acting in the capacity of an original receiver to fail to report all purchases of salmon and sturgeon made on the previous calendar day, or for a DRE holder to fail to report all salmon offered for retail sale on the previous calendar day.

(ii) The report must include dealer or DRE holder name and purchasing location; date of purchase; each fish receiving ticket number, including the first alphanumeric letter, used on the purchasing date; and the following catch data for each fish ticket used:

(A) The total number of days fished;

(B) The gear used;

(C) The catch area fished; and

(D) The species, number, and total weight for each species purchased and all take home fish not purchased (wholesale dealer) or sold (DRE).

(iii) When quick reporting is required, Grays Harbor and Willapa Bay reports must be submitted by 10:00 a.m. on the day after the purchase date. Submission of a report is not complete until the report arrives at the designated department location. Reports can be made via fax at 360-249-1229; email at harborfishtickets@dfw.wa.gov; or phone at 1-866-791-1280.

(d) During any Columbia River fishery opening that is designated by rule as "quick reporting required":

(i) It is unlawful for any wholesale dealer acting in the capacity of an original receiver to fail to report all purchases of salmon and sturgeon, or for a DRE holder to fail to report all salmon offered, for retail sale.

(ii) The report must include dealer or DRE holder name and purchasing location; date of purchase; each fish receiving ticket number, including the first alphanumeric letter, used on the purchasing date; and the following catch data for each fish ticket used: Total number of days fished, gear, catch area, species, number, and total weight for each species purchased and all take home fish not purchased (wholesale dealer) or sold (DRE).

(iii) When quick reporting is required, Columbia River reports must be submitted within 5, 8, 12, or 24 hours of closure of the designated fishery.

(A) The department establishes the time frame for submitting reports at the time of adoption of the quick reporting fishery. Adoption and communication of the quick reporting regulations for a given fishery occurs in conjunction with the adoption of the fishery through the Columbia River Compact.

(B) Submission of a report is not complete until the report arrives at the designated department location. Reports can be made via fax at 360-906-6776 or 360-906-6777; via email at crfishtickets@dfw.wa.gov; or via phone at 1-866-791-1281.

(e) Faxing or reporting electronically in portable document format (PDF) a copy of each fish receiving ticket used, within the previously indicated time frames specified per area, satisfies the quick reporting requirement.

(15) Sea urchins and sea cucumbers:

(a) It is unlawful for any wholesale dealer acting in the capacity of an original receiver and receiving sea urchins or sea cucumbers from nontreaty fishers to fail to report to the department each day's purchases by 10:00 a.m. the following day.

(i) Wholesale dealers must report by:

(A) Fax at 360-902-2943;

(B) Toll-free telephone at 866-207-8223; or

(C) Text message or email at seaurchinreport@dfw.wa.gov for sea urchins or seacucumberreport@dfw.wa.gov for sea cucumbers.

(ii) For red sea urchins, the report must specify the number of pounds received from each sea urchin district.

(iii) For green sea urchins and sea cucumbers, the report must specify the number of pounds received from each Marine Fish-Shellfish Management and Catch Reporting Area.

(iv) For sea cucumbers, the report must specify whether the landings were "whole-live" or "split-drained."

(b) It is unlawful for the original receiver of red sea urchins to fail to record on the fish receiving ticket the sea urchin district where the red sea urchins were taken and the name of the port of landing where the sea urchins were landed ashore.

(c) It is unlawful for the original receiver of sea cucumbers to fail to record on the fish receiving ticket whether the sea cucumbers were delivered "whole-live" or "split-drained."

(16) A violation of the documentation or reporting requirements in this section is punishable under RCW

77.15.630, Unlawful fish and shellfish catch accounting—Penalty.

AMENDATORY SECTION (Amending WSR 17-05-112, filed 2/15/17, effective 3/18/17)

WAC 220-370-070 Aquatic farm registration form—Required information. If asked by an aquatic farmer, the department will prepare, print, and distribute an aquatic farm registration form. The following information must be provided by the aquatic farmer:

(1) The name, mailing address, and telephone number of the individual or company that owns or leases the aquatic farm;

(2) The name and telephone number of a contact person immediately responsible for operation of the aquatic farm;

(3) The department of ~~((social and))~~ health ~~((services (DSHS)))~~ (DOH) shellfish certification number if DSHS requires a certification number;

(4) The common name of aquatic species being cultured;

(5) The method(s) of culture the aquatic farmer is using on the farm;

(6) If it is a freshwater or onshore aquatic farm, the legal description, street address, county, aquaculture district, and the number of separate tracts or facilities within the district that comprise the aquatic farm(s);

(7) If it is a marine aquatic farm, the name of bay or inlet, county, and aquaculture district for the farm(s);

(8) The signature of the company official or owner;

(9) A site drawing of the aquatic farm and a brief narrative description of the facility and its operation. Freshwater farms must also identify the source of culture water, where the water is discharged, and the watershed where the facility is located;

(10) Documentation of ownership or present right of possession of the land comprising the aquatic farm.

WSR 17-12-113

PERMANENT RULES

DEPARTMENT OF HEALTH

(Nursing Care Quality Assurance Commission)

[Filed June 7, 2017, 9:36 a.m., effective July 8, 2017]

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

Purpose: WAC 246-840-302 ARNP designations, certification, and approved certification examinations, in WAC 246-840-302 (1)(d), the initialism "CNS" is incorrectly defined as "certified nurse specialist." The correct definition is "clinical nurse specialist." The commission adopted the rule to correct the clerical error. The change aligns the rule with the language in WAC 246-840-010, industry standards, and the original intent of the rule.

Citation of Existing Rules Affected by this Order: Amending WAC 246-840-302.

Statutory Authority for Adoption: RCW 18.79.110, 18.79.160.

Adopted under notice filed as WSR 17-03-045 on January 9, 2017.

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

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

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

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

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

Date Adopted: June 7, 2017.

Paula R. Meyer, MSN, RN, FRE
Executive Director
Nursing Care Quality
Assurance Commission

AMENDATORY SECTION (Amending WSR 16-08-042, filed 3/30/16, effective 4/30/16)

WAC 246-840-302 ARNP designations, certification, and approved certification examinations. (1) ARNP designations recognized by the commission include:

- (a) Nurse practitioner (NP);
- (b) Certified nurse-midwife (CNM); ~~((and))~~
- (c) Certified registered nurse anesthetist (CRNA); and
- (d) ~~((Certified))~~ Clinical nurse specialist (CNS).

(2) An ARNP must maintain current certification within his or her designation(s) by a commission approved certifying body as identified in subsection (3) of this section. An ARNP license becomes invalid when the certification expires.

(3) To be eligible for licensure as an ARNP, an applicant must pass an examination from one of the following certifying bodies within the ARNP's specialty designation:

- (a) For NP designation:
 - (i) The American Academy of Nurse Practitioners;
 - (ii) The American Nurses Credentialing Center;
 - (iii) The National Certification Corporation;
 - (iv) The Pediatric Nursing Certification Board;
 - (v) The American Association of Critical Care Nurses;

or

- (vi) The Oncology Nursing Certification Corporation.

(b) For CNM designation, the American Midwifery Certification Board.

(c) For CRNA designation, the National Board of Certification and Recertification for Nurse Anesthetists.

- (d) For CNS designation:
 - (i) The American Nurses Credentialing Center;
 - (ii) The American Association of Critical Care Nurses;

or

- (iii) The Oncology Nursing Certification Corporation.

(4) An ARNP recognized in more than one designation must obtain and maintain education, training, and practice in each area.